

EPISODE 489

[SPONSOR MESSAGE]

[00:00:36.2]

FT: Just about every investment and retirement plan is created by men for men, which is fine, unless you're a woman. Women still earn less than men, for now. We're more aware of risk, we're more likely than men to pause our careers to raise a family, and unfortunately, we typically retire with less wealth than men, even though statistics show that we live longer. That's why there's Ellevest, created for women, run by and designed by women.

Ellevest helps women invest based on their specific goals, like buying a home, starting a business, raising a family, or just retiring like a boss. So Money listeners can visit Ellevest.com/somoney and have an investment plan created at no cost, customized to your specific goals. Invest like a woman with Ellevest. That's Ellevest.com/somoney.

[INTRODUCTION]

[00:01:33.6]

FT: Welcome back to So Money everyone, trick or treat, or how about a raise? Want to learn how to get pretty much anything you want in your So Money life? Negotiating is one of the tenants of being So Money, so to that end, I've invited one of the world's top persuasion strategist, Bushra Azhar. She's going to give us her secrets to how she was able to persuade even the most stubborn people in her life and companies.

Bushra consults with top companies from Pepsi to Unilever, Ernst & Young, as well as small firms, to help executives persuade their bosses to get what they want, and to get companies to persuade their customers, and she says it all comes down to psychology. So we're going to get a psych 400 level crash course today on how to negotiate effectively. Some fun factoids about Bushra, she's hilarious, one.

She was also the youngest vice-president of a bank at just 24 years old, and was the only woman at the table. She began working in consulting when she moved to Saudi Arabia, where they have very strict laws pertaining to women. For example, she can't drive, open a bank account or leave the country without the permission of a guardian, but yet she managed to build her business while working part-time there and managing a family.

So how exactly? You'll have to listen to find out. Here's Bushra Azhar.

[INTERVIEW]

[00:02:58.7]

FT: Bushra Azhar, welcome to So Money. All the way from Pakistan; this is a very unique episode. I've never had somebody from Pakistan on the show. Welcome to So Money.

[00:03:09.1]

BA: Oh my gosh, thank you so much, and I'm really thrilled that I am the first one! Now I'm going to just go ahead and embarrass my entire nation, but I'm thrilled to be here, thank you.

[00:03:20.1]

FT: And specifically, you're in your little brother's bedroom? Like, he's a teenager or something?

[00:03:24.8]

BA: Yeah, he is. He's slightly older than a teenager, but he still acts like one, so I think he still counts as a teenager. Yeah, I'm in a very weird position. I'm so glad it's not on video.

[00:03:37.0]

FT: Well, we appreciate the sacrifice, because we know you're doing this to make sure the audio is good, and welcome to the show. All right, so I am obsessed with your website. I'm

obsessed with what you do. You're a persuasion expert. You're also, as you say, a tolerable wife, an eccentric mom, a spicy food connoisseur, a dreadful tennis player just like me, and last but not least, a social psychology aficionado. Explain that last part to me, how did that become your Mona curve?

[00:04:08.2]

BA: Okay, so that's really interesting. A little bit of a back story, so I'm from Pakistan as you said, I do live in Saudi Arabia, but when you are born in a country like Pakistan — even though my parents were kind of rebels — but if you're not a pretty little boy, life is not that pleasant. So since I was not a pretty little boy, I had to find a way to get a yes at multiple locations.

So I was into persuasion and negotiation from a very early age. Kind of trying to compensate for not being a boy, and so I read about 300, now at last count it was 308 books on psychology of persuasion. So I have read everything from medical journals, to stuff that is about basically how to socially engineer a situation and rip people off. I've read it all. So I am obsessed with this whole idea.

I haven't used any of those, but there's this great book called Social Engineering that basically teaches you how to basically steal money from people by engineering the social situation. I am obsessed with that, and that's why I do not have a psychology degree. I don't think I'd pass one considering the kind of things that I use, but this is the thing that I do. I love everything that has to do with psychology and the way we make rational decisions.

[00:05:30.8]

FT: And this is kind of a newer business for you, right? This isn't something that, even though you have been good with this since you came out of the womb, you didn't really formalize this into a profession until recently. So what was that transition? What were you doing before and then how did you make the transition over to now being a very successful, sought after persuasion strategist? I mean you worked with Pepsi, Unilever, Ernst & Young, individuals, but it wasn't always this way.

[00:05:54.5]

BA: Yeah, so I'm originally an accountant. So I'm an accountant; I like to say this, and it makes me sound like a really shady character, but I basically am an accountant turned banker turned academic turned consultant turned entrepreneur. So the last thing that I was doing before I started this was I had a small business advisory firm. I was running a firm in Saudi Arabia, which is interesting, because I'm an expert in Saudi and I'm a female expert.

So it's a difficult situation to be in, but I was consulting with some of the top Saudi companies. I was doing consulting, and again, when you have been working in consulting for a long time, you unconsciously use a lot of these persuasion tactics to close pitches, to negotiate, to just get the contract. So I've been doing this for a long time, and then in July of 2014, I decided to start my own line of business, my own online business.

I've never run a business, I never wanted to run a business. I was very happy with people paying me a lot of money to basically just consult. So I started my online business in 2014, and in two years, it's probably made me more money than I've made — than my husband and I have made combined in the last 37 years.

[00:07:14.7]

FT: Wow.

[00:07:15.3]

BA: Yeah.

[00:07:16.6]

FT: So going back to Saudi Arabia, that, as we know, is a country with very strict laws when it comes to women. Yet there you are able to build a business, and not only that, but before you have the business you were a prominent female consultant, and you were in a very male dominant industry. So how did that work or not work, how did you navigate that?

[00:07:42.8]

BA: So it actually worked, I had two issues. The first issue obviously is that I am a female and I'm an expert, but the second issue is that I am from Pakistan, which is most of the low caliber jobs as Saudi would look at, or the economy would look at, is with Pakistani. So, you know, the drivers, and the plumbers, and the construction workers, so there was also that element that I came from a country where they're...

So I remember my first job interview, the first question that the lady asked me, and she was the CEO and she was like, "Oh I didn't know people and women in Pakistan were so educated", so I got a feeling with that. That was very interesting, and I responded — which was interesting, and I just responded, "Well I didn't know that women in Saudi could actually step out of the house without their guardian". I'm just kidding like that.

[00:08:32.7]

FT: Yeah, also I guess you didn't get that job.

[00:08:35.5]

BA: Actually, I did.

[00:08:36.7]

FT: Oh, okay!

[00:08:37.5]

BA: I was coming at it. I was coming to that point, so I think the reason that I've managed to do so well, and I was making six figures in consulting in a country that doesn't even have dollars as the official currency. So I was making a lot of money, and I think the reason was A, because I

took my reputation-building in my own hands, so I established myself as a subject matter expert in the area that I was consulting on.

I was blogging, I was writing for Forbes, I was being featured in Fast Company, so I had my own online presence under control. So every time I would apply and the people would Google me, they would be like, "Oh my God, she's a big shot!", which I don't know with rebels. IT was a nod, but that gave me that position of I came from a position of authority, but I could negotiate timings. I worked flexible timings throughout.

In Saudi, there is no concept of women dictating their own terms when it comes to a position, but I was working and had flexible timings because I had small children. I wanted to spend time with them. Again, all of that came from the fact that I was known as a regional subject matter expert. So they had to overlook a lot of things. For example, the fact that I don't cover my head. So in Saudi, culturally, especially when you're dealing with corporations, you're typically 97% of people would cover their head, women.

I don't because I normally don't cover my head. So they accepted a lot of that unusual behavior because I had taken the time to make myself indispensable for them.

[00:10:14.6]

FT: Right, which not a coincidence, is a psychological tactic.

[00:10:19.7]

BA: It is.

[00:10:20.8]

FT: This is very Meta, this whole conversation is all going back to psychology. So let's get to some of your tactics. I'm desperate to find out what your best tips are, specifically for and keeping in mind our audience. Many of us are interested in making more money, how do you

close the deal or ask for more money or when it comes to specifically dollars and cents and you are on the asking end of that, how do you negotiate?

[00:10:52.5]

BA: So obviously you know there are a set of tactics, but one of the things that I've found worked really well is, I have this framework that I call the mass persuasion method, and the idea behind mass persuasion method is that you look at human brain as a kind of an electric circuit. If you really want to spark interest in that circuit, you need to activate certain psychological switches. But when it comes to negotiation, one of the switches that I found to be most effective is what I like to call the barite switch.

Where you need to accept that whatever you're doing, whether you're selling something online or offline, or you're running a business, or you're negotiating a raise, you're always competing against something; and even if you're not competing against an entity, you are competing against a no, right? They can choose to say no, so this idea that you're constantly competing against something, and to position your argument in that context.

So for example, I'd like to say that a lot, for example if someone comes to you, you make them an offer. You've given them a code, and they'll come back to you and say, "Oh it's too expensive", instead of going on the defensive and saying, "No, no, no, it's not expensive". I teach this tactic to my students, which is just ask them questions. Ask them this question, expensive compared to what? Just this question reframes the entire argument because half of the time they don't even have any idea what they're comparing it to.

But when you ask them this question, now they need to justify why they need you. They need you to justify why they should pay you, you're not going to do the justification, and now when they say, "Oh compared to this person" or "Compared to this entity", you need to be ready as to why that comparison is an unfair comparison, and what is your point of differentiation to how that entity works as far as negotiations, works for selling high ticket items. If you're a coach, it basically works for every single thing when you ask that question. Expensive compared to what or high-priced compared to what?

[00:12:57.4]

FT: Right, that's a really, really good tip. All right, let's say you're in an office setting and you want to ask your boss for more money. You've done all your research, you've been adding value, you've talked about all of that, you've done everything right now, it's a matter of taking a big breath and waiting to hear what the other person has to say. If you sense some resistance, do you have any way to still win?

[00:13:24.1]

BA: I would not say a word. So I think silence in this case is — I've had this situations. For me, it was very lucky for me. I've never had an issue with negotiating when it comes to price. People normally pay what I ask for, but I've had situations that I had to negotiate. For flexible timings, for example, because I was breastfeeding both my kids. I couldn't work in a nine to six setting. So if I'm in that situation, I would just make my argument in a non-negotiable way.

You need to know what your non-negotiables are, and you need to know where you would be able to let go a little bit. So once you have that clarity — and I have done that multiple times in Saudi Arabia, in Pakistan, in a business setting — where I would just lay out “this is my offer” and then I would not go on and try to add more to it. Once you have laid out your argument and you have taken a deep breath, you have laid out the argument.

You have specified what your non-negotiables are, I would wait for the other person to counter that because I think a lot of people when we're doing, when we're negotiating, we act too quickly to counter, and half of the time, we end up looking weak because it seems like we're not standing our ground.

So again, a kind of manipulative psychological tactic, but let them come back and say, because when you are silent and you have mentioned your non-negotiable, you have laid it out, the other person cannot say no. They will probably come out and come back with some argument, and then you need to be ready to counter that argument, but do not speak once you have laid out your non-negotiables.

[00:15:06.8]

FT: Yeah, I've heard that too. That even if you're just asking for a discount at the mall, you know? Silence is everything.

[00:15:15.1]

BA: Yeah, and there was this time when we couldn't afford to travel business class, but I've always wanted to travel business class. So I was the go-to person to go ask for an upgrade, and I would get it 80% of the time I would be afraid.

[00:15:30.8]

FT: What?

[00:15:31.5]

BA: It's funny, but because I would just say, "You know what? I'm with two children, and I could see that there are sports out there, and they're really well-behaved children..." and I would just wait for the other person to say no. And sometimes they would, obviously, sometimes they would come back and say, "Oh no, no it's not our policy" or whatever, but 80% of the time, they look at mine, and I make sure to wash my kid's face before I make that argument because that goes a long way in proving that they are well mannered.

And again, silence. Just lay it out, just lay your request out. It's a reasonable request, you don't look like a drug dealer. So my husband if he's freshly shaved, he does not look like a drug dealer.

[00:16:19.3]

FT: And it will be for free? It will be a free upgrade to first class, to business class?

[00:16:23.0]

BA: Free upgrades to a business class, yes.

[00:16:24.2]

FT: What airline is this so we can all practice this in our future?

[00:16:27.6]

BA: Oh I travel extensively so every year, I probably pick any airline. I think I remember the last one I got was with Singapore Airlines. We've got an upgrade all four of us which was interesting.

[00:16:39.1]

FT: Wow.

[00:16:39.6]

BA: Yeah.

[00:16:40.0]

FT: I don't know, I mean putting... How old are your kids?

[00:16:44.2]

BA: Okay, I keep forgetting, they grow so fast! So it's eight and ten.

[00:16:47.6]

FT: Eight and ten, I have a two year old. I think it's unfair for me to bring him into first class. I think out of respect for all the other travelers who've paid a lot of money for their tickets, I don't know.

[00:16:58.0]

BA: Oh, there's a nasty psychological tactic that I've used on my kids ever since we've started traveling.

[00:17:03.5]

FT: Okay, tell me everything.

[00:17:04.6]

BA: Yeah, so the first time I've travelled with both of my kids, one was a year old, the other one was three years, and we basically moved from Pakistan to Saudi, and I was going alone. It was obviously a four to five hour flight. So the moment we sat, I said, "You know what? There's just one rule. Do whatever you want, but you cannot leave the seat.", and to date, my kids do not leave the seat, and as long as they're in the seat either they're bored or they're occupied.

But the chances of them falling asleep is quite high. So not a lot of rules, I don't tell them don't make noise, I don't tell them don't shout. I just tell them you cannot get off the seat and that alone — because I see a lot of kids, oh my last trip, oh my god, I paid for a business class ticket and there were two twins who were running throughout the flight. It was a nine-hour flight, and I think the mom was losing her shit.

I felt really bad for her, but honestly, if they're in the seat that's probably — you've won half of the battle, so yeah.

[00:18:12.3]

FT: Right, okay that's a really good tip. I'm going to use that when he's a little bit older, and I still don't know about paying the extra money for his seat because he's a little person. It's enough for me. I have a hard enough time just finding it for myself.

[SPONSOR BREAK]

[00:18:27.6]

FT: Need a website? Why not do it yourself with Wix.com? No matter what business you're in, Wix.com has something for you. Used by more than 84 million people worldwide, Wix.com makes it easy to get your website live today. You need to get the word out about your business, it all starts with a stunning website.

With hundreds of designer made customizable templates to choose from, the drag and drop editor, there's no coding needed. You don't need to be a programmer or designer to create something beautiful. You can do it yourself with Wix.com. Wix.com empowers business owners to create their own professional websites every day.

When you're running your own business, you're bound to be busy, too busy. Too busy worrying about your budget, too busy scheduling appointments, too busy to build a website for your business and because you're too busy, it has to be easy and that's where Wix.com comes in. With Wix.com, it's easy and free. Go to Wix.com to create your own website today. The result is stunning!

[INTERVIEW CONTINUED]

[00:19:28.7]

FT: So this show is about money which I'm sure is a hot topic in your world. Tell me a little bit about your financial philosophy Bushra, would you have a money mantra?

[00:19:39.4]

BA: Oh yeah, I do. So one of the biggest ones that I have is this whole idea of "the more you give, the more you get", and I've always made more money than my peers. Even my husband, and the biggest reason that I see it happening is because I've always given 10% or 15% of

whatever I've earned. I look at it as the rent that I pay for being alive and well, and for basically winning the genetic lottery. We have won the genetic lottery.

Let's be fair, so even though people look at this, and they think it's all because I'm a nice person — which is highly questionable if you talk to my kids — but the reality is that I also know for a fact that I have always made more money, and the reason it is so is because I've always given more. I would get a raise, but no one else would get a raise. I would get jobs that paid as much as twice the market rate.

So there was always this element of my ninja persuasion skills, but really this whole idea that I always give and I get and make 10 times what I give always. So this is my secret.

[00:20:54.4]

FT: That's a great tip. Tony Robbins once told me on the show that when you give, it teaches your brain that there's always more money to give, and it's a really great habit to get into. Do you just do it automatically, or do you have at the end — you reconcile like once a year, or is it ongoing?

[00:21:15.0]

BA: Yeah, it's ongoing. Again, I have never made this kind of money ever. So now, I have a lot of fun. So now I have about \$100,000 to give, which is 10% of my revenue, so now I want to streamline it. I am looking at potentially putting together — starting my own non-profit, because honestly this is a lot of money to just give to anyone, because again, it's 10% of my revenue, which is a lot of money.

[00:21:41.5]

FT: Right.

[00:21:42.1]

BA: So before I used to just, the entities that I forcibly work with, I basically work in three countries, Pakistan, India and Bangladesh. I work with street children, so I have a list of five to seven NGO's that I used to give to when it wasn't a lot of money but now, I'm looking at potentially starting my own non-profit.

[00:22:00.9]

FT: So you would have more control over the dollars.

[00:22:02.7]

BA: Yeah.

[00:22:02.7]

FT: That's right, that's smart. How did you learn this? So the next question is about childhood, and our money memories that really influenced us then and now as adults. What would you say was a very impactful experience you had with money as a kid that maybe is why you are someone who is not only extremely driven and persuasive, but obviously very charitable too?

[00:22:28.0]

BA: So we've always had enough. Now, I grew up in a house where we would go on vacations, we would get all the nice things, we would go to private schools, all with one army salary. Both of my parents were in the Army, but my mom quit when we were born. So it was just my dad, one salary, but I remember us always having the nice things. I remember when we were going to play outside in the Army compound, mom would give us the nice expensive snacks.

The neighbors would actually tell my mom not to play outside with the snacks because then their kids wanted the nice things too and they couldn't afford that. So I had this idea that I was really rich but in reality, we were all in the same pay scales. It's Army regulated pay scales. It wasn't like we were making more money, it was just the way my parents chose to spend their money. So they spent money on things that made life easier.

We wouldn't buy any property. My mom didn't have any jewelry, we wouldn't then buy fancy clothes or fancy cars, but our lives were super comfy. So I think because of this, we had so much money all the time. I never really understood also why people would borrow or take on loans. My dad always lent money to people but he never took one. So when I was growing up, I had the same thing.

So I think this whole idea of you always have enough and you are rich, this really has inspired me. I've never had this mindset that I don't have enough money, or I need to borrow, and I've never taken a penny in loans. I've never borrowed any money. I pay off my credit cards probably like three weeks in advance, which doesn't make sense. Why do you even have credit cards?

So I think this is what it boils down to. You look at your life and you just think, "You know what? I have a lot of money" this is my mindset.

[00:24:15.3]

FT: How does it work overseas in the countries that you've lived in terms of buying big ticket items like homes and cars, so people just pay cash or do you have a mortgage?

[00:24:26.4]

BA: Every single person we know has some sort of a loan except us, me and my husband and it's probably because we've always had two salaries. I invested in my first house, first real estate investment six months after I got married, and it was really funny because you don't buy a property at that age. My parents never bought a property at that age, my in laws never bought a property at that age.

But I was like, "You know what? Since I have the money and we have two salaries, why can't we just spend one salary for the house expenses and the other one to actually invest?" it was interesting, because we went to the property office, and my in laws went with me, and my parents went with me, and it was this whole huge family gathering because they were so proud.

But typically yeah, people would take on either loans or mortgage but we've been lucky that we've never had to do that.

[00:25:25.6]

FT: Wow, that's really exceptional. All right, let's talk about failure.

[00:25:31.4]

BA: Ah.

[00:25:32.8]

FT: Yeah.

[00:25:33.1]

BA: Oh, my husband still hasn't forgiven me for that one.

[00:25:36.3]

FT: Oh, okay.

[00:25:37.6]

BA: And when that happened, the office that I used to work with, the people that I used to work with, I haven't seen them in eight years because I don't think I can go and show my face to them because I am embarrassed that they'll ask me about the money that I lost. So this happened when the stock market crashed in 2008. So I was the CFO for a banking company. I was the vice-president for a banking company and I was partly managing their portfolio.

Their stock market portfolio and because I was doing this, it was very thrilling to play with stocks. To buy and sell and to invest, so I got addicted to the stock market and I decided to invest one million rupees which is about \$10,000 in the market. It was all fun and play for a bit.

[00:26:22.4]

FT: Of your own money or the company's money?

[00:26:24.4]

BA: No, I was managing their portfolio anyway, but then I went ahead because it was so much fun, I thought you know what? Let me just start my own portfolio. So I invested, I mean one million rupees which in Pakistan is a massive amount of money. It's \$10,000, but it's a lot money in Pakistan and I decided to invest it. I bought some stocks, which were visibly overpriced. I could see they were overpriced, but I just went ahead and bought them, and boom.

The market crashed and I tried pulling out, but it was too late. So it's been now eight years, and some of the stocks that I've bought then at the peak price, it is still cheaper now. It still hasn't gotten up to that price. It was fun then but I decided that I'm an impulsive buyer when it is fun. So nowadays my husband does a little bit of creating, but I have spun off the stock market for good.

[00:27:16.6]

FT: Yeah, that's fair to say like I am a little over zealous when it comes to investing so someone else should manage it for us. So that was your biggest money mistake to date.

[00:27:33.1]

BA: Yeah.

[00:27:34.0]

FT: Okay, well you know what? If it's any consolation, a lot of us failed in 2008. A lot of us lost a lot of money and houses and jobs in 2008 so if you lived to tell the story and laugh about it, I would say it was a good failure. All right, super success. Let's talk about your so money moment.

[00:27:53.9]

BA: Yeah, my first real estate investment six months after I got married, I was only 25 and I just saw this place where you could actually buy a house in installments. So I convinced my husband that we should do that, and like I said, we went through the paperwork at the property office, and my parents went, and my in laws went. It was so funny because they were surprised and proud, but they were also a bit uneasy at the idea of two newlyweds, a 25-year old and 28-year old, actually buying a house.

People at the property office, they actually thought that our parents were gifting us the house, because that is very usual. That is something that parents do in Pakistan, because it is not the kind of thing that young people do in Pakistan or probably anywhere in the world. People probably start thinking about saving and investment and buying a house after their kids have grown up.

Sometimes even after, so my parents, for example, did not own a house until the time I was almost 20. So I was really proud of myself. We were going to switch properties so we eventually sold that house, bought something else. We do a lot of investment in real estate, but that was awesome because we didn't have any money, but we really wanted to start investing.

[00:29:10.5]

FT: Why do you think? What was the urge, where was it coming from?

[00:29:16.3]

BA: This whole idea that I'm probably okay. I think probably because I saw my parents, and it's not that they were desperate, but they lived in a rented house all their lives. We were in the

Army, so we were moving around a lot, but even after my dad took an early retirement, we'd still live in a rented house. So I had this idea, I really wanted to start probably planting my foot to get it, it was a really tiny house.

I probably would have never lived in that house. It was really tiny but just this idea that it's something to call my own, at least my house. Now it's not there anymore. We've probably flipped it 10 times since then but I think that was where the urge came from.

[00:30:03.6]

FT: And you still live in the house?

[00:30:04.9]

BA: No, we've flipped it. It was more of an investment decision. So we thought we'd — but it was a really tiny house, so we eventually ended up flipping it for property, and then flipping it again, and then flipping it. So it was kind force saving, yeah, force saving/house investment.

[00:30:23.0]

FT: Okay, what's your number one money habit? Something that you do to help you manage your money, or at least just be able to make smart decisions with your finances?

[00:30:32.9]

BA: Okay, so I am an accountant. I am married to an accountant, so our pillow talk is really interesting. But I don't really have a money management ritual, but I have more behavioral ritual. So I love making money; I am not a big spender, but I love making money. I love the thrill of the sale, so every sale that I get, I have this weird habit — which is also time consuming — but I basically go through every single sale that comes in.

I open the notification. I look at the name of the person who bought from me, and I say a silent thank you to that person. It's a weird habit, but I am obsessed with knowing who actually trusted

me enough to buy my stuff without ever meeting me, without knowing me, without seeing me. I make hundreds of sales every launch, so it is time consuming, but I have to do this. I am obsessed with looking at every single name and saying a small thank you. This is a really weird ritual but that's all I do.

[00:31:37.6]

FT: I don't think it's weird. I think it's important. I think it's great, I think it's being really conscious with your riches you know?

[00:31:47.2]

BA: Yeah.

[00:31:49.3]

FT: All right Bushra, what's next for you? What are some goals that you want to still accomplish?

[00:31:53.6]

BA: So two immediate things that are on top of mind, I can only plan for the next two to six months but two things, I am working on my own podcast, which is all about cracking the code of online persuasion, and doing it in a way that will endlessly embarrass my family and friends, and probably my children; probably will leave my children with lifelong emotional trauma but that's the plan.

I'm also working on a project called "\$5 Change", and the idea is to provide world class business training courses for only five bucks. But the best part is that I'm planning to do this trainings in 20+ languages, such as Spanish, and Bengali, and Urdu, and Farsi, and Indian regional languages. So great quality business trainings, accessible globally without any income or language barriers.

Now, I come from a country where people live on less than two dollars a day. So I want to really make it accessible, and there are a lot of people who want to start a business, get to an online business, but they can't because there is the income barrier, and then there's the language barrier. So I have a team of volunteers working with me who will be translating these trainings in 20+ languages, starting with languages spoken in poverty countries where they don't have access to high-quality English trainings. So that is the project that I'm really excited about.

[00:33:17.0]

FT: Amazing, I love that you're going into these countries where there are not a lot of resources, especially for women. I can see a lot of women taking advantage of this.

[00:33:24.6]

BA: Yeah.

[00:33:25.9]

FT: I can't get enough of your website. I've been cyber-stalking you while you've been talking, and I am able to compartmentalize, but your website is fantastic. Everyone, visit The Persuasion Revolution, and Bushra, we love you. Thank you so much, and wishing you all the best. I hope to have you back again and share with us the progress that you're making in helping the world.

[00:33:48.9]

BA: Thank you so much for having me. I am thrilled, I love talking about myself anyway, so thank you so much for having me.

[00:33:56.4]

FT: Our pleasure.

[END]