

1. Jeroo Billimoria: Social entrepreneur

Jeroo Billimoria is the founder of nine social ventures, including MelJol, Childline India, Child Helpline International, Aflatoun International and Child and Youth Finance International (CYFI). She is considered one of the world's leading social entrepreneurs. She has been an Ashoka Fellow since 1998 and is a Schwab Fellow of the World Economic Forum. In 2006 she received a Skoll Award for Social Entrepreneurship. She serves on the boards of MelJol, Child Helpline International, Aflatoun International and CYFI. In January 2017 Ms. Billimoria stepped down as Managing Director of CYFI to take some time off for personal growth and development.

This is her story.

Ms. Billimoria was born in Mumbai, India into a family of well-educated professionals who believed in giving back to those who are less fortunate than them. 'My father was an accountant, but socially motivated, always telling us we should give back. My mother was a trained social worker and a professor at the Tata Institute of Social Sciences. My father died when I was 18, but the socially motivated influences of both my parents affected me profoundly early on. At the age of 12,' she recounts, 'I started working with the women who were staff members in our house, enabling them to be self-empowered and to put some of their earnings aside in savings.'

She received a BA in commerce from the University of Mumbai and, with social work strongly ingrained, went on to earn an MA in social work from India's Tata Institute of Social Sciences (TISS). Following that, she attended the New School for Social Research in New York City where she earned an MS in Nonprofit Management. 'During my studies in New York I worked with the Coalition for the Homeless, and that work,' she points out, 'gave me further inspiration and determination to help others.' Having completed her

studies she returned to India and traveled the country. 'I started working on an enterprise that failed,' she recalls, 'and then started teaching at Tata Institute of Social Studies.'

It was during that time that she began working on and founded MelJol,¹ which works on furthering the rights of young children, particularly street children. 'One of the initiatives on which we worked involved linking rich children to poor children and to work on peace-building between Hindus and Muslims. What stood out to us the most,' she remarks, 'was just how deeply poverty affected children. So we started focusing on providing social and financial education for these children and instilling the habit of saving at a young age.' This work would later be the foundation for other NGOs she established.

Another aspect of the poverty that affected children, particularly the street children, was the precariousness of many of their lives. 'During our work with street children, I realized that there was a way to connect with them that was already available but not being used – the telephone. In Mumbai and other cities in the 1990s public telephones were ubiquitous on city streets,' she notes, 'so we set up a hotline where street children could call in for help. This gave birth to Childline India. Today, Childline India answers approximately 10 million calls annually.'

Childline² was intentionally designed to connect children in need with existing social services and organizations rather than try to replicate those services. The first 24-hour hotline in India, it responds not only to emergency situations but also aids children who are in need of more long-term assistance. While Childline responds to all children, its focus is on the most vulnerable and at risk children. Although that is the primary work of the organization, it also has programs that raise awareness of the plight of children living on the margins of society.

Since 2003 Ms. Billimoria has lived in the Netherlands with her husband, who is Dutch, and her two children. 'It was in the Netherlands that I founded Child Helpline International, Aflatoun and Child and Youth Finance International,' she says. In all three instances, her recognition of the impact of the initiatives she had begun in India was a factor in deciding to take the concepts global.

'Today, in India,' she says, 'many institutions work with children in banking savings schemes. These are part of an Indian government initiative, and NGOs are asked to motivate street children to

have savings accounts.’ That is what her programs in India were doing. Aflatoun³ and CYFI⁴ are bringing similar initiatives global. Aflatoun works with children in over 100 countries to provide them with social and financial education. One of the hallmarks of its programs is teaching children and youth basic financial skills so that they are able to set goals for themselves and recognize that they have the capacity to change their lives for the better. Similarly, CYFI partners with governments, other NGOs, and financial and educational institutions to help break the cycle of poverty by developing children’s entrepreneurial skills, including the financial literacy required for success. It also works with governments and other bodies to advance policies to promote these educational endeavors.

When asked about the challenges she has faced along the way, Ms. Billimoria was clear. ‘In India I see that it is difficult to be taken seriously as a young woman, particularly by Indian men of all ages. I remember,’ she says, ‘I tried to hide my age and dress as an older woman. Surprisingly, when I married and moved to the Netherlands I faced even more problems because I am a woman *and* from India. As an immigrant, I had to build my credibility before I was taken seriously. Moreover, I saw that women in the Netherlands had their own set of struggles. Unlike in India, where there is a strong family support system, the Netherlands has nuclear families, and childcare support options are expensive and limited. This forces many mothers to have to work part-time, or leave work altogether. For me, it helped me to become stronger and create my own solid support network especially with my colleagues. I am fortunate,’ she acknowledges, ‘to have a very supportive husband who is my rock, and is extremely supportive to all my work and travel, all while being a partner at a major accounting firm.’

In addition to a supportive husband, Ms. Billimoria also acknowledges the influence of mentors and role models. ‘I have had many mentors, both men and women. My mother was the most important role model,’ she declares. ‘A second was Dr. Armaity Desai, formerly Chair of the University Crime Commission and the former Chancellor of the University Grants Commission at the TISS, who was an early supporter of women’s rights in India. Although she is retired, I still look to her as a mentor.’

Ms. Billimoria believes the environment is changing for women, particularly in India. ‘More Indian women today are working.

When I was a child my mother was the only working woman in my school. There are changing stereotypes about women, too, and these have become positive for young women,' she observes. 'In the Netherlands, too, there is progress for women's rights. When my husband's mother became pregnant she was asked to leave her job. That would not happen today. Moreover, in the Netherlands there is a great deal of respect for what is called "self-made choice." That is, a woman can stay at home or work part-time or work full-time and be respected for that choice.'

Her advice to young women starting to make decisions about career choices is simple. 'Follow your heart and just do what you really want to do. Getting married is a choice, and,' she adds, 'you should avoid the social pressure to do so. But if you decide to marry,' she continues, 'find a supportive spouse where there is equal sharing. Don't give up your career. Do what makes you happy not what you think will make others happy. Argue from a position of strength of your talents and abilities.'

She is adamant that women must believe in themselves. 'As women, we often stop doing that. And sometimes we let rules or worn-out traditions block us and we forget who we are. We all need friends to hold us to our beliefs and commitments and to call out each other to believe in ourselves. We don't all have to be working or have professional careers. The important thing here is for every woman to do what is right for her. No one,' she insists, 'must judge her for that – as long as it is her choice. This is what I believe being a feminist is about.'

LEADERSHIP STYLE

Jeroo Billimoria is a global leader in social entrepreneurial start-ups focusing on children, children's welfare and well-being. With her fearlessness and extraordinary self-confidence, two characteristics critical to women's success as leaders, as well as endless energy and skills in leading these various social programs, she models strong leadership in the nonprofit sector.

NOTES

1. MeJol is an NGO that focuses on developing citizenship skills in school age children, particularly 10 to 15 year olds, by making them aware of their rights and responsibilities. More information about MeJol is available at <http://mejol.org/about-us/>.
2. Information about the work of Childline India is available at <http://www.childlineindia.org.in>.
3. Information about Aflatoun International is available at <http://www.aflatoun.org>.
4. Information about Child and Youth Finance International (CYFI) is available at <https://childfinanceinternational.org>.