

# Bai Jerbai Nusherwanji Wadia (1852-1926)

*An ordinary lady with an extra-ordinary vision.*

By Sam Kerr

This is a simple story of an ordinary Zarathushti lady, who possessed an extraordinary vision. Born in 1852, she was reared in the, then, traditional fashion, into a Zarathushti way of life. She was well tutored in the art of knitting, stitching and sewing and adept at creating fine garments and the decorative borders on strips of canvas for the Sarees of Zarathushti ladies. She could prepare the finest strand of wool on the spindle (for the weaving of the Kusti) with great expertise, too. Taught at school in the medium of Gujarati, as per the norms of the times, she had the distinction of being offered the services of an



1852 - 8 March, 1926

English governess, arranged for by her maternal uncle, Rustomji Jamshetji Jeejeebhai. It was acknowledged this arrangement would help cultivate her mind in English literature and her stature in society with English mannerisms. This would, thus, offer her an opportunity to lead a fairly sophisticated social life, well suited to her status and to her share of earning through the entrepreneurial ventures of the family.

Yet, Jerbai had different thoughts. This lady's heart and mind from early age had been drawn towards a different life led by the less than average Zarathushtis. She had secretly harbored a heartfelt desire to offer an opportunity to those Zarathushtis less privileged than her and had searched for means to the furtherance of their lives. These were **insignificant people (not unlike my own father and his brothers) wanting to migrate from the small villages and country towns of Gujarat to the large impersonal metropolitan city of Bombay (akin to the present exodus to western societies)** to improve their future. For those who had no family trade to follow and those who

were not on the land, the opportunities of pursuing a worthwhile career in such remote areas of Gujarat were becoming rapidly diluted in the early 1900s.

At the time, there were no major Universities outside Bombay in Gujarat, which catered for recognized postgraduate studies in English. Besides, the medium of teaching in schools and even in the few Universities of Gujarat, was Gujarati, not readily acceptable commercially or in British circles and in the colonies. There had been an acute hiatus for jobs in the Zarathushti banks and factories and in Government departments and for intellectuals in the professions. The rapid pace of industrialization accelerated these demands. The shortage of Zarathushti labor and honest foremen was naturally followed by a clamor for such vacant positions in Bombay.

In 1907 Bai Jerbai's husband, ***Naoroji Nusherwanji Wadia***, suddenly died leaving her Rs. 900,000 in his will. She visualized her first opportunity to offer assistance. She was aware that since tenants in Bombay had lived under the constant threat of being evicted from rental apartments at short notice, **without a guaranteed security and low cost housing in Bombay, not many families would venture to leave their secure homes in Gujarat.**

Jerbai devised a strategy. She arranged for land to be purchased at Lalbaug, specifically for the construction, initially of 8 Chehlis (low cost rental apartment blocks) for these early Zarathushti aspirants from Gujarat. It has been recorded that she personally supervised the planning of the apartment buildings, a sign, clearly of dedicated intent. She made sure the architectural blueprint incorporated, among other Zarathushti domestic requirements, a Hearth Fire (***Chulaa Waati***) in the kitchen of each apartment for the proper conduct and maintenance of a continuous house fire. It was, then, traditionally expected of each household that, in the evening when all was said and done, the embers of coal were buried in the ***Waati*** or receptacle of ashes for the re-igniting of the fire the following morning.

She placed herself responsible for the allotment of the apartments only to those needy families, who could present a valid reason to justify leaving their time-honored joint family homes in Gujarat. She kept a close eye on the welfare and harmony of the families and the maintenance, hygiene and timely repairs of the constructions. She herself, after studying the income and family expenditure, fixed the monthly rental at Rs. 9, 10 and 11 depending on the size and location of the apartment. On many occasions, she waived the rental, for a few months, of those who were unable to meet the monthly payment due to unavoidable circumstances.

After this initial success, Jerbai established the ***Naoriji***

**Nusherwanji Wadia Building Trust Fund** in 1917. She named her eldest son, Khurshetji Wadia (later, Sir Cusrow Wadia), Sir Jamshetji Jeejeebhai, Mancherji Pestonji Kharegat and herself as Trustees for the building and maintenance of further Chehlis bringing the total to 32 Chehlis. This housing colony of Chehlis was named **Naoroj Baug** in the memory of her husband.

On 19 June 1923, through unfortunate circumstances **her youngest son, Rustomji (1876-1923)**, died, leaving Rs. 2,947,052 in his will. To this amount Jerbai added Rs. 825,000 of her own to make a grand total of Rs. 3.77 Crores to help further her dreams.

At first, she ordered the purchase of 40,500 square yards of land adjacent to Masina Hospital to build a colony of apartment blocks to cater for needy Zarathushti families. The apartments were graded according to the requirements of each family depending upon the number of family members. She had 2, 3 and 4 bedroom apartments built gradually over a period of many years, as the need arose, to house 168 families. It was named **Rustom Baug** in the memory of her late son.

In the meantime, there was a smaller piece of land available (about 13,500 square yards) on the opposite side of the Masina Hospital, conveniently situated near the Byculla Railway station and the major bazaar of the district. She reserved a total outlay of Rs. 1.5 Crores, of which the sum of Rs. 670,000 was given collectively by her sons. Here, a colony of 5 large blocks of smaller apartments for 136 families was constructed. But, she did not survive its completion. She died on 8 May 1926. The housing colony was named **Jer Baug** in her memory.

She was noted for other very generous donations, each one for the **worthy cause of uplifting the underprivileged and the needy among women, too**. Among the horrendous medical problems of the time that took a **heavy toll of Zarathushti women, were Consumption (Tuberculosis) and death during childbirth (often, from infection and post-partum hemorrhage)**. Her other priorities, therefore, remained the provision for adequate health care.

Her generous donations in this respect included the building of or extensions to several clinics and hospitals. They included: -

1. The extension to the **Khandala Charitable Clinic**, which was built in 1902 by her late husband.
2. A **hostel for Nurses** at the Sir Jamshetji Jeejeebhai Hospital in 1903.

3. A **charitable Hospital** on the grounds of the Bombay Parsi Panchayat at Chowpatty in 1906.
4. An additional block and a new dispensary for the **Dr. Bahadurji Sanatorium** in Deolali in 1909.
5. A block at the **Jehangir Marzban Convalescent Home** in Khandala.
6. The building of **Dr. Rustom Billimoria T. B. Sanatorium** for Zarathushtis.
7. Annual grants of Rs. 5000 to the **Dr. Tehmulji Narimanwalla Obstetrics Hospital** plus a donation of Rs. 51,000 in the Endowment Fund giving a 3.5% annual interest to the Hospital.
8. A grant of Rs. 5000 to the **Parsi General Hospital**.
9. A grant of Rs. 25,000 to the **Bandra Shirinbai Cama Convalescent Home**.
10. A grant to the **Mahableshwar Parsi Gymkhana** and the building of a Badminton Court.

Not taking into account the donations she gave from her inherited wealth, the donations from her personal income alone, during her lifetime, exceeded a total of Rs. 800 lakhs.

Jerbai, thus, wielded an enormous influence on the way of life, aspirations and the future of insignificant Zarathushtis. If she had not envisaged that providing security and low cost rental housing in a large city meant offering an opportunity (the first Zarathushti to do so) many insignificant Zarathushtis would have continued to struggle to have and keep a roof over their heads. The Zarathushti fabric in Bombay would not have remained so closed-knit, either. It is also of importance to note that her dream, which touched the lives of thousands of Zarathushtis, was, through her influence, kept alive by her two sons, Sir Cusrow Wadia (born 1869) and Sir Ness Wadia (born 1873) after she passed away. Among their many important contributions were the building of housing colonies of **Cusrow Baug, Ness Baug and The Bai Jerbai Wadia Hospital for Children**. Some philanthropic industrialists, later, realizing the depth of this magical formula followed suit in other major cities of the Subcontinent and

also of Iran and in the British Colonies.

I would venture to add that it is possible that some of us would have not been able to attend this Congress if it were not for the womanly intuition, timely vision and active involvement of this previously little known Zarathushti lady.

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