



## Equality Talks Podcast - Transcript

### Episode 7: Shivani Gopal and The Remarkable Woman

Equality Talks. Brought to you by Work 180. Where we discuss how to finally put an end to workplace discrimination. Let's talk about what it really takes to succeed, what people are doing to drive equality and what can still be done.

Shivani Gopal is the founder and CEO of The Remarkable Women and co-founder and CEO of Upstreet. Shivani has won the Top 50 Small Business Leaders Award and is recognized as a leading feminist and business thought leader, helping women navigate through their careers, businesses and financial success. Shivani is a regular panellist on Your Money Live and The Today Show while being named one of Australia's top career women by Cosmopolitan in 2018, and a woman to watch in 2018 by PopSugar.

Samantha Sutherland:

She's written feature articles for Fairfax and Whim, along with countless other media agencies. As a dedicated advocate for gender equality and for closing the wealth gap for everyday Australians. Shivani launched Equality 2050, a campaign to achieve gender equality within our lifetimes, along with co-founding Upstream, enabling the nation's first share reward platform to increase wealth seamlessly by everyday spending. I'm so excited to be talking to you today, Shivani because like I said in the beginning, I've heard of you for a few years through The Remarkable Women and you're just doing amazing things, and so I can't wait to hear more from you.

Shivani Gopal:

Oh, thank you, Samantha. I think the feeling is mutual. I have a lot of professional respect for what it is that you do. And as I was saying, I think we're very like-minded women. So it's great to be here speaking with you too.

Samantha Sutherland:

Yeah, excellent. So I was hoping you could start by just introducing The Remarkable Woman to all the listeners, because I've heard of it, but there'll be people who are listening who haven't yet heard of you.

Shivani Gopal:

Yeah, sure. So The Remarkable Woman is a mentoring movement and it's for any woman who wants to accelerate her career and her confidence or her business, or her money management. Essentially, it was founded because I realized, I was a financial advisor for a decade and I realized that women are lacking that sense of financial agency and we're lacking that sense of leadership when it comes to our own wrongs, our own career and not by our own doing, it's more of a systemic issue. And I decided that it was something that we needed to do something about, and so no one else was doing it, so I thought I

better get out there and do something about it. So we pair up women with mentors and online courses on money and business and career to get them ahead.

Samantha Sutherland:

And so, one of the things I'm interested in is, and I've spoken to Catherine Fox about this in detail, and she's a big believer that the issue is systemic. She wrote the book, *Stop Fixing Women. The Remarkable Woman* takes an approach where you're actually giving women mentors and they are changing themselves. And I personally think there is absolutely a systemic issue and individuals contribute to that systemic change. And so empowering women is an important part of creating systemic change. I just wonder where you fit within that view of the world and the system.

Shivani Gopal:

I think that is such an important point that you bring out, Samantha and it's so nuanced, right? Even my answer to you is going to be nuanced because I'm with Catherine Fox. I love her work. In fact, I think if I look upwards, I'm going to see a book on my bookshelf from her, the *Myths around Women and Work*, I believe it was called. The seven-

Samantha Sutherland:

Yeah. *The 7 Myths of Women at Work*.

Shivani Gopal:

And so, as you can see I'm a good fan of Catherine Fox. And I certainly respect her work and I agree in principles, stop fixing women, right? Because it is enough. We're not the problem. It is the system that is the problem, which is why when people talk about queen bee syndrome or for those who don't know what queen bee syndrome is, in a nutshell it's one woman gets to the top and she really couldn't give a crap about any other woman. And she sort of just pushes everyone down. It's just all about her, right? Or that bitchiness aspect. Am I allowed to say that word, Samantha?

Samantha Sutherland:

Haha! Yep.

Shivani Gopal:

Whoops! So there's this myth around all that sort of stuff. And it's not about the queen bee, the queen bee doesn't exist. The system exists, the system enables that kind of behaviour. So think about it this way, if there is only one table and of that one table, nine seats are taken and there is only one left, of course it's going to be everyone for themselves because there's only one chair left. The reason why men are so plentiful, their mindsets is just full of abundance, and hey dude, I like you, so I'm going to bring you up with me and I'm going to share opportunities with you, is because their opportunities are so plentiful that by opening up the doors for the other guy, it doesn't lessen the opening for them. But for women, when it's only one, it's a very different, different sect. Right?

Shivani Gopal:

So I agree, stop fixing women in the sense that women aren't the problem, but at the same time, what are we going to do? Are we just going to sit on our hands and wait for the system to fix itself? Because that is going to take according to the World Economic Forum that was measured in 2018, 202 years to

get to economic, social and political equality. And if you ask me, that's too darn long, you and I, Samantha will be long dead by then. Our children will probably be long dead by then. I mean, no offense by that, but it's just the way that it is. So we must do things, that we can change in our own capabilities. And I think that's a really empowered way of looking at life because there is so much crap that goes on in the world, none of which we can change, but there is so much within our sphere of influence that we can improve, that we can empower ourselves, that we can change and that we must do.

Shivani Gopal:

We owe it to ourselves to do so. And how do you do it? Well, you open up networks. I mean, it's, we know that sometimes we can be the smartest person in the room and we won't get recognized because we don't know the right people. So the mentors is going to give you that opening of networks. They're going to give you the tips and the tricks and the things that they've done before. And that will then enable you to open up those doors because the system is against you, but that doesn't mean that you can't use the system for your own benefit. So I guess that is my very long winded way of answering that question. It's nuanced.

Samantha Sutherland:

Yeah, it is. But I really love what you've said, because that was kind of my response too, is like, well, what are we going to do then? We're not just going to sit around and wait for the system to change. Even though of course the idea of like you, that woman over there need to be more confident, that's not the solution either, but it does help if we're more confident. And it does help if we have the language around asking for pay rises. And it does help if we have mentors who are opening doors for us. And so that way you get change from below as in, not below, but like the sort of grassroots change of people saying this isn't good enough because now I have seen that there's another option and the system can change. And systemic change is only driven by people saying it needs to change.

Shivani Gopal:

Absolutely right. You think about the Black Lives Matter movement that's happening right now, very necessary. Look, we still haven't got that worldwide change on systemic racism and on micro-aggression and micro-racism, but think about it, would people be really sitting up and paying attention, would all the, even to use a cliched example, all the Instagram giants of the world be acknowledging this if it wasn't for the fact that people were taking grassroots action? No, this is how systemic change is achieved. And I like your point, Samantha, it's about the grassroots. So let's think about it from a visual perspective. If our listeners could close their eyes for a second, provided they're not driving, think about it from a grassroots perspective. You start from the bottom, the grass is growing up and then you've got a top down approach. They're both going to meet each other in the middle eventually, and that's how you accelerate that change. You have to have a diverse combined approach.

Samantha Sutherland:

Yeah. Unsurprisingly we agree on this.

Shivani Gopal:

Of course.

Samantha Sutherland:

So I wondered if you had any stories from women who have got mentoring or coaching through The Remarkable Woman and their kind of success stories. Do you have any of them that you can share with us?

Shivani Gopal:

Yeah, we've got so many, Samantha and whenever I think about these moments, it literally makes my heart glow. It's that feeling of just innate happiness that you're able to change someone's world?. Look, we've got so many, so many stories. The one that really stands out for me is, is an incredibly intelligent woman who was really succeeding in the IT world and she got to a position where she was just above middle management. And she was being paid around a good salary, but she was also in a male dominated company and a male dominated team. And she found that she was suddenly in a position where the competition was fierce. She was no longer being taken seriously and she was being talked over.

Shivani Gopal:

Her ideas were being taken by someone else and run with. And so essentially it was manhandled, everything that she was doing and contributing was being manhandled. And she felt as though she was being overlooked for promotion. And so many of this was really, we could put this really down to gender because it wasn't happening to any of her colleagues. At the same time, we gave her some very frank advice and some very hands on mentoring around how to address the issue, how to give feedback so that she could create a feedback rich environment in which it was suddenly safe for her to give continual and progressive feedback on what was working and what wasn't working, both for her and her team. How to be confrontational in a productive and professional manner, and how to ask for her worth and how to communicate her worth.

Shivani Gopal:

In the end, she, and it was a six month long mentoring cycle, The Remarkable Woman, you can get two mentoring sessions per month, as part of signature memberships. So she just continued that for months and months. And I think it was about six months that she did that for, she ended up getting a promotion and an 80 grand pay rise and that's from going from short to cheese. That's an extreme example to the other. And she did incredibly well and it's because she held her own ground and she believed that she deserved more. And we simply just partnered her up and got her the resources to get there.

Samantha Sutherland:

That's such a good story, a promotion and an 80 grand pay rise, and like, obviously really learning to advocate for herself and not take no for an answer is amazing.

Shivani Gopal:

Indeed. And look, these situations again, I think nuance is going to be my word of the hour. This information is well nuanced. Because you've got to assess for yourself, is this a toxic environment? Is this an environment in which I'm feeling bullied and harassed? Because if that's the case, you've just got to get the hell out. It's really bad for your mental health and you will thrive in other environments. But if it's an environment where you feel through education, through enlightenment, through getting insights myself and supporting my team through this, because usually bias is part of the human condition. People don't realize they're biased. We just are biased judge in order to live. That's how our prefrontal cortex actually works. If you feel that, that's the case and you can educate the way out, then you will

have an outcome like this woman did. So it's about recognizing that and thinking about which way you're going to take that.

Samantha Sutherland:

Yeah. I think it's a good point that you make that not every scenario is redeemable, and it's definitely not your fault if you are in a toxic environment where no matter how much you put yourself forward and how confident you are, you're not going to get anywhere. There's no point in kind of beating your head against a brick wall either.

Shivani Gopal:

100%. And I think my advice to any women out there listening and maybe reflecting on their own circumstances, you've just got to remember that someone else's feedback about you, someone else's opinion of you, or how they are treating you is not on you. That is not who you are. It doesn't define who you are. Only you define who you are. And if you really want to know the impact that you make on the world, go and get feedback from people who you know and trust, who can give you not just great acknowledgement feedback, but also improvement feedback and also visibility feedback so that you can make an informed decision, not from people who have perhaps a malicious intent towards you.

Samantha Sutherland:

Yeah. I'm not sure who said it, but there's a kind of meme quote that is, what other people think of me is none of my business, which I think is just such a good reminder. It's better if you can let it not impact you, what other people think of you. It doesn't mean it's the truth, it's just their opinion.

Shivani Gopal:

It is. That's beautiful. I love it. I love how quotable it is. There's another, Brene Brown, of course who we all love, quote and this is just on feedback in general. "If you're not in the arena getting your ass kicked with me, I'm not interested in your feedback."

Samantha Sutherland:

Yeah, I love Brene Brown. I love her. And that's absolutely right. You want to get feedback from people who you respect and admire and are doing things that you would like to be doing with your life. Like I actually had, I was in a fairly toxic environment at work for a while and my direct manager was trying to give me feedback. And in my head I was thinking, I don't want your life and I don't respect the decisions that you're making around the way you choose to live your life and the work life balance you have and any of that stuff. And so the feedback is feedback to achieve a life I don't want. So it was not that hard for me to just not take it to heart. Like I've got feedback for you too, you know?

Shivani Gopal:

I love that. Can I just encourage what you did, Samantha. We've got so many surveys and courses on this at team Remarkable Woman, because I believe in this so, so passionately. What you had is you had self-awareness, you knew exactly the life that you wanted, you had clarity of purpose. And so that enabled you to digest that feedback with the lens of what's appropriate to you, so that's incredible to hear.

Samantha Sutherland:

Yes. No one's ever reflected it like that before, but yes, thanks.

Shivani Gopal:

You're welcome.

Samantha Sutherland:

So you sort of briefly touched on the word bias and the fact that we are all biased in our decision making. And one of the things that I wanted to talk to you about was the idea of the men's club. And so we know it's real and how that kind of shows up and how people respond to feedback in facing their own bias. Can you talk a little bit about that?

Shivani Gopal:

Yeah. Look, I couldn't agree more and I think that, that's how we need to acknowledge it. The men's club is real, it exists. What do we do to ensure that men are being more aware and inclusive of women so that they themselves can dismantle the men's club and create something that is all about growth and equality for all? Because the answer to that isn't for us to create our own women's club. And I know that sounds a little bit strange because I run The Remarkable Woman and the members, the beneficiaries of all the benefits that we give is exclusive for women. We have male mentors, of course, but the mentees are exclusively women. But I'm doing all of that so that I can create an equal world that is equally inclusive of men and women. And I think that's the answer. And I think that the way in which we need to deal with the men's club, I mean, first of all, you've got to sit back and be self-aware about this and think, do these people want to change?

Shivani Gopal:

Are they open? Do they have a coachable mindset? Another way to put that is, do they have a growth mindset or a fixed mindset? If you feel they've got a growth mindset, congratulations, you've got someone that you can work with and you can learn and grow with, everything else is human, it's workable, it's saveable, if that makes sense, and you can heal that relationship. And so if you've got people who are open that way, then I think it's about asking open questions to those people. Ask them to kind of, why did you go into this kind of work? Why did you set up this company, if they're your leader? Why did you choose this role? What's your vision for the future? What does success look like for you? How do you want your team and your people to play a role in that?

Shivani Gopal:

How important is that to you? And then you use the rule of three when you feel like you've got something really deep. By the rule of three, I mean, probe, probe, probe. So if you've got an answer that you think is great, ask different questions, why is that so important? What would that mean to you if that was successful? How would that make you feel? That's what I mean by that. So you drive down three times on something. When you get to that, you are armed and dangerous, but in a really positive way, and you're armed and dangerous with the information that you need to create an inclusive environment. Because if that person has taken this role, because, for example, when I go back to my professional career, when I moved out of financial advice and went into leadership, I did that because I wanted Australians by and large, to be more in charge and more empowered with their money.

Shivani Gopal:

And I realized that I could do that through greater effect, by managing a team of people who I could share my insights and my expertise with who would then go and do that for their clients, rather than me just doing it on a one to one basis, so that was my purpose. And I'm much more able to achieve that if I

am able to have a gender diverse team, if I'm able to have people from different levels of expertise. So do you see what I'm doing here? Once you get those answers, you're able to then drill down, be armed and dangerous and say, well, how I think I can work with you to achieve that is this, this and this. And often you're going to find the answers to their problems, the answers to their purpose, the path to their purpose is going to be paved via an inclusive team.

Shivani Gopal:

And so that's how you dismantle the men's club and get them on board rather than just telling them they have to. Because think about it, male or female, no one likes being told what to do. No one likes being told they're wrong, but everyone wants to buy into your journey. And everyone wants to feel like they're included no matter what the purpose is.

Samantha Sutherland:

And so how important do you think it is when having those conversations? Like, do you have a lot of the research kind of front of mind? So if they're trying to achieve particular business outcomes, you're like, well, the reason why I have an inclusive diverse team, well, in fact that is backed up by research, which is such and such, or do you find that, that is an important part of having that conversation?

Shivani Gopal:

It absolutely is. And I just think, know your relationship, lean out. So this is where you have your antennas up in your interpersonal skills on high volume, I think. Because with some people they want to lead with facts first and to them, if you say, look, from what I know, if that's what you want to get to, it'll be really beneficial if we had a gender diverse team, because from what we can see, research tells us that leadership teams that are 50, 50% balanced are more productive, they're more profitable, they're happier. They have a higher sense of morale. Whereas, others will hear that as, you're just telling me how to suck eggs, because thinks you already know that. They probably don't already know that, but they're going to feel like you're just rattling off names and numbers to them.

Samantha Sutherland:

Yeah, you're right.

Shivani Gopal:

And to others, it might be, here's how I might be able to help you come on that journey. Here's some of the ideas that I have, what do you think? And then you layer on the facts right at the end. So just read your audience on that end. And if you feel as though they are more analytical, they're more process driven, go with the facts first. If you feel as though they're more connecting with you on an emotional level, then take them on the journey and then back it up with the facts at the end. That's the way that I would do it, but I would always include it at some point, because the numbers don't lie.

Samantha Sutherland:

Well, exactly. And for people who are resistant, they stop being able to be resistant. But also, an interesting thing that I discovered through various weight research is that, so some people believe in the sort of social justice issue around diversity in the workforce, and that you need to have inclusive teams because that's the right thing to do and because you should include women and people of colour. And some people think that you should have diverse teams because it's better for business outcomes. And so like often, what happens is like there are men and then they have a daughter and then like, well, I want

my daughter to have lots of opportunities. And so then they kind of get on board the social justice aspect of having diverse teams.

Samantha Sutherland:

But interestingly, the outcome in teams where they do it because they believe in the value of diverse teams, over people where they've had a daughter and now they believe in the social justice aspect of it, the outcomes better for people who actually believe in the business benefits of diversity. So I think it's interesting like how our beliefs shape the outcome, even if you're doing the same thing.

Shivani Gopal:

Absolutely. And isn't that so powerful? And I think that, can I just throw one more thing in there? There's another thing that I think we need to be really careful of and that's virtue signalling. And I think that happens a lot, especially in the times of social media and people just saying that they're in for a cause. So there will be some people who say I'm doing it all for social justice and if they're truly doing it for those reasons, that's fabulous, right? Because we do need social justice and we don't have social justice because we don't have social equality. We have legal equality, but it doesn't happen in the real world in practice. But when it comes to social justice, I would encourage people to drill down a little bit and ask open questions again.

Shivani Gopal:

Why is that so important to you? What are you doing about that? What do you plan on doing about that? How can I help support you? And then have some actions that will loop back around. Great, well, if these things are important, then let's go and find some of these women, let's go and find some of these diverse women. And how about we measure that by way of looking at the amount of diverse women we have right now, and then measuring it again this time next year? So, it puts some accountability around it because otherwise you'll find that there may be a bit of virtue signalling going around where people will talk about it but do absolutely nothing in response.

Samantha Sutherland:

Yes, it's such a good point. And actually, so on that point of measuring things and getting to real tangible outcomes, can you talk a bit about Equality 2050? Because I don't know much about it, but I would guess that there are some measurable outcomes within this initiative. So can you talk about that and what you're doing there?

Shivani Gopal:

Yeah, there totally is. So this came from the World Economic Forum report of 2018 where they said that, equality would take 202 years entirely for us to get to, that has since been revised down, which is great. But it's still an awful long period of time for us to get to social economic and political equality throughout the world. And it's frankly, just not good enough. And I was thinking about this and really putting myself to task on, well, how do we accelerate that? And one of the reasons why equality is going to take so long is because we need to weed out so many of the biases through the generations that go through our workplaces. But what if we started earlier and what if we started with our leaders of tomorrow? The children who are in schools today, but in 30 years time will be our business leaders and our corporate leaders and our political leaders, and our social leaders of tomorrow.

Shivani Gopal:



And I thought, what a remarkable way to create change. And so Equality 2050 is all about accelerating equality and achieving it by 2050, which you'll notice is in 30 years from now, by actually going to schools, by going to primary schools and high schools. So it's focused in year six and year 10, where we go out there and we educate children on leadership, on financial equality, on financial agency and entrepreneurial-ism, and also what diversity looks like through workshops, through play, through games, through role plays, and a little bit of facilitation material as well, so that we can create that change. And so we've done the groundwork. We spent the last 12 months doing the groundwork. We've now got our list of schools and we'll be going out and delivering these quite soon. So we're very excited about getting this show on the road.

Samantha Sutherland:

What a great idea. And so, it must be really interactive and exciting if you're doing it for like year sixes, because to keep them interested in stuff like financial literacy, it's not a normal kind of classroom topic.

Shivani Gopal:

Yeah. And I think it's so important because the gender biases that we form and the gender behaviours and preferences that we think in terms of the way in which we think we should behave. I remember when I was in year seven, it's like, you don't know who you are and you're still learning. And I mean, you're dealing with puberty and you're dealing with all sorts of things and all sorts of messages coming your way subconsciously, that we don't even realize that we're absorbing all these impressions of how we think that we should behave. And so much of that is bedded down before we even get to high school, which is why it's so important to educate these kids and enlighten them before that, so that they know that girls and boys are completely equal when it comes to anything, and anything they want to achieve in life and how they want to behave, how they want to interact.

Shivani Gopal:

And also in their take in leadership, whether it be in the playground, whether it be in assignments, but whether it be in relationships as well and conversational leadership, rather, that was the word that I was looking for. Where girls sometimes feel left to be muted and kind and soft, so dismantling or enlightening them at an early age is really important before they go into the high school years.

Samantha Sutherland:

Yeah. So fascinating. So because obviously also, we get these messages from 360 degrees. We get messages from our family, messages from our friends, message from TV and other media. And then the workshops that you're doing through Equality 2050 would be another part of the messaging that they received. So my question is if there is someone who's listening who is a parent and they want to have these types of conversations with their primary age kids to try and influence the multitude of messages that they're getting around, lack of gender equality really societally, what kinds of things could a parent talk to their kid about around this?

Shivani Gopal:

Yeah, look, that's a great question. And I think that the, I'll caveat this Samantha by saying, I don't have children, but I read a lot on this topic and obviously I'm an expert when it comes to gender, but just mothers be aware, I don't have my own little ones. So if I'm making this sound really easy, mothers and fathers, you'll have to forgive my ignorance if I'm making it sound too easy, and obviously it's a lot more complex than that. But I would encourage open conversations, as often as possible. What are your

friends talking about? What do you think about that? Do you think that's right, do you think that's wrong? What's your take on it? And how do you think that affects you? How do you think that affects your friends? Because that gives you the opportunity to then give advice and to then give you a lens on things.

Shivani Gopal:

And I think that's really important because things will come up, whether it's racism and people will go, we don't like this person because they eat funny foods and, well, why is that? Tell me more about this person, and you might find out it's - without them realizing - it's a racist comment. Or it might be, this person has said this to me, but my friend said that it's because he likes me. Okay, tell me more about that. And then that gives the parent the opportunity to talk about and educate, right? Because you don't want to just sit there and go, well today, we're going to talk about the fact that it's not that they like you, it's actually unacceptable behaviour. It's not really going to work because it's got to be contextual.

Shivani Gopal:

And look, I have done this with my niece and nephew. I often try to have, my niece is now 24 and my nephew is 21. There we go, I got that, so they won't be annoyed at me, they actually listen. But then you're actually able to say, well, one of the things I really want you to know is that girls will sometimes think that it's okay for boys to pull on their hair or annoy them and touch them and fiddle with them because they like them. That's actually not okay. Your body is your own and no one should be touching your body without your permission, without your okay. And also, if it's your son and your son is doing these things, and it's your opportunity to then educate your son and say, it is not okay to touch a girl's body or a woman's body without their permission. And if you like a girl, then treat her with respect and why don't you actually go and see if she's interested?

Shivani Gopal:

Why don't you ask her out as opposed to pulling her hair or touching her body in a way that's not welcomed. So that gives you the opportunity to have those open conversations and to do it in action, so respect in action, teaching in action, it's all about using it through the movements of life.

Samantha Sutherland:

And in fact, as you were sort of describing some of the questions that you might ask them and the way you might phrase the conversation, it's actually really similar to the questioning technique you talked about when addressing the men's club and bias that people have, which is really to try and understand what they think and why do they think that, and what outcome do they want? And then people will often come to their own positive conclusion out of that type of questioning, won't they?

Shivani Gopal:

Absolutely. And if you think about it, when it comes to coaching people, if I put my executive coach hat on, I can tell you what to do and sure, I might get an outcome out of you, but if I can hold your hand and walk you down a path and help you realize it for yourself, you will feel that internally in such a visceral fashion that, that lesson, that insight that you got is yours and yours alone, you'll own it. And you'll walk with it going forward, you'll actually implement it. It's far more powerful.

Samantha Sutherland:

And actually, I listened to, I think it was Radiolab podcast, and they had a series on the word, no, but in the context of consent between men and women. And actually I'll just give a little trigger warning for the next story that I'm about to tell. But one of the women who they had interviewed on there was a lawyer and she was a defense lawyer for young men who were in university who had been accused of sexually assaulting a woman. And she believed that they shouldn't kind of lose their chance at education and lose their entire opportunity for a future when they're had done something like that, but it was actually an opportunity to kind of change their approach and change their understanding of women and sexual consent and all this kind of stuff.

Samantha Sutherland:

And so she worked as a defense lawyer kind of with that goal. And she said that what she would often ask people is, a lot of the times in the cases that she was talking about, the woman would say that she'd been assaulted and the guy would say, nah, she was into it. And one of the questions she asked the young men is, well, do you want her to walk away from an experience with you feeling like she's been assaulted? And the answer of course, unless someone's a psychopath is no, no, they don't want a woman to have that experience and to walk away feeling violated. And so then she would say, well, whether you intended that to be what happened or not, that is how she feels. So maybe we can look at what you brought to the scenario that meant that she left feeling like that and just uncovering people.

Samantha Sutherland:

Because most people actually aren't malicious. And when you talk about bias, it's a similar thing. Like most people don't have malicious intent, but they're blind to the impact of the stuff that they do and bringing light to that can then change behaviour, I think.

Shivani Gopal:

Yes, I love it. And I think in a quote, inspect what you expect. If you expect a fruitful relationship and you're not getting that, then inspect your actions and see what you are contributing or taking away from the relationship that is creating that outcome, that negative or positive outcome. No, I think that's really powerful.

Samantha Sutherland:

One of the other things that I wanted to ask you about is actually kind of back to The Remarkable Woman and some of the amazing things you've achieved in your career so far. And one of the things you said to me was that if someone was wanting a tip, some kind of tips to follow in your footsteps, you said, dream big and then start doing the work. And I really loved that two sided approach. I feel like this is also this systemic, you've got the big dream and then the grassroots, doing the work. But can you talk a bit about that and how that has played out in your career so far?

Shivani Gopal:

Yeah, sure. Look, I think it's so important, women and men, everyone to dream big. And I think that as Australians, we always pride ourselves on being the underdog. The ones who don't talk about money, we don't boast. We're so down to earth that it's a national identity. And then you've got the way that women are cultured and socialized on top of that. And I think what it does for us is it makes us play down our success and play down our dreams. And the moment you start doing that is the moment that you are turning down the opportunities of your future. So that is why I say dream big, dare to dream your wildest dreams. Talk about it, tell people about it. Ambition is not a dirty word and speaking about

it out loud and sharing it with other people is not a shameful act. It is one that you should be so damn proud of.

Shivani Gopal:

And so that's why I say dream big, because you need to be doing that. It is not something that you should be shying away from. And then once you've done that, and you've told people about it, you're going to find your more accountable. You're going to find you bounce with cheerleaders. You found some support sisters and so forth. It's going to be great. And then you've got to go out and start doing the work. And because you know what it does? Is when you dream big, and this isn't my own thing. I read this somewhere years ago and it stuck in my head since, but unfortunately I can't quote the person who's come up with it because I have forgotten their name.

Shivani Gopal:

And it's called GPA, right? When you dream really big, you end up enacting parts of your brain, those called GPA goals, pathways and agency. Because when you talk about it, what ends up happening is your brain automatically starts going, well, here are my goals. Here are the mini goals that I need to achieve. You start dreaming it, it starts coming out of you. It's oozing out of your pores, right? And that's what that gives you to the pathway. Then you start thinking about what different avenues that you need to take in order to get there. And that in itself, that thought process gives you the agency, the energy, the motivation to go out and do those things. So then you've just got to use that energy, use that power, use that momentum to go and start doing the work and you just keep pushing forward.

Shivani Gopal:

And from there, what I do is, I just use the small wins. I take a note of all my little small wins, I celebrate my small wins in a small way, by whether it's telling someone about it, doing a little happy dance in my room, jumping up and down and hugging my cat, or putting a social media post up and giving myself a pat on the back, whatever it is. But you celebrate your small wins and you acknowledge it and that gives you more momentum to go forward, more than forward. And before you know it, you're getting somewhere.

Samantha Sutherland:

I really love really deliberately celebrating the small wins because I think so often as soon as we've achieved something, we move the goalpost. So we're like, well, that doesn't count anymore because that's easy. I did it. And then onto the next thing, but actually like you say, that celebration actually creates the form of momentum because we get energy from that and we feel successful. And then that makes you want to do more, be more successful.

Shivani Gopal:

You do. And that way you being successful, you're doing the actions, but you're having fun along the way. And if you're having fun and you're enjoying your journey, it doesn't feel like work and you're going to be more in flow. And so therefore you're getting the most out of your output rather than it feeling like a real grind.

Samantha Sutherland:

Yeah, absolutely. So if you go back to when you founded The Remarkable Woman, what was the dream you had then, and has that dream evolved a lot over the years since you founded it?

Shivani Gopal:

The dream is still the same, to empower one million women here in Australia and then around the world. And that's whether it's, off touching them in some way personally, professionally or financially. So that dream, that big dream hasn't changed. And I mean, since then I've really gotten, nailed down my purpose statement to accelerate equality for women in the world. But at the same time, the way in which we go about that has become more deliberate, has become more focused because the great thing about business is, you're able to constantly try something out, test it and then do it differently. And then over and over again, until you find what your sweet spot is in the way of delivering that service.

Shivani Gopal:

So for example, at first I thought this is great. We'll just have mentoring for women, but we didn't have mentoring programs. We didn't have the structure, we didn't have guidelines. We had a whole bunch of mentors that we could connect with. And then I went, huh, well, that's not going to work because we're going to need mentoring assets. We're going to need topics because I realized that women want mentoring, they really, really do, but then you pair them up with a mentor and then what ends up happening is its sort of failure to launch. Well, I don't know what to talk about. So we needed to create lots and lots of assets and content and learning around, here's what you can talk about in session one, session, two, session three.

Shivani Gopal:

Here's where you are at your career, so these are the things that we think will be really beneficial. And then we developed a platform to auto match women with mentors based on what it is that they want in a mentor versus where they are in their career. So you just keep evolving and developing and developing. Similarly I realized, okay, well, we need to be empowering people with money because it shouldn't be a myth. So I started doing these videos every month to demystify money in 20 minutes or less, whether it's budget or super or shares or anything in between. So you keep refining as you go, but the mission doesn't change or it hasn't changed at least.

Samantha Sutherland:

Yeah. I love what you said though, about how with business, one of the things is that you can test things and change them. And I often say to people, if they're thinking about starting something out or trying to decide the next step is just take a step because all you know now is that you don't know what you're going to be doing at the end. So a step in any direction gets you closer than standing still.

Shivani Gopal:

And that's so true. And I think that's one of the reasons why vision is so important, just have a vision and that's so in line with, dream big and then do the work. And the same with, what I did with The Remarkable Woman, you know what? I want to empower one million women, I want to touch the lives of one million women, because then I'll feel that the ripple effect is great enough, that we've truly changed the world through the work that we do. And I think that if you are so tied to your vision that way, the path can change, the iteration can change, but you're always working towards the same greater goal.

Samantha Sutherland:

Yeah. That's such a good point. Like you don't get tied to how you're doing it because the goal is the vision, not the goal is to coach someone or whatever, it's not the way, it's the end point.

Shivani Gopal:

Absolutely. Exactly right.

Samantha Sutherland:

So we haven't yet talked about Upstreet, which is another initiative that you've co-founded and your COO of. And so can you talk to us about Upstreet and what that is and what you're doing with it?

Shivani Gopal:

Absolutely. So Upstreet is a FinTech and for customers, they download an app and they are able to earn shares every time they spend as opposed to points or coupons or codes and so forth. And the reason why I felt that Upstreet was a business that really needed to be born here in Australia was because I come from the wealth industry and I realized that, there are so many barriers to entry in creating your own share portfolio. It's expensive, it's clunky. You've got to download a CommSec application form, an E-Trade application form. You've got to have expensive accounts, you've got to buy shares in minimum parcels and then you feel like you've got to know which shares you're buying. Then you got to do the research, and it's just such a big amount of brain space in terms of what it takes up.

Shivani Gopal:

And what that ends up meaning is that people are disadvantaged by way of income, by way of education, by way of time. And if you want to empower people to live a fair and more equal world, you need to take away those barriers to entry. And only one third of Australians are share owners here, when you take away the superannuation fund out of the equation. And so I thought, well, these retailers, they're giving away margin to customers by giving points or discounts, but they're not really getting customers on the same playing fields. And they're not really earning true loyalty, but what if customers could become owners every time they spent with them? And from the customer perspective, they become a shareholder every time they spend with brands that they already know and love, they're already supporting by way of their dollar. And so Upstreet was born as a result of that.

Samantha Sutherland:

Right. So you get shares in the company that you're purchasing from when you-

Shivani Gopal:

That's right.

Samantha Sutherland:

Oh, wow. So who's on board, can you tell us any names here?

Shivani Gopal:

It is a bit top secret right now. We're testing our pilots and so forth. Our first pilot starts in August. What I can tell you is, you really should and any listeners who want to earn shares without having to pay any of these brokerage fees and so forth, to jump on the wait list on the app, and you can go to [upstreet.co](http://upstreet.co) to do that. And you will be the first one to know who those brands are. They are going to be big juicy brands that you already know and love, and you will probably most definitely already spending your money with, and we will make some pretty big announcements on who they are soon.

Samantha Sutherland:

Oh, I love it. Okay, so watch this pace!

Shivani Gopal:

Watch this pace, indeed. And while we're talking about websites, Samantha, if you don't mind me saying, you were also able to go to the [remarkablewoman.com.au](http://remarkablewoman.com.au), if you want to join the wait list for signature membership to get mentoring as well.

Samantha Sutherland:

Yeah, absolutely. And I'll put both of those links in the show notes as well, so people can find them there.

Shivani Gopal:

Yes.

Samantha Sutherland:

And I want to finish with a question that I ask all my guests, which is, if you could go back in time, back maybe a decade and talk to younger Shivani about all that was to come and challenges that she was going to face and things that she would overcome, what would you say to her?

Shivani Gopal:

That's such a deep question, Samantha, and such a good question. I would tell myself that all my dreams, my ambitions, the bigness in my personality, it's valid and that I will achieve everything I want to do if I follow my dreams and ambitions, and I listen to the right people, to give the right advice and ignore those that I don't respect. Just as you were saying, Samantha, with your feedback with your manager, and to keep doing things in your own authentic Shivani way. And I say that, especially because I've gotten that feedback so many times, oh, you just Shivani-fied it. Or you're so big or you're so Shivani, apparently I don't know what that means. I'm too much or whatever, but you've got to be you. There is no one in this world who is like you and that's what makes you magical. And I think that, that is what I'd tell myself to just keep doing you, keep being big, being ambitious, but being authentic.

Samantha Sutherland:

I really hope you enjoyed today's chat. If you can help us spread the word by giving us a review on iTunes, that helps even more people find Equality Talks. To find out more about our mission, check out current opportunities with WORK 180s endorsed employers, and to read and listen to more inspiring stories, please head over to [work180.co](http://work180.co), that's work-1-8-0.co. See you next time.