

# “The Accidental Billionaire

How a poor Philanthropist Built a Multi Billion-Dollar Business empire?”

*An Exclusive Interview with Billionaire Malini Saba. Tells How She Got There.*

## Why You Should Hire Women over Men?

Hurdles faced by women in the commodities industry?

**Do we have the same opportunities for males and females?**

I have met the frauds, been fooled and bullied, sexually harassed and assaulted.



INDIA  
TODAY



Malini  
Saba

FOUNDER & CHAIRMAN, SABA GROUP



# Dr. Malini Saba

Founder & Chairman, Saba Group

- Self-Made Business Woman
- Philanthropist
- Author
- Single Working Mother
- Psychologist
- Fitness Enthusiast
- Passionate Culinarian
- Human & Social Rights Activist
- Global advocate for women & Girls

Malini Saba

[www.malinisaba.com](http://www.malinisaba.com)

[info@malinisaba.com](mailto:info@malinisaba.com)  
[info@sabagroupcompany.com](mailto:info@sabagroupcompany.com)

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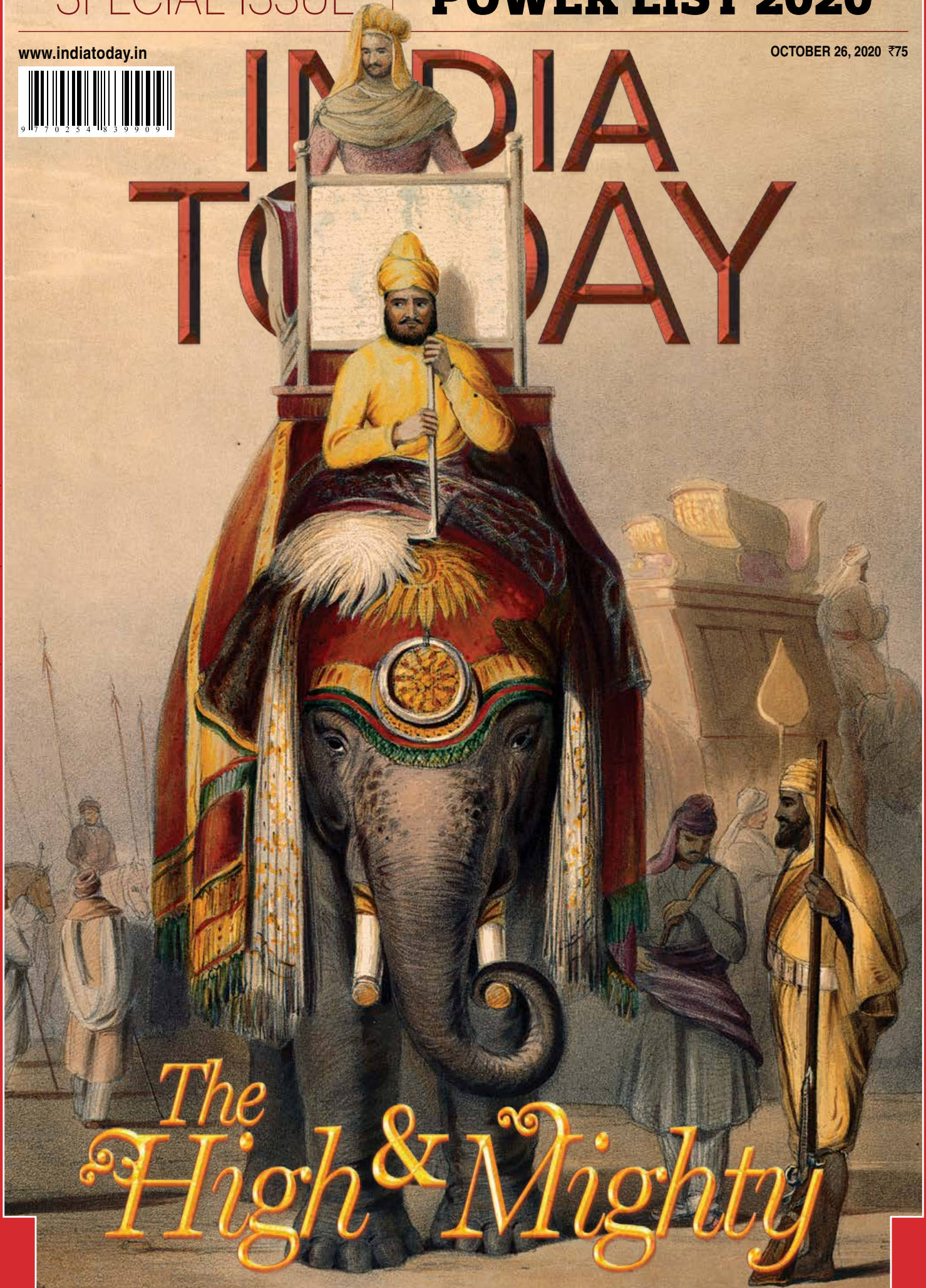
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# VOICES OF SUCCESS: BILLIONAIRE DR. MALINI SABA ON FOUNDING SABA GROUP AS AN 'ACCIDENTAL ENTREPRENEUR'



**Malini Saba**

[www.malinisaba.com](http://www.malinisaba.com)

Saba Group is a privately-held company that employs 2,000 local workers with business practices in South and Southeast Asia, Australia, Africa and the Middle East. The group has an affinity towards agriculture and trades in the business of rice, and has a strong foothold in pharmaceuticals and Fin-tech business. It also operates in gold mining, entertainment, real-estate, hospitality sectors and does impact technology investments all over the world.

**As the first self-made woman to head a global commodities firm, what has been your experience?**

Commodities are an amazing space and my 30 years in this have been an interesting journey. I have taught myself all through, working at the ground level, about

risk investment propositions and uncertainties of business. I think I am able to gently crush the stereotype that number-crunching is the domain of 'math men' alone. Unless women get on board, the economy will not grow at the desired speed. The commodity market, not just in India but around the world, is mainly male-driven and finding a woman trader is a tough task. As per my experience female traders are better than male traders. Based on parameters like holdings and trading history--66% of women traders have high potential against 50% of men as they are relatively more disciplined than their male counterparts. This ensures that they minimize their losses and get overall better returns.

*Breaking stereotypes, Dr. Malini Saba, Founder & Chairman, Saba Group, has always taken bold steps to turn profits into purposeful goals. She shares her thoughts on being a business woman, a leader and a philanthropist.*

**Did you always know that you wanted to make something big and impactful?**

My entrepreneurial journey happened quite by chance. Having grown up the hard way, putting myself to school, working part-time and doing all sorts of odd jobs, I am aware what it is like to have no money, struggle for food, pay rent and take care of siblings. Since childhood, I aspired to make a difference in the world of the needy and make enough money for charity. My primary aim in life is to help at least one billion people around the world to gain access to basic healthcare, education and opportunities that allow them to break the cycle of poverty, and eradicate illiteracy about human right issues.

**Being a successful woman entrepreneur and role model, how has the journey been? What advice would you give to aspiring women professionals?**

Life is a journey we must learn to savour, cherish, treasure and embrace with gratitude. I have met the best minds and the worst, frauds and cons, been fooled and bullied, sexually harassed and assaulted. Yet I am standing tall, I understand the plight of women in a male dominated world. I say just one thing to each and every woman-- never give up, never give in, do not sell your values and soul to be accepted. Stand firm and be proud that you have come this far despite the hurdles and keep being better at what you do. The rest will fall into place.

**What advice do you give to Prime Minister Narendra Modi and his government for growth of India's agricultural sector? What are your views on the recently introduced Farm Bill 2020?**

For growth in the agriculture sector, I feel there should be:



'Anannke Foundation donated for the construction and also funds the education of 'ALL GIRLS School' Secondary Wing of '2500' girls for 'Maharani Gurcharan Kaur Euro Group', Nabha, Punjab'.

- Less tax
  - Increase farmers' profitability
  - Cheaper financing
  - Accessibility to buyers and farmers
  - Stop the agro brain drain
  - Improved access to credit, technology and markets
- I think Farm Bill 2020 would fulfill the country's expectations from agriculture. The farmer will be attracted to relatively good crops, and their income will naturally increase if the farmer grows better crops. When the farmers know the potential price of their produce, it will become profit farming. The farmers can directly link with the major traders, engage with agri-business companies, processors, wholesalers, and exporters and bring a revolutionary improvement in their lives.

#### What is Saba Group's vision for India?

In 2021, we plan to introduce a farming model that takes technology into the villages, along with heightening the towers for direct accessibility.

#### If you were heading the government, what are the five things you would focus on?

- Equal pay
- Harder laws for rapists, sexual harassment, bullying and violence
- Better access to healthcare
- Reign in private sector for help
- Recapitalize banks

#### What is your take on the recent skirmishes with China?

I think the Modi government has played its geo-strategic card effectively. The PM's diligence, dexterity and determination have left China red-faced.

#### Media's role is crucial in changing mindsets. How has 'Saba Entertainment Group' played a role there?

We focus on documentaries/movies with strong female lead characters who highlight the strength of this gender.

Less violence should be shown in movies and shows.

#### What best environmental practices are in place in the regions where Saba Group is operating mines?

We use green technology, invest in sustainable land management, good agricultural practices, improving food quality and safety, use bio safe packaging materials with good working conditions. We work with locals and make sure the land is ready for replanting, develop infrastructure housing and plantation.

#### Tell us about the initiatives of Anannke Foundation.

Anannke Foundation' is an advocate for those who are being marginalized and focuses on healthcare, education and advancement of human rights. We regularly donate food globally. When there is a vaccine for corona, the foundation has plans to distribute it free in the most needed parts of the world. The foundation partnered and undertook numerous projects with Stanford University Medical Center, Youth for Unity and Voluntary Action (YUVA), CARE International, Concern Worldwide Program, Net Aid, Say Yes for Children, Aman Movement, Humanity Crew. Nabha Foundation, Save the Children, Mother Teresa Foundation, Delhi Sikh Gurdwara Management Committee (DSGMC), Kalgidhar Society Baru Sahib, women refugee commission to name a few.

#### You are friends with former US President Bill Clinton and have worked together on many global initiatives. Please tell us more about the impact it created.

We have been friends since I was in my late 20s. He introduced me to the Clinton Foundation's HIV/AIDS programme and we worked together on that in Africa. Bill Clinton is a very smart man and was an amazing president who was able to bring both the Democrats and the Republicans on some middle ground. He will leave a great legacy behind of being the first president to bring business, Ngo's and politics together to make change in the world.

People say you are too soft like the prime minister. Some changing moments in the journey up...

I am soft, kind and respectful and believe in trust and honesty in business. But you cross me or lie, and you will see another side of me. I am an iron fist in a velvet glove. I allowed the wrong people to join me as partners. One sole advice I would give, choose your partners well-make sure you do a police check on teams you hire and be yourself when talking about your company.

#### Economy has slowed down globally due to COVID-19. As a global thought leader, what is the best way forward in the coming two years?

Achievements are a result of competent, intelligent and resourceful teams. In India, we have to spend a lot more as there are many poor people. We need men of vision and action. We need outstanding administrators, expert economists, defence experts and analysts, experts on foreign affairs, industry and IT. And our country has hundreds of experts across universities, private sector, Diaspora, serving bureaucrats and diplomats, economists, defence strategists, entrepreneurs, IT whiz kids, researchers, space pioneers. Last, but not least, there are good brains and experts in other political parties as well. Nobody should feel left out, nobody should be left by the roadside and nobody should have to undergo what lakhs of our unfortunate citizens have undergone recently.

#### How do you maintain a work-life balance? Some tips to remain fit.

I am a disciplined person and focus on my strengths. Prayers are the first and last thing I do in a day. After my morning prayers, I go walking or swimming. I love cooking in the evenings to relax after a crazy day. The best part is my time with my child and knowing what she did in the day.

#### You've accomplished everything on your own. Do you feel the journey has now reached its goal or there is more to be done?

I have reached a pinnacle within myself of contentment and happiness. At the end of the day, I do not look for glory or praise. My main goal is to make a difference in the world and to ease the plight of people who have very little or no hope.

#### You started with the dream of becoming a Doctor but ultimately followed your heart and are an example for all students. How can a person truly follow their dreams without hurting their family?

I believed in myself, took the road less travelled, followed my heart & that has made all the difference. It has not been easy; I have been in situations where I have had no money, home and food but sheer determination. I made it because I believed in my infinite potential and see failure as a success. The universe will always alter your path if it feels you are going the wrong way.