



A FEW --- GOOD MEN

Nand Kishore Chaudhary - Jaipur Rugs Jaipur (Rajasthan)

In 1978, a young graduate went into the carpet business in Churu, Rajasthan. Today, Jaipur Rugs is India's biggest exporter of hand-knotted carpets, employing 40,000 weavers in villages across India.

It is a universally acknowledged fact that a young Marwari must be in search of a business. Generations of Marwaris found their fortunes in Bombay, in Calcutta and distant lands beyond.

Nand Kishore Chaudhary is different. He started his *dhandha* from Churu, in the heart of Marwar. Starting with 2 carpet looms and a few weavers, all from the 'untouchable' caste.

"Parivar aur aas pados ke log mujhe samajh nahi paaye – meri soch kuch alag thi." (My family and neighbours could not understand my way of thinking.)

But Nand Kishore never wavered in his beliefs – in himself, in his business.

Over the next 20 years, Nand Kishore created a huge network of weavers, working from their own homes in villages and tribal areas. From a contractor, he became an exporter in his own right.

From one among hundreds of exporters, he became a globally acclaimed 'case study' in social entrepreneurship.

"Maine likhne laayak kuch aisa kiya hi nahin (I haven't done anything worth writing about)," he protested when C K Prahalad first approached him.

And surely, Nand Kishore did not set out to *create* a social enterprise. Every action he took – from reducing the role of middlemen to improving the lives of his weavers – came from a simple line of thought.

"If my weavers are happy, they will do good work. Good work is good for business."

And being good to people is in *itself* important. No matter what their caste, class or social status.

At the company headquarters in Jaipur's Mansarovar industrial area, Nand Kishore dazzles me with world-class designs. From jute carpets which retail for \$250 to finest quality silks which fetch \$10,000 a piece.

From the poorest hands to the richest feet – Jaipur Rugs is a bridge. A bridge built on humanity, strengthened by the sweat of family. Connecting villages to the world.

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Nand Kishore Chaudhary was born in Churu, a district town in Rajasthan.

“I did my BCom from Lohia College in Churu and joined my father’s business.”

The business was a *chhoti si dukaan* (small shop) which sold branded shoes. At the age of 22, Nand Kishore secured a permanent job as a cashier at the United Bank of India. To everyone’s surprise and dismay, he refused the job.

“I decided not to join service because I knew I wanted to do business. *Mujhe apna kuch karna hai aur kuch badaa karne hai.*” (I wanted to do something on my own, something big.)

The shoe shop did not have much of a future. Churu was a small town where people didn’t have much money to spend on fashion. So what was a young man to do?

Around this time, Nand Kishore got acquainted with Ilay Cooper, a young writer and photographer from England. Cooper’s obsession at the time was the study of Shekhawati paintings. The two young men shared a love for the villages and the deserts – they quickly became good friends.

Meanwhile Nand Kishore spent long hours contemplating the meaning of life and work. He read Osho, the Bhagvad Gita, the writings of Mahatma Gandhi and Tagore. And spent long hours in discussion and introspection with the Englishman.

“I thought about it deeply, that what kind of person am I? What business should I get into?”

In the course of his research he heard about the carpet business. A friend who was in the transport line remarked, “The demand for carpets is very high but supply is less... Why don't you set up a loom?”

The idea appealed to Nand Kishore – he went to Jaipur to find out more. The facts were startling: Rajasthan produced 45% of India's raw wool but the majority of carpets were produced in UP. With its blend of economic and aesthetic appeal, Nand Kishore decided the carpet business was the right business for him.

The year was 1978. The young man borrowed ₹5000 from his father and set up 2 carpet looms in the courtyard of his house.

“I employed 9 people who had been trained by the government but had no work.”

The weavers belonged to the '*chamar*' community – the so-called untouchables. The family was aghast.

“My father, my mother, my neighbours, all used to say, '*Yeh kya shuru kar diya hai tumne?*'” (What is this useless thing you have started?)

“The people we do not mingle with, do not allow in our homes, are working with you? They are even visiting your house!”

Nand Kishore was immune to these taunts.

“From childhood, I could see that our society is full of hypocrisy. *Main jaat-paat nahin maanta.*” (I do not believe in the caste system.)

The weavers were nimble and worked hard. Initially, Nand Kishore also employed a 'master' from Benaras to supervise the work. But the master was also an *ustad* (expert) in money matters – his main interest in life was getting 'advance'.

“One day, he misbehaved. I told him, ‘You can go now, I have learnt everything you know.’”

Quietly observing the ustad, spending day and night with the weavers, Nand Kishore had picked up the nuances of the trade. The quality of a carpet rests chiefly on its knots.

“Funde ki nau barabar ho, lachche ki jod barabar thuke, taadi ka tension barabar ho. Yehi basic cheezein mujhe samajh mein aa gayi.” (The shape of the knot, the joint of the loop and the tension of the thread – these are the basic things you need to get right.)

But the single most important aspect is the number of knots per square inch. The more the knots, the more the detail, the more valuable is the carpet.

Nand Kishore also forged a close relationship with the weavers. He would sit with them, talk to them, eat with them.

“Unke upar mera vishwas badta gaya.” (My trust in their abilities kept increasing.)

And that trust was rewarded when the very first carpet was completed. It was made to order for a large Jaipur-based exporter. The buyer was so delighted by the quality, he called his own *karigars* (artisans) to inspect it.

“This boy is new in the carpet business but look at the fantastic piece he has produced!”

In September 1980, an article written by Ilay Cooper appeared in the prestigious *Inside Outside* magazine. Titled, ‘More than a Revival’ it featured a full-page photograph of Nand Kishore’s first carpet. The article also talked about the bright future of the handmade carpet industry and why it needed young men like Nand Kishore.

***“Meri soch hamesha se hi alag thi.
Parivaar wale kabhi mujhe samajh nahin
paaye.”*** (My thinking was always different,
my family could not understand me.)

“Ustad ko dekh dekh kar main khud ustad ban gaya.” (Observing the master at work, I too became a master.)

“I got a lot of confidence and decided to expand.”

In addition to acclaim, the first sale netted Nand Kishore ₹4000 and more jobwork. In 2 years’ time, with 6 additional looms, the business was thriving. The contractor supplied raw material, Nand Kishore supplied finished carpets. After accounting for labour and transport, he was making ₹30–40,000 per month – a big sum in 1980.

“I reinvested what I was earning into buying more looms’.”

However, this time he went outside Churu, to nearby villages like Ratangad, Sujangad, Laxmangad and Jodhpur. The main challenge was identifying and training good weavers. People were desperate for work, yet Nand Kishore was careful in his selection.

“I wanted those who have a passion for this work, some discipline. *Achha aadmi hona bhi zaroori hai.*” (He must also be a good person.)

Good weaving requires team effort. 4 weavers working on a single 8 x 10” high-quality carpet would take 3-4 months to complete the job.

As the number of workers and sites grew, Nand Kishore created a rudimentary management system. One of the weavers was upgraded to ‘quality supervisor’. The man was given a motorcycle and his job was to go from loom to loom, checking the work. His job was to compile a PPR, or Production Progress Report.

This supervisor noted the square feet of weaving per artisan. He also made payments to the workers, accordingly.

* A loom cost approximately ₹3000 in 1980.

** The quality of a carpet is determined by the number of knots per sq inch.

After 8 years of working as a contractor, the business had touched ₹15 lakh with more than 300 weavers and 100 looms. But something was missing.

“Mere andar aur badiya kaam karne ki ichcha thi. Magar exporter ke liye paisa hi bhagwan tha.” (I had a desire to excel in my work. But the exporter cared only for money.)

And Nand Kishore's entire business rested on his greedy shoulders. This disturbed the somewhat idealistic Nand Kishore. In 1986, he parted ways with the exporter and decided to enter the export business himself. A new company was formed in partnership with his brother.

Nand Kishore shifted to Jaipur, where he took a house on rent. He set up additional looms as well as invested in raw materials. But it wasn't that simple to start exporting.

“Initially, I supplied to other exporters in Jaipur and Delhi. After 3 years, we got our first direct order, from a German customer.”

The first order was worth ₹10 lakh and more followed. Clearly, there was a big opportunity. But could handmade carpets be produced on a large scale?

“Iss kaam ko bade roop main kaise karein?” How is one to grow big?

Around this time, Ilay Cooper was commissioned by INTACH to document the monuments of Diu, a former Portuguese enclave on the coast of Gujarat. He also travelled extensively across Gujarat, including the tribal belt.

“Can I get weavers in Gujarat?” Nand Kishore asked his friend.

Ilay replied, “Yes – why not. Tribals are artistic as well as loyal, if you treat them with respect and love.”

“Weavers ke saath mera itna lagaav ho gaya ki dopahar ka khaana bhi loom par baith kar hi khata tha.” (I bonded so much with the weavers that I would eat my lunch with them.)

“My interest of living in villages and close to nature made it easier to connect with the tribals.”

He added that Gujarat was also a very safe state for women.

“Women have a lot more freedom – it will be a good environment for your daughters and wife.”

What's more, the state government had schemes to train tribals in carpet weaving. The district administration had even formed co-operative societies and provided free looms. But when Nand Kishore went from village to village, he sensed a problem. The tribals were good weavers but poor managers.

This was an opportunity for an entrepreneur like Nand Kishore.

“In 1990, I decided to make Gujarat my big production base.”

Leaving his 200 looms in Rajasthan in the hands of trusted lieutenants, Nand Kishore shifted, bag and baggage, to Valsad. His 3 daughters and 2 sons enrolled in the local school. Work took Nand Kishore to distant villages, where the tribals lived. But, initially, it was not easy.

“Tribals are not very friendly towards outsiders. But I remembered Ilay's words and I knew, slowly, I will be able to win them over.”

It took 3 years to develop a rapport, to become a mentor and '*bhaisaheb*' to them. Nand Kishore began training tribals, with a focus on quality of weaving. He was especially impressed by the women.

“I saw the tribal women manage home, food, children, budget and still find time to weave carpets. They are probably some of the best managers in the world!”

Working in far-flung villages also brought practical problems. Without a phone, fax or Internet, how do you keep track of production? The solution came in the form of a wireless set which Nand Kishore spotted at an exhibition in Ahmedabad.

“We installed one repeater (tower) on top of a hill called Sapatura and 15 wireless and fixed stations were set up, costing approximately ₹6 lakh.”

To carry quality inspectors over rocky terrain, he invested in 2 jeeps and 20 motorcycles. As in Rajasthan, the supervisors went from loom to loom, delivering raw material and payment to weavers.

Gradually, production scaled up, with a truckful of carpets being despatched to Jaipur every week for inspection, prior to export. But now, there was another problem. Nand Kishore's success in working directly with weavers was slowly eliminating the role of the middleman.

One morning, a politically powerful contractor came to his office, waving a gun.

“You better leave Gujarat!”

Nand Kishore did not take the threat seriously.

“I knew it was the frustration of his failure... I was doing good work and had support of the tribal community.”

By 1999, Nand Kishore had trained 10,000 tribal weavers with over 2000 looms in Gujarat. That same year, Nand Kishore and his brother decided to go separate ways.

“*Phir shuru hua jo main bolta hoon...University of Hard Rocks of life (laughs).*” (That's when I entered a phase which I call as University of Hard Rocks of life.)

Nand Kishore started a new firm by the name 'Jaipur Carpets'. The trouble was he had spent his whole life working with the weavers at the grassroot level. He had little idea about how to run the business. All he had were some looms in Jaipur, the looms in Gujarat and 20 years of goodwill.

“There are 60 processes in carpet-making, right from buying raw wool to the final delivery... we have a quality control at each level.”

“Jo bina padhe-likhe hain unke andar ek alag talent, ek alag wisdom, ek alag experience hai.” (Uneducated people have a different kind of talent, wisdom and experience.)

“Mera weaving ke kshetra mein bahut naam raha...uska market mein kuch fayda mila.” (I enjoyed a lot of respect in the field of weaving and that helped me.)

From a blank slate, Nand Kishore was able to take the exports to ₹4 crore in the first year itself. But then, problems began piling up. Finance and HR were Nand Kishore's two biggest bugbears. To handle these aspects, he hired professional managers. But handling their expectations and egos was another new headache.

“The business suffered, we started making losses.”

At one point it seemed like the company would have to be shut down.

Once again, Nand Kishore turned inwards – reading the scriptures, attending *satsangs* and communing with nature. In this process, the alchemist within the man discovered one simple truth: “You can blame other people but, ultimately, all limitations are within yourself.”

“Mujhe ek baat samajh mein aa gayi – ki dhande ko badalna hai to apni soch badalni hogi.” (I understood one thing...to change my business, I need to change my thinking.)

The ‘philosophy’ that Nand Kishore adopted was “finding yourself through losing yourself”

Take a cube of ice – hard and unyielding. Compare it with water – which flows freely and naturally. Taking the shape the situation requires.

“To grow my business, I need to become free-flowing and flexible like water.”

In practical terms, what this meant was losing one's ego. Seeing *more* in other people.

“Mujhe log dikhai dene lage...unki capability dikhai dene lag gayi.” (I became more sensitive to the capabilities of my people.)

Nand Kishore realised that his professional managers and those who had risen from the ranks needed to develop respect for each other. This led to an initiative called the ‘Higher School of Unlearning’ where the MBAs and CAs worked with the older, uneducated managers in different departments. To truly and deeply *understand* the carpet business.

Not everyone was a right ‘fit’ with the company and those employees left.

“I used to read books...lots of books. I realised I need to recruit ‘A-class’ people – who think differently and who are smarter than me.”

One of the smartest decisions Nand Kishore made was to recruit his eldest daughter into the business. Asha graduated from Emory University, Atlanta, in 2001, with a BBA. The 23-year-old returned to Jaipur with new ideas and new vigour. Her entry raised the bar in 2 important areas – product design and marketing.

Sending Asha to America to study was a very unusual step for a Marwari family.

“It is true,” admits Nand Kishore. “In Marwari families, girls get less priority than boys. But from the beginning, my wife and I treated all our children equally.”

When Asha expressed a desire to study abroad, Nand Kishore agreed.

***“Quality ka shauk pehle se tha mujhe,
carpet ki quality ka aur aadmi ki quality.”***
**(I am fond of quality, quality of
carpets and of people.)**

“Kisi bhi NGO wale ne mujhe milne ka samay nahi diya...kyunki woh samajhte the business is exploitation.” (NGOs refused to meet me because they thought business means exploitation.)

He said to her, *“Beti, main to kabhi plane mein baitha nahin hoon, maine duniya nahin dekhi.* (Daughter, I have never sat in a plane, nor seen the world.) You become my eyes and ears. Study America, and especially the American housewives. *They* buy our carpets.”

Asha had grown up seeing her father’s struggles with buyers and merchandisers. They would find fault, claim that colours and designs were not perfect. Then ask for a discount.

“When my father was treated badly...he used to come home and pray to God!” says Asha.

The prayers were answered as, one by one, his children joined the business. Archana, who completed her BA in Textile Chemistry from North Carolina University in 2004, followed by Kavita who graduated from the Art Institute of Chicago in 2006. The same year, son Yogesh dropped out of Boston College to work full-time with his father.

Each entry created a visible impact on the business.

Asha expanded the customer base in the US from speciality rug stores to mass retail and interior designers. She began the process of modernising carpet designs to suit current trends and taste. Archana’s focus was quality – setting up checks and balances at every step of production.

“We start with inspection of raw material, then at each stage – spinning, dyeing, weaving and finishing.”

Field workers known as ‘area commanders’ are skilled weavers

* An area commander is responsible for between 50-200 looms in a given area.

and, hence, can identify and help correct mistakes while work is in progress. Even then, a small, randomly selected number of unfinished rugs is sent for checking to headquarters.

“We go into every detail – like measuring the rug length and width in 3 different places!”

Obsession with quality increases costs but it is the very foundation of the company. And its loyal customer base.

As orders increased, there were other challenges. How do you produce 200 identical rugs on looms spread across the country? The hand-drawn design process had to be converted into a computerised one. Asha developed graph-based ‘maps’ and trained the traditional designers to use them.

“The maps have easy instructions, such as where to start weaving. This goes to weavers along with a Raw Material card and the required bundles of yarn.”

This system allows the company to introduce new designs quickly without retraining weavers. The design department is now headed by Kavita Chaudhary.

Adoption of ERP was another milestone, where son Yogesh played a key role. The Microsoft Dynamix software was purchased in 2005 although implementation took almost 4 years. It allows the company to track sales and inventory, in India and the US.

“Our customers can also check the status of their order in real time.”

In the year 2006, the company underwent major restructuring, with a name change from ‘Jaipur Carpets’ to ‘Jaipur Rugs’. However, operations are handled by different legal entities, each handled by specific family members.

Jaipur Rugs Company, headquartered in Jaipur, is run by Nand Kishore (CMD), and son Yogesh (Director). This company and its 22 branch offices take care of all aspects of production from procurement to export. Jaipur Rugs Incorporated in Atlanta is run by daughters Asha (CEO) and Archana (COO) – this company manages sales and distribution of carpets in the US, which is Jaipur Rugs’ biggest market.

“Agar business mein loss ho jaye toh bhi, usse mujhe seekhne ko kya mila, us cheez par dhyaan do.” (Even if you suffer a loss, focus on what lesson that experience taught you.)

Nand Kishore's brother-in-law, Navratan Saraf, manages the entire wool-procurement process and its 7 warehouses in Bikaner. The majority of the work is outsourced to local partners with carding and spinning machines.

“We use hand-carded and hand-spun wool which is of superior quality,” says Nand Kishore.

This work is done on per-kg basis by women in the villages in and around Bikaner.

A third and important pillar of the organisation is the ‘Jaipur Rugs Foundation’. Established in 2004, the foundation receives a percentage of profits from the Jaipur Rugs Company. These funds are employed towards the welfare and training of weavers.

“We came to know that weavers can benefit from many government schemes if they have an ‘artisan’ card. So, we helped them obtain these cards.”

Benefits of the artisan card include group health insurance and bank loans. The foundation also conducts medical camps and literacy classes for weavers and their families. But, it was only in 2008 that Nand Kishore realised – this is ‘CSR’ (Corporate Social Responsibility).

It started with a telephone call from America.

“This is C K Prahalad,” said the voice at the other end.

“I know who you are,” surprised, Nand Kishore replied but wondered – why is this management guru calling me?

Prahalad explained that he wanted to do a case study on Jaipur Rugs.

“I am a simple man doing a simple business. If you ask my neighbour, he probably has no idea what I do. Who will read about me?”

Prahalad explained that he was interested in Jaipur Rugs for its complex grassroots-to-global supply chain.

“You are connecting the poorest with the richest...there is a lot to learn from you.”

Prahalad's students came to India and studied Jaipur Rugs. In September 2009, a case on Jaipur Rugs was published by the Ross School of Business, University of Michigan. This was a turning point for Nand Kishore. The work he had been doing all along had a 'name' and definition – 'social entrepreneur'.

“Maine toh bas yeh socha tha ki agar mere saath kaam karne waale khush hain to zyada mehnat karenge. Customer ke liye achha kaam karenge aur hamara profit achha hoga.” (I thought that if the people who work with me are happy, they will work hard. They will make good products for customers and the business will profit.)

What Nand Kishore did differently from others was simple: he treated weavers with respect. As equals and human beings.

The second, equally important, thing he did was improve their incomes. By employing weavers directly he eliminated the middlemen who gobbled up 30-40% of their daily wages. In addition, they did not need to travel to the city to work, to get raw material or payment.

“Ghar baithe unko sab kuch mil jaata tha.” (Sitting at home, they got everything.)

“I consider myself a weaver and I tell my children that weaving has been the greatest enjoyment of my life. They must never forget this.”

“In Marwari families, girls get less priority than boys. But from the beginning, my wife and I treated all our children equally.”

Over time, weavers also got upward mobility. Take the example of Sawarmal who has been working with Jaipur Rugs in Gujarat and Rajasthan since 20 years. From weaver he rose to map reader, then area commander and is now a branch manager, earning ₹30,000 per month. Many others have been helped and encouraged to become entrepreneurs, undertaking jobwork for Jaipur Rugs.

These homegrown practices were lauded by the C K Prahalad case study and, suddenly, Jaipur Rugs was in the limelight. In 2009, Nand Kishore was invited to speak at the University of Michigan, as well as Wharton Business School.

“Mujhe thoda jhijhak thi kyunki main angrezi itni achhi nahin bol sakta.” (I was a bit hesitant as I don't speak English well.)

But the lectures were extremely well-received.

“Pehle koi suited-booted aadmi milta tha to main naak neeche karke baithta tha. Magar dheere dheere mujhe confidence aaya.” (Earlier I used to feel small in front of people in suit and tie. But slowly I have become confident.)

Addressing the annual session of CII, interacting with CEOs across the board, Nand Kishore realised he was on the right path.

“Pata chala ki jo main sochta hoon woh mera ‘vision’ hai.” (I came to know that I too have a vision.)

With a turnover of ₹104 crore in March 2013, Jaipur Rugs is India's largest exporter of hand-knotted rugs. The company employs over 400 people directly and 40,000 indirectly, including 28,000 weavers.

“My vision is to have 1,00,000 people working with me by 2020.”

Most of the weavers are currently concentrated in Gujarat, Uttar Pradesh and Rajasthan. But Jaipur Rugs Foundation 'Motivators' are identifying and recruiting weavers in new territories, such as Nagaland, Jharkhand, Orissa and Bihar.

"Jahan gareebi zyada hai, road nahin hai, school nahin hai – wahan ham kaam shuru kar rahe hain." (Where there is extreme poverty, no roads, no schools – we are entering such areas.)

In Orissa, Jaipur Rugs works with Muslim women who aren't allowed to leave their homes.

Earlier, these women made *beedis* and earned ₹10-15 per day. As weavers, they can earn ₹100-150 per day and the work is not seasonal.

"We have big orders and we need more weavers to complete them... *Ek rug loom se utarta hai, doosre lag jaata hai!*" (One rug gets off the loom and the next one is ready to work on.)

Between 2005-08, Jaipur Rugs grew at a scorching 38% year on year. When recession hit the world market, the company was not spared. But it managed to hold its own, nevertheless.

"Mandi ki wajah se hamari soch mein bahut jyada parivartan aaya." (We had to change our strategy drastically during the slowdown.)

Nand Kishore realised that customers wanted the same look but would not pay the same prices. The company decided to focus on more affordable wool carpets and styles such Indo-Tibetan, which are quick and easy to weave. The strategy worked.

"Silk earns better margins but 8 X 8 wool carpets are our bread and butter," admits Nand Kishore.

The Jaipur Rugs model is robust but challenges remain. The company strives hard to work directly with weavers but 20% of its work is still routed through middlemen. On the issue of child labour, it has been more successful.

"We only employ weavers of minimum working age. All our looms are registered with the Rug Mark Foundation and open to inspection at any time."

* Margin on silk rugs is up to 18%, while overall net margin is 6-7%.

“Aur aage badhne ke liye kya kya skills chahiye, yeh main hamesha khojta rehta hoon.” (I keep searching for the skills I need to move forward.)

Going forward, Nand Kishore wants the weavers to get a greater share of the wealth they produce. By making them stakeholders, along the lines of Fabindia. He also sees a future where end-users of rugs are directly connected with those who make them.

“Ek emotional connection hona bahut jaruri hai – ki yeh carpet kahan se aaya hai, kis ke haath se aaya hai.” (An emotional connection is very necessary – to know where the carpet comes from, whose hands have created it.)

In the near future, every loom will have a barcode making this dream a reality.

Another Big Idea is to move from supplier to selling under the ‘Jaipur Rugs’ brand. Not only rugs but curtains, furniture – complete interior-decor solutions.

“Aur aage badhne ke liye kya kya skills chahiye, yeh main hamesha khojta rehta hoon. Subah uth ke aadha-pauna ghanta padhta hoon. Jab main office aata hoon toh ekdum majboot hoke aata hoon!” (I keep searching for the skills I need to move forward. Every morning I spend 30-45 minutes reading and come to office highly motivated.)

But no matter how many management books he reads, Nand Kishore is clear about 2 things: the joy of weaving and the joy of family. In particular, he acknowledges the role of his wife, Sulochana, since 1977.

“She not only gave me moral support but used to serve tea and food to my workers.”

Despite pressures of business, Nand Kishore never neglected his role as a father. Sundays were always spent at home, with the kids. Working together, there has been little conflict.

From weaver to owner, it's one big family. Threads of love and respect, woven by deft hands and deep hearts, bind them together.

ADVICE TO YOUNG ENTREPRENEURS

Kuch bhi shuru karne se pehle apne aap ko jaaniye. Ki bhai mujhe kya achha lagta hai, kis kaam mein anand aata hai. Aur jo mujhe achha lagta hain kya uski logon ko zarurat bhi hai. Agar haan, toh uska enterprise ban sakta hai. (Before you start anything, understand yourself. What kind of work do you enjoy and is that kind of work needed by others? If yes, you can start that enterprise.)

Kisi aur ki dekha dekhi ya jealousy ya bada banney ki ichcha nahi karein. Jo successful log hai unhe dekh kar apne aap mein khojein ki mere andar kya hai. (Do not compare with others, be jealous or indulge in one upmanship. Study successful people but use that to discover yourself.)

Padhai likhai se knowledge jyaada badh jaati hai, lekin practical reality bhi jaanne ki koshish karein. Padhe likhe hone ka ghamand nahin hona chahiye. (Higher education gives you knowledge but you must also be aware of practical realities. Do not be too proud of your degrees.)

Kam padhe likhe logon se bhi seekhne ko bahut kuch hai. Unke paas jayein, unko prem karein, unse duniyadaari seekhein. (There is much to learn from less-educated people also. Go to them, be loving and respectful and you will learn the true lessons of life.)

Main bahut bade CEOs se milta hoon. Jab bhi unko nayi skill ki zaroorat padi toh they started learning...yeh kaam toh main bhi kar sakta hoon, aap bhi kar sakte hain. (I have met many big CEOs and found that when they need new skills, they learn them. You and I can also do that.)

Sabhi ke jeevan mein utaar chadav aatey hain, patience rakhenge toh utaar chadav paar ho jayega. (Everyone's life has ups and downs, you need patience to overcome such times.)

Jis cheez mei mein believe karta hoon, jo values hain, us cheez ko kabhi nahi khoya maine. (The only thing you must never lose are your values.)