



Take on Board Podcast – Episode 357

Transcript – Malini Raj helps boards stay connected to the people they serve

Hello, and welcome to the Take on Board Podcast. I'm your host, Helga Svendsen. I know that being on a board can be an incredibly valuable, interesting, and exciting experience. Yet, it can also be lonely, challenging, and let's face it, pretty hard. So here at Take on Board, I'll bring you weekly tips, tricks, and advice to help navigate your way onto your first board, your next board, or to build your governance wisdom.

Now, on with the show. Today on the Take on Board Podcast, I'm speaking with Malini Raj about, well, about a whole range of things I think, but we will start with how boards stay connected with the people that they serve. Before we start the podcast today, I would like to acknowledge the traditional custodians of the land on which we record.

For me, I am on the unceded lands of the Wurundjeri people of the Kulin Nation, and I pay my respects to elders past and present. I acknowledge their continuing connections to land, waters, skies, culture, and country. I support Voice, Treaty, and Truth for Aboriginal and Torres Strait Islander peoples in Australia, and I encourage others in the Take on Board community to do the same.

Now, let me tell you about Malini. Malini is on the boards of The Parenthood, Entertainment for Change, and the Settlement Council of Australia. She's previously been on the boards of the Australian Pituitary Foundation and FinSIA. Malini is the executive director of Australian Multicultural Women's Alliance.

She brings over 20 years' experience across financial services, corporate, and the not-for-profit sector, and serves on several national boards that I've already mentioned. She's a strong advocate for inclusive leadership, gender equality, and greater representation of multicultural women in governance and decision-making.

Just the sort of person we should have here on the pod, so welcome to the Take on Board Podcast, Malini. Thank you for having me. It is so awesome to have you here. And now, before we dig into your governance stories, which I'm very much looking forward to, but before we go there, tell me, what was young Malini like, and when did you get your first inkling that you might end up in the boardroom?

Well, I think, um, young Malini, I think she was curious and, um, always wanted to know how things were made, who made decisions, et cetera. And I think that also, I don't think that there's a specific point where I wanted to be on boards, but I think that I was, yeah, just curious as to how decisions are made, who makes these decisions which affect us all, and then getting more exposed in the corporate world, and then getting more exposed to not-for-

profits and how, and communities, and how the decisions made by the board really impact communities and impact the lives of people, and how I could get involved in that.

I think that that was, um, got me curious to explore how I could get involved.

Interesting. Oh my gosh, so from-- Are we talking from a very young age you had that curiosity about decision-making? Like, are we talking at school?

Yeah, I think it was, um, just wondering, like, you know, who made these decisions that impact us, and if it wasn't relevant to me, how come I was part of this decision or impacted by this decision that may not have been tailored to suit me?

And like, how could things be tailored to suit people that were like me? I guess being different, being from a different cultural background and always not being the same as other people in the room and, and also decisions being a one-size-fits-all. I just, I guess, was curious as to how can potentially things be tailored or tweaked to resonate with different people, so.

And I think that that may evolved over time. Um, yeah, and then especially when, when I started working, definitely just getting involved in different committees and organisations and seeing that decision-making can make a real impact.

Okay, so then I have to check for back at school days. Were you involved in the school council or the student representative group, whatever that may have been?

Yes, in, um... I think that's called the student representative council. Then I was school captain in primary school and then a prefect in high school, and so, and yeah. So I think that always, like, trying to organize things and kind of make decisions- Yes ... that impact my peers, et cetera. So yeah, so I think it was probably- Oh, I love it

unconsciously quite early on.

Yeah. Yes. Interesting. Oh my gosh. School. I don't think we even had a school captain of primary school, but there you go. Uh, I might be just, just a wee bit older than you. You're taking me back

now.

Okay. Well, I'm hearing some strong themes there about, you know, connection really, connections and connection to the people you serve and how decisions are made and connected to the people that those decisions are a- about.

You know, we often think about boards, or some people often think about boards, is it's oversight and it's compliance, and I'm s- hearing something a bit different from you here. So tell me from your board experience, uh, what you've observed around boards staying connected to the people they serve.

I think boards...

So for example, like a l- uh, boards make the strategic decisions that translate to operational decisions, which translate to impacting people depending on what business it is, and that strategy needs to reflect the communities that they serve. Now, um, I guess historically, the Australian population has been more homogenous, and now it's very, very multicultural.

So 50% of our population have one or more parent born overseas, and so our population is very diverse, and therefore board, board tables need to reflect the communities that they serve. So I think from my experience- Right at the beginning and, um, less so now, but I have been the only culturally diverse person on the board.

And therefore, um, I think that the perspectives ... And so the, there was a less diversity of perspectives. Like, the, the less diverse the board, the less diversity of perspectives, and therefore the more, um, narrow the decisions or the discussion is. And I think that it's really important for boards to have diversity in their, around the board room table because that means that risks, risks are more robustly discussed, and therefore, and that's one of the roles of the board, so risk and governance.

So I think that it's really important that that diversity, um, it really improves that decision-making, increases the quality of deci- decisions, and increases the i- impact and effectiveness of those decisions on the end user customer or community that it serves. But secondary to that, so in my last corporate role at, um, the, um, Commonwealth Bank, and then now at the Australian Multicultural Women's Alliance, our role is to ensure that lived experience is translated and connected to decision-making.

So because I think that that's really important to understand the lived experience of people who are impacted by decisions, therefore having lived experience on the board is really important. Um, so one example of that, so I was on the board of the Australian Pituitary Foundation. I was diagnosed with Cushing's disease when I, in 2013, after a 20-year journey to diagnosis.

Um, so it was quite challenging and, um, and so that meant ... And so once, after I, after my first operation, I sought out finding a board where I could kind of translate my lived experience into helping other people and advocating for what I didn't have, um, to make the experience easier for others. And so I f- I, I looked for a pituitary foundation, found the Australian Pituitary Foundation.

They were happened to be looking for board roles at the time, so I joined that board. And having that challenging journey to diagnosis, it wasn't linear. Having to b- having navigated the healthcare system, um, understanding what the other impacts rather than the physical impacts of the disease, the mental health impacts, the social impacts, the isolation, the, um, all of that kind of emotional psychosocial impacts that you can't read in a textbook.

It's not on a pamphlet that they give you when you got the disease, et cetera. So, and that shaped the decisions and what, how we better supported patients. Like, I wish that I had, um, you know, patient support networks, and that, that was one of the critical things that we did. So I think that that, in that sense, that, like, having someone with lived experience on a board, if it's that relevant type of board, is that- It's critical, and then at the Settlement Council of Australia, now I'm also on the board supporting migrants and refugees in their settlement journey.

Um, but settlement is such a critical time when new arrivals come to Australia, how we can kind of support them to make them feel like they belong, giving them the knowledge, the tools, the skills. So having people on the board who have direct connection or impact or interaction with new arrivals every day has been critical as well to inform, like, what's actually happening on the ground.

Um, so all of these are examples of how, like, you know, having that lived experience on the board makes, makes that board decisions connected to the people that they serve. And if they don't have that connection to the people that they serve, decisions drift from the community that they serve. So I think that's really important.

Yeah, it's interesting, isn't it? So I'm hearing in there, yeah, lived experience, connection to the people they serve, and that really in some ways applies, I would think, to any organisation. It does, yeah. So, you know, an organisation that deals with pituitary illnesses has somebody who's had an illness related to that, um, Settlement Council obviously.

But in some ways, even now that I think of it, your background, like, I think of banking, right? Yes. Uh, having a everyday customer, not- Yes ... you know, a large scale customer in the boardroom, I suspect would be very enlightening- Yes ... for some banks or for health s- you know, health services often, uh, want to have either a c- um, patient advisory committee or a consumer advisory- Yeah

committee for this- Yeah ... exact reason. So it, it really app- Yeah ... uh, it probably applies everywhere. Is that, is that your

thinking on this? It definitely does, and, and I think that what you said is correct. Like, if it, if they're not directly on the board, then a strong advisory council, which informs- Yes ... the board is really important.

So at the Commonwealth Bank we had our community advisory council, um, and that, um, council was, um, made up of people from across the s- the sector. So, you know, all grassroots organisations who are really connected to the community informing us, like, you know, older people, younger people, people with disability, et cetera.

And that really informs because, I mean, fr- in a banking context, like, people... different people connect with products in different ways. Different people have different access requirements, and it's not a one-size-fits-all, and people in vulnerable circumstances need to have tailored supports. But we need to understand from the horse's mouth who, what, what is required rather than assume because sometimes then if you talk directly to the person, the, the solution may be a lot simpler than you are envisaging because you're complicating it because you really don't und- understand the reality.

So I think that boards really need to consider who are they serving- And then how can you get that insight from the persons directly? Um, yeah, whether it's an advisory council, whether it's someone on your board, um, et cetera, because that kind of just fleshes out that decision-making and makes you consider different things that you may not o- ordinarily have considered to support, um, the strategy, and support the CEO or the operational side- Yes

of the business as well, and what other resourcing do you need, et cetera. So it all plays a part.

Absolutely. Okay. So I'm hearing some, both from your experience, well, from your, from your broad experience that, yeah, I love that tip about who are, who are your people? Like, who are you seeking to serve, and how do you engage their voice in the boardroom, which might not be directly in the boardroom, it might be through an advisory council or some other kind of format for that to happen.

I'm wondering in ... Like, I'm guessing that sometimes there is a bit of a clash of ideas in there as well, and I'm not sure if you can comment on this. But I'm wondering if there's, if you've observed that in your ex- in your board experience. Well, if you've observed it, and if you're able to speak about it, because sometimes that's a bit tricky to...

But, um, from your experience, um, or just from your observation of organisations in as much detail as you're able to share, have you seen that there is sometimes a bit of a clash around the voice of people that the organisation seeks to serve and, you know, I don't know, the voice of compliance, "We're here to do compliance," or whatever it may be?

I mean, I think there's always, um, I guess competing priorities in a board. Like the board has to consider like, you know, financial outcome, scale, impact, et cetera. And so, but having that kind of, um, depth of different data points is really important, and sometimes the lived experience, sometimes if it's h- second-hand or whatever, or often it doesn't have the data behind it.

But I've found that storytelling is really, really powerful to kind of communicate the actual impact and the multifaceted impact and the intersectional impact of decisions on people. And then I think that it's, um... I mean, there's always going to be comp- selecting priorities in any, um, kind of decision-making process, but I think that that data point needs to be there as well.

So I think that, um, that storytelling is a really powerful way to create and connect people with decisions who they may be removed from but make it relevant to them, and understanding the human impact. because I think that sometimes board decisions, talking generally, board decisions when it gets down into, you know, the granular technical kind of governance kind of process-oriented, it loses the human impact And I think that particularly in the boards that I'm on, it's very socially impact community driven, and so that's why it's really important for boards to stay connected to that human side, um, through lived experience and, um, yeah, storytelling Storytelling in the boardroom, it's

such a important thing- Yeah or storytelling broadly, I think. So again- And then I... Yeah ... I'm wondering from your ex-

Yeah. So no, I was just going to say, like, often, like, getting the board to go out to the community to actually interact with themselves, the bank, like boards to go out to a branch or settlement, settlement c- to go out to a settlement agency or, like, meet a new arrival, that's always a good way.

I think that the more direct connection, then they can kind of use that, um, experience and go back to that when they're making decisions if they're kind of had that firsthand, um, connection with that end user. And yes, it does apply to any, any boards like that end user and the connection to the board, because sometimes it's so removed, especially in a big organisation.

Like, I mean, smaller non-for-profits, the connection may be closer, but as you get to, you know, ASX 200 companies, et cetera, it's quite removed. So how do you kind of, of, like, bring people back to what... And, and that goes to alignment with values, alignment with the purpose, alignment with what you're trying to achieve as a board director as well.

So with your organisations then, how has the, uh, uh, w- you know, is there a... because we're talking stories. Is there a story you can share about how stories are used or how that connection happens, like, um, you know, where the Settlement Council of Australia board have gone and done a particular activity together to get close to it?

Something, yeah, is there some, um, examples from your board experience that you're able to share that has strengthened that connection for the board?

So with, um, Settlement Council of Australia, there's always consultations with communities. Um, similarly with, um, the parenthood that I'm on, like our CEO connects with and we connect with the parents, et cetera, as well.

Can I just dig

in a little bit of that then? H- For the board, how does that happen? Because it's sometimes such a fine balance. I mean, you know, the boards need to stay in the governance space, not get in the way of the organisational and the operational, yet they do need to have that insight about what the organisation does and speak- Mm

to the families, speak to the people- Yeah ... seeking settlement. H- How have you seen that line managed well in terms of the board Getting involved enough, but not too much

Yeah, so, um, on the Settlement Council of Australia, there's a board representative from each state, and that representative is the CEO of a particular migrant resource centre, et cetera.

So they are directly kind of connected to the community, and so then they can get the grassroots insight. So often in boardrooms they will be able to give you f- give us firsthand information, insights on the ground, kind of pulse checks of that kind of connection. So that's how it's brought to the board.

That connection is deliberate in our constitution to make sure that we are, we are grounded in the insights. Yeah, and then, um, at the Pituitary Foundation, um, once again, I mean, being a patient, so we have, like, those connections, um, online, um, information sessions, coffee catch-ups, all of that kind of- That's great

informal multi-channel ways to engage. Um, and I think that it's easier when it's a smaller organisation. You do it to get more hands-on, but at the same time, those kind of different touchpoints, understanding as, as a person from lived experience that some people going through this, um, condition, they only want to connect on socials, so we do that.

And then only... or some people want one-on-one connections, so there's an opportunity to connect directly, um, with one-on-one, or some people would like that social connection, so we offered the social catch-ups. Some people can't c- go face-to-face because they live in

remote areas, so we have online. So understanding that kind of different way, but then we can get those insights and then sur- surveys as well.

So that multi-pronged approach to get those, and I think that then those drive the insights of the organisation. So, yeah. Yeah. So- Great.

Yeah, makes perfect sense. I, I know, um, I've said this on the podcast previously, but in case we have new listeners, uh, I've previously been on a health service board, and often hospital boards will start their board meetings with a, um, patient story.

Mm. Um, and I, and I kind of- not always, sadly, they're not always good stories, because we need to know all of the stories, what's happening well and sometimes what's not happening so well. But it is, it's such a great centring device, I guess, for the board to remember what we're doing here. Like to hear- Yeah

from the patient and what they do and hear that story. And- Yeah ... likewise, another board that I'm on now, we start with a, um, it's a conciliation and arbitration service, and we start with a story, uh, from the service. Again, just to keep it front of mind for us. In fact, even in that service, there's some posters, you know, around the office as well with stories from the people who have used the service.

Yeah. Uh, interesting. And I think that stories, um, also, different stories also demonstrate that it's not a homogenous experience, like- Yes ... as for, for Pituitary Foundation or for like the parents at the Parenthood or for, um, settlement, like no one settlement experience, no one parenting journey, no one, um, no one, um, yeah, health journey is the same.

And so we also need to understand that different people have different experiences. And then I think my other board is actually brings this all together in that it's Entertainment for Change, using storytelling for social impact. So the core mes- the core, core, um, I guess, yeah, ethos around it is that storytelling is one of the only ways to create behavioural change.

So, you know, when you go to a film and just say it's on, you know, domestic violence, et cetera, and then you get kind of, "Ah, I want to do something about this," but then you just don't know where to go or you don't know what to do, et cetera. So this kind of will, you know, take you on a journey and then say, "Okay, well, if you want to im- volunteer, these are some options.

If you want to donate, these are some options," and this impact campaign around it, which will create more social change around the, and get people talking about it and talking about the issues. And so yeah, so that's that, that board as well. So I guess that that kind of brings it all together in the storytelling, so which is why I joined the board, because that's- Interesting

I'm so passionate about that, yeah.

So which of... So you're, you're, you know, working along in your executive career and then you're like, "Oh, let's go and make some impact over here." Uh, what w- what was your first board-- Where, where and how did you land your first board role? How did that happen?

My first board role was, um, a long time ago, um, in FSIA, the, so the Financial Services Institute- Oh, yes

of Australasia. I think that was about 2012. 2000, no, 2013 or so. Um, and, um, so I was- As I said, like, I was always curious about, you know, diversity and inclusion and getting involved, so I got involved in FINSEA in, firstly in the Young Finance Professionals committee, then I started getting involved in the Women in FINSEA committee, the regional council, and so really got to understand the business and, like, I was in the finance industry at that point in time so, you know, meeting different people, et cetera.

And then, um, because I was so involved in that, the, a board role came up, and so I, yeah, got asked to come onto the board, so... And because I knew the business well and understood the different kind of operational levers, it was a good opportunity for me to go into that kind of more oversight decision-making, et cetera.

But yeah, I was the youngest on the board then. I was the only culturally diverse person, and I was one of, I think, two or thr- two women. So it was a unique experience, but yeah, it was, um, good to see how the decisions are made, um, observe, et cetera. And then, um... So that was my first board role. Um, but then, and then I was, yeah, working in banking and finance, but then I was always in, like, interested in social impact, et cetera, so I just looked for other ways to get involved.

Um, Pituitary Foundation obviously came from my experience. Um, the Settlement Council of Australia, when I was working at, um, my role at Commonwealth Bank as head of multicultural community engagement, I was kind of got-- formed relationships with the sector, um, and then so was approached to, to be on that board.

Um, Entertainment for Change, that one was actually a university friend who reconnected with, with me 10 years later and had this idea, and I was kind of, you know, passionate about, excited about his enthusiasm, et cetera, so I wanted to support, and so that's how I got on that one. And the parenthood, I think that, um, early childhood education and care is critical.

Access to that is critical for gender equality, and obviously I'm passionate about gender equality, so... And also th-that board is, yeah, I just can learn a lot from that board. Um, there's some really, um, inspirational women on that board, so... Well, women and men, but yeah. I was

just going to ask that, whether it's, uh, women and men.

I- Yeah ... I know that one of-- Depending on how you count it, my first board was the YWCA Victoria- Okay ... and that was only women in the boardroom. No. Um, and it's interest- it's interesting. I reflect on that now, and I wonder whether... because like you, I'm always, you know, banging the table for diversity, equity, and inclusion.

I'm like- Yeah ... "Hm, I wonder if that board should've had men in the boardroom." I'm not sure. I'm now torn on it. No,

no, no. Uh, it's, um, yeah. So and I think that, yes, gender equality can only happen when both women and men are in the conversation. Can't, can't be solved alone, so... And then, yeah, now in my day job role as, um, executive director of the Australian Multicultural Women's Alliance, once again, that's all about bringing lived experience into the policy decision-making table, so- Yes

um, there's a theme- Amazing ... there about, like, yeah, no, giving underrepresented groups a voice.

Oh. Oh, Malini, I am so glad your voice is in the boardroom and in policy rooms. Um, from the conversation that we've had today, what are the main points you want people to take away?

I think, um, once again, boards need to con- stay connected to the people that they serve.

Yeah. Um, I guess diversity and inclusion is not just a nice-to-have. It's critical, and it really strengthens decision-making. It really allows those robust conversations, the challenging risk, the, um, yeah. And it, it will lead to more effective decisions, and there's been studies on that. Um, and governance works best, I guess, when there's psychological safety in the room.

So I think that there needs to be a safe space where people who are from diverse backgrounds, cultures, different perspectives can say what they think, can challenge, and can, um, speak up, and that leads to robust discussions, which once again leads to better decision-making. And from my perspective, I think it's really important to be connected to the purpose of the organisation and aligned to the values because when there's values alignment with yourself and the organisation, but then all the other board directors, you're working towards a shared purpose and goal, and you can always bring it back to that shared purpose, vision, mission when things go a bit astray and, like, you know, back to what are we trying to achieve personally and professionally.

Um, because I mean, I think that, uh, like, especially on volunteer boards, we're volunteers. Um, and so we are doing this because we're passionate about the cause, want to make a difference. And so I think that that alignment is really important.

Absolutely. And, you know, you talked earlier about competing priorities.

There's often competing priorities, so you need some framework, rule book, whatever it may be to go back to. Yes. I love that. Yeah, that alignment in oh so many ways about purpose and impact and values. Love it. Yeah. Okay. Is there a resource you would like to share with the Take on Board community?

I think, um, recently the 2025, um, Board Diversity Index was released, and I mean, I think I'm passionate about diversity and inclusion, and it showed that 91.9% of board directors in the ASX are Anglo-Celtic and only 9% are, um, from a culturally diverse background.

So we have made progress on gender but not enough on cultural diversity, and I think that, as I said before, 50% of our community have one or more parent born overseas. It's a very diverse community, and the, the lived experience and expertise that comes from having geographic diversity and cultural diversity and global experience is second to none.

So I think that that's really important to, to have a look at the stats and see what you can do to, um, create more diversity in, around the boardroom

table. Do you know, just out of interest, that's the 2025 Board Diversity Index. Do you, do you know- That's the most recent one ... I don't know, five years ago? I think, yeah.

Oh, no, five years ago. And- Yeah, um, yeah, I've got to have a look, but yeah, I think that it's- That's okay ... I mean, we're definitely made progress on gender- Yes ... but, um, the, yeah Yeah ... the, the cultural diversity- More work to be done ... yeah, has not shifted, if not... Yeah, I mean probably- Yes ... marginally, but yeah.

Yes.

And other forms of diversity as well. Yeah. Even- Exactly, and I think that also we've got to understand that, like, we're multifaceted, and so, like, I don't just fit into a gender culture box. There's the intersection between the two which has compounding challenges. Absolutely. So, and then if you add disability, if you add age, if you add a vi- wide variety of...

So we're not just one homogenous monolith. We are very diverse and intersecting, and I think that those overlaying barriers need to be considered as well, or barriers, challenges, um, features, et cetera, need to be considered, so.

Absolutely. Well, look, we will make sure there is a link in the show notes to the 2025 Board Diversity Index, um, so people can take a look.

Strong recommend. And as Malini says, have a think about if your board is one of those or even close to one of those with 92% of, um, Anglo-Celtic backgrounds, maybe have a think about what you can do in your boardroom to ensure that it, um, more accurately represents the community that they serve, uh- Yeah

whatever that may be. And it's, yeah. And pretty much any community is going to be more diverse than that.

Yeah. Yeah, and it'll actually, um, impact, like, better decision-making, d- more diverse perspective for you to consider. Absolutely. So it's not just a tick the box. It is actually going to benefit- Absolutely

your organisation, so.

Oh, could not agree more. We are singing from the same song sheet here. I love it. Thank you. Oh, thank you, Malini. Thank you so much for- Thank you. Thank you for having me ... taking the time to come and share your story. Um, you know, I've really enjoyed learning a bit more about it, picking up some wonderful tips there about remaining connected to community and purpose and impact.

So yeah, thank you for taking the time and sharing with the Take on Board community today. Thank you for having me. So that's a wrap for the Take on Board podcast today. Thank you for being here and for being part of the community. I do this podcast because I love bringing good women and gender diverse peoples together.

So I invite you to join us over in the Take on Board Facebook group, an active group that helps, supports, and cheer squads each other. Just search Take on Board in Facebook to find us. Or you might like to let me know your email address, and you'll then have the Take on Board times and the Take on Board community's digest delivered straight to your inbox.

You'll also get advance notice of events and programs so you can meet others in the community. Finally, I'd really love it if you could do some of the podcast things. Share this podcast with someone you know who you think might get some value from it. Subscribe if you haven't already, either on podcast or over on YouTube, and I also love it when people rate and review.

Thanks again for being part of the Take on Board community. Now go and put these tips, tricks, and advice into action so you can be your best in the boardroom.

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