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Jeroo

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00:00:29:24 - 00:01:08:20

Reeta

Hello. Welcome to Transcending Boundaries. I'm Reeta Roy, my guest today is a visionary leader who has transformed social entrepreneurship and child empowerment globally. Born in Mumbai, India, to socially conscious parents. Her journey of service began early at the age of just 12. She launched a savings initiative for women in her household, and that spark grew into a lifelong mission to advocate for women's rights, children's rights and financial empowerment.

00:01:08:21 - 00:01:49:06

Reeta

She is the founder of several groundbreaking social ventures, including MMeIJoI, Childline India, Child Helpline International, Aflatoun International, and Child and Youth Finance International. Her initiatives span over 100 countries, impacting millions by advancing financial literacy. Child protection and systemic change. She herself has overcome significant challenges from gender bias to cultural barriers. And she's done so with remarkable resilience.

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Reeta

She founded catalyst 2030, a movement of social entrepreneurs advancing global collaboration to achieve the Sustainable Development Goals. At the One Family Foundation, which she also founded, she supports the growth of social innovators. And now she's launching a governing Council on Social Innovation with several governments. Please join me in welcoming a fearless innovator, a trailblazer in social entrepreneurship, a champion for local voices, and a global advocate for children and young people.

00:02:28:07 - 00:03:04:08

Reeta

Jeroo Billimoria. Jeroo Billimoria. Thank you so much for being here. You are a powerhouse. Yeah, a social innovator, someone who believes so much in the dignity of the human spirit. You believe in reaching people who don't often have the same opportunities? That's how you slide your entire life. And yet, even for a powerhouse, there were early beginnings, childhood, early years, which shaped who you became.

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Reeta

I know you grew up in Mumbai. To a family which is very socially conscious. You tell us about that childhood, but your parents.

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Jeroo

First of all, thank you for giving me this opportunity to talk with you later. And, you know, I'm a big fan of yours because you embody everything that in terms of a totally different leadership style. So it's a super pleasure to be having this conversation with.

00:03:29:13 - 00:03:30:17

Reeta

Thank you.

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Jeroo

Mommy and daddy shaped me to who I am today. I have to say, firstly, being born in a Parsi household, as you know, we are brought up on three things good thoughts, good words, good deeds. We are told that should be the philosophy of your life. And mom was a professional social worker, so she was very much from my childhood saying that you have to learn to give back.

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Jeroo

And that is something which you have to do. And we were not super rich, but we were Okay. So it was always that you don't need much. What we have is enough. The rest you have to give back. And I think that's the philosophy. Philosophy which has kept me to date. And she gave me, I always say a lot of the

theoretical orientation, because I remember sitting with her and her talking about different theories of change at that time.

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Jeroo

Wow. So it was really something which we grew up with on how we should do social work, practice, how it has to be community centric, all the fancy terms we are talking now. I sort of grew up on them. And then there was dad, who was much more conservative. Mom was this liberal backpacker. Travel through Europe alone? You know, she was born in 1928, so you can imagine.

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Jeroo

And there was dad, relatively conservative, an accountant. And his whole theory was you have to be kind. You have to be gentle. So he always taught. And he said, Charity starts at home. So look after all your relatives. Look after the stuff that we have at home and look after the community. So for me, when I grew up, I had this theory and that strong emphasis on just being kind and gentle and supporting.

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Jeroo

And when dad died, I really think it was a changing moment for me because I still remember his body. And then all of a sudden the word got out and there was a long queue of people like a house door had to be opened and there was like people on the second floor right through to the ground floor.

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Jeroo

All of a sudden, everyone from the streets just wanted to pay respects. I see what's happening to me tonight. And then one by one, we started talking. Does it her name? So I'm speaking in Hindi. But he did this for us. He did this for us. He helped. So all of a sudden it for me clicked that you need the theory.

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Jeroo

You need the kindness. And when you do something, you always used to say, the left hand doesn't need to know what the right hand is doing. And I never understood it. I was like, oh, whatever. You know, dad's talking, but I understood it. He was like, do what you have to do. You don't need to publicize it.

00:06:21:05 - 00:06:42:12

Jerroo

And I think that's something which has really, really stayed with me on and shaped my thinking to be an honest broker, to be someone to start things hand over and stay in the background means, of course, you have to do meetings and all the things which goes with the job, as you know. Yeah, but just that.

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Reeta

Yeah. No, it's it's such a beautiful philosophy about good thoughts and good deeds. Now, I understand that, those good deeds started at home. And you were, what, 12 years old? 13 years old, when you really wanted to do something for the staff who worked at home? The women who worked at home. And mom helped you?

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Reeta

Yes. What's the story?

00:07:05:21 - 00:07:29:11

Jerroo

Financial education. Which later also. So in India, unfortunately, at least in my the staff who worked in my house, their husbands used to abuse them because they were alcoholics. And then they would take away the money from them, which they earned. I think all the activism and everything, I couldn't understand it. I was like, why do you not have money?

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Jerroo

And they were constantly in debt because of that. So all of a sudden mom said, okay, if you want to do something about it, start ask them what will help them. And I think the point was that, you know, we

have Diwali and Indians will have our jewelry. So Mom and dad used to give them gold or silver depending, or if there was a big occasion, we would always give them some jewelry as a thank you.

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Jeroo

And always it was gone because it was taken away and sold. So then I asked someone said, if you have to, you have to listen to them. You have to ask them. I asked them and they said they never have any money and they want their children to have a better life, but they don't think it will happen.

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Jeroo

So since dad was very financially aware, he had taught me a lot. I said, okay, so what about starting bank accounts? And they were very scared. The banks. So, I said, why don't we go to the bank? I went with them to the bank. The bank manager laughed me out. He knew my parents. Then I said, mom, you have to come with me.

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Jeroo

So we went. That time there was no KYC, but they really weren't. So we had to guarantee them. They opened the bank accounts. And I'm happy to say when we were last in touch, the woman had to. We started with the two women who worked with us. They had both houses. Their sons had graduated and had good jobs, and so too we could see that, that financial empowerment.

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Jeroo

One of them said, yeah, my daughter in law also can't do anything. I have, you know, and we got them pension funds. So for me, the idea that financial security was very important. It started with learning from them. And for me that was really, really a turn. My mom, without me realizing it, instituted in my brain a philosophy for my work, which is always listen to your community before you do anything.

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Reeta

Yes.

00:09:24:05 - 00:09:25:17

Jeroo

You know, don't assume.

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Reeta

Listen. Exactly. Learn. And you took that experience of listening and learning. I think it's been true all your life and all through your career. And I know that the early parts of your career, you started working with people who were homeless in the US this year before you built something incredible in India to help children. But I think the first, the first order of the day was listening.

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Jeroo

Yes. Yes.

00:09:54:11 - 00:09:59:02

Reeta

What happened with working with the homeless?

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Jeroo

Working with the homeless. First of all, we identified because, as they always say, your skin and our skin is the same. You know, in many ways.

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Reeta

So I wear and wear was.

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Jeroo

It was in New York. I'm sorry. I shouldn't have said that. In New York City, when I was doing my master's in management, in nonprofit management at the New School. So I worked with the coalition for the homeless as an intern, and I used to do the community outreach. And I think for me, I realized that it was always charity for the homeless, which was happening, and we needed to shift it into them having employment and, from the biggest shock, working with the homeless is that how lonely they were, how badly they were treated.

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Jeroo

And I went into the tunnels where they used to sleep. So for me, it was really a shock about the loneliness, but also that if we could empower them and if they got a house and a job, they could get out of the situation. So that was the takeaway. And it also made me realize I need to work with street kids.

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Jeroo

That would be the first thing. Initially, I wanted to focus on women's rights because of. So came back and doctor my three days I and my mom, the then director of this between them they said you're working at the institute. I wasn't given much of a choice. I was just informed you know.

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Reeta

Yeah. We with it. Yeah.

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Jeroo

So I was okay I'm going to work there. But my passion is street kids. So, because of the homeless, I'm going to work with street kids. And because we had had a phone line where I used to help the homeless get into shelters every night. I said, I'm going to start finding alternatives to street kids and I.

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Jeroo

It's the same principle of listening. What would you want to do for them? They said, all of you. And it's a Hindi word. Uncles and didi's. That's what social workers are called. Elder sister and uncle. All of you go home at 9:00. We are the ones who are left on the streets. So we....What do you care about us?

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Jeroo

For you, you'll have a job. You all make lots of money at our expense. We are the ones who are left with nothing. I said okay, first of all, to be clear, I'm teaching. My money comes from there. But I want to listen to you, and you need to tell me what? What would you like? And it was actually their idea that they would have someone to call.

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Reeta

No.

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Jeroo

So I said okay. And they used to come to my house. It started because they used to call me at odd hours of the night. And then sometimes my mom was fantastic. Sometimes they would stay the night at my house if they were unwell or something. So my house was a semi drop in center at the point and my office at Tata Institute, I had the security come to me saying that this is not good enough at a certain stage.

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Jeroo

But anyway, so we started with starting a phone line, which was my own seven digit. But they said, this is not going to be good enough because didi today, I'm in Bombay. Tomorrow, if I want to, I'll take a train and go to Poona. Then do you expect me to remember another number? I'm like, okay, so we have to get the foops.

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Jeroo

We need to get A 1004 digit number or a three digit number that took two years to get, but we got that number. And then they gave us a number 1098. And I was like, how are we going to remember that? So I said, sorry, guys, I don't have a choice. This is the number. So this is all see how dumb you are.

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Jeroo

You don't. They actually told me that. They said it's so easy. Thus now at ten minutes I said, oh yeah, okay. So that's what became the catchphrase for Childline, where it became that's now at 1098 Childline me. They said that means Childline is with me. And because no one was willing to fund the project for street kids by street kids, which it was in the initial phase, the street kids did their own survey.

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Jeroo

So we did drawings and photocopied it, and then they went and asked others what would be the main service, the training. They staffed it. So for me, my learning over years to other than the listening and building the second was the community can solve their own problems and I think so. These were the two things and their guts and courage.

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Jeroo

It still inspires me to do it. If I'm stuck, I'm like, what would they say? What can I take forward? And the spirit of the streets, the builders, they had nothing, but they could find joy in going in the rain and playing in the rain. That was the joy. So let's start becoming less of a pampered brat and more, you know, who was spoiled and just learning to appreciate the positives, even the smallest thing.

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Jeroo

So I also stop grumbling and it became my philosophy. The grass is always full. You know.

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Reeta

That's a beautiful story. You must met some extraordinarily young, bright, creative, tenacious young people.

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Jeroo

Definitely, definitely. And they still to date, if I go to Bombay at a certain point in the night, I'll just go and do a night round talking to the kids or whatever.

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Reeta

To.

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Jeroo

To listen to what they're saying.

00:15:17:12 - 00:15:28:05

Reeta

Wow. When did the words social entrepreneur come into the vocabulary? I see your face has changed, what does that mean?

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Jeroo

Honestly, I didn't know that word. It was when Ashoka approached me and they wanted to give the Ashoka Fellowship to me and they said, you're a social entrepreneurs and. What? Okay, I am a social worker. They said, no, because you're using Verizon's principle. Of course, child social management model is a social franchise model adapted for the sector that also had a philosophy.

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Jeroo

But, I say that, but so I said, okay, I'm a social entrepreneur, whatever. And that was it. But it bothered me this term, social entrepreneur, to be honest with you, because everyone was made into fashionable heroes and I just don't like the hero culture. I don't like that. Firstly, I hate being in the limelight. As you know, even if there is a photo I try to hide at the back.

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Jeroo

So part of it is who I am. But also just whole childline would not have been childline were it not for the street kids who gave me the courage to do it. What if not for my students who worked and the first core team which came on board, and then the 11,000 team members we had as we expanded.

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Jeroo

So for me, the learning was that it's not really the social entrepreneur. Yes, there is a certain amount where you sort of have the idea and take it forward, but it's everyone and it's the community. And therefore if we have to bring about social change, we are all innovators in our own way bringing about the change. Yeah. So so that was my learning.

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Jeroo

And that's what I have pushed with Ashoka with school, which was then I think slowly the term which is coming is that and I think the biggest innovators actually in the government sector, when we did the partnership with the government and that has also they have a passion for change. So finding the right people, you know, so,

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Reeta

Finding the right people who believe in.

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Jeroo

This. Yes, in the government. So with Childline, when we started in India to go national, I hadn't been an account and started. The first thing I do is back of the envelope accounts. And I did the math and I was like the largest organization in India which fundraise then was Cry, and I looked at what their budget would be and they said, we we'll need five times that.

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Jeroo

If we have to make childline, then a national service, it's not going to work. So we need to partner. So from year one we started cultivating the government, finding the right people. And honestly, Childline could become in every district of India, mainly because of our partnership with the government. And now finally, the government has taken a toll, which I think is in some ways really very good.

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Jeroo

I wish to continue the partnership with civil society.

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Reeta

Also this remarkable. That's a remarkable story about starting or enabling or listening and going with young people who wanted to start something to help themselves and help each other do something which is now national across India. It's remarkable. Now, at some point, the story you left India and you've moved to the Netherlands. How did that come about and what was that experience like to go to the country this large, this complex, so diverse, took small country in Europe.

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Jeroo

So one reason my husband, Bartian, whom you've met.

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Reeta

Is a fabulous you.

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Jeroo

That's too amazing to be. So I was really lucky to find him. And actually, my street kids made the marriage happen. How did.

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Reeta

That happen?

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Jeroo

So there were four PWC people who were on a special leadership course.

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Reeta

And they were now here. It's not the acronym here. It's the firm. They come. Yeah.

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Jeroo

Yeah, right. Price Waterhouse Coopers, which is then now PWC. And they had come for this leadership course and they took a liking to my husband. And because he's two meters tall, they thought he was a nice tree to climb. So they would start here and then go and sit, sit on his shoulders. And that was the, that was the, that was a how do you call it the hobby to do while he was around.

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Jeroo

So they decided that this man is going to be nice for Didi. And I didn't realize it then, but they kept pushing us together. And then my team caught on and well, the rest is history where they touchwood very happily married. So the push towards that. And that's why when we got married, also, we had the official marriage, but we had a marriage which was designed by the street kids.

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Jeroo

So we they always wanted to be part of a Hindu, like a full marriage. So one of our main marriage occasions was a Hindi filming Marriage. Because they said we were the ones who made this happen. This is how it will be. So. Well, that's the story of the secret behind my marriage. I moved to the Netherlands, and honestly, it was very, very lonely because it was a small country.

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Jeroo

I knew nobody, I knew nobody, and, I wanted to do something. And I made a commitment. I didn't want to take Childline global because I didn't like brand building and creating a global organization. But there was something which we could spread. So I had made a commitment to help some countries, and there I was, not speaking the language.

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Jeroo

So I think, it was a tough few years. It's still sometimes a tough few years because in the NGO sector in India is super vibrant. It's not as vibrant in the Netherlands. My Dutch is possible, but most often they think I'm a cleaner. That's how bad my Dutch, which is, you know. So it's been a challenge.

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Jeroo

Let's just leave it at that. But it gave me the opportunity and that I'm really grateful for, to start acting on a global stage. So I'm very grateful for that because I would never have gone global otherwise in that sense. Yeah.

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Reeta

Jeroo you started organizations which have always supported children with children's literacy, children's safety, the self-discovery, their actual self-determination. So that's, that's been extraordinary. And you've, you have done it on, on a global scale. So one of the organizations, which comes back to a movement, creating a movement, I think you called it catalyst 2030, a movement of other like-minded individuals across the world who were doing things to change lives in their community, but they were doing it in a manner which also listened.

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Reeta

Empowered included the very community who had to change their own lives. Talk about the experience of setting something up and at the same time, what is so powerful? Not trying to control even the very way you went about it, allowed for this community of amazing individuals to drive and to set the direction.

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Jeroo

Yeah, so as I said, it was part of for ASHOKA schools were going green, and it was a small group of us who used to keep meeting regularly. And because social entrepreneurs, every say everyone's and, you know, but the ones who started organizations, they realized all of them in their work, they were hitting the glass ceiling because you can, you know, help 100 million people.

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Jeroo

But then with the organizing. So we all thought if we came together, firstly, it's a very lonely journey being a social entrepreneur. So it was let's just have each other to talk to. And then the other thing was, how can we get what we now call the big four to work together so we can actually create an ecosystem.

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Jeroo

So we kept talking in different meetings. And then we said, let's just try making something happen. Nobody was willing to fund it because the reputational. So there were three myths about social entrepreneurs. One was that they don't want to work together. So we said we are going to break that. You know, the second was the funding ecosystem was very project based and we said, we don't want that and we need to shift that into, you know, like what Mastercard is doing.

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Jeroo

Mastercard supports us beyond, you know, so that is there. So that we wanted to change the funding ecosystem. That's why you got the special recognition and the awards right in the first year. You know, and then the third part was we need to create some sort of a way with government, start recognizing us. So these were the three things which we said we are going to be trying to change today.

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Jeroo

The community is in a, I think, 140 countries now. We have active chapters of social entrepreneurs in a 100 plus countries, and now we have city chapters starting and we have 120 collaborations without funding.

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Reeta

Without funding.

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Jeroo

Without. So all of this is done organically, without funding, proving that social entrepreneurs can and will and want to collaborate. So we broke the first myth through the Catalyst Awards and through a numerous working groups and all. We have noticed that there is a shift in the do no ecosystem and we have the self-assessment tool which some of us social entrepreneurs develop where we are noticing the shift on how people are moving into more, you know, unrestricted funding, multi year funding, etc..

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Jeroo

So we see that shift and the last challenge was how do we work with governments. So on that we started involving governments. And then the German government actually sent a letter to the government saying, why don't we start the government Council on Social innovation.

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Reeta

So that's the next.

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Jeroo

That's the next big level.

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Reeta

Yeah. So that's very exciting.

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Jeroo

And catalyst is now I'm so proud to say I handed that over in July. We have two of the most fantastic people who were right there from. So we had 100 co-founders to catalyst, and two of those co-founders are now running it, and they are moving it to the next S-curve. And it's fantastic to watch. That isn't it?

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Jeroo

It's really, really fantastic.

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Reeta

What do you think it takes to create something or to catalyze something or to nurture something, and then to let it flourish?

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Jeroo

So in Hinduism we have a philosophy of karma and dharma. It's also very strong in Zoroastrianism, but it's I'm using the two words which are the karma is do what you have to do, and dharma is let it go and let it flourish. So all through again, that was what my parents have instilled in me is do your job and then let it go.

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Jeroo

So after Childnine, I started it. I stepped off the board. Same for child helpline International when we did 100 countries then for a Aflatoun International, So when I reached CHI had reached 134 countries. I said, my role is done, I'm gone. Then with the same for Aflatoun International, which again, you know, helped it. And then for CYFI the next step, we actually shut it down because we thought the organization's role was over and handed it over to OECD and ITC because we thought they could do more of the impact.

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Jeroo

So for me, the philosophy is the organization doesn't matter, the person doesn't matter after a point because there are better people who can do it. And I have to say, I am blessed because so far I've done a lot of successions and touchwood with everything they've the organizations have done ten times better than when with me.

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Reeta

They were amazing. So really amazing. And now you've started your own family foundation. But this is a really critical ingredient here, which we didn't talk about when, you met Bartian that two other members became part of the family.

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Jeroo

Yes. So again, this was my mother strong influence. My mother was the first person to talk about adoption in India. And institutionalize adoption. And she wanted to create the Indian Adoption Act. So she always told me, you know, yes, I had you all as children, but I was on my learning journey. Jerry you need to adopt. There are a lot of children.

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Jeroo

And then she told me, you cannot adopt younger children because babies everybody wants. That's for themselves. It's the older children who get left behind who are the ones who need adopting. So if you adopt, you have to adopt older the children. And then they brainwashed by my mom. As you can see by now. Yes. So when, Chai Lang had rescued a through police cha cha program, Lakshmi and Guru, my, one of my teachers who was on the child welfare committee, said Jerry.

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Jeroo

These children were given for adoption and they have been returned because my daughter's challenging, to put it mildly. And because they have been returned, now they are going to be split brother and sister. So it's going to be a challenge. But why don't you adopt them? Said, okay, let's do it. That's why we came. And to the credit of Lakshmi and Guru, my children, when they became in their 10th anniversary, of adoption, they sort of celebrated it as a milestone.

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Jeroo

There's a mom that we were really lucky that we got you, even though we don't always say it. And she was cute enough to say, even though I make your life hell. Very sweetly, she said, we need to give back. And that's where one family foundation got born. And Lakshmi and Guru, this guru, more Lakshmi. She got her school and classmates together and they gave their pocket money and everything.

00:30:00:16 - 00:30:21:04

Jeroo

And they said, we are going to start sending money back to India. So they did their own survey. They found out what they wanted to give and it wasn't large amounts of money. It didn't really need a foundation, but they wanted it. So we set it up and then, you know, like as they grew older, somehow they outgrew that later, believe it or not.

00:30:21:06 - 00:30:53:08

Jeroo

So then mum got stuck with the foundation, but it really became a very good grounds to just incubate ideas which will fail. So what again? So now in one family foundation, if someone says this is definitely going to fail, then that's a good place. So catalyst initially, as I said, no one wanted to fund us. We incubated it, you know, and well now catalyst I'm so proud to say in December they got their five O US registration.

00:30:53:08 - 00:31:17:09

Jeroo

And it's totally going out. Now we are incubating the Government Council for Social Innovation and we still don't have a name. But the tentative name is the distributed development platform, which is going to be built by the community for the community. So going back to my street kids roots. Yeah. And this one is a 99.9% failure chance okay.

00:31:17:09 - 00:31:40:09

Jeroo

Yeah. So for this for even putting in all the MVP money, we've put everything in all on our own and we are not rich. Please, I want to be very clear. So these two. I hope the government council takes off. The

Government of Luxembourg is launching it in April. So hopefully we will start creating the government ecosystem and government policies.

00:31:40:09 - 00:32:10:02

Jeroo

And there's a lot of work which is already started on it. So I'm hoping every government can create a social innovation policy, which is co-created by the social innovators and the social community in catalyst. So we are already seeing that transition, which is taking place. But then when I was in my trip, three trips before my street kids, when I had one of my nightly walks were like, people are forgetting us.

00:32:10:04 - 00:32:37:15

Jeroo

India is getting richer, we are getting forgotten. So this distributed, whatever the name it shows up, is going to be a community platform co-created with the community by the community. I don't this one I'm very worried about. I'll be honest, maybe in two years I'll be saying I failed, but if it succeeds, it will be shifting development and putting development and the community in charge of their own change.

00:32:37:17 - 00:33:10:07

Reeta

I just love the fact that that your primary criteria is to select something, an idea, a concept that is almost guaranteed to fail without nurturing, without incubation, without an opportunity to actually succeed, or to become something different. So that that's fantastic. You are. Yeah. You're. I meant what I said when, you're a powerhouse and in so many ways, you're unstoppable.

00:33:10:09 - 00:33:43:18

Reeta

Unstoppable. And I was saying that I know moms no longer with us. But when you look back and you think about that young Jeroo, that 12 year old, that 18 year old, that 24 year old who is busy doing things, acting, you know, taking action, and you see other young people like that today who have that sense of idealism, who want to do things, may not always have the right tools or the right exposure.

00:33:43:20 - 00:33:47:05

Reeta

What's your advice?

00:33:47:07 - 00:33:56:07

Jeroo

Well, Follow Your Heart is my first, and my second is enjoy life and don't take yourself seriously.

00:33:56:09 - 00:33:57:17

Reeta

00:33:57:19 - 00:34:25:11

Jeroo

Really? Because if you take yourself too seriously, your ego is driving you and your decisions are taken by your ego. That's my reason. So follow your heart, follow your passion. Give 24 hours seven if you have to. If you have the energy to it, but genuinely enjoy life. Don't remember? We, won, you know, 10 billion people in the world.

00:34:25:11 - 00:34:37:24

Jeroo

And if you look at the forest, the trees, the whole earth and the galaxy, we are one drop in a trillion or quadrillion. God alone knows why. Enjoy life. Let it flow.

00:34:38:01 - 00:34:39:01

Reeta

Just let it flow.

00:34:39:02 - 00:34:41:12

Jeroo

Let it flow. Let it go.

00:34:41:14 - 00:34:43:10

Reeta

You know what's next Jeroo?

00:34:43:10 - 00:34:55:17

Jeroo

These two projects, and hopefully grandkids. That's great. That's going to take some time, but.

00:34:55:17 - 00:35:35:12

Reeta

Oh, yeah, that's that's wonderful. That's also about generational change. Yeah. Yeah. And and values. And during you've had an extraordinary experience working with so many different types of people on different issues, different parts of the world. I just wondered if you reflect it as a woman in this field, as much as we think women are everywhere and they are, what was it like and what were moments where you learned something about yourself, but also about what it really takes to support other women?

00:35:35:14 - 00:36:07:11

Jeroo

So I think in this sector, we need more women because women come with a more collaborative mindset. We by and large want to help each other. I also met some women who want to put you down. I don't want to deny that. So you have both sides, but by and large, at least I will speak for myself. I am who I am because of really powerful women role models who have been there and shaped me.

00:36:07:11 - 00:36:36:00

Jeroo

Other than my mom, doctor Almighty. This I was my professor and Tata Institute who supported me. So at least in India I found really strong role models. You the. And even in catalyst I see they come with a lot of things. But more important for me is I saw the women in the communities, you know, who had so much adversity and always had a smile on their face.

00:36:36:02 - 00:37:03:15

Jeroo

So I think for me, the truest sense of feminism is that inner strength and smile, which, I don't know which which it's not a tangible I don't think I could articulate it with, like this, this or this, you know, but it's it's the inner resilience, but resilience. I feel okay, I'm not doing a great job on this, so I apologize.

00:37:03:15 - 00:37:14:24

Jeroo

But, is that in a sense of going on whatever it takes. And I think that's what a lot of women have.

00:37:15:01 - 00:37:36:05

Reeta

You want to track when you said that this is not, this is not just an adjective or it's not a phrase. It's something about the human spirit. Yes. That wants to survive, that wants to thrive. And that also is a it's almost a force for perseverance.

00:37:36:11 - 00:37:38:17

Jeroo

And a force for good and and a force for.

00:37:38:17 - 00:37:40:18

Reeta

Change and a force. Yes.

00:37:40:20 - 00:38:05:22

Jeroo

Yes. And I think that is what embodies femininity to me, the positive force for change and goodness. And I think that's what I have seen in my work across the years with the community, the social innovators, the women in government who have done across the whole board. And I think my powerful allies have always been women, of course, men also.

00:38:05:22 - 00:38:10:14

Jeroo

I'm not saying it's minus them, but I think they've been always way, way off.

00:38:10:14 - 00:38:17:23

Reeta

And how do we cultivate more of that and find help? People tap into that inner strength that they have.

00:38:17:23 - 00:38:44:20

Jeroo

I think by talking about it, Reeta, more and more, because in a sense, women are almost taught in school and all that to succeed. You have to be like a man. It's, you know, that's the sort of so the force, the type of personality in a woman rather than the feminine, nurturing, inclusive personality, which is, I think, almost by default in a lot of women.

00:38:44:22 - 00:38:58:20

Jeroo

And I see this much more. India has very strong women. And they do everything and very rarely will I see them trying to push.

00:38:58:22 - 00:39:40:11

Jeroo

And this is not a negative. But in the global phase I feel I am not as powerful as a woman because my leadership style is not this super assertive. Make myself known in the room type of leadership style. So I do think in many ways because that is not recognized, it's a disadvantage. I have to say with catalyst it wasn't, but when I was working with central bankers and CYFI, I definitely so I think it depends on the situation also, but I wish the nurturing, feminine, inclusive style could be much more nurtured in women and in trained.

00:39:40:16 - 00:39:45:05

Jeroo

I think that would bring about much scale societal change.

00:39:45:07 - 00:40:18:02

Reeta

Wow. That is very insightful. And so we will talk about it more, and I'm sure there will be more occasions to ensure that we don't shy away from things which may seem fuzzy and soft, but really are intrinsically who we are as people. Exactly. And to call and to tap into those strengths. What also struck me was, when you were talking about working with the homeless in New York, working with street children, in India.

00:40:18:04 - 00:40:50:01

Reeta

Other and the comment you made about your own journey use the word loneliness. Yes. That people felt alone, that there was no one else who understood them or that they weren't seen or weren't heard. Yeah. And you spoke about the social entrepreneurs, the social change agents journey as often being a lonely journey. Yes. Yeah. Let's talk more about that loneliness and how we change loneliness to togetherness.

00:40:50:01 - 00:40:51:03

Reeta

Yes.

00:40:51:05 - 00:41:22:12

Jerroo

So as I said, when we started Catalyst, those were the three obvious things. But the more we got together and after the first few years of Catalyst, the thing which people said which struck me was I made friends through catalyst, I had a community of my own I could talk to without having to, you know, and that's when we started realizing and I, and I'm speaking now for me, but I've heard this from many, many social entrepreneurs.

00:41:22:14 - 00:41:57:16

Jerroo

Is, you're doing things, you're starting things normally when you have a crazy idea, nobody's really willing to fund it. So you put a lot of your own money, friends and family money in. At least that's what you try. You take the idea forward. You build it and then. I'm quoting a social entrepreneur. They said when corporates exit, they have enough money, to be able to have their stocks, their shares and a quality of life.

00:41:57:18 - 00:42:25:15

Jeroo

When a social entrepreneur exits, they have nothing. And probably they've lost their savings in all of it already because they've built the whole thing and that acknowledgment. And that's also stress because you can't really talk about it, that but now there is a community where they are able to share these sort of worries and concerns. It's also very tough for many people on family life with social entrepreneurs.

00:42:25:17 - 00:42:53:11

Jeroo

So there's a lot of loneliness for myself. And I think therefore we have realized catalyst is a community of like minded souls, and then all the other fellowships which help with that for my own self, I think it was trying to prove an idea initially. It's very lonely because you're not sure about it. I have been truly, truly, truly blessed.

00:42:53:11 - 00:43:17:12

Jeroo

And I say this because when I was in India, my mom was there and I, I think I brainstormed every idea on the dinner table. And now with my husband to the effect that sometimes my team will say, I'll be I'm stuck. And they'll say, why don't you go home and talk to Bartian? And, you know, but that also made me realize the need.

00:43:17:12 - 00:43:39:02

Jeroo

And this is why I said, enjoy life. Realize the need that, you need to have that ecosystem of friends. You need to take time off. I didn't do it when I was young. And again, I was blessed. My friends used to take me from work saying, we are taking you to dinner. We will deposit you back, but you are taking that time.

00:43:39:04 - 00:44:04:07

Jeroo

But having that makes me the whole person to give more. And it would be very lonely otherwise. And sometimes, despite all of that, when one's curating the idea and like for the distributed development

platform, whatever its name will be, I feel very lonely because I'm not sure I'm being able to sell the idea too. Well. It's very clear in my brain.

00:44:04:09 - 00:44:12:01

Jeroo

But I know I'm feeling so that thought process in itself for me is also a very alone process. I don't know, you.

00:44:12:03 - 00:44:26:14

Reeta

Know, if this is you're talking about a solitary process. Yeah. And sometimes it's may not be. Well understood because you can't yet fully articulate it in a way that lands and allows others to help and support. Yes.

00:44:26:16 - 00:44:41:18

Jeroo

So sometimes just having a fellow social worker or a friend or a social entrepreneur to talk and then so the process which could make you feel lonely, having a community sheds that weight off.

00:44:41:19 - 00:44:59:17

Reeta

Yes, very, very good. I think we all need people who see us this who love us despite ourselves. Yes. And and even when we goof and even when we fail, help us continue to believe in ourselves. Yes. What you're talking about. That's exactly the essence of community.

00:44:59:17 - 00:45:26:15

Jeroo

Yes, that's the essence. That's the a sense of catalyst. But that's also the essence of the personal ecosystem which you develop. And I think sometimes we don't know, I'll speak from my young age. When I was young, I didn't nurture it as much. But the older I have got, the more I've learned to value it. So I was truly blessed that my friends just ignored me and didn't allow me to take myself too seriously.

00:45:26:17 - 00:45:42:00

Jeroo

Yeah, I think so. My one thing to young entrepreneurs when they start out, and that's why I say enjoy life. Don't take yourself too seriously. Otherwise one will put oneself into this box of which could lead to more loneliness.

00:45:42:00 - 00:46:03:22

Reeta

Yeah, yeah. I think it's a very powerful lesson. Working with, the homeless, as you did in New York and working with these street kids when they talked about the need is to have community. Yes, as well. So it's, again, you know, all those good ideas, all those things we should know about ourselves. Sometimes we have to be told.

00:46:03:22 - 00:46:04:16

Reeta

Yes.

00:46:04:18 - 00:46:10:24

Jeroo

And the single largest calls and helplines today are for loneliness.

00:46:11:01 - 00:46:11:17

Reeta

Oh.

00:46:11:19 - 00:46:22:18

Jeroo

Yeah. So we have a very young generation, which is very lonely despite all the social media there is. Yeah, especially in Europe, but increasingly around the world.

00:46:22:22 - 00:46:42:16

Reeta

And what do you think we should do about that? If you were on the other end of that telephone, when a call comes in and someone says, I'm lonely, yes. Or I'm not sure, or I have I'm working on something and I have no one to talk to. What do you say to them?

00:46:42:18 - 00:47:19:13

Jeroo

I can see what the helpline say. They listen to it and try to explain to people, you know, listening what's in one, two, nine is listening because that's what the person wants. And then is really asking them to create that ecosystem and talk to people and do it. But it's easier said than done because of social media. So yeah, I think we need to change social media and create something where we are able to really, really, you know, do something different, maybe encourage more physical, in-person interactions.

00:47:19:13 - 00:47:22:05

Jeroo

Yes, that is what is really important.

00:47:22:05 - 00:47:23:04

Reeta

And real connection.

00:47:23:04 - 00:47:31:21

Jeroo

Real connections, which in today's society, a thousand friends is not worth one physical interaction. Yeah.

00:47:31:21 - 00:47:35:11

Reeta

No, no. Wonderful. Thank you. Thank you so much. Jeroo.

00:47:35:13 - 00:47:38:09

Jeroo

Thank you very much, Reeta. And it's been a pleasure talking to you.

00:47:38:10 - 00:48:23:07

Reeta

There's always something to do. . Jeroo Billimoria's, life and career exemplify the transformative power of social entrepreneurship and advocacy for children and young people worldwide. From a socially conscious daughter in Mumbai to a trailblazer in global child protection, from founder of Childline India to architect of social entrepreneurship movements. From a young kid spearheading savings at the age of 12 to a globally recognized leader in financial literacy and youth empowerment, Jeroo Billmoria is an extraordinary leader.

00:48:23:10 - 00:48:28:07

Reeta

She's an extraordinary example of transcending boundaries.