# MARWAR

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Cover painting by Rameshwar Singh

## MARWAR

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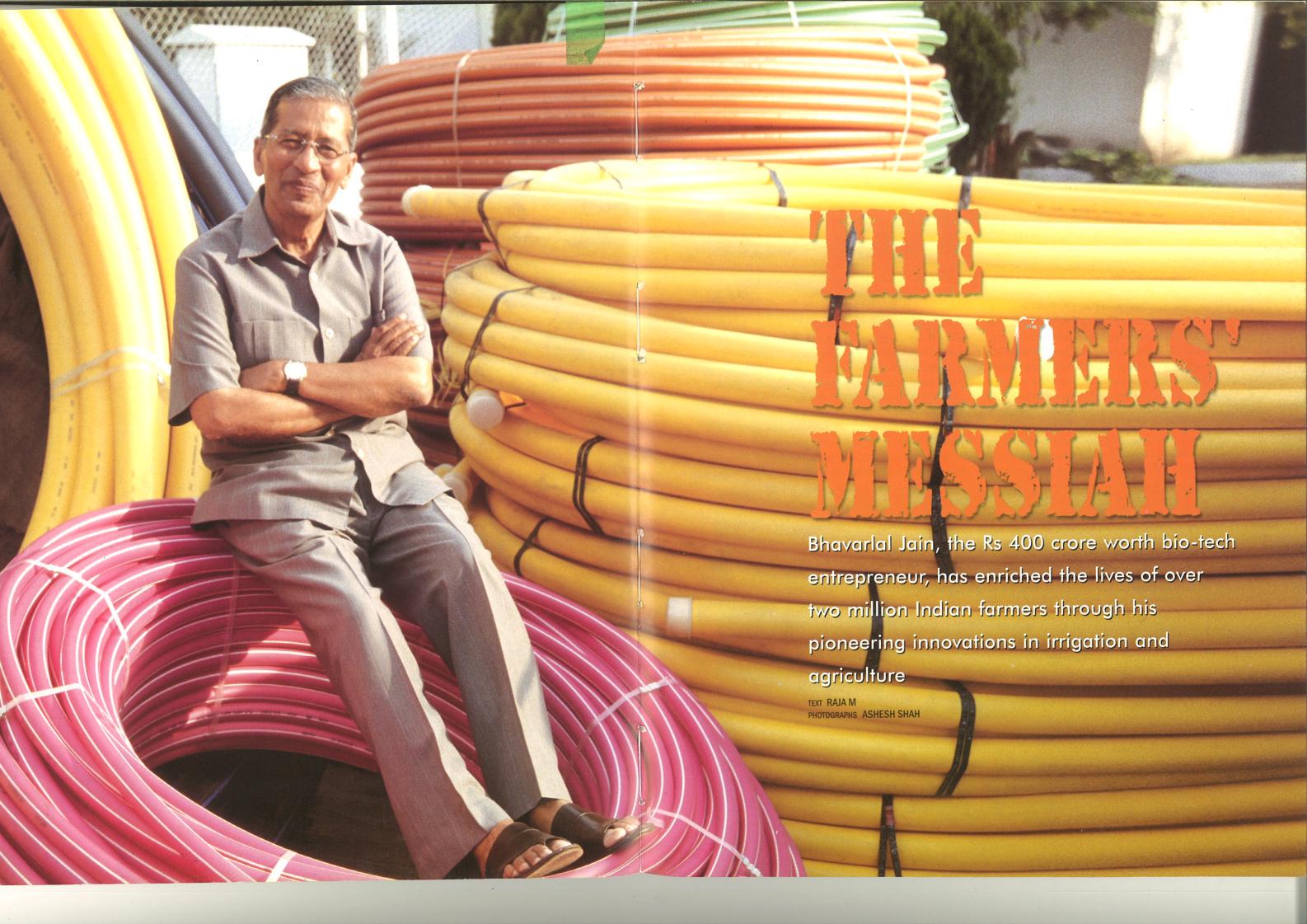
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From being a roadside kerosene vendor to a Rs 400 crore biotech entrepreneur, Bhavarlal Jain's pioneering innovations are enriching the lives of over two million Indian farmers.

"Adversity is a great teacher," admits Bhavarlal Hiralal Jain. In which case, his past five years were super educators for he survived five heart attacks, two bypass surgeries, one angioplasty and a Rs 160 crorebusiness loss. Obviously, a lifetime of pioneering has sent him a severe health bill.

But, Jain continues to dream anew and remains India's leading agriculture-based entrepreneur, one of Asia's best.

Jain's soaring story dived after 1995 when ambitious diversification into software, financial services and granite quarrying went awry. In November 26, 1998, his public apology to shareholders appeared as an advertisement in *The Economic Times*. It was an unprecedented move in the universal corporate habit of frantic buck-passing.

"Goodwill bailed me out," he says. For banks generously restructured loans, a foreign buyer offered Rs 200 crore in fabulous terms. "We are turning the corner," he asserts as

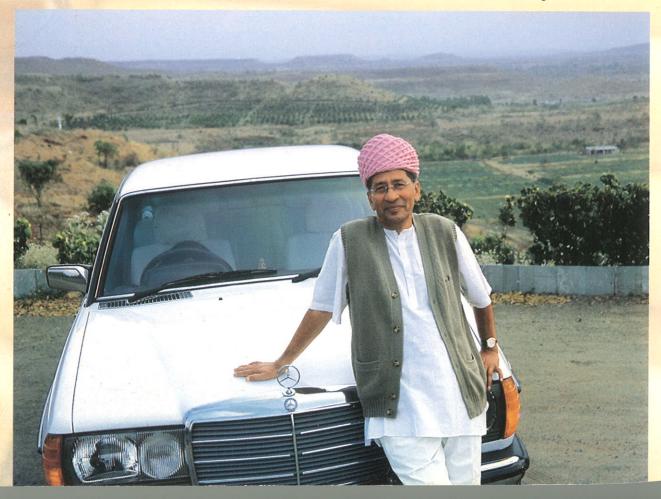
# BETWEEN LABOUR OF LOVE AND LOVE OF LABOUR, I WOULD CHOOSE THE LATTER

afternoon sunshine floods his splendid office in Jalgaon, Maharashtra.

Earning goodwill colours his career like the purple and bougeanvilleas bordering his 1,000 acre Jain Group property. A 15minute drive from Jalgaon railway station, the sprawling green property stunningly contrasts against the searing heat and surrounding bone-dry landscape. Terraced gardens, discreet white buildings, water reservoirs and 5,000 employees are a testimony to India's greatest private sector agriculture effort.

Fifteen years ago, Jain's newly acquired land lived on 30,000 litres of water a day. Now his rain water harvesting and conservation produces 40 lakh litres daily!

"Leave this world better than you found it," goes Jain's basic conviction as he goes about cultivating an agricultural revolution. Millions of Indian farmers have benefitted from his pioneering drip irrigation method. Jain's genetically developed higher yield banana crop earns farmers around Rs 7 lakhs per acre and the regional per capita farming income of Rs 15, 000 is the second highest in Maharashta.



Jalgaon, once a sleepy backwater town, is riding a boom wave.

Jain's path breaking 'Integrated Approach' creates a profit cycle for farmers. It first helps them maximise growth and then guarantees them a good price for their yield.

Jain develops soil, water conservation methods, high yield fruit and vegetable varieties. Then he purchases over 500 tonnes of food produce, processes it with state of art technology and exports it to over 40 countries.

The far superior quality standards in the West, made Jain realise the importance of research and testing. His high tech labs are acknowledged as the finest R &D centres of their kind in India. Yet, 64 national and international awards don't tell his whole story. Jain has hitched his profits to national development. It's a brilliant clarity of vision that mixes agro-based corporate success with socio-environmental responsibility. Mahatma Gandhi would have liked this man and his work.

"Between labour of love and love of labour, I would choose the latter," says Jain. He is a workaholic. Nobody was born in the world believing Saturdays and Sundays must be days off, he says. His corporate philosophy asks workers to place company work above personal needs and family problems. "That's because the personal needs and the family comforts depend on work," he tells them, not vice versa.

Jain's new corporate credo asks his workers to think like owners. They are encouraged to take decisions. "In doing so, if they make a honest mistake, the company will bear the costs," he says. "There is no employer, there is no employee in our company. All the people working together are associates only." Every new employee has to undergo a one-month orientation course.

Everybody from his sons to senior executives, from the chauffeur of his gleaming white Mercedes to people of Jalgaon, calls him *Bhau*, Marathi for 'respected elder brother'. Judge a man by the respect and love or lack of it from his colleagues. In Jain's case, he appears more their father figure than a corporate head. "People are easily motivated," he says. "Nobody wants to do slipshod work. It's only greed for money that comes in the way of excellence."

Money has never been his priority. "If I believe in something, then money, time or effort become immaterial in pursuit of it," he says. Nor is wealth an indicator of the depth of his feelings or expression of it. He goes out of his way to proudly show off his 'ashram for cows', a quaint, spacious refuge for aging bovines, his tribute to a good friend, D R Mehta, retired SEBI director.

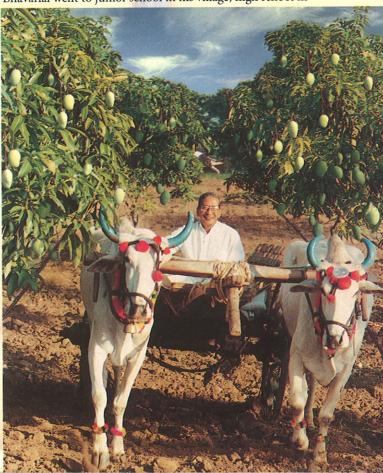
Personal secretaries and people barriers do not exist in Bhavarlal Jain's organisation. He himself answers his phone. "It helps me keep my feet on the ground," says Jain. "I don't want to be cut-off from my people. It's a question of gratitude, the mother virtue that holds all other virtues together."

"Eighty per cent of what I am is due to my mother," says Jain. Gaurabai Jain told her son it wasn't enough to take care of oneself and fellow humans. Someone had to look after birds, beasts and other beings. The illiterate, enlightened mother taught him honesty and a deep reverence for nature and today Jain's companies recycle waste, promote environmentally friendly pesticides and relentlessly plant trees.

Gaurabai believed children should not go to school until they were seven, as academics put too much pressure on the child's tender mind. A delayed start to formal education meant Jain missed the civil service eligibility, after getting his law degree. But the books-addicted son's life proves that his mother's theory hasn't done too badly.

Gaurabai and Hiralalji Jain had set off the beaten track in their Wakod village near Jalgaon. Hiralal was the first of the family to be born in Maharashtra. Their ancestors had fled Agolai near Jodhpur, Rajasthan, escaping from recurrent drought and famine. Hiralal found he could not cope with the money lending business he briefly dabbled in. Sorrows of people were too much for him, he told his wife. He began selling agricultural products. That lesser obsession with money probably passed on to their son Bhavarlal, born at sunrise on December 12, 1937.

Bhavarlal went to junior school in his village, high school in



Jalgaon and college in Mumbai. After graduating in 1962, he became a kerosene distributor in Jalgaon with a starting capital of Rs 7,000, his family's entire savings.

The same year, Morarji Desai's budget hiked kerosene prices by nearly 50 per cent.

But Jain was the only dealer who continued selling old stock at pre-budget prices and soon there were half km-long queues stretching outside his shop. It was Jalgaon's first taste of Jain's concept of earning goodwill as higher profit.

In 1963, Jain began trading agricultural support products like pesticides and farming equipment.

His big break came with selling papain, a multi-purpose papaya-extract enzyme. In the cold winter of 1978, he took a sales trip to New York on a \$35 a day budget. It was his first trip abroad. A friendly receptionist at his cheap motel helped him plan his sales itinerary. Jain managed a five

tonne order from Jack Haims of Enzyme Development Corporation.

With this newly acquired capital, Jain sped on his road map of life. He began manufacturing low cost PVC pipe systems that would soon transform irrigation in the country. Next, he imported drip irrigation technology from Israel for the first time in India. Precious water resources were dripped directly to the plant roots with minimum liquid loss.

No wonder Jain is hailed as the 'Father of Drip Irrigation in India'. One value-added step led to another. Saving farmers from the middlemen's clutches graduated to giving them

international exposure. His company sponsored an all-expenses-paid trip

for 150 local farmers to the World Agriculture Conference in Israel. Within two years, the farmers had made enough money to pay for their own trip. Now the 'Jain Gurukul' hosts periodic seminars and education programmes for farmers and local people.

"Three basics form the cornerstone of every activity in my life," says Jain. "Conservation of resources, export - which automatically reflects pursuit of quality and protection of environment."

Within these parameters, and the fourth - fierce patriotism - his unique business model combines ancient tradition, high technology, street smart common sense and timeless wisdom. His R & D farm is now a national showpiece on innovative private sector agriculture, where international visitors gush their awe and amazement in guest books.

"Comparing ourselves with the best of world standards takes care of any complacency," says Jain. At age 64, he belongs to a younger gung-ho generation firmly convinced about India's inevitable future super power status. "If you believe that, you won't find a better friend than me," he says.

The economics route to it lies in agriculture-based industry and software, he believes. "Industrial growth based on borrowed capital and technologies can only temporarily fuel the economy. India's core strengths are its vast land, conducive climate, water and human resources."

Jain says he doesn't have any political ambition. But wouldn't he as a politician, be in a better position to deliver his dreams?

"At my age, I just can't go through the mud and dirt of the political process where straight talking doesn't work,"

he says. "Dedicated young people should get involved though."

A farmer who grows two blades of grass where before there was just one, quotes Jain, is far better than a politician. But then Jain identifies himself as a farmer and earthy language colours his fluent English.

His mind is forever zooming ahead and now he wants to see his drip irrigation systems on global maps. "Wherever in the world, if three tenders are short listed for drip irrigation turn key projects, my company must be on it."

His sons Ashok, Anil, Ajit and Atul are deeply entrenched in the family business. Young, well-educated and ambitious, these chips off the old block regularly involve themselves

in local philanthropic, cultural and health promotional activities.

From hard selling the new LPG cylinder concept to Jalgaon households in the '70s to selling Micro Irrigation and Tissue Culture to illiterate farmers, needs a stubborn, tenacious streak. Can that sometimes translate to an 'I'm always correct' attitude?

"It's a fine line," admits Jain. "Like the fine line between envy and jealousy."

Or the fine difference separating a master strategist and a messiah. But there's no doubting the value of Bhavarlal Jain's brilliant rural poverty elimination methods. He crucially feeds a nation's progress.

Future Indian history will give him far more attention than he is getting now.

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