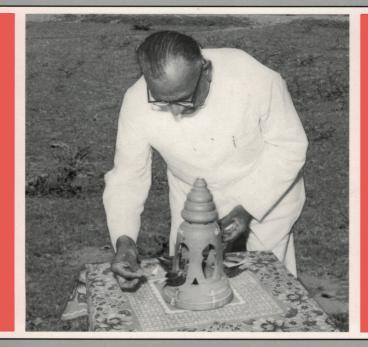
MEGHJI PETHRAJ SHAH His Life and Achievements



by Paul Marett

MEGHJI PETHRAJ SHAH His Life and Achievements

by Paul Marett



The unique qualities of your character and ideals will remain our treasured inheritance.

MEGHJI PETHRAJ SHAH His Life and Achievements

by Paul Marett

Based on an original Gujarati biography by Tarak Mehta (1975)

> Bharatiya Vidya Bhavan Bombay and London 1988

Published by Bharatiya Vidya Bhavan, London.

© Paul Marett 1988.

CONTENTS

Explanatory Note		xi
Acknowledgements		xii
Preface by Shri Uchhrangarai N. Dhebar		xiii
CHAPTER I	Early Life: India 1904-1919	1
CHAPTER II	East Africa - Early Years: 1919-1930	11
CHAPTER III	Expansion and Prosperity	21
CHAPTER IV	Family Life and Further Expansion	37
CHAPTER V	Retirement and Establishment of the M.P. Shah Trust	49
CHAPTER VI	More Reminiscences	71
CHAPTER VII	Further Charitable Donations	77
CHAPTER VIII	Personality	85
CHAPTER IX	The Philanthropist	93
CHAPTER X	The London Years	101
EPILOGUE		117
APPENDIX List of Donations		128
MAPS		
Kenya Gujarat		131 132
UPDATED PHOTOS		134
INDEX		139

LIST OF ILLUSTRATIONS

Meghji Pethraj Shah	Frontispiece
Dabasang	xvi
Premchandbhai and Meghjibhai	22
Opening of the Thika factory, April 1934	29
Reception at the opening of the Thika factory	31
Inside the Thika factory 1934	35
Meghjibhai, c. 1935	39
Meghjibhai's home in Thika	43
Meghjibhai, Premchandbhai, Hemrajbhai and Juthala	lbhai 44
Meghjibhai's bust at the Medical College, Jamnagar	48
M. P. Shah Hospital, Nairobi	52
Vipin, Khetshibhai, Jaya, President Jomo Kenyatta	
and Hemrajbhai	56
M. P. Shah Medical College, Jamnagar	63
M. P. Shah Leprosy Sanatorium	67
Maniben M. P. Shah Mahila Ashray Griha	69
Visit of Pandit Nehru to Meghjibhai's home	76
M. P. Shah Cancer Hospital, Ahmedabad	82
The Family	103
Maniben M.P. Shah Women's College of Arts and	
Commerce, Bombay	114
Maniben	116
Plaque at the Bharatiya Vidya Bhavan, London	120
M. P. Shah All India Talking Book Centre	122
Opening of the Meghraj Basic Research Cardiovascula	ar
Laboratories at Hammersmith Hospital, London, by	
H.R.H.Prince Charles	124
M. P. Shah 1904-1964	127
Presentation of Meghjibhai's Gujarati Biography to	
Mr. Rajiv Gandhi on his visit to Aradhana Dham,	
Jamnagar, 1987	133

EXPLANATORY NOTE

A biography of Meghji Pethraj Shah was written in Gujarati by Shri Tarak Mehta and published by Bharatiya Vidya Bhavan in Bombay in 1975.

An English translation was prepared and this has now been completely re-written by Dr. Paul Marett, of Loughborough University, with the addition of much new material. The maps were drawn by Anne Tarver.

For non-Indian readers an explanation of some terms may be desirable. The suffix -bhai (meaning "brother") is used with Gujarati given names as an indication of affection and respect: the female equivalent is -ben. Shri, meaning "honoured" or "respected", is used as the Indian term for "Mr.": Shrimati is the word for "Mrs". The Indian expressions of quantity, lakh and crore, have normally been translated in this text: a lakh is 100,000 and a crore 10 million. One point to be remembered, of course, is that, in many cases, sums of money mentioned in this book in India need to be multiplied by upto 100 to give their value in 2020 terms, and in Kenya multiplied by more than 250.

ACKNOWLEDGEMENTS

This tribute to the memory of Meghji Pethraj Shah could never have been written without the help of those who knew him and contributed their memories. It is impossible to list them all here but their reminiscences are acknowledged in the text. Sincere thanks must be expressed to all those, in Kenya, India and the United Kingdom, who have made possible the writing of this book.

PREFACE

(From the original Gujarati biography, 1975)

The expression, "the modernisation of society", has become very popular. One of the reasons for this is that the twentieth century has witnessed two world wars, followed by revolutions in Russia and China. But, so far as India is concerned, our revered Gandhiji's extraordinary experiment of non-violent and constructive revolution is the reason.

Faced with the ancient beliefs of the people, their traditional ways and, above all, the imperialistic policy of demolition, he initiated in India a definite programme with a definite aim. The short period of thirty years in which he led the people of India in a constructive programme towards a new vitality, complete fearlessness and self-sufficiency, was indeed a euphoric age in the history of India. In 1918 nobody would have even imagined that in 1947 we would get independence. During the subsequent period of two and a half years, Sardar Vallabhbhai Patel, another Gujarati, gently broke down hundreds of walls in India and provided for the Indian people an opportunity to shape their future under one government, one constitution and one economy.

Behind this constructive revolution lay the united strength of the Congress, and the new aspirations in the minds of the suppressed and downtrodden people, and theirs was the main contribution. Two other forces were also at work and their contribution was not small. It is necessary to refer briefly to these two forces. One force was the nationalism of intellectual and rich Indians living in India and abroad, as well as of Princes and others, and the other force was the cultural heritage passed on by the saints of India. Without these contributory factors Gandhiji would perhaps not have got the co-operation that he did. This book gives a glimpse of one such nationalist, intellectual and wealthy person of fame adorned with religion and culture. With these forces at work, Gandhiji could negate the erroneous view that class conflict is the only way by which exploited people can get free from exploitation, and with class co-operation he brought about a new self-consciousness in modem India.

This book will bring to mind three such errors: that every village is backward; that a man with no more than five years schooling is only an ordinary man; that every man seeking employment is helpless and dependent. The life of Shri Meghjibhai removes all these three illusions. Meghjibhai's life provides an illustration of the dynamism of the people living in the Indian villages. We can see from this book what stirring dreams he had in his childhood, even though he lived in a village. According to our revered Gandhiji and Sardar Sahib a village is a mine of vitality. Meghjibhai's life proves this. Similarly, this book shows that a village is a mine of insight. This great man of Dabasang showed in his life that a man of five or six years' schooling can reach great heights not just by virtue of his schooling but by virtue of his own inner insight, and that a village is also a great mine of nationalism and humanity.

Saurashtra was trained by those two great Gujaratis. They could not only fight but also win hearts. They were not unaware of modern currents and yet they were worshippers of India's antiquity. When our government was established it was a government of freedom fighters. But as soon as the struggle was over they applied themselves with zeal to the task of reconstruction. They welcomed and worshipped the vitality and insight of the Indian people and the nationalism and humanity of others, and they provided for Saurashtra an opportunity to build its own future in a free atmosphere. This was a modest experiment in the co-ordination and utilisation of all resources.

This is what we call a change of values. It is the duty of the government to encourage this change of values which will mean the enhancement of the change. But the real work was done by the people of India. Princes gave up their thrones. Landowners gave up their lands. Small craftsmen came forward with their skills. Leading industrialists and merchants also came forward. The government was convinced that there was humanity in all, and all that the government did was just co-ordination and enhancement.

Preface

It is from this viewpoint of value-change that I have been evaluating the life of the late Shri Meghjibhai. This book will inspire five things : the vitality of villages, the insight of villages, the daring spirit of villages, their nationalism, their humanity. When farming was to be done on sands, he did it, and changed the desert sands into a green field. When he needed to earn crores of Rupees he earned them, and when he needed to spend crores of Rupees he spent them without any hesitation. But he spent them towards the establishment of new values.

It was as a result of this vitality, this insight, this humanity, that in the first decade Saurashtra became aware of its original strength. As the respected Sardar paid India's debt to our revered Bapu by unifying Saurashtra, so Saurashtra paid its debt to the Sardar by merging in Gujarat.

As a result of the initiative which donors such as the late Meghjibhai took in Saurashtra, centres of social service are found everywhere in Saurashtra. In addition, Saurashtra spent another Rupees 20 crores over against the first five-year plan's expenditure of 20 crores. Both the leading figures and the ordinary people poured in loans and donations. This was the first State to invest Rupees 100 per head in development projects.

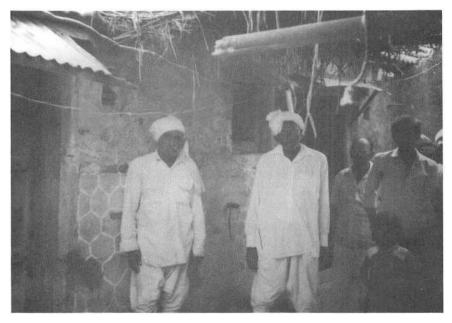
This book is a record of the achievement of a man of vision, and it is also a record of the dynamism, insight and humanity of a common man. Moreover, it contains an inspiring illustration of a great soul, of the kind necessary to the introduction of new values. We shall always need a Bhamasha. The Gandhi era produced Jamnalji and similar persons of trust. If their example is followed, this book gives hope that we shall be able to solve all our problems in this country without conflict.

Giving my homage to this great son of Saurashtra, I conclude this preface. In person he is no longer with us but the heritage that he has left will ever live amidst us.

Uchhrangarai N. Dhebar (former Chief Minister of Saurashtra) Bombay, 29th April 1975.



Dabasang village



Meghjibhai's home in Dabasang

CHAPTER I

EARLY LIFE: INDIA 1904-19

Meghji Pethraj Shah was born on Thursday, the 15th of September, the traditional Indian calendar 1904 In this was considered an auspicious date, the sixth day of the bright half of the month of Bhadrapada. His parents, Pethraj Jetha and Ranibai, were of modest means. They had some land and a small shop in the village of Dabasang, near Jamnagar, enough to support a simple way of life with nothing left over for luxuries. Jains by faith, of the Visa Oshwal community, they were pious people and they brought their children up in an atmosphere of secure religious faith. Pethrajbhai is remembered as quite an ordinary man, fairly tall and stocky in stature and strongly built. He was not educated, but generous and open-hearted. He was on good terms with his neighbours and relatives and entertained them all without stint on special occasions even though sometimes he could ill afford such generosity.

Meghji was the third child. The eldest was a daughter, Lakshmi, then came three sons, Raichand, Meghji himself and, born two years after Meghji, Vaghji, the youngest of the family. Their father was well thought of in the village where his family had been settled for four or five generations. Life in the home of Pethrajbhai and Ranibai was simple and contented: the parents were devoted to all their children and were anxious to see that their sons got such education as they could afford, to prepare them for life in business or some other suitable occupation.

In the early years of the 20th century village life in India was "civilised" but there were no modern comforts as understood in the West. In the villages there was no electricity, water would be drawn from wells, and there were no tarmac or concrete roads. Life in general, however, was very contented: people were hardworking and their needs were very few. They led a life of almost ascetic simplicity. Their diet was (and still is) strictly vegetarian. People were deeply religious and, in spite of the lack of worldly goods as we understand them now, particularly in the West, the people were happy. There were no modern medical facilities. People believed in fate and in the will of God and Karma (destiny). This was one of the reasons why centuries of colonialism, exploitation and poverty did not drive people towards Communism. In the villages there were usually one or two people with elementary medical knowledge and the local traditional medicines were very effective in treating all but the more serious illnesses. (In 1955 Meghjibhai was to provide his native village with a small hospital which serves some eight or ten neighbouring villages).

The caste system in India is as ancient as Mount Everest. In each village there were about half a dozen houses of Brahmins (the priestly caste) and a number of houses of the merchant class who were called Banias. The Visa Oshwals, who today make up about 30% of the population of Meghjibhai's native village, are a well-respected Bania caste (though they were commonly engaged in farming). There would be a fair number of families of farmers and there would also be Shudra, or manual labourers, who worked on the farms or in other manual jobs. There would normally be artisans essential to the life of the largely self-contained village community: carpenters, blacksmiths, potters, masons and the like. Each family followed its own hereditary vocation. There was also the unfortunate class of Harijans (who used to be called "untouchables") who were treated as outcastes and did the menial work of sweeping the streets and cleaning the latrines.

The British Raj was a law and order government and it certainly enforced it very effectively, even if ruthlessly at times. Dabasang was in the princely State of Jamnagar with its capital in the nearby town of that name. The very famous cricketer Ranjitsinhji became Maharaja (or Jamsaheb) of the State in 1907 when Meghji was still a little boy. The British government very rarely interfered in the governments of the Indian rulers. At one time, the whole country belonged to the Indian rulers known as Maharajas, Nawabs (after the Moghul invasion), Rajas or by other

titles. Two thirds of it was swallowed up by the British colonial power through conquest. The condition of the people in the princely States varied considerably. However, in most States the ruler was looked upon as a father to the people and he would be responsive (with a few exceptions) to the needs of the people in times of famine and trouble. But there were also some black sheep. Some States were islands of progress and the condition of the people was better than in British India. In the State of Gondal and Morvi in Kathiawar, for instance, roads and schools were constructed in most of the villages, whilst medical facilities and telephones were available all over the State's territories. In some of the States the rulers were really worshipped. The historical situation was that after the conquest of India by the British, most of the Princes had entered into treaties acknowledging the suzerainty of the British and were more or less independent for internal administration. In the village of Dabasang the local squire (the landowner) was Joravarsinhji by name, a near relation of the Jamsaheb of Jamnagar State.

In some cities modern industry was growing slowly. In Bombay and Ahmedabad the new cotton mills were to be seen, often developed by Jain entrepreneurs. Some large modern ports provided a route for overseas trade. But rural India was untouched by these developments: in general, throughout the land, the small craftsmen in their tiny workshops supplied the needs of the locality as they had done for centuries.

This was the high noon of the British Raj. The British Empire had expanded across the world: it was a proud boast that the sun never set on that Empire. In India, English education and culture were seized upon avidly by many young people. Government service offered a highly sought career, though the highest posts remained reserved for the expatriates from Britain. But Western education, indeed any education at all, was the privilege of a very few. Fortunate indeed was the village which could boast a school where local children could get an education at least of primary school level.

With Western education, even on such a limited scale, came political awakening. The desire for freedom and nationhood had spread from Europe to Asia, and in India the leaders of the Indian National Congress were arousing the consciousness of the educated classes and launching the freedom movement in all parts. But progress was slow. In the hundreds of semiindependent States, large and small, which made up a great part of the sub-continent, the local rulers, Kings and Rajas and Princes, were well content with British rule. The British Raj had brought peace and protection. Certainly, there were occasional instances of autocratic and even tyrannical imperialism but the fear of the British government gave the people of the princely States security against uncontrolled maladministration.

Meghji's native village was Dabasang, some 18 miles from Jamnagar in Kathiawar (later known as Saurashtra). Dabasang was like any other Indian village, with most of the people working on small plots of land. In those days the population was perhaps 700 or so: nowadays some 1,500 people live there, with electricity and other modern amenities. Now forming the western part of the State of Gujarat, before Indian Independence Kathiawar was divided into a large number of princely States, more than 200 in all, some of them of fair size like Porbandar, Rajkot, Bhavnagar, Jamnagar, Limbdi or Junagadh. Within these kingdoms there were many local lords owning five, ten, fifteen, perhaps twenty-five, villages. The local "squire" in Dabasang, Joravarsinhji, was a kindly man who took special care to ensure that the villagers experienced no harassment at the hands of his kinsmen. Joravarsinhii's son, Ramsinhji, became a close friend of Meghji and his family.

The village of Dabasang today is reached by a narrow but serviceable tarmac road running some three or four miles off the main road. Nowadays, it takes a short while by motor vehicle or motor scooter though the village does not see all that many motor vehicles even now. When Meghjibhai lived there in the early years of the century a journey to Jamnagar would take several hours on foot and would be considered a longish journey even in a light pony trap pulled by one of the sprightly little horses for which the region is famous. The ox cart, heavy and enduring, made from solid baulks of timber, with spoked wooden wheels, drawn by two long-horned, slow-moving, tan-coloured oxen, was the usual form of farm transport and in Meghji's childhood would have been the principal method of transporting goods from one village to another. Indeed, Meghji's father earned some extra money with his ox cart, sometimes travelling several miles away. The slow plodding oxen are a timeless feature of Indian village life.

The village streets are narrow with the solid walls of the houses broken only by heavy studded doors. The house where Pethraj Ietha lived with his wife and family has hardly changed over the years and is at the end of a narrow turning off the main village street. A gate opens into a tiny courtyard. The rooms in the small single-storey house are dark, protected from the hot Indian sun, though there is electric light nowadays. The kitchen has a low fireplace in one corner of the floor for cooking. A simple wooden apparatus rests in a large pot for churning the morning milk to separate the curds from the buttermilk. Assorted containers to hold the family's store of grain and other things are stacked around. The walls are plastered and whitewashed but very uneven; the underside of the heavy clay tiles may be seen above the open rafters of the sloping roof. Furniture consists of little but the charpoys, the typical Indian beds of woven cord on a low wooden frame (cooler than a mattress in a hot climate), upended against the wall when not in use. The family's clothes, neatly folded, are stored in a curtained recess in the wall. In one room in this house (they still know which room it was) Meghji was born.

In the village, as he grew up, he would have seen the water carrier with his large round metal water container on an ox cart making his rounds of the village. Women in coloured saris collect water in big brass pots for the day's needs. In the busy seasons men are working in the fields, oxen pull simple ploughs, sheep and black goats are herded together, cows wander idly around munching at what growing plants they can find, a few longlegged light brown dogs stretch out and sleep. Children play in the dust which covers the dry ground. Men who are not working sit around and talk, dressed in long white cotton shirts over cotton trousers, baggy at the top but tight over the calves (the prototype of the jodhpurs familiar in the West), a white cotton turban tied loosely around the head. Saurashtra is known as "dry Gujarat", as distinct from "green Gujarat" further east, and in years when the monsoon rains fail (which happens not infrequently) the land is parched and the landscape is reminiscent of a desert, brown and dusty, with sparse bushes and trees providing the only touch of green. Even the cactus hedges, planted to protect growing crops from grazing cattle, wilt in the dry air. Only where a well retains water can the fields take on the lush greenness which, in a good year, the rains will bring. When the rains fail the crops fail, the farmers have no income, and the labourers have no work. Nowadays, government aid can sustain at any rate a minimum subsistence. In older days drought would mean starvation though the Princes would provide help where possible. There is a Jain temple in the village, a whitewashed building fronting on one street, decorated above the door with a panel of coloured figures: although renovated every few years (Jain temples are usually well-kept) it is doubtless recognisably the same as it was when Pethraj Jetha and his family went there to pray.

As a child Meghji enjoyed the pastimes of the village boys, hide-and-seek around the houses and fields or flying kites. It is remembered that his enthusiasm for this pursuit led him into a near-fatal accident at the age of six. Disentangling the cords of two kites at the top of a tree he missed his footing and fell. Happily he was not badly hurt. In later life he remembered the lesson that your feet must be firm if you aim high.

Dabasang was fortunate in having a small village school with a few pupils, established and maintained jointly by the local landowner and the village people. Here, Meghji went to school when he was old enough. Endowed with a quick intelligence and a very good memory the boy distinguished himself effortlessly in his studies in the village school. His good memory was to stand him in good stead in his subsequent career and he also had a remarkable facility for mental arithmetic. His ability to carry out detailed calculations rapidly in his head was often a source of astonishment to those who had to have recourse to paper and pencil for simple sums. In these days of computers and electronic calculators we are apt to forget the advantage in a business career of a natural facility with figures such as Meghji possessed.

Meghji's full-time education had to end when he had passed

through the five classes of the village school. The small income from the family land and shop was not enough to enable his family to send him away for further studies in a school in Jamnagar. However, just at this time a teacher's post in the village school fell vacant. Meghji was the brightest pupil. His teachers recommended him for the vacancy, the leading people of the village supported this, and he was taken on as an assistant teacher on a monthly salary of Rupees eight at the age of 11. This was equivalent to about eight shillings (40p) Sterling. To his parents, simple village people, it seemed that their son had scaled the pinnacle of success. Mr. V.G. Maroo, now living in Nairobi, can remember what the school was like in 1927, just a few years after Meghii left. He remembers a wooden building, tiled most probably with the traditional village-made small hemi-cylindrical tiles still to be seen on many older village buildings today. There was a single large classroom with a floor of beaten cow dung. The teacher had a table and chair but the children, mostly boys but a few girls, sat on the floor writing with slate pencils on slates. There was a headmaster with one assistant (Meghji's successor) who was a youth in his late teens. Gujarati, of course, was the language of the school but there was also a private English school, up to Standard Four, in the village. Meghjibhai did learn some English in the village, and it was probably in this school. It may seem strange to us nowadays that a young boy, barely out of primary school, should become a teacher like this. However, a paid working "apprenticeship" was a normal way to start in teaching in the early years of this century. A teacher had a very respectable position in Indian rural society and the young Meghji's future career seemed set on a steady, if not spectacular, course. There was nothing at this stage to suggest that this bright young village boy, from a respected but not wealthy family, would end his days as anything other than a village schoolmaster. Meanwhile, his prospects were such that his parents had found him a bride and the betrothal was followed by his marriage in 1918 to Monghibai daughter of Jeshangbhai Tejshi Shah and his wife Lakshmibai, of the village of Targhadi. The bridegroom was not quite 14 years old but it must be remembered that such early marriages were the custom in those days.

Meghji was nearly ten years old when the Great War broke out in 1914 and just 14 when it ended. Although sometimes described as the First World War, the war of 1914 to 1918 did not spread beyond Europe and the Middle East. However, India was inevitably affected indirectly. Indian soldiers fought in most theatres of operation. The British officials, soldiers and businessmen in India were of course closely concerned. News of the distant war spread throughout India and to many people a German victory would be seen as a means of achieving freedom from British imperial rule. This German victory, however, was not to be. To Meghji the news of distant places, London, Berlin, Constantinople, New York, fired the imagination. He began to collect information about the world beyond his native land and an eagerness to see the world began to take shape in his adolescent mind.

Meghji began to have ambitions which would not be satisfied by the career of a village schoolmaster. It was a respected profession within the small world of Meghji's native village, but he wanted to see the world which he read about in his books. He wanted to improve the modest circumstances of his family and he was sure that he would not be able to do so within the confines of the small village of Dabasang.

Although he was still a boy, Meghji's position as a teacher brought him into contact with some of the most respected families in the village. It was thus that he met a fellow member of the Oshwal community who had connections with Africa. By this time, just after the end of the Great War, quite a number of enterprising people from Saurashtra and Gujarat, Jain Oshwals amongst them, had already settled in East Africa. They had developed businesses, and many had prospered. This man was impressed by the young boy's ability and initiative and was willing to make arrangements for him to go to Africa. In fact, Meghji was not the first member of his family to go there, for his elder brother Raichand went to Kenya shortly before him.

When Meghji broached the subject with his parents and other members of the family they were at first rather upset at the prospect of his travelling so far away. However, they did realise that other Oshwals had prospered in Africa. A bright boy's talents were being wasted in this little village. The journey abroad offered the prospect of wealth far beyond that which could be earned at home to somebody enterprising enough to seize the opportunity. The family decided to allow Meghji to go to Africa.

Nowadays, when we can fly halfway across the world in a matter of hours, a trip to East Africa is no great adventure. It was very different in 1919. The fare to Bombay and the steamer fare across the Indian Ocean represented a large sum of money for a rural family of small means. However, the money was scraped together, and with his clothes and other essentials packed in a small trunk Meghji said goodbye to his family and left for the port of Bombay on the first stage of his journey to Kenya.

When he left his home village Meghji had been married only a little more than a year. His wife Monghibai was very young and perhaps she could not fully understand her husband's ambitions. However, she did accept that his plan was in the interests of herself and the whole family. Too often the responsibilities of marriage can hold back an ambitious person: caution has to be placed before enterprise. Meghji was fortunate that his wife, and his wife's family as well, were agreeable to his plans. There was no question of Monghibai accompanying her husband to East Africa: not only was she too young but also the financial situation would not allow it until Meghji had established himself in the foreign land. In a close-knit Indian family, even more in the earlier years of this century than today, the decision about Meghji's future was a family matter, not simply a matter for the youth himself. Meghji always had a close relationship with his immediate family and more distant relatives and his desire to help them was a major reason for seeking his fortune abroad.

So, the great adventure began and Meghji made the long journey to Bombay whence he was to sail for Africa. With a companion, Mepa Punja Shah, he slept overnight on the roof of the steamship agent's office. Then disaster struck. While they were sleeping, his trunk, his passport and his steamship ticket were stolen. Mepa Shah lost his money. They reported the loss to the police, but to no avail. The steamer sailed and Meghji was left behind helpless in the city of Bombay. A moment of negligence had shattered his hopes of a bright future and the hopes of his family who had put their trust in him. In deep despair he even thought of losing himself in the great city rather than accept the shame of returning to his family and village. Then his courage returned. He would not disgrace his parents nor cause them to lose faith in him. He would accept the setback and see it as a lesson for the future, a lesson that in life one must be watchful and careful. The man who cannot look after what he has will make a poor job of keeping what he will earn. Destiny was testing him: he would go back to his village and find ways to start his journey again.

His family were very upset but sympathetic. It had been difficult to scrape together the money for the ticket. Now that was lost and it looked as though Meghji's future would be as a village schoolmaster after all. Was it possible to raise enough money for another ticket? There was only one way. His mother, Ranibai, had some jewellery: her son's future was more important to her than her personal adornments and she asked her husband to pledge the jewellery. Just enough money was raised for the ticket. Doubtless Meghji kept a very close watch on his possessions this time and all went well. He sailed from Bombay and landed at Mombasa on the 18th of July 1919. He was not yet 15 years old.

CHAPTER II

EAST AFRICA - EARLY YEARS: 1919-1930

One can imagine the mixed feelings with which young Meghjibhai landed in Mombasa on that July day nearly 70 years ago. The wonder and excitement at seeing this new land so far from home and so different, the sense of achievement at having realized his long-held ambition to travel and see the world, the challenge of setting out on a new career, mingled with sadness at leaving his parents, his wife, his brother and sister, and his childhood friends, whom he might well not see again for many years. But this was only the beginning: the future faced him, exciting, challenging, but perhaps a little frightening, for his whole family depended on this adventure.

The Great War had just ended. With the Allied victory the former German colony of Tanganyika had been placed by the League of Nations under British control. With the British already established in Kenya and Uganda this large and fertile region was enjoying peace and stability. In these conditions, businessmen were attracted there. Trade and enterprise were encouraged. The Indian population of these three countries was on the increase. Many had come from Kathiawar, Gujarat and the Bombay region, Jains, particularly of the Oshwal caste, Hindus from the Lohana and Patidar castes, Muslim Khojas, Memans, as well as members of other communities. Many found employment without difficulty in the government services or in private firms. Others, perhaps with only two, three or four years of schooling behind them, started up as pedlars in the towns and cities, buying small quantities of goods which they hawked around the streets and houses. As they progressed, they set up shops and perhaps would enter the export business, buying local products wholesale and exporting them. The people of Gujarat and Kathiawar had a

reputation for commercial ability. In East Africa opportunities were wide open for the enterprising trader to prosper without having to face serious competition from established businesses. Relations between the Indians on the one hand, and the European officials, businessmen and settlers on the other, were generally good. Equally, the Indians lived and worked harmoniously amongst the indigenous African population, learning to speak Swahili, the lingua franca of much of the region, and providing necessary shops for the local communities and markets for the local products.

Meghjibhai had already been promised а job. The arrangements for him to- come to Mombasa had been made by Hemraj Ladha Shah, a relative of his. Hemrajbhai was manager of the firm of Kanji Mepa and Co. in Mombasa. This firm had a good reputation and a large-scale business at the time and through Kanji Mepa's partner, Premji Virji Virani, who was manager of another respected company, Imtiazali and Son, had connections with this latter firm. Both companies were based in the same premises in Mombasa. Hemrajbhai felt that Meghjibhai would gain valuable experience there and he was confident that the youth would prove suitable. So Meghjibhai was employed to work in the shop and learn book-keeping on a yearly contract: his pay was to be Rupees 250 a year (plus board and lodging) in the first year, and Rupees 350 in the second. This was considerably more than double his pay as a teacher. (At that time the Indian Rupee was widely used as a currency in East Africa.) It was a good salary for those days and, of course, offered much better prospects.

Nevertheless, it was not an easy job which Meghjibhai had taken on. Although he was bright and intelligent and had a natural flair for figures, neither his schooling nor his short period as a teacher had given him any experience of accounts. Indeed he had never seen an account book and the complicated accounts of the large firm which employed him were very confusing at first. There is no doubt that the key to a firm's business is to be found in its books of account. No-one can understand the risks and rewards of any new business undertaking without a sound knowledge of accountancy. Meghjibhai was full of confidence. He was totally inexperienced but he was sure that with hard work he would master the secrets of the account books. He took up the post of shop assistant and book-keeper without hesitation. He was fortunate in getting tuition from Banji Bhavani, an acquaintance of his. He took two or three months to grasp the fundamentals of the subject but before long he had a good mastery of accounts and at the same time had developed those arithmetical skills so necessary in trade. The knowledge and expertise which he gained at this stage were to stand him in good stead throughout his life. He was already ambitious, determined not to return to India until he had earned wealth and a respected name. Although perhaps it was not evident at that stage (except in the dreams of a 15 year old boy) he was taking the first steps in the career of a future industrialist and businessman.

But the early years were not easy. In his new job the hours were long, and the work laborious. His day started at six in the morning when he had to be in the shop to sweep up and dust the stock. His hours were not fixed so it was often late in the evening by the time he finished work. He then had to settle down to his studies of accountancy. It was a period of grinding hard work but it taught him something which he was to remember all his life, that happiness and prosperity are not possible without discipline and effort. Indeed, wealth acquired easily without hard work and self-discipline slips away easily as well. The person who has not toiled and struggled for his wealth is likely to be no more careful and disciplined in guarding it. Self-discipline and effort remain important throughout life. These early years of struggle seem to have moulded Meghjibhai's character for, in later years, he was to show this same capacity for self-control and constant hard work, even, it must be admitted, to the exclusion of many of those outside interests which provide a welcome relief for many a prosperous businessman.

Meghjibhai worked hard. The long hours were physically demanding but he accepted the challenge and responded with sustained hard work. He was still only a boy (a "teenager" we would call him nowadays) but he was mature enough to appreciate the need to start as he meant to go on. He was meticulous in his work, and scrupulously honest (a virtue not always found in the business community at that time), and he was prepared to put in long hours. His first two years with the company were by way of being an apprenticeship during which he thoroughly mastered his job and learned the intricacies of the firm's business. His employers were more than satisfied with him.

At the end of the two years the head of the firm called Meghjibhai into his office. Meghjibhai thought that he was to receive a mild rebuke for some small mistake he had made. He was not unduly worried as he knew that his employers were very satisfied with him. A friendly smile on the partner's face allayed any fear which Meghjibhai might have felt and when he was politely asked to take a seat he guessed at first that he was to be entrusted with important new duties.

"We are all highly satisfied with your work", his employer said. Meghjibhai courteously acknowledged the compliment.

"You have now completed two years in our firm."

"Yes, Sir."

"Most of our employees ask for an increase of salary when they have been with us for only three or four months, whilst you have gone on working ungrudgingly for the same pay."

"Salary increases should be the result of merit", said Meghjibhai.

"Yes", replied his employer "and for that reason we have decided to increase your salary. We have decided to fix your salary for the coming year not at Rupees 350 but at Rupees 1,500."

Meghjibhai stared with astonishment. The previous year he had received an increase of a Rupees 100 without asking for it so he had been hopeful of getting perhaps another increase of Rupees 100. This huge increase was beyond anything he could possibly have imagined. He found words to thank his employer and walked out of the office in a daze.

Such news spreads fast and soon everybody knew about it: Meghjibhai was the talk of the Indian community in Mombasa. When his parents received the news they were overjoyed. Doubtless they had been confident that their son would be successful but they never dreamed that his enterprise and efforts would be rewarded so soon.

In the coming months, Meghjibhai continued to work hard in his employers' business. It was a good job with a good salary and he liked his work, demanding though it might be. He enjoyed the confidence of his employers, the friendship and esteem of his colleagues and the respect of his subordinates. His early success had given him confidence but it also began to stir fresh ambitions in his mind. From the time of leaving India he had in mind to establish his own business in East Africa at the earliest opportunity and it seemed that perhaps the time had come to do so. True, there were attractions in the security of a steady salaried job, and the kindness of his employers and colleagues made him in some ways unwilling to leave the firm of Kanji Mepa and Co. But he had, in fact, given up a salaried position at home (though certainly a very modest one) to come to Kenya: if he wanted a job like that he could have stayed at home, and perhaps he could have improved his prospects in India. He might have sought employment in a town without venturing so far abroad.

If he were going to strike out on his own, the sooner he did so the better. His two and a half years with the firm had equipped him well to run his own business and now, though still not 18 years old, he was far more mature and knowledgeable than most young men of his age. But it was a big step to contemplate, to throw up a secure position for the uncertainties of independent business. However, an the decision was precipitated when Kanji Mepa and Co. got into difficulties and closed down. Meghjibhai moved to Nairobi in early 1922 in search of better prospects and had his first taste of working in an independent business of his own. This was a very modest start. Meghjibhai and one Premchand Doshi would order various goods, baskets and the like, from Mombasa and sell them at a small profit in Nairobi. This is a long time ago now and the details are not quite clear but it seems that, whether at this stage, or perhaps a little later when the family business started, Meghjibhai obtained a revolving credit with a firm in Mombasa to purchase goods wholesale from that firm's stock. The amount was probably up to Rupees 1,500. This can hardly have been with his former employers as the firm had gone out of business but may well have been with business associates or connections of Kanji Mepa.

The partnership with Premchand Doshi did not last very long for Meghjibhai's family now gave him his next opportunity. Meghjibhai's elder brother, Raichandbhai, had come to Kenva about a year before Meghjibhai and worked for the Lakha Lakhamshi Company in Limuru some 20 miles from Nairobi. Later their younger brother Vaghjibhai joined them in Kenya. Meghiibhai's plan was to set up an independent family business. The brothers were close to each other and discussed the scheme thoroughly. It was, of course, a family matter: Meghjibhai's ambitions were for the benefit of his family, not just for his personal interest. His brothers supported the plan to establish an independent business. But they needed capital to set up on their own. Meghjibhai had managed, by strict economy, to save a little from his salary over the previous two and a half years but all his savings had been sent back to his parents in India. However, once the brothers had decided to go into business, Meghjibhai was not the sort to be deflected from his purpose. If he had no available capital in cash he had accumulated assets in a less tangible, but perhaps more valuable, form. The reputation which he had established over the past few years formed his most valuable asset. He approached some people who knew of his reputation and ability and raised the sum of £14 and two shillings, equivalent to Rupees 185, for the new enterprise. Even allowing for the change in the value of money since the early 1920s, this was a very modest sum. It had to cover the essential basic costs of setting up the business. It may be assumed that Meghjibhai's standing in his community was good enough, notwithstanding his youth (he was still not quite 18), for him to continue to obtain credit from his suppliers. This meant, of course, that turnover had to be fairly fast if the suppliers were to be paid before they started pressing for payment and credit was to remain good. At any rate, with this small capital the independent business of Raichand Brothers, named after his elder brother as a matter of respect, was set up on 1st September 1922. Although the new firm was named after his elder brother, Meghjibhai was the driving force behind it. But all three brothers worked with unity and dedication for its success. It was their first enterprise. There was no looking back. Upon their success depended the welfare of the whole family. The religious faith which they had inherited from their parents Pethrajbhai and Ranibai sustained them, but equally they had endless confidence in their own efforts. Meghjibhai was often heard to say that 51 per cent of a man's success depends on his fate and 49 per cent depends on his own efforts. Over his fate man has no control so his individual efforts are all the more important.

These early years, from 1922 to about 1930 are crucial to our understanding Meghjibhai's how business of interests developed. 60 years later we may wonder how a young boy could come to East Africa with virtually no money and leave after 35 years with a very large fortune. In some ways, of course, the times were favourable to a young man of enterprise and ability, ready to work hard at his business. East Africa was enjoying peace and prosperity, and the colonial government (whatever faults we may ascribe to colonialism from our very different viewpoint of the 1980s) was concerned to develop the three territories. Kenya, with useful natural resources, a favourable climate and possibilities for development of important natural products, attracted investment in capital, entrepreneurship, and downright hard work, both by the Indian community and also by European companies and settlers. In these circumstances, members of the Indian community were able to carve out a niche in East African business for themselves. By and large the Africans were not interested in business. The Europeans came as settlers, developing farming with local labour, on a fairly large scale, and exporting products ranging from coffee to (it may seem a little odd to us today now that fashions have changed, though the trade still continues on a small scale) ostrich feathers. Other Europeans were involved in banking, finance and shipping, as well as in fairly large industrial and commercial undertakings. That meant that the important area of small to medium size business was left to the Indian community. With very low overheads, prepared to operate from small, often primitive premises, and to live in cramped quarters behind the shop, working inordinately long hours, and with close family and community links, the Indians were able to undercut the European undertakings with their highly-paid managers expecting the high standard of living which the European overseas had come to accept as his right, and with high overheads. Thus, from a very simple base the enterprising Indian businessman in Kenya could often build up a moderately prosperous business. In a few cases, a man of outstanding ability, dedication and business acumen, such as Meghjibhai, could go further and enter eventually the really big league of those whose names are still revered by the Asian community of East Africa today. Meghji Pethraj Shah is still a wellknown and respected name in Nairobi and men such as Mr. A.R. Shah, Mr. S.P. Shah and Mr. B.T. Gathani, all prominent figures in the business community, remember him well and provided much of the information to be found in the following pages.

The brothers' business started very modestly. They would buy simple household goods wholesale and would sell them retail with a small profit. Meghjibhai travelled as a door-to-door salesman, on foot to start with. Later he acquired a bicycle. With three years' business experience behind him Meghjibhai was the one whose fertile brain conceived new schemes for the business. He got to know the needs of his customers and studied the trends in the market. After a while, the brothers were able to establish a small shop in the old bazaar (not the later bazaar in Biashara Street); a few years after this the old bazaar had fallen into such a decrepit and insanitary state that it was cleared by the municipality. The shop was a simple structure of corrugated iron sheets with basic living accommodation behind. The stock was handkerchiefs, cutlery, hosiery, varied: verv shorts. miscellaneous items of stationery like pens, nibs and exercise books, and so on. One successful venture was the manufacture of hair oil, much favoured by the Kenyans. Meghjibhai got the formula from a Mr. Miraz. A small room behind the shop was devoted to this and the process was kept strictly secret, nobody (except small children) being allowed in. A young Kikuyu called the product heating petroleum Gatere, made by jelly over a primus stove until it liquefied. Various essences and colouring substances were added, and the oil was bottled in small bottles with gold labels bearing the tradename "Dunia", selling for perhaps 50 cents or so a bottle. Besides selling it in the shop, the brothers were able to sell it in larger quantities to other traders.

As the most active partner, Meghjibhai attended to the contracts with suppliers and other outside work whilst Raichandbhai and Vaghjibhai looked after the shop. As the business was centred in Nairobi, Meghjibhai soon found that he had to spend most of his time there. His reputation for honesty and truthfulness stood him in good stead, as did his taciturn but friendly nature. The business did well and earnings quickly increased. This did not happen without grinding hard work by all three brothers: the years between 1922 and 1929 when the business expanded were not at all easy. When the Nairobi shop was well-established it was found possible to open another one at Mbale, a few miles over the border with Uganda. In 1926 or thereabouts the company was able to invest in a "box body" Rugby car, a sort of utility van costing around Shs. 2,000 to 3,000, and in this vehicle Raichandbhai made long sales trips even as far as Kampala in Uganda. (After having obtained good service from it Raichandbhai eventually sold the box body car in Uganda.) Inspired by Meghjibhai's initiative and enterprise, the firm prospered and Meghjibhai himself gained a reputation as a competent and trustworthy merchant which must have been of importance in obtaining finance for further business ventures.

About the same time, in around 1926, Raichand Brothers established a small transport business with Gosar Mepa Shah. Meghjibhai and his brothers bought a 1.5 ton lorry and Gosarbhai operated it between Nairobi and Fort Hall (now renamed Murang'a). Thus, by 1929, the firm of Raichand Brothers was wellestablished as a comfortable, if still fairly modest, business. A number of different small business ventures were in operation. So far this success story was not untypical: it was a time of opportunity for the enterprising person prepared to work hard and quite a number of the Indian community had built up reasonably successful businesses.

Shortly after the brothers set up the new business, Meghjibhai felt that he was sufficiently settled to bring his wife to Kenya and she joined him before the end of 1922. Monghibai was still very young, being no more than 14 years old when she came to Africa,

but she settled in very quickly and they began a happy married life together. To their great delight, Monghibai gave birth to a daughter on 18th June 1924; in the Indian calendar this was the 15th day of the bright half of the month of Vaishakh. They named the girl Sushila, which means "one of good conduct". With his brothers settled in Kenya, Meghjibhai was able to bring other relatives over from India as well. Meghjibhai and his family enjoyed friendly relations with other Oshwal families settled in Mombasa, Nairobi and elsewhere and he took care to maintain in this distant land the tradition of hospitality which his father had taught him. It is man's fate that happiness is interwoven with troubles. After the birth of her daughter Monghibai fell ill. Her husband made sure that she had the best possible medical treatment, but to no avail. She never recovered completely and eventually she was bedridden. She struggled against illness for six years but she finally succumbed to her weakened constitution and, in 1930, she passed away. She was only 22 years old. Meghiibhai, who was himself only 26, found himself now bereft of the wife who had stood by him with her friendly nature, good temper and practical wisdom through the years of hard struggle, and who was not destined to see the days of prosperity. She left behind her a grieving husband, her six-year old daughter and many friends who had been attracted by her pleasant nature. He never forgot this tragedy and in later years his memory of it was to play a large part in his resolve to put good medical facilities at the disposal of ordinary people.

CHAPTER III

EXPANSION AND PROSPERITY

It was in 1929 that a major development took place in Meghjibhai's business life which was to be of the greatest importance for the future. One of Meghjibhai's ventures at this time was the purchase of maize, a lorry load at a time, perhaps one and a half or two tons, from Mr. Premchand Vrailal Shah in Thika, a village a few miles north of Nairobi. Meghiibhai sold the maize on to a Nairobi miller, a Mr. J. Nimmo. Premchandbhai and Meghjibhai soon became firm friends: when visiting Nairobi where he had a branch business, Premchandbhai would have a Meghjibhai's place and often meal at stav the night. Premchandbhai, with his two brothers, Kachrabhai Vrajlal and Juthalalbhai Vrajlal, had various interests in the produce business and in other items as well. Soon discussions took place about a partnership and in 1929 the firm of Premchand Raichand and Co. came into existence. There were seven partners: Premchandbhai and his brothers, Meghjibhai and his brothers, and Mr. Hemrajbhai Nathoo Shah (who later became Meghjibhai's brother-in-law). The seven partners were to stay together for eight years. The joint resources of the two former firms gave the strength to enter large-scale projects: the capital of the new firm was raised to £10,000, a long way from the £14 and two shillings with which Raichand Brothers had started out seven years before. More important than the capital resources, however, was the union of two very able business minds. Premchandbhai and Meghjibhai complemented each other and in the eight years of their partnership both contributed to the success of their many undertakings. They remained close friends and when their did partnership eventually end in 1937. after Premchandbhai's return to India, it was only their business

Premchandbhai and Meghjibhai

relationship which ceased and they parted company on cordial terms. The new firm continued the businesses of its predecessors, the purchase and export of local commodities, which had been an important part of Premchandbhai's activities, and Meghjibhai contributed the flourishing business of Raichand Brothers to the new partnership. But soon new and more ambitious ventures took form.

It must be remembered that 1929 saw the collapse of the Wall Street stock market in the U.S.A. and the onset of a serious world depression. The prosperous industrialised countries, Britain, Germany and the United States, were badly hit. Still worse was the situation in the developing countries in Asia and Africa which were very dependent on the production of those basic commodities which suffered from dramatic falls in demand and prices. Merchants saw their carefully nurtured export trade, the result of years of work, destroyed in a few months. In East Africa there was an atmosphere of gloom, of fear, almost of panic. The owners of even the largest and most solidly based enterprises were worried by their shrinking order books and accumulating bad debts. Meghjibhai's business had expanded considerably from its small beginnings in 1922. He could not afford to look back: the only path was forward, however great the risks. In times of distress his enterprise and foresight came to his aid: his background and upbringing combined in him the rugged determination of a farmer with the practical initiative of a businessman. He could see that the depression would not last for ever.

If he could survive the bad times the longer-term future was bright. To survive he needed to establish new ventures, not draw in his horns and retreat within his shell. It is perhaps not too fanciful to see in his determination the strong will of generations of Saurashtra farmers to survive the dry years in anticipation of the welcome rains to come.

The partnership with Gosarbhai in the transport business mentioned above was succeeded by a much larger venture in 1930 when Meghjibhai and Gosarbhai, with three other partners, formed the Kenya Builders and Timber Company. In spite of the name the company was not actually engaged in building. The main activity was quarrying stone (the company rented quarries) and supplying it to builders. They had three or four lorries. Meghjibhai was not involved in the day-to-day running of the company but took part in the business decisions. We may surmise that his commercial standing and business acumen were considerable assets to the company. He sold out his interest to his partners in around 1932.

It is not easy, looking back all of these years, to give a coherent picture of Meghjibhai's business activities at this time. Most substantial businessmen then (and indeed the picture has not changed today) were involved in several different enterprises at any one time which might involve a number of separate but interlocking companies, partnerships or personal interests. In the course of his business career Meghjibhai established over 50 companies. Up to 1929, Meghjibhai's concerns were almost certainly those of Raichand Brothers, the family firm in which he was the dominant partner. It seems probable that his involvement in Kenya Builders was as an individual, not in the name of Raichand Brothers nor of the newly formed Premchand Raichand and Co. (though, of course, he would not have considered his personal interests as divorced from the interests of his family).

One of the first major ventures after the formation of Premchand Raichand was the Kenya Aluminium Works Limited, registered in 1930. The use of aluminium pots and pans for domestic purposes was growing at that time. They had many advantages over the older cast-iron or tinplate wares, being lighter in weight and cheaper, yet very durable. The potential of this business caught Meghjibhai's keen eye: the demand for aluminium vessels was considerable, both in East Africa and abroad, and the profit forecast was good. Moreover, there were not many manufacturers in the field yet, so competition would not be excessively keen. No sooner had Meghjibhai made up his mind to establish a factory for manufacturing aluminium vessels than he set the plans in motion. He was always like that: once an idea for a new venture came into his head he would not rest until he put it into motion. Meghjibhai was a man of action: ideas without action are useless. His credit with the Standard Bank of

South Africa (now part of Standard Chartered) was good. The resources of the combined firm of Premchand Raichand made possible much larger scale operations than had been feasible before. Machinery imported by a German company (which had later gone into liquidation) was purchased and in no time at all a factory was in full production in Mombasa making aluminium vessels.

Before long, a substantial trading and industrial group had come into being under the umbrella of Premchand Raichand and Co. This did not, of course, happen overnight, nor without foresight and constant hard work and attention to business by Meghjibhai and his principal partner Premchandbhai, and indeed encouragement, support and help from the other members of the partnership. One venture which proved successful around this time was the import of petroleum products, kerosene (paraffin), oil and petrol, from Romania. Petrol was shipped in drums (and sold at the controlled price of one shilling 25 cents per gallon!). This business continued up to the beginning of the Second World War but then the colonial government, favouring the big companies like Shell, made a regulation that importers must build storage tanks at Mombasa harbour and Premchand Raichand dropped out of the trade. As better times had succeeded the depression of the early 1930s Meghjibhai's foresight was vindicated and the firm of Premchand Raichand built up a substantial reputation based on business success.

The colonial government was anxious to encourage the growing of certain crops, amongst them tobacco and cotton. Meghjibhai's standing with the government was good and the Governor himself opened the cotton ginnery of a new company, Kenya Cotton and Produce Co. Ltd. (a company in the Premchand Raichand Group), at Sagana in 1936. Another ginnery was established at Meru. The ginneries were successful even though cotton growing (unlike tobacco in which Meghjibhai was not involved) never really took off in Kenya. However, Kenyan growers supplied enough cotton to keep the ginneries going well.

growers supplied enough cotton to keep the ginneries going well. Now we come on to the really big venture, the one which more than any other created Meghjibhai's fortune. He had already risen, by the early 1930s, from his modest start peddling goods from door to door, to being one of the two dominant partners, perhaps the dominant partner, in a profitable industrial and trading group.

The village of Thika (now a pleasant small town) is some 25 miles from Nairobi. Here, on the banks of the Thika river, there were (and still are) groves of wattle trees. The bark of the black wattle is particularly rich in tannin, the substance used primarily in the process of tanning leather (but also having uses in the dvestuffs and chemical industries). The wattle trees flourish in East and South Africa and the bark can contain as much as 37% tannin. Wattle bark was a fairly important export from Kenya. Premchandbhai had already built up a small business in the export of the bark. He had installed a chopping machine in 1929 at Blue Posts near the famous and beautiful Chania waterfall just outside Thika village. Here he employed four or five staff under an Indian foreman or manager. The bark was collected from local farmers, chopped and put into bags. A German firm of exporters, A. Baumann and Co., handled the export. The business prospered, though in a fairly small way.

Premchandbhai had hopes of expanding the business in wattle bark and even of establishing a factory for large scale production. Undoubtedly, the formation of the partnership gave the necessary conditions and impetus for development. With Meghjibhai's drive and commercial acumen the wattle enterprise leapt forward. There was no problem with supplies as the wattle trees were plentiful in the Thika area and the income was welcome to the Kenyan suppliers. The next step was the installation of new machinery to speed up the bark cutting suppliers were encouraged The local process. to start the replanting of the wattle trees. Government aid was forthcoming as the project was of considerable benefit to the local economy.

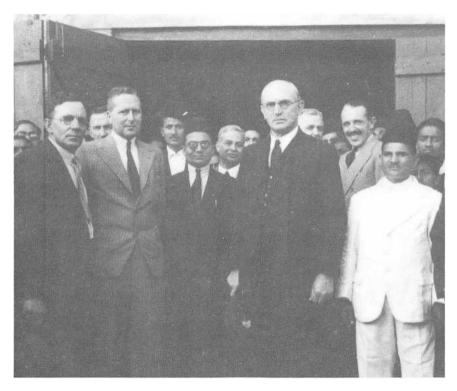
There were difficulties, of course, particularly the competition from the suppliers and exporters from South Africa where the wattle trees also grew in abundance. The company had to compete with these established business enterprises but Meghjibhai was never a man to be deterred by competition. This business was to prove a goldmine and was the most successful of all his ventures.

The export business in wattle bark was going well but Meghjibhai was not satisfied. At that time the bark was exported and the profitable process of extracting the tannin was carried out in factories abroad. Meghjibhai saw good prospects if the actual processing was done locally, and the tannin extract was exported. Plans started in 1932. A piece of land by the river at Thika was put on the market by the government and it was secured through a nominee, Mr. G.M. Vasani, for the nominal price of Shs. 1,000. It was government policy to make land available cheaply for enterprises which would benefit the developing economy of Kenva. Settlers from Britain and South Africa had benefited from this policy, obtaining agricultural land often at unbelievably low prices: many failed but many also prospered and made at the same time a contribution to Kenyan development. In the attempt to understand Meghjibhai's success it is important to remember that, in spite of world recession, the prospects for the Kenyan economy were good, development was proceeding rapidly and, for a man of Meghjibhai's drive and commercial flair, opportunities were there to be seized. When the Thika land was put up for sale, there was some fear that a South African Company, the Natal Tanning Extract Company, would expand its activities and the colonial government of Kenya was no doubt pleased when a local business put in an offer and acquired it. The Natal Company was already established in Kenya and in fact seems to have erected a plant at Thika about the same time as Meghjibhai.

The plans for the new factory went ahead rapidly. Meghjibhai moved temporarily to Thika while the factory was getting under way. It was two years before the large-scale machinery arrived from Glasgow and, in the meantime, it was necessary to struggle with small and inadequate machines. The alternative would have been to have waited until the large machines were supplied but in that time competitors would have stolen a march. The new machinery was installed in 1934: though nearly all of it has, of course, been replaced since then, it is still possible to read the words "Thika via Mombasa" on a huge old press for baling cut bark, apparently part of the original machinery, preserved in an outbuilding of the factory today.

The Thika factory went into full production in 1934 and was opened by the Governor of Kenya, His Excellency Brigadier-General Sir Joseph Byrne, GCMG, KBE, CB, at a large function held in one of the warehouses. Photographs still preserved at the factory show a very considerable gathering of people, with Meghjibhai and Premchandbhai prominent among them. As a sign of changing times and customs, this was the first public occasion attended by ladies unveiled. It was also the first important function to which Kenyans were invited. The huge factory, with a chimney 175 feet high, and covering more than $2\frac{1}{2}$ acres of land, costing Shs. 600,000 to build, was the result of the dream and ambition and hard work of a far-sighted industrialist and businessman. Sound planning by Meghjibhai, backed by his close associate Premchandbhai, meant that the new enterprise flourished almost from the start. The factory made a major contribution to the family fortunes. When his partnership with Premchandbhai eventually came to an end in 1937 Meghjibhai retained this business as the principal part of his share of the assets of the former company, a wise choice indeed for the tanning extract business continued to flourish in the years to come.

Indeed, although it is no longer owned by Meghjibhai's family, the factory is still flourishing today. It is still the Kenya Tanning Extract Co. Ltd. and the "Rhino Brand" trademark is still used as in Meghjibhai's day. The 33 acre site slopes steeply down to the river and the surroundings are attractive. The great hangar-like buildings are the same, though the original chimney has been replaced by a new shiny metal one. Inside, the size of the factory is apparent: it is dim and shady away from the bright African sun (electric light was installed as early as 1934) and there is a not-unpleasant sweetish smell from the extraction process. The dark-coloured bark is piled in large heaps: it still comes from small farmers, within a 60 kilometre radius, not from large estates. The railway siding and weighbridge are still in use. Two or three people operate the electrically powered machine chopping the bark. The chopped bark is then conveyed automatically up to the boilers where it is mixed with the appropriate chemicals and the extraction process takes place. More than 50 tons of bark a day



Opening of the Thika factory, April 1934 L. to R. Mr. W.E. Pritchard, Mr. Baumann, Mr. Raishi Rupshi Shah, Meghjibhai, Sir Joseph Byrne, Premchandbhai are processed and the daily output is around 25 tons of tannin extract. The old open wooden tanks are gone now, replaced by shining metal vacuum boilers but the furnaces, fired with the wood from which the bark has been stripped, are still the same. The extract is tapped from the boilers as a thick dark-brown pitch-like substance which is collected in bags and weighed before it solidifies. The extract is sold either in this solid form or ground into a fine light-brown powder. Although the processes have been largely automated the factory still employs 90 people, working three shifts around the clock. In spite of the changes it is still easy to picture the scene as is was when Meghjibhai knew it in the 1930s. Nowadays, as in Meghjibhai's day, the export trade is of primary importance: 95% of the factory's output is exported, mainly to the Indian sub-continent. The export of baled chopped bark continued alongside the trade in tannin extract up to 1966 when it ceased

In the same year as the Thika factory opened there was a stroke of good fortune. A similar factory under the European ownership of the Bakau and Kenya Company had been operating at Limuru on a 15 acre site, but the owners had closed it down. Once the Thika factory was under way, Meghjibhai turned to ways to expand the project. The Limuru factory offered an obvious opportunity and he set his mind on acquiring it. There was one difficulty: Indians were not permitted to buy land in the highlands where the government was bent on encouraging development of the estates owned by European settlers. There was a way around this. A company was formed with Mr. W. E. Pritchard, the engineer at the Thika factory, and Major Stretton, of the Nairobi law firm of Delaney and Stretton, as directors. (Mr. Pritchard had formerly been with the Natal Extract Company but offered his services to Meghjibhai when differences arose with his employers.) Negotiations were started with the other company. As they were not interested in starting the factory up again Meghjibhai was able to strike a hard bargain and acquired the factory (through the nominee company) in 1934. Once the deal was completed, Mr. Pritchard and Major Stretton transferred the shares into the control of Meghjibhai and Premchandbhai (either to them personally or to Premchand Raichand and Co.: at this distance of



time, it is not possible to determine the exact arrangement). Around the same time, a wattle farm or plantation at Limuru was bought, this time through Premchand Raichand's export agents, the German company of A. Baumann. These transactions, by-passing the law on the sale of land to Indians, aroused an uproar amongst the European settlers and the government in fact passed a law to prevent repetition.

At any rate, the new factory was re-opened and full production was soon under way. Meghjibhai was not, of course, directly engaged in the day-to-day administration of the factories, which was in the hands of managers, but he did keep a close eye on their operation. The manager at the Thika factory was Mr. Raishi Rupshi Shah. Although there were two separate companies, Kenya Tanning Extract Limited and Limuru Tanning Extract Company Limited, they formed effectively one large business. In the first few years there was intense competition with the Natal Tanning Extract Company. Negotiations took place between Premchand Raichand and the Natal Company and in 1937 they formed a trade association to co-ordinate their operations in their common interest, with the approval of the government.

Expansion was not without its problems. Running two factories meant twice the work. Moreover, sales had to be raised to keep pace with the increased output. In 1938 Meghjibhai toured Japan and other East Asian countries on a sales drive. His tour was successful and he found more customers: he ensured that these new buyers were financially sound before he took their orders. It does seem, indeed, that he had considerable talent on the marketing side, and he had a good product for which there was demand from around the world.

By now Meghjibhai had spent quite a long time in Thika getting the tannin extract business under way. Both factories were thriving and he felt that he could now leave them in the hands of Premchandbhai and his partners, releasing him to plan new ventures. In fact, Meghjibhai's absence was followed by a downturn of business. Exports decreased and the factories found themselves holding large unsold stocks. It seemed that Meghjibhai's guiding hand on the reins was needed again, at least for the time being. Since he had started up this industry,

Expansion and Prosperity

Meghjibhai felt that he had a responsibility to keep it running and he was persuaded to take over the direction again. He introduced improvements in the management and brought the business back on an even keel. He also made a trade visit to England where he was successful in obtaining considerable orders from British importers. He also visited Romania to sort out certain problems which had arisen in relation to the trade in tannin extract. (The visit was not connected with the petroleum imports from Romania in which he was also engaged before the war). Now both factories, at Thika and Limuru, were running well

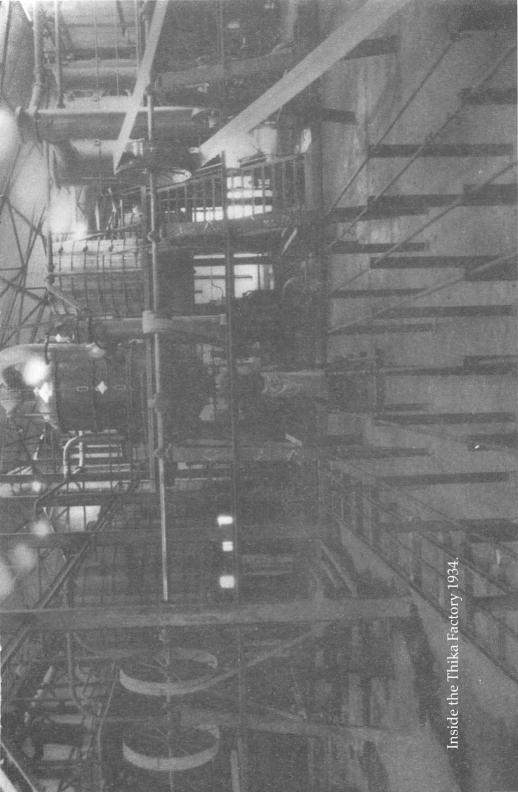
and they continued to progress for several years. However, by 1944, the pace began to slacken. With the considerable demand for bark it is not surprising that the bark producers, finding themselves in a sellers' market, were tempted to raise their prices for the essential raw material. The higher prices affected the profitability of the factories. Meghjibhai reasoned thus: "If we do not satisfy the producers of bark we shall not get their co-operation, and we depend on them for supplies. If we want to acquire wealth for ourselves, we should first distribute a proportion of our gains to the primary producers and then take our own reasonable share. If we keep our suppliers satisfied, our trade will flourish. So, we must look elsewhere for the necessary economies." Meghjibhai had thought this through carefully and planned where cuts in expenditure could be made. Running two factories at two different locations was an expensive and inefficient method bearing in mind the volume of production. So, production should be concentrated at one factory and with the installation of the most up-to-date machinery the output of that one factory would be as great as that of the two combined. His partners were immediately convinced and plans for their merger were put in hand at once. The factory at Limuru was closed and the pieces of machinery which would be of use in the newly-expanded plant were transferred to the Thika factory. The factory premises and the farm at Limuru were sold to a company called Gardens and Plants. Orders were placed at once for other modern machines. As the chemicals extracted from the wattle bark are corrosive of steel much of the machinery has to be of copper or

brass. Construction of new buildings for the expansion of the factory was started. The factory's own railway siding could take wagons up to 50 tons in weight. By 1947 production at the renovated factory was expanding rapidly and when reorganisation had been completed production eventually rose to three times that before reorganisation. Output rose to 33 tons a day. Meghjibhai's insight and decisiveness had brought this about.

As an employer, Meghjibhai was always concerned with the welfare of his employees. He knew that a contented workforce, provided with modern conditions and facilities, was the key to a successful business enterprise. In all, 300 people worked in the factory, Indians, British and Kenyans. All were provided with furnished accommodation. All lived as members of a single large family. In return for good living and working conditions, Meghjibhai expected discipline and commitment from the workforce. He himself kept regular hours. He would be at work punctually and would expect the same punctuality from his employees. If any of his workers fell ill, he would visit them and help with medical care and money. He took a deep interest in everybody's welfare, but he would not tolerate any sort of slackness.

Mr. Jethalal Kachra Shah, now (in 1988) in his 81st year and head of a family with a large timber merchants' business and other interests in Thika, can remember the quiet village of Thika in 1929. He was employed as a driver by Premchand Raichand and Co. and, besides driving lorries, he acted as chauffeur to Meghjibhai and Premchandbhai on trips all over the country. He remembers Meghjibhai as a true man who insisted on straight work and good results with no idleness. He was a good employer. Even though Jethalalbhai was an employee he was treated as a friend. He would be invited to sit with Meghjibhai at lunch and was generously treated by his employers.

Everybody associated with the factory was proud of it and was prepared to work hard to make the business successful. This was the only enterprise of its kind in the world which was in Indian ownership: Meghjibhai and his partners had invested no



less than Shs. 5 million in it. His faith in the project was fully justified. With the development of the world economy and growing prosperity, particularly in the industrialised countries, the use of leather had increased greatly and the growth of the leather industry entailed, of course, a growing demand for tannin. Not only the countries of Europe but also China and Japan sought the products of Meghjibhai's factory. In the different forms of chopped wattle bark, solid wattle extract and wattle extract powder, the products of the factory at Thika, under the Rhino Brand trademark, were exported to no fewer than thirty countries. Wattle products still, in the 1980s, form one of Kenya's principal exports.

To the Kikuyu people the wattle trees are as good as the legendary wish-fulfilling tree, for these trees gave them an income of Shs. 5 million a year from the sale of the bark alone. Before Meghjibhai came to Thika it was only an ordinary village. Besides the local Kenyan inhabitants a few Oshwal families had settled there. Meghjibhai certainly had connections there for, perhaps mindful of his own start in life as a village school teacher, he founded a primary school in a house in Thika as early as 1923. The development of the factory at Thika brought growth and prosperity to the village, it brought employment, and other businesses sprang up to serve the expanding town. The Indians and the Kenyans living there all shared in the prosperity. Today, Thika is a thriving town. Those who see the schools, the hospital, the club, the swimming pool, the library, the playground and many other modem facilities probably have no idea what all this owes to the visionary genius and practical enterprise of one man, Meghji Pethraj Shah.

CHAPTER IV

FAMILY LIFE AND FURTHER EXPANSION

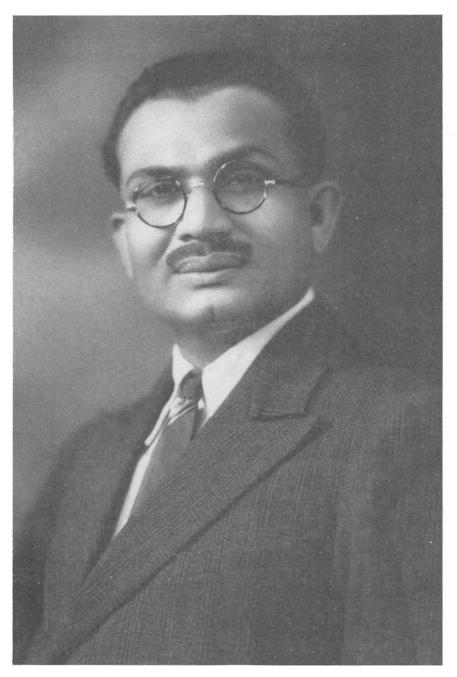
After the sad loss of his wife Monghibai in 1930, Meghjibhai's personal life was to take a turn for the better again. His young daughter needed a mother's care; Meghjibhai needed the help and companionship of a wife. On 18th November 1931 he married again and brought his new wife to Mombasa. She was Maniben, the daughter of Mr. Nathoobhai Deva Shah and his wife Kunvarbai, of Navagam near Jamnagar in Saurashtra. She had two brothers, Hemrajbhai (who was one of Meghjibhai's partners in the firm of Premchand Raichand) and Khetshibhai, who was also successful in business in Africa. Although she was only 17 at the time of their marriage, Maniben had already the intelligence and wisdom of a mature woman. She affectionately filled the place of a mother to the young Sushila and she took on the responsibilities of running a busy household. But, in addition, she took a keen interest in her husband's business, listening to his many plans and aspirations. It was a great adventure for a young girl, but more than half a century later she remembers how she settled down happily without feeling homesick.

When Meghjibhai married Maniben in 1931 he brought back to Kenya with him a wife, mature beyond her tender age, who was to be a support and partner to him in the coming years of business expansion. It was a happy marriage. But the ways of God are mysterious: he gives with one hand and takes with another. In 1932, Maniben gave birth to her first son, Suryakant, to the delight of his parents. But Suryakant's life was tragically short and he died within the year. Meghjibhai mourned silently and bore the will of fate without reproach.

Another blow came two years later when Meghjibhai's father died in 1934. Meghjibhai was on a business trip to Japan when he heard the news of his father's death. It was a grievous blow to him and an occasion of great sorrow, not least because neither he nor his brothers had been able to be with their father in the last days of his life. Meghjibhai had great love and respect for his father. He could never have progressed so far without the support and encouragement of Pethrajbhai who, in spite of a narrow conventional village background and upbringing, was willing to allow his sons to leave the confines of the village and travel far abroad with his blessings. In their turn, the three boys accepted exile from their home and friends and familiar haunts in order to bring prosperity to their family. It was hard on Meghjibhai to lose his first wife, his first son and his father, all within the space of four years. Meghjibhai's upbringing gave him the strength to bear the will of fate with equanimity. Birth and death are determined by God: man must accept them. Life must go on and Meghjibhai returned to the duties which business and society laid upon him.

After this testing time, however, happiness and prosperity came hand in hand. On the one hand his business enterprises prospered and with his financial position secure Meghjibhai and his wife Maniben were able to participate in the activities of the Oshwal community and in the wider society around them. They became well-known and respected figures. Although Meghjibhai became, many years later, president of the Oshwals in Nairobi it would not be true to say that he was heavily involved in the affairs of his community. He was a man of broad vision: his views transcended communal or especially sectarian groupings; his outlook was international. Nonetheless, he earned the affection and respect of the Oshwal community and is remembered for his good qualities by the members of the Asian community even today.

One member of the Indian community in Nairobi, Mr. Bachulal Gathani first met Meghjibhai around 1932 when Meghjibhai and Maniben were living in a nice flat in a modern house in Nairobi. At that time he did not go out to other people's houses very much though he did visit Mr. Gathani's home quite often. He was very particular about his dress: he always wore an English style three-piece suit and a tie (in contrast to his partner Premchandbhai



Meghjibhai, c. 1935

who normally dressed in homespun white cotton "khadi" cloth). He rarely wore a cap, though there is a photograph of him about this time wearing the round dark Indian "Bangalore" cap which was the normal headgear of the Indian businessman in Kenya at that time. Indeed, Meghjibhai and Premchandbhai set an example to their fellow members of the Nairobi Indian community who tended at that time to be careless, even slovenly, about their dress. Mr. A. R. Shah remembers that Meghjibhai and his partner were the first to adopt the habits of clean shoes and a shave and bath every day.

Although certainly not unsociable (he was friendly and wellliked), Meghjibhai had little time for gossip. Indeed, his whole life and interest centred around business. He would glance at the headlines in the newspapers but Mr. Gathani could not remember him listening to the wireless. Music did not interest him and he seemed to have no hobbies except work. Yet, with all that, he was a pleasant and compassionate man. He was a good judge of people, forming his judgements quickly. Business decisions were the same, arrived at briskly (but with careful consideration of the various issues involved) and implemented immediately. If he did sometimes make a mistake, he would undo it without delay. He expected the same standards from others as he exacted from himself. He was always active: when thinking his fingers would be moving in rapid calculations and if his hands were occupied when driving a car, he would calculate on his toes!

At the time of the disastrous Bengal famine in 1943, Meghjibhai was treasurer of the famine relief fund in Nairobi and he insisted on Mr. Gathani as assistant treasurer. Meghjibhai took a genuine interest in the fund: he would telephone every evening to enquire about progress and would personally approach people who were likely to give large donations. It was probably the most important interest in his life at that time. Meghjibhai himself gave the second biggest donation (the largest was from a European lady with estates in Bengal). This was not, in fact, Meghjibhai's first experience of fund-raising. In 1936 there had been a tragic famine in Meghjibhai's home State of Jamnagar. A meeting of the Oshwal community was convened at the premises of Premchand Raichand. A fund was launched to help the distressed and a considerable sum was raised, with Meghjibhai playing the leading role in the fund-raising.

During this period the family grew. Four daughters were born in a period of six years. Meenal, Maniben's eldest daughter was born in 1934. Two years later Jaya was born, and she was followed in 1937 by Sumi. Their youngest daughter, Nalini, who is nicknamed Usha, arrived in the family in 1939. After the birth of four daughters the parents were further blessed with two sons and with them the family was complete. Vipin, the elder son, was born on Friday 12th November 1943 and Anant, his younger brother, on Friday 4th June 1948. It seemed that, after the earlier troubled years, God was compensating Meghjibhai for his former sorrows.

When Vipin was born in 1943 the overjoyed father telephoned Mr. Gathani to tell him the good news. His baby son, he said, was a gift of the Gods in reward for his work for the Bengal Famine fund. Perhaps Mr. Gathani's reply planted a seed in Meghjibhai's heart. He said that God has given you a son as a reward for collecting other people's money: how much greater a reward will you receive if you do good with your own money? Do not, he added, give to the gods or temples, they are well-provided in India already, give to education, that is the best cause. There is a story of the boy who was hungry and asked a fisherman for a fish. The fisherman said "If I give you a fish you will be hungry again tomorrow so what I will do is teach you to fish."

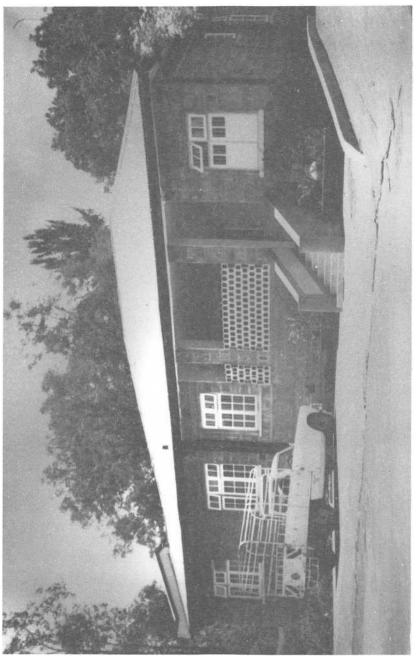
This was a period when Meghjibhai's business and prosperity were expanding rapidly. Not infrequently, people find that devotion to business means that family life suffers. He was careful not to fall into that trap. When he was at home, he put business cares aside and devoted his whole attention to his wife and children. He was very concerned about the upbringing and education of his children. Brought up in a poor family himself, he was not able to have much education. Now that his children were growing up in a rich family he insisted that they did not neglect their studies on that account. The family moved to a new house, comfortable and attractive but quite modest, in the grounds of the Thika factory when Meghjibhai assumed full control of the tannin extract business in 1943. They lived there until Meghjibhai's retirement and in 1951 he built a substantial (but not ostentatious) house standing in a moderate-sized garden on Limuru Road, in one of the best suburbs of Nairobi. This remained their Kenya home until Meghjibhai finally divested himself of all business interests in Kenya and moved to India in 1954.

Family life was important to Meghjibhai. Devoted to his parents while they lived, he showed the same devotion to his children. He showed no favouritism to any one of them. He believed strongly that daughters should get as much education as sons. Sushila, the eldest, received her education in Kenya where she stayed at school up to the seventh class. Meenal went to New York to do her B.A. Jaya and Sumi graduated in Bombay, the former as Bachelor of Arts and the latter as Bachelor of Science. Nalini received art training in London. The girls all appreciated the value of education: their parents gave them free choice in the matter of their own education and brought no pressure to bear upon them. Both of Meghjibhai's sons studied in London. Vipin, the elder, studied law and qualified as a barrister, whilst Anant took the degree of B.Sc. (Economics) at the London School of Economics. Both the brothers are currently engaged in business.

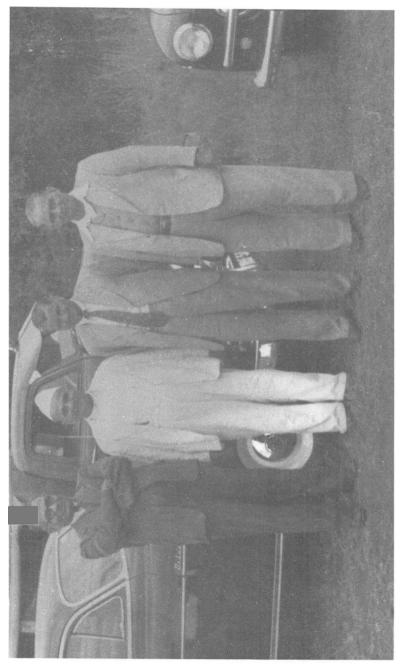
Meghjibhai had the happiness of seeing all his five daughters married in his lifetime. All of them are now living in London. There are many grandchildren. Sushila has two daughters and three sons, Meenal has a son and a daughter, Jaya has four daughters, Sumi has two daughters and Nalini has two sons. Vipin has one son and one daughter, Binoy and Vaishali, and Anant also has a son and a daughter, Anish and Meghna.

After his father died in 1934 Meghjibhai brought his mother to live in Nairobi. Although he had been unable to look after his father in the last days it was a great comfort to be able to care for his mother in her old age. She died in 1951. Meghjibhai accepted sadly but calmly the loss of one whose life had been bound up with his for nearly half a century. Now that both his parents had passed away, Meghjibhai was prepared to pass on the reins of business to others and devote himself to a life imbued with the spirit of service.

The success of the Thika enterprise raised Meghjibhai into the first level of the Asian businessmen in East Africa. He was now a



Meghjibhai's home in Thika



Meghjibhai, Premchandbhai, Hemrajbhai and Juthalalbhai

very wealthy man. The late 1930s and the 1940s saw further expansion of his business empire. Mention has already been made of the cotton ginneries at Sagana and Meru and the petroleum import business. The company of Premchand Raichand became the second biggest undertaking in the Kenyan produce business (second only to Kenya Fibres Association, a European settlers' enterprise).

In 1937 the longstanding partnership with Mr. Premchandbhai Vrajlal Shah, which had been formed eight years earlier, came to an end. Premchandbhai returned to India and the dissolution of the partnership took place in a most amicable fashion. There is no doubt that Premchandbhai had contributed a great deal to the success of their joint business ventures: like Meghjibhai he was a man of foresight and considerable business ability and the two men made a formidable business partnership.

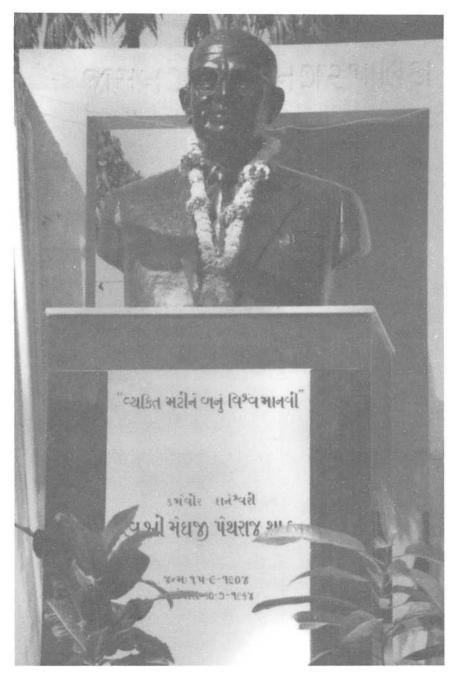
However, now that he was on his own, Meghjibhai's business interests continued to expand. Mr. C.U. Shah - Chimanbhai - knew Meghjibhai well during this period; in fact, in spite of a considerable difference in their ages they were close friends as well as business associates. Chimanbhai well remembers their first meeting when Meghjibhai was in India for the marriage of his eldest daughter Sushila and Chimanbhai was awaiting the results of his law degree examinations. They met at dinner at the house of Dr. M.T. Shah, a good friend of Meghjibhai. This was in December 1941. When Chimanbhai, in reply to a question, said that he was intending to go into his father's business, Meghjibhai suggested that he would do well in East Africa where people of education were in short supply. They sailed together to Mombasa on the 3rd of January 1942. One early result of their association was the firm of Raichand Brothers (India) Pvt. Limited, formed on the 21st of July 1944, the shares being held by Meghjibhai and his brothers and Chimanbhai. The company pioneered the import of East African wattle extract and took 80 to 90 per cent of the market.

When the partnership with Premchandbhai was dissolved, Meghjibhai chose the Kenya Tanning Extract Co. Ltd. as the major part of his share of the assets. It was a wise choice for the company, as we have seen above, continued to flourish in spite of temporary setbacks. A totally different venture was Colonial Merchants Ltd., a company formed by Meghjibhai in Nairobi in 1949 and engaged in textile imports, mainly from the United Kingdom, India and Japan. In 1949 he had the opportunity to buy nearly 16,000 acres of sisal land near the town of Lindi in Tanganyika from Mr. Mathuradas Kalidas. It was a major business risk, but, as with so many of his enterprises, his foresight, combined with hard work, paid off. A large part was sown and three factories were established on the remaining land. 2,500 workers were employed, and the output of the factories was 4,000 tons of sisal fibres a year. He was fortunate (or foresighted) that he was holding substantial stocks when the price of sisal reached a very high point. One stroke of luck which he could not have foreseen was the devaluation of Sterling at that time which gave him an unexpected bonus of ten per cent of the value of his sisal. All this involved much of Meghjibhai's time, leaving him little time to devote to his other enterprises. He received a good offer for the land and business; so, he harvested the crop while prices were high and then sold out to Mr. Lalji Makhanji of Nairobi before 1952.

From the time of his first arrival in Kenva, Meghjibhai had been involved (at first in a lowly position) in the financial aspects of business. During his business career he was involved in a small way in holding deposits for other businessmen but this was by no means banking, rather a service to his friends and associates. In 1952, however, he did move into the finance business with the formation of Guarantee Discount Company Limited. It was a high risk business and he had to charge accordingly. Inevitably he suffered from some defaulters, sometimes he made losses but he made a point of not pursuing his debtors into the courts but rather wrote off the bad debts. The provision of venture capital and hire purchase finance was an important service to local entrepreneurs: Meghjibhai was a good judge of people and of business prospects and in spite of some defaults the Guarantee Discount Company was successful. When he gave up his interests in Kenya in 1958 he sold the company to a group consisting of his brothers-in-law, Hemrajbhai and Khetshibhai, and Mr. M. I. Patel. In 1953 Mr. C. P. Shah, whose reminiscences of

Family Life and Further Expansion

Meghjibhai will be mentioned later, came to East Africa with the responsibility of opening branches of the Bank of Baroda. Meghjibhai had a number of schemes in mind for the development of banking and contacts between the two became close. Later Meghjibhai also met two directors of the Bank of Baroda when they visited East Africa, Shri Naval Tata and His Highness the Maharaja of Baroda, Fatehsinharao Gaekwad, and his suggestions and active co-operation were found valuable in developing branches of the Bank of Baroda. He continued to give invaluable service to the Bank until he left Kenya. The establishment of a banking business in the British Isles was a longstanding ambition of Meghjibhai, but whilst it was not achieved in his lifetime, it was realised after his death by his sons.



Meghjibhai's bust at the Medical College in Jamnagar

CHAPTER V

RETIREMENT AND ESTABLISHMENT OF THE M.P. SHAH TRUST

By 1953, at the age of 49, Meghjibhai had succeeded in life beyond the dreams of the 14 year old boy who had stepped ashore in Africa in 1919, or indeed of the youth who had set up his first business in 1922. It took considerable courage to step down from his business career, but he was determined to do so. He had achieved a lot in this career, raising his family from poverty to wealth. He was not going to be a slave to his wealth. The total capital of his companies now amounted to some £2.5 million. 3,000 Åfricans, 125 Indians and many Europeans were employed in his various enterprises. It needed heroic strength of character to leave the position of power which such a business empire afforded. Wealth and success had not corrupted Meghjibhai. In simplicity of dress and humility of behaviour he had not changed since his days as an ordinary teacher in the village school in Dabasang. Thus, he won the loyalty and respect of his managers and workers of all races. Whilst Africans and Asians were generally happy to work under European company owners, there were very few Asian industrialists like Meghjibhai in whose concerns Europeans were proud to serve. His reputation was such, as an industrialist and a financier, that many Europeans sought to work for him.

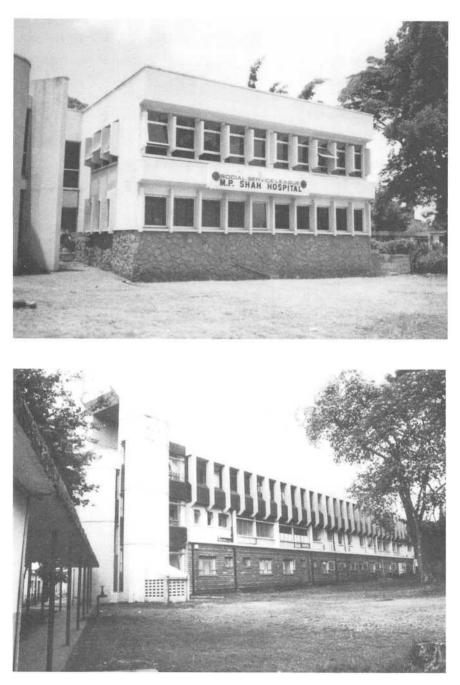
Now Meghjibhai was determined to step down and at the end of 1953 he retired from the management of his many enterprises. He handed over the management of his business in Africa to an Englishman, Mr. Grey, who had been regional manager in East Africa for Standard Bank. The Bombay office was entrusted to Mr. C.U. Shah, who also took over the management of Meghjibhai's charitable trust in India. Meghjibhai was a shrewd judge of character. Once he had tested a person, he would affectionately take them under his wing.

It took a considerable amount of courage to retire at what was, after all, an early age, for Meghjibhai was still under 50. In fact, he had the idea of early retirement in his mind for a considerable time, seeing retirement not as a move to a life of idleness but as a call to the service of humanity in a different way. A small incident a few years before had sown the seed of his desire to make a radical change in the direction of his life.

It happened in 1948. Meghjibhai was going to Bombay on business. During the flight the plane met sudden and unexpected turbulence to the great alarm of the passengers. The plane flew on safely but Meghjibhai was shaken by the experience. He was unwell at the time and may have blacked out momentarily. It was not so much the fear of a crash and death but the sudden realisation, which penetrated to his very soul, that if his life were to end now he would leave a great fortune in monetary terms but he would also die owing a spiritual debt. He began to prepare a balance sheet of his life. His life until now had passed in the acquisition of wealth. It had not been totally without merit: he had brought employment and prosperity to many. But he had not been able to do much towards the positive utilisation of his wealth for worthy ends. When a person dies, he cannot take earthly wealth with him. What he does take is his Karma, the results of his good and bad deeds. Someone who postpones good deeds of charity to old age and engages himself solely in the acquisition of wealth cannot be said to have lived a successful life. Life is transient and if it ends in a sudden plane crash, wealth is worth nothing. Mr. C.U. Shah remembers meeting Meghjibhai at the airport after this flight and saw from his face that he was confused and upset. He told Chimanbhai what had happened on the aircraft and added "Let us do something before it is too late."

Thus a few minutes' turbulence in an aircraft flight ended the struggle which had, in fact, been going on in Meghjibhai's mind for many years. Meghjibhai took this incident as a divine warning and determined to set a course for the betterment of his soul. The most intimate witness of Meghjibhai's mental struggle was his kind and calm wife, Maniben. Often, he had said to her that the mere hoarding of wealth makes it worthless. It gets destroyed. There is no merit in hoarding wealth: it is sinful to accumulate money beyond one's reasonable needs. After returning from that most significant plane journey, Meghjibhai informed Maniben of his intention to retire before too long and made up his mind that this would be at the end of 1953. When he told his wife, she agreed completely with his plans. Meghjibhai had already, in fact, started charitable activities and had funded various projects for social welfare and the promotion of education. But he did not feel that this was enough. Simply handing over money is easy enough for a rich man: it is far more important to take a real and active interest in charitable work. The inception of Meghjibhai's largescale organised philanthropy, in East Africa and in India, can thus be dated to 1948, although, as mentioned earlier, he had been heavily involved in raising money in 1943 for the Bengal Famine Relief Fund, and earlier still, in 1936 as Treasurer of the Saurashtra Famine Committee

Meghjibhai's donations in East Africa were generous indeed: there was hardly a publicly-funded school or hospital in Kenya to which he had not given a contribution, often of a large amount. He helped Kenvan students to go abroad for higher education, providing 35 scholarships over the years from 1949 to 1959 for young Kenyans to study in India, at a total cost of Shs. 400,000. As increased. his wealth so did his charitable donations. The Meghjibhai Foundation was set up by him in Nairobi in 1948 with a sum of Shs. 1 million, and amongst the organisations committed to social service which received generous support were the Indian Association, the Gujarati Hindu Union and the Nairobi Social Service League. This last-named association, originally known as Samaj Seva Mandal, was formed in 1933 by a small group of people who were particularly concerned with the plight of individuals unemployed because of the recession. Its work has since expanded considerably, its membership is now over 1,500, and its main concern is the M.P. Shah Hospital in Nairobi. The project for this hospital in Nairobi was originally mooted in the 1930s when the only general hospital in Nairobi was the so-called Native Hospital in ramshackle premises. The Social Service League was already running a dispensary and planned a modest



M.P. Shah Hospital, Nairobi

hospital on the same site. However, the war caused the project to be deferred, though some funds had been collected. When the fund was reopened after the war, the donation list was headed by "the truly marvellous sum of Shs. 125,000 given by the great philanthropist and business magnate Seth Meghji Pethraj Shah" to quote a typescript history of the Social Service League held in the M.P. Shah Hospital records. ("Seth" is an honorific accorded to prominent members of the merchant community.) The project was not yet out of the woods, costs were rising, and eventually, rather than build from scratch, the Social Service League negotiated to take over the Parklands Nursing Home. This was a private venture of a group of medical practitioners and businessmen. Meghjibhai had, in fact, provided financial backing for the nursing home when it was set up, through his finance company. In 1959, after Meghjibhai made one of his characteristically rapid decisions to provide Shs. 500,000, the Social Service League was able to buy Parklands. In fact, his generosity went further than that, for he was to agree (shortly before his untimely death) that he would match other contributions, pound for pound, and the League promised to name the hospital after him. Meghjibhai, in fact, promised Shs. 1.25 million in all. After Meghjibhai died, Maniben stood by his word: she met the Chairman of the Social Service League, Dr. R.I. Patel, and the gift was duly paid over. Later the Hospital was to incorporate the former Lady Grigg Maternity Hospital, to which Meghjibhai had previously been a generous donor. Today the M.P. Shah Hospital has over 100 beds and the most modern equipment, with fine modern buildings standing in five and a half acres of land. An Almoner Fund from Meghjibhai's donation is set aside to subsidise patients who cannot afford the full costs of treatment.

The M.P. Shah Hospital is Meghjibhai's biggest monument in Kenya, but there were many other donations as well. The Igerton Agricultural Hospital benefited, and another gift provided accommodation for the disabled in Thika. Although at that time many people did not believe in girls' education, Meghjibhai's outlook on this issue was progressive and he believed firmly that it was not possible to improve society without educating girls. For

this reason he gave every encouragement to this aim and persuaded the Kenyan government to expend large sums of money on girls' schools, hostels and primary schools. One large donation which he made was the sum of Shs. 200,000 for the buildings of the Maniben M.P. Shah Girls' School at Kisumu.

When it was decided, about 1952, to raise a fund for the establishment of the Gandhi Memorial Academy Society in East Africa, Meghjibhai undertook responsibility for the fund-raising. The original intention was to found a separate college but in the event the Society worked with the Royal Technical College. Meghjibhai and Hemrajbhai were trustees. The project had started with a good deal of dissension and lack of agreement on its objectives. At a meeting on 28th August 1952 Meghjibhai argued vigorously for dissolving the large unwieldy committee and creating a small Provisional Committee. He carried the day and was elected Honorary Treasurer of the Fund. Meghjibhai donated a life-size statue of Mahatma Gandhi for the College, which was unveiled by the Vice-President (later President) of India, Dr. S. Radhakrishnan on 12th July 1956.

Fund-raising is not an easy task. The ability to persuade potential donors to contribute is not given to all. Patience is also essential. Often fund-raisers have to suffer insulting rejection of their approaches. A man like Meghjibhai, with self-respect, outspoken when provoked but otherwise rather taciturn, would not seem to have the obvious personality for a fund-raiser. Yet he was always successful. His own personal reputation stood him in good stead. Moreover, he would always be the first to contribute to a new fund. Adapting the dictum "Charity begins at home" we can apply it to Meghjibhai's method of approach. He first promised his own contribution to the new Fund (in this case \pounds 10,000) and then would make his appeal to other donors. As his own donation was always very large, those who followed on would take this as an example and donate very generously themselves. His high reputation for probity was an added incentive to donate to any fund with which Meghjibhai was connected and he rarely met hesitation from prospective donors. Whilst some other fund-raisers had to make house-to-house rounds of likely contributors, people would come forward

54

spontaneously to contribute to funds where Meghjibhai was concerned. Within 17 days of opening, the Fund had exceeded its target of \pounds 125,000.

In 1962, Meghjibhai returned to Nairobi for the wedding of his daughter, Nalini. In the short space of two months he announced donations totalling nearly Shs. 1 million. In Thika the beneficiaries were the maternity home (Shs. 50,000), and the Visa Oshwal Community (Shs. 40,000); the M.P. Shah High School, a primary school and a boys' hostel received Shs. 300,000. In Nairobi the Oshwal Sports Club (Shs. 25,000) benefited, as did the Cutchi Gujarati Hindu Union and the Oshwal Girls' School (Shs. 111,000).

Meghjibhai never forgot the country where he had spent more than half his life and where he made his name and fortune. It had always been his intention to start new social projects in Kenya. After Kenya became independent in 1963 Meghjibhai had made up his mind to help in the plans which the Kenyan government was making for the welfare of its people. His early death prevented him from carrying out his intentions. However, his family wanted to perpetuate the work which he had begun and it was announced that the Meghjibhai Foundation would donate £100,000 towards the setting up of health centres in Kenya; as a first instalment, a cheque for £12,500 was presented to Jomo Kenyatta, the President of Kenya. In addition, a further donation of £50,000 was given towards the M.P. Shah Wing of the Nurses Home in the Kenyatta National Hospital.

During the years when Meghjibhai was planning his retirement from business, a great change took place in the situation of his home country. In the memorable year 1947 India had achieved independence. It was an occasion of great rejoicing, both at home in India and amongst the Indian expatriates living in East Africa and elsewhere. After nearly two centuries of foreign domination, India now had the chance to stand on her own feet, to progress on the difficult path of independence and to raise the standards of education, social welfare and the economy to those of the advanced nations. Many problems arose but India was fortunate in having the able leadership of Jawaharlal Nehru to tackle them.

For Meghjibhai, Indian independence came as an opportunity to serve his motherland. Circumstances had determined that he



Vipin, Khetshibhai, Jaya, President Jomo Kenyatta and Hemrajbhai

had to make his home in Africa. The great distance and, in the early days, poor communications, meant that he was not able to visit his home country as often as he would have liked. But his affection for India never waned and he did, when possible, return to his home village. He now made determined efforts to increase the trade of his companies with the newly independent India. In 1948, as mentioned above, he had created a charitable trust for works of social welfare in East Africa. But he longed to put to good use the great wealth which his business enterprises had brought him in the service of his own native land.

On 31st December 1948 Meghjibhai founded in Jamnagar the Meghji Pethraj Shah Charitable Trust. There were four trustees, Meghjibhai himself and Maniben, Premchand Vrajlal Shah and Meghjibhai's father-in-law, Nathoo Deva Shah. Meghjibhai handed over to the Trust all his trading interests in India.

In the days before independence, Saurashtra (or Kathiawar as it was then called) was backward in many ways, lagging behind in agriculture, industry and education. Much of the region was poor compared with the more prosperous areas of India though the local rulers and lords, great or small, undertook works of social welfare each in his own way. The aims of the Charitable Trust were to improve the condition of the poorer people of Saurashtra, particularly in the fields of education and health. A programme of aid was worked out and the proposed projects (apart from provision for emergency relief works in times of natural calamity) fell into the two areas of education and health.

In the former field there were to be infant schools and primary schools in the villages and village libraries. Girls' schools were also to be set up. Promising young people were to receive scholarships, schools and colleges for further education were to be established, together with hostels for the students to live in (an important provision in a region where many students would have to study quite a long way from home). In the medical field the priorities were seen as the provision of dispensaries (in effect, local health centres) and hospitals. There was a particular need for maternity homes and for sanatoria for tuberculosis sufferers.

In order to realise the objects of the Trust, co-operation with the government was necessary. After independence, the old princely rule was abolished and new States were created as the loci of regional administration. A separate State of Saurashtra was created (though it was subsequently, in 1957, incorporated in the bilingual Bombay State which was itself divided into Gujarat and Maharashtra States in 1960). His Highness Jamsaheb was Raj Pramukh (Governor) and the Chief Minister was Shri Dhebarbhai, an able and farsighted statesman. He faced a Herculean task to improve the conditions of the people of this region after centuries of poverty and ignorance, a task, moreover, which would involve the raising of very considerable sums of money. Hence, when Meghjibhai's Trust stepped in, Shri Dhebarbhai gave it a warm welcome.

History shows how frequently in India in times of crisis a man of wisdom and leadership has come to the fore and Meghjibhai was a man of practical wisdom. He brought, moreover, to his philanthropic activities a genuine commitment to the betterment of the lives of the people. This commitment, coupled with his own personality, his vision and foresight, meant that he was able to carry others with him in the implementation of his schemes. One of his firm principles was that the projects which he funded should be established by a genuine partnership between himself and the public authorities. He devised a formula under which the Trust would share the expenditure on social welfare projects with the government. The Trust would provide one-third to one-half of the cost of new projects in the towns and one-quarter to one-third in the villages, erecting the buildings for new schools, dispensaries, hospitals, and the like. These would then be handed over to the government which would undertake to bear the running costs. With the government's guarantee of continued support, even in the event of political changes or if public contributions were not forthcoming, the new institutions would be protected against financial difficulties in the future.

Shortly before his retirement Meghjibhai visited Jamnagar, in Saurashtra State, and met the Raj Pramukh. It was at this time that he first expressed his wish to help the people of the State. Discussions with the government led to a programme of social welfare developments to be initiated by the Trust over a period of ten years from 1954 to 1963. Mr. J. K. Gohel of the Indian Administrative Service was, in due course, to become a close associate of Meghjibhai and in 1960 joined Meghjibhai's Group as an adviser in London. He recalls his first acquaintance with Meghjibhai:

"In early 1952 when I was the Collector and District Magistrate in Jamnagar, Saurashtra, I met Meghjibhai for the first time. I was a newcomer to Jamnagar and was not well acquainted with the leading figures of the district, many of whom had spent some time in East Africa.

"One day, Premchand Vrajlal Shah, Meghjibhai's very close friend and former business partner, called on me with Meghjibhai and some eight or ten leading figures of the locality. The purpose of the meeting was simply to get to know one another. We had a general discussion about the problems of Halar district. I was so much impressed by the ideas and opinions of Meghjibhai that I made further inquiries about him of my colleagues in the office. It was part of my duties to get well acquainted with the leading figures in my district so I tried to find out as much as I could about him. It just happened that Shri Dhebarbhai, the Chief Minister of Saurashtra, telephoned me that evening. After a conversation about routine matters, he asked me if I had met Meghjibhai. I told Shri Dhebarbhai that I had met Meghjibhai and that I had been very impressed by him he told me to make closer acquaintance with Meghjibhai and assess the possibility of getting donations from him for the development plans of Saurashtra.

"Afterwards, I frequently saw Premchandbhai and Meghjibhai. Our purpose was to get a donation of Rupees 1 million to 1.5 million for certain smallish projects or towards founding a medical college in Saurashtra. In those days there was not a single medical college in Saurashtra, and one was badly needed. Meghjibhai took a deep interest in this. He called for further information about various development projects and asked how people like himself could help. We asked him on what terms he would be prepared to give a donation towards these projects. I have to say that he expressed himself frankly and bitterly about government machinery and officials. He firmly believed that no government could undertake a single enterprise with the same skill as a businessman. The government would derange and delay things

Meghji Pethraj Shah: His Life and Achievements

and would not keep its promises. In fact, he was very doubtful that his donations would be put to good use for they would not reach the very people who were struggling to improve their lot.

"Meghjibhai's views opened my eyes. He said quite plainly that he did not want to present us with a gift on a plate in order to make things easy for me or the government. His eyes flashed as he said this: he wanted to test our resolve to put his donations to use. He stuck firmly to one principle, that the public should get, on a permanent basis, a threefold benefit from every Rupee of his donation. So, if a project cost Rupees 300 in all, he himself would donate Rupees 100, another Rupees 100 should be collected from the people of the place where the project was to be implemented and the remaining Rupees 100 should be given by the State or central government. According to the terms previously agreed the State government should guarantee the running and possible future development of the project.

"I was silenced by the fervour with which he expressed his views and could raise no counter-argument. I simply expressed the hope that his views about the government machinery might change. I tried to inject a lighter element into the conversation but he was shrewd enough to realize that I was trying tactfully to lead him on to our project. He expressed his views so vigorously and in such forcible language that listening to him we were shocked and confused."

After this, Mr. Gohel had discussions with the Chief Minister. He goes on to recount the sequel:

"I talked in detail about all this to Dhebarbhai, the Chief Minister, who was also in direct contact with Meghjibhai. As a result he, together with the Home Minister, Rasikbhai Parikh, and the Finance Minister, Manubhai Shah, came to Jamnagar and we all had a discussion with Meghjibhai at Premchandbhai's place. There was a family atmosphere about the Saurashtra State government in those days. The discussion was friendly and lasted for an hour at the end of which Shri Meghjibhai gave a written undertaking for a donation of Rupees 6 million and a verbal promise of 4 million more. We were overcome with emotion. Before this I would not have believed that any merchant in India would give so much as a single paise without a selfish purpose but from then onwards I began to have a higher regard for the trading community. Meghjibhai accepted our demands so promptly that for a long time I could not believe it. I was worried that if this was all a joke, I would get the sack. But no, he was in real earnest.

"This is how our acquaintance began. From the very first meeting I realized that he was a great man. If we say that he was an extraordinary man we only underestimate his greatness. Thus the medical college came into existence and it has progressed steadily to the present."

Not only the medical college, but also many other projects were put in hand: the programme was no sooner agreed than its implementation began. By the end of 1954 37 primary schools had been built and handed over to the government. Doubtless, Meghjibhai remembered the start in life which he had received more than 40 years before, when he was fortunate enough to live n a village which possessed a small primary school. He himself had been a teacher briefly in the school and now the former teacher was endowing schools to give the rising generation the opportunity which he had enjoyed. A typical school is in the village of Chela, a few miles from Jamnagar. It is a long plain building with a roof of local tiles standing in a gravelled courtyard. It is spartan by Western standards but solidly constructed and well-suited to its purpose. A technical school for 100 boys of practical rather than intellectual talents was erected in Jamnagar and a hostel attached to it was named after one of Gujarat's most famous sons, the Mahatma Gandhi Sarvodaya Chhatralaya. Work was soon started on another 14 primary schools, a maternity home and a hospital.

There was an urgent need for medical education in the region and the Trust donated Rupees 1.5 million to start a medical college in Jamnagar. On 15th April 1955 the ceremony of laying the foundation stone of the Shri M.P. Shah Medical College took place. The State's Raj Pramukh himself presided and warmly commended Meghjibhai's public spirit and generosity. Many Saurashtra government ministers, including Dhebarbhai and Rasikbhai Parikh, were present together with some leading personalities. Meghjibhai was rather embarrassed by the fulsome eulogies. Pressed to make a speech he stood up and spoke briefly as follows:

"I am a businessman. Lecturing is not my speciality, but since you insist I shall say a few words.

"Since getting independence the government of Saurashtra has made proper efforts to enrich Saurashtra. This college is one result of its efforts. It is right and proper that the government does its duty but the modernisation of the nation will be completed only if every person contributes, as much as he can, to this end. Accordingly, I too, am making a contribution according to my means in order to fulfil my own obligation. By making this contribution I am not obliging anybody as I am simply doing my duty. I have now retired from all business activities. I have no business interests left and no personal income from them. I have made up my mind not to engage in any business activity for the rest of my life. It is my desire to pass the rest of my life by contributing mentally, physically and financially to works which will be of service to the people.

"We have thought out plans, if God is favourable, to spend more than Rupees 10 million over the next ten years on educational, medical and other activities under the auspices of our Trust. These activities have been speeded up, especially since last year. Up to now we have erected and equipped 37 buildings for primary schools and have handed them over to the government. Today sees the laying of the foundation stone of this medical college. On this occasion I will add a few words addressed to the youth of Saurashtra. This institution is being set up for you. If, after receiving your education here, you use it in the service of Saurashtra and the nation rather than in pursuing personal financial gain, the tree planted by His Highness Jamsaheb will bear good fruit."

It was a frank and modest speech, free from pride or ostentation in spite of the fact that a donor of Rupees 10 million to his native place is rare indeed and was certainly unprecedented in Saurashtra.

The M.P. Shah Medical College opened with 60 students, using



the old District Court building temporarily. In 1960 the large College building provided by Meghjibhai's donation was ready, a solidly constructed building designed especially for its purpose. Originally the students took the M.B.B.S. degree of Gujarat University but since the establishment of Saurashtra University at Rajkot their degrees have been awarded by that institution. This is the only medical college serving the large area of Saurashtra. The annual intake of undergraduate students has risen to 175 and the College now has a total of 800 undergraduates and nearly 300 postgraduates. The latter are pursuing higher studies in a dozen different specialities ranging from Anaesthesiology to Paediatrics. Around 300, or just over a quarter of the total number of students, are women. Altogether, up to 1987, 3,205 students of this College had been awarded the M.B.B.S. degree.

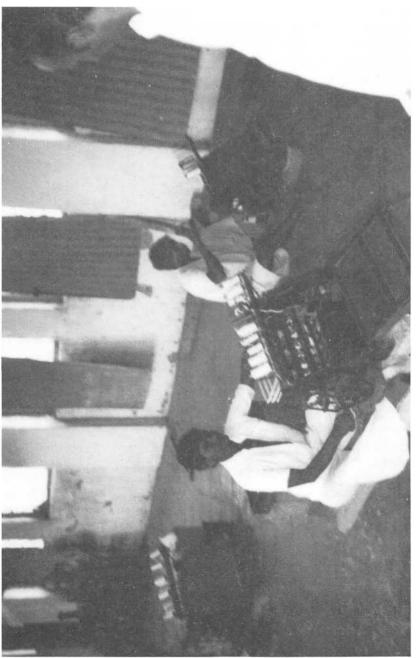
The expansion has, of course, involved new buildings and, in line with Meghjibhai's philosophy of collaboration between donor and authorities, the government has added further teaching and residential accommodation.

Adjacent to the College, and forming in practice one institution with it, is the Irwin Hospital, the College's teaching hospital. Although the Hospital was in existence before 1955, the establishment of the College bearing Meghjibhai's name led the State government to increase the number of beds by 450. There are now 1,000 beds in the Hospital and the number is to be further increased soon. The College teaching staff are also the medical staff of the Hospital. Three health centres and a mobile hospital attached to the College bring medical facilities to outlying areas. The bust of M.P. Shah standing in the forecourt of the College, unveiled in 1985 during a visit by Maniben and her family members, looks out on a proud achievement. The College emblem bears a Sanskrit motto which translates "Total Health is Our Aim". The aim of the founder has been well realised.

One disease which is a scourge of developing countries is tuberculosis. It thrives in the congested slum areas which are to be found on the outskirts of many great modern cities. At one time the prognosis for the patient who had contracted the disease was hopeless but now, with modern drugs, it is possible to effect a complete cure in a high proportion of cases. However, diagnosis and proper treatment are necessary. The Tuberculosis and Chest Diseases Hospital in Jamnagar has 100 beds, of which three quarters are in the male wards (for reasons which have not been satisfactorily explained, tuberculosis strikes many more men than women). It used to be a young person's disease but now most of the male patients are elderly. The hospital occupies a very attractive, clean and well cared-for building. The wards are airy and the general atmosphere is one of optimism. As a State hospital the services, drugs and everything else are free. Nevertheless, the hospital would never have been there had it not been for the generosity of its most important donor, Meghjibhai. His donation was no less than Rupees 400,000 and this was enough to get the plan for the hospital under way. Following Meghjibhai's philosophy, he provided a very large capital sum, so that the State would have an establishment almost ready to run. It opened in 1961. Again, following Meghjibhai's example, many private donors have come forward with further contributions. It is a heartening experience to walk through the wards and see these people, young and old, who owe a new lease of life to Meghjibhai. It is strange to think that this man whose own life ended suddenly at a comparatively early age, should be the giver of longer, healthier and happier lives for so many of his fellow men and women.

The M.P. Shah Municipal College of Commerce and Law in Jamnagar was established in 1961 with a generous donation from Meghjibhai. In Gujarat, where the business community is strong and important, the demand for commercial and legal education is considerable. Indeed, it is certainly true that the future prosperity of Saurashtra and of the country as a whole will depend to a great extent on the commercial ability of the mercantile community. As well as that, banks, financial institutions, government service, accountancy, all need trained graduates. Jamnagar is fortunate in having an Education Society, the Shri Vidyottejak Mandal, established in 1953 by a group of merchants and others, with the principal aim of making education accessible to all in this town. It was through this body, with Meghjibhai's help, that the College came into being. From an initial 72 students in 1961 it has expanded so that in the Commerce College alone there are over 1,000 students (half of whom are women). The Law College now forms a separate institution in an adjoining building. Students take the Bachelor of Commerce (or Bachelor of Laws) degree of Saurashtra University and their examination record is very good. A Master of Commerce degree course accounts for 200 students and a Master of Laws degree is at the planning stage. The library of the Commerce College is one of the best in Saurashtra: most of the books are, of course, in English though the medium of instruction is naturally Gujarati.

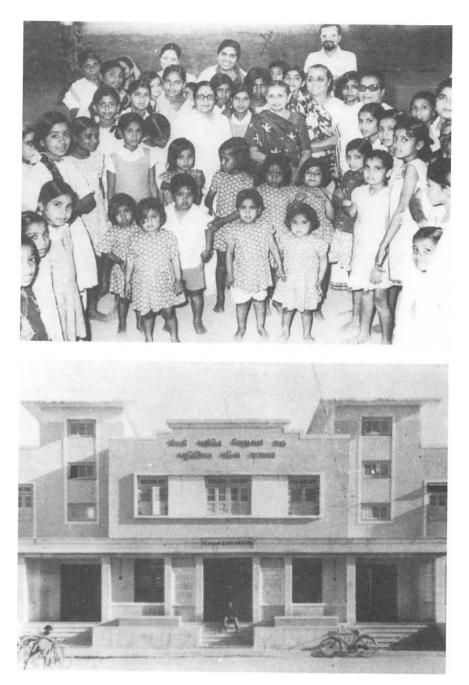
Bhavnagar is a pleasant sea-port and large commercial centre near the south-eastern coast of Saurashtra. The town has associations with Mahatma Gandhi who studied there, and an important institution in the town is the Gandhi Smriti. The visitor entering the Shri Meghji Pethraj Shah Leprosy Sanatorium in Bhavnagar sees a large photograph of Mahatma Gandhi personally caring for a leper. This care for people who were once considered the outcastes of society is the hallmark of the sanatorium which bears Meghjibhai's name and which owes its existence to his generous donation of Rupees 400,000. In keeping with Meghjibhai's principles his donation was matched by capital grants from the State and central governments, and the running costs, currently Rupees 450,000 per annum, are borne from government recurring grants. The foundation stone was laid in 1955 by the Prime Minister, Jawaharlal Nehru, and the sanatorium was officially opened by the President of India, Dr. Rajendra Prasad, in 1959. It had some 30 to 40 patients initially, including those brought from a small leprosy asylum in a nearby village which had been run by the government of the former princely State. Substantial buildings are spread over an extensive site of 123 acres (the bounds of which have to mark the limit beyond which the long-stay patients do not normally go). The government subsequently handed over care of the sanatorium to the Gandhi Smriti (Gandhi Institute) and it is one of the main concerns of that body. A committee of seven, with co-opted members, who give their services voluntarily, oversees the running of the sanatorium. There is a devoted medical and administrative staff



M.P. Shah Leprosy Sanatorium

Leprosy has largely disappeared from Europe but in India it is still a serious problem, thriving as it does on malnutrition, poor sanitation and overcrowding. A high proportion of the cases are non-infectious but, for many, long-stay treatment is necessary and the sanatorium provides both for "outdoor" and "indoor" patients. One of the most serious aspects of leprosy is the disfiguring nature of the disease. Thus, an important unit in the Leprosy Sanatorium comprises the two operating theatres where reconstructive surgery is undertaken by surgeons who give their services voluntarily. Photographic records are kept and bear witness to the hundreds of cases where dreadful facial disfigurement has been corrected or mobility restored to clenched. claw-like hands. The patient is thus enabled to re-enter society freed from the psychological and social stigmata of the disease. Most patients come from the lower income groups and all treatment, food and clothing is free. In keeping with Gandhian ideas, many of the patients undertake spinning on hand-driven spinning wheels and the yarn goes to produce the local handwoven khadi cloth which the Gandhi Smriti sells in its emporium. The Leprosy Sanatorium is a caring institution in the best traditions of Mahatma Gandhi; there are many who care: the staff, the voluntary officers and many others. Not least among these must be counted the donor, Meghjibhai, who made all this fine work possible in the first place.

Sadly, Indian women can often find themselves to be treated as inferior people. Women are sometimes deserted, victims of family quarrels, driven out of their homes, or in one way and another fall victim to the rigidity of tradition, social injustice or prejudice. The Shri Kasturba Stree Vikas Griha in Jamnagar was the first institution in that city to cater for the needs of women in distress. It started modestly with five women under its care. The backing of Meghjibhai with a very large donation of Rupees 294,000 from the M.P. Shah Charitable Trust in 1956 was the force which propelled this institution forward. The foundation stone was laid by Jawaharlal Nehru himself. The organisation has grown so that it now gives shelter to 250 women and 400 children on two sites totalling seven acres.



Maniben M.P. Shah Mahila Ashray Griha

The atmosphere strikes the visitor immediately as friendly and homely. The work of the Shri Kasturba Stree Vikas Griha (named after the wife of Mahatma Gandhi) is varied. Rescue and rehabilitation are important aspects. The Shrimati Maniben M.P. Shah Mahila Ashray Griha and Rescue Home provides shelter for distressed and exploited women; these include single parents, whether unmarried or widowed, women abandoned by their husbands or families, or indeed any women in despair. The foundation stone of the handsome building was laid in 1963. His Highness Jamsaheb was to perform the ceremony in the presence of Maniben and Meghjibhai. However, at the last moment Jamsaheb insisted, against her protestations, that Maniben herself should lay the foundation stone. The Vikas Griha provides family counselling and, where necessary, legal help for women; it cares for abandoned children and receives and helps orphaned girls and those referred by the Juvenile Court. It also provides education and training, teaching crafts, typewriting and printing work.

Education ranges from the primary stage to a teachers' training college. The production of spices, pickles and other foodstuffs is carried on as a commercial venture. There is a hostel for students which can accommodate 200 young women and another smaller one for women with fairly low incomes working in Jamnagar. Meghjibhai's generosity was usually directed to educational or medical causes. This was the first institution of a social service nature in Saurashtra to which he gave a large sum of money. The Trust has kept up the support with regular and substantial grants. As so often, once Meghjibhai had got a project off the ground, other generous donors appeared and their subsequent donations have allowed Meghjibhai's own large contribution to bear fruit many-fold.

CHAPTER VI

MORE REMINISCENCES

Dhebarbhai, (Chief Minister of Saurashtra when Meghjibhai returned to India and ex-President of the Indian National Congress) recalls his early contacts with Meghjibhai:

"When Premchandbhai told me that Meghjibhai was to retire from business and come to Saurashtra I was astonished. By his own efforts he had risen from a humble position to become a rich man. I believed that if a man of his worth continued in business, the business world as well as the common people would benefit. Ever since we heard of his arrival Manubhai (the Finance Minister) and I were eager to meet him. Premchandbhai and Hemchandbhai were the links between Meghjibhai and myself. At Hemchandbhai's suggestion I called to see Premchandbhai at his house in Jamnagar. Hemchandbhai had informed me that Meghjibhai knew not only how to make money but also how to spend it. He had also heard it hinted that Meghjibhai had come to Saurashtra with a view to making donations. But how could one even imagine that a single individual would generously offer such huge donations?"

Dhebarbhai goes on:

"We found that Hemchandbhai's opinion about Meghjibhai was true. Manubhai had numerous plans for the development of Saurashtra and he hoped to get financial help from Meghjibhai for several institutions of Saurashtra. But Premchandbhai informed us that Meghjibhai had something else in mind. Meghjibhai was interested in opening his treasure for solving the most difficult problems of the regions of the new Saurashtra State. According to him, Saurashtra was backward in respect of education and medical facilities."

He relates the crucial meeting with Meghjibhai:

"Our discussions began at eleven. Manubhai went on explaining the plans of the government of Saurashtra. Meghjibhai went on accepting the plans which he found to be sound and consistent with his own ideas that one holds property in trust for humanity. It was the policy of the government of Saurashtra to accept the plans and donations of a donor who was ready to undertake half the expenditure. Meghjibhai even had statistics about the rural backward regions of Jamnagar. It was he who said that Saurashtra needed a medical college. Within a matter of an hour, he offered donations of Rupees 10 million if the State government was ready to undertake half the expenditure. He wanted to make a definite timetable to fulfil the plan. With his own enthusiasm Manubhai helped. As a result of Meghjibhai's clear and practical approach the plan for expenditure of Rupees 10 million had been drawn up in detail before lunch time. On leaving, Meghjibhai expressed the hope that there was in the State of Saurashtra a group of people who believed in doing sound work and he said that he would wholeheartedly work with such a group."

Shri Dhebarbhai continues his memories of Meghjibhai:

"All will remember Meghjibhai as a great donor. More valuable than his donations of crores of Rupees were his humility and nobility. In view of the needs of the region and people, he donated, and donated freely, so that the fulfilment of the plans might not be obstructed. He never donated in the hope of getting any return. He aimed at being a greatly admired businessman like Tata [head of one of the greatest industrial and commercial groups in India]. He too adopted the high ideal of trusteeship which Tata did. It was time and co-operation that he needed. Co-operation he did get but it was not equal to his expectation. Neither did he have the time to develop his plans of service through the medium of business and industry before death called him from amongst us."

Even when donations of small amounts are involved, many wealthy people are inclined to hesitate and make promises. There are some who make promises but do not keep them. There are some who attach a large number of conditions to their donations. They try to gain a considerable reputation by donating many small amounts. They assume proudly that they have put others under a great obligation by donating their money. Meghjibhai was nothing like this. He was an extraordinary person who could unselfishly make over millions of Rupees for the public benefit. One who offers millions of Rupees for the welfare of the motherland commands our respect.

The rapidity with which a large number of new institutions were founded with the financial aid of Meghjibhai's Trust was almost miraculous and in the year 1954 it seemed as though there was hardly a single day when the newspapers did not carry the news of the laying of the foundation stone of a new institution endowed by him at one place or another. Impressed by Meghjibhai's generosity, His Highness Jamsaheb, the Raj Pramukh (Governor) gave him the nickname "Jagdusha" and people compared Meghjibhai with Bhamasha. These are the names of almost legendary donors in Indian history and show the great respect in which Meghjibhai was held.

Mr. C.P. Shah has already been mentioned. When he was appointed manager of the London branch of the Bank of Baroda, Meghjibhai had already settled in London and they came into close contact again. Mr. C.P. Shah saw something of Meghjibhai's ability and selfless generosity at first hand. His reminiscences are worth recording.

Mr. C.P. Shah's birthplace was Kadi, in the north of Gujarat. Two colleges, of arts and commerce, were being established there and some of the people connected with the project asked Meghjibhai whether he would donate Rupees 100,000. The project had already raised about Rupees 50,000. Meghjibhai normally insisted on setting up new institutions rather than give money to those which had already been established by others. However, he was sympathetic and the solution which he worked out provided a most satisfactory compromise. He proposed that an education society should be established in Kadi and that the two colleges should be linked to the society. The practical scheme was acceptable to both parties. Meghjibhai was always willing to help educational institutions and in response to the appeal for Rupees 100,000 he actually gave Rupees 125,000. As a result, the Shri M.P. Shah Education Society came into existence in Kadi in 1962-63.

Mr. C.P. Shah remembers:

"Meghjibhai was not interested in contributing to collections for small funds. He believed that if money was given out in small subscriptions, money necessary for big schemes could not be collected. Big schemes were for the benefit of the masses and they were not easy to implement. To Meghjibhai money was no problem and so he insisted that the largest amount of money should be spent for the benefit of the largest number of people. This does not mean that Meghjibhai did not ever donate funds for small projects. Occasionally he did give small donations for valuable work. On such exceptional occasions he did not allow his principles to rule him too rigidly. A certain gentleman from India came to London for surgical treatment on his eye. He did not have enough money for it. He needed £250. Our Chamber of Commerce decided to collect that amount for the gentleman. That evening I happened to see Meghjibhai. I talked to him about the gentleman's difficulties. Without any enquiry or further discussion, he wrote out a cheque for the amount there and then. That gentleman was saved from his difficulties."

Sometimes he would receive proposals for large-scale projects about which he did not have much information. On such occasions he would rely on those who brought the proposals to him. Among his reminiscences of Meghjibhai, C.P. Shah writes:

"As he had astonished everyone by giving a huge donation to Dhebarbhai for the Saurashtra Medical College, so on one occasion we had an equally astonishing experience of his generosity. At that time, Dr. Jivraj Mehta had come to London as the High Commissioner of India. It was his first day of taking up office and that evening a small dinner party was arranged at my place in his honour. Among other guests were Meghjibhai and Shapurbhai from Vallabh Vidyanagar. Shapurbhai said casually "We want to set up a medical college and a hospital in Vallabh Vidyanagar and we shall link the institution with the name of the person who will donate a certain amount to us." At once I turned to Meghjibhai and said: "This is your subject so you will be interested in it." Then we discussed it in detail. At the end of the discussion Meghjibhai said to me "I shall see you in the bank tomorrow and we shall talk further." Accordingly, Meghjibhai called on me in the bank and said, "Chandubhai, I haven't seen Vallabh Vidyanagar, nor do I know anything about it. But I know you, and the proposal that your friend has come up with is in keeping with my programme. So, tell him that he will get from me the amount he needs."

Mr. C.P. Shah continues:

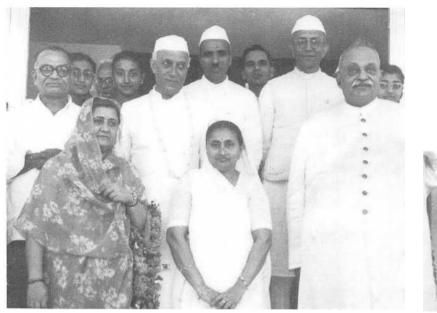
"We proceeded further in the matter. At that time the foremost person in Vallabh Vidyanagar was Shri H.M. Patel and I contacted him. Finally, it was decided that Meghjibhai would donate £110,000, or the equivalent in Rupees, and from that amount a medical college and a hospital would be started in his name. Only a person like Meghjibhai could donate such a huge amount on a friend's recommendation. On the spot he would take decisions about donations of hundreds of thousands of Rupees. Unfortunately, the leaders in Vidyanagar could not avail themselves of Meghjibhai's offer on account of some difficulties of their own."

Mr. C.P. Shah recalls that Meghjibhai could be harsh at times:

"He would not refrain from telling the truth and, so, some people considered him arrogant. In fact, he did not like to talk in a roundabout way and please people with a superficial sweetness. I think that it was quite natural that Meghjibhai, who had built up his wealth and expanded his charity, did not like to waste time and energy on hearing false flattery."

Reference has been made above to Mr. J.K. Gohel. Mr. Gohel was very impressed by Meghjibhai's philanthropic activities and his commercial talent. In turn, Meghjibhai, who had a capacity for assessing the worth of a person, recognised Mr. Gohel's ability and a friendship grew up between them. Meghjibhai was impatient of government officialdom but he never allowed his prejudices to affect his friendship with Mr. Gohel, even though the latter was a government official.

Recollecting those days Mr. Gohel says "When I made up my mind to leave the I.A.S. and join Meghjibhai, we promised each other that he who outlived the other would look after the family of the deceased friend. I had not imagined that the tragic event would take place within four years."



Meghjibhai, Jaya, Maharani Saheb of Jamnagar, Meenal, Pandit Jawaharlal Nehru, Mr. V.N. Dhebar, Maniben, Mr. Manubhai Shah, Mr Morarji Desai, H.H. Jamsaheb, Sumi



Pandit Jawaharlal Nehru, Mrs. Indira Gandhi, Meenal, Mr. V. N. Dhebar, Premchandbhai

CHAPTER VII

FURTHER CHARITABLE DONATIONS

On 2nd November 1955 Meghjibhai had the honour of entertaining the Prime Minister of India, Pandit Jawaharlal Nehru, at his home. The Prime Minister's plane stopped over at Jamnagar airport en route for London. Dhebarbhai and Morarjibhai Desai met the plane and escorted Pandit Nehru to Meghjibhai's house. The Prime Minister was accompanied by his daughter, Indira. Nobody knew at that time, of course, that not only the present but also two future Prime Ministers were being entertained at Meghjibhai's house. The future was unknown: on this occasion the household of Meghji Pethraj Shah was overjoyed to receive the distinguished and muchloved leader of India. When the time came for the Prime Minister to leave, Meghjibhai handed him an envelope. Wanting, naturally, to know what was in the envelope, whether it might be some complaint or perhaps a new plan from his host's fertile brain, Pandit Nehru opened the envelope then and there. He was astonished and delighted when he saw that it contained a cheque Rupees for 100.000 as а donation from Meghjibhai to the Kamla Nehru Memorial Hospital, Allahabad, U.P., (the home-town of Pandit Nehru). Both the Prime Minister and his daughter expressed unreservedly their gratitude this to munificent benefactor from Saurashtra.

Naturally enough, as a son of Saurashtra, with close links to the region of his birth, Meghjibhai was first of all attracted to helping the modernisation of his State. He knew the region and its people well and could appreciate their needs. More donations followed. As already mentioned, Rupees 400,000 ensured the establishment of a hospital for lepers at Bhavnagar. Rupees 85,000 set up a kindergarten in Rajkot, another Rupees 400,000 went to public

libraries in the villages and primary school buildings which were being erected in many places in Halar district.

Having first satisfied the most urgent needs of Halar district he next turned his attention to the district of Zalawad. After consultation with Mr. Rasikbhai Parikh, the Chief Minister, and Mr. Manubhai Shah (who came from that district), he announced that he was going to give Rupees 250,000, against a similar sum from the government of Saurashtra, to set up a college of arts and science in Surendranagar. The ruler, the Thakor Saheb, of Wadhwan generously donated the land on which the college was to be built. There was a great need for an institution of higher education in Zalawad: until the new college was founded students had to travel to Rajkot, Bhavnagar or Junagadh, and many promising boys and girls were deprived of the opportunity of higher education by the cost and difficulty. Surendranagar was well-placed for students who came from Wadhwan, Limbdi, Dhrangandra, Halwad, Sayla and indeed many other places in the area.

The news of the new college was received with great enthusiasm throughout Zalawad. His Highness the Maharaja, Governor of the State of Saurashtra, was present at the ceremony of laying the foundation stone of the college building, and the Chief Minister, Mr. Rasikbhai Parikh, presided over the function. Meghjibhai's generosity was officially recognised by the presentation to him of testimonials of honour from each of the municipalities of Surendranagar and Wadhwan.

During these years Meghjibhai came into contact with many people who were anxious to serve the community and he found himself impressed by their spirit of service and sincerity. Enthusiasm for education was growing in Surendranagar and in 1958 this resulted in the establishment of the Surendranagar Education Society to promote education in the area. Meghjibhai's sympathies were aroused and when he visited Surendranagar again in 1960 he met Shri Mansukhbhai Doshi, Secretary of Surendranagar Mitramandal and certain representatives from Bombay. Together they discussed plans for a number of new institutions. At the close of the discussion Meghjibhai announced plans which would involve donations by him totalling Rupees 300,000. He gave Rupees 100,000 towards the establishment of the M.P. Shah Commerce College, on the understanding that the government would contribute Rupees 150,000 and Rupees 50,000 would be raised from the general public. In Wadhwan, a charitable body, the Vikas Vidyalaya, was to receive similar sums for the establishment of the Maniben M.P. Shah Mahila College.

Meghjibhai's generosity made a great impression in Surendranagar and he, together with Maniben, was received with honour by Vikas Vidyalaya and other institutions. The example of Meghjibhai's concern and generosity stimulated philanthropic activities in Zalawad. Many were motivated to co-operate in the new ventures and other rich people of the region were inspired to donate generously. Meghjibhai himself kept in touch regularly by correspondence with those working on social projects and with public institutions, even when abroad. He kept himself informed of their activities and gave them the benefit of his guidance. One particular field of effort that impressed him was the work of Pushpaben Mehta and Aruna Desai for the improvement of the position of women. His next visit to Surendranagar-Wadhwan came two and a half years later, in October 1962. His donations on this occasion amounted to over Rupees a third of a million. For example, Vikas Vidyalaya of Wadhwan was to receive Rupees 25,000 a year for ten years, and, Rupees 50,000 went to Surendranagar Medical Relief Mandal to set up a nurses' training college.

It was at this time that Meghjibhai's approach to charitable donations changed. He did not know Surendranagar too well and he thus tended now to look into the sincerity of those who were involved in the service of their fellows. Not cold logistical planning but human warmth and service impressed him. It upset him that institutions performing valuable work found it difficult to make ends meet and had to come cap in hand to wealthy people in order to support the workers. He saw the problems and difficulties of the managers of Vikas Vidyalaya and the orphanage which it ran, and his heart was touched. Those ladies who put their time and energy faithfully into efforts to shelter ignorant and miserable women and make them self-sufficient, had to beg for charity from the wealthy in order to keep the project afloat. Surely it is the duty of society as a whole to support and help such institutions. He was deeply disturbed by such thoughts.

He was upset at the fact that the promises given by the Government were not fully kept. He expressed his feelings strongly at a function held in the women's college.

"I promised to donate Rupees 1 lakh to build a college for women. Against that amount the government also promised to contribute Rupees 1 lakh. But, up to now, that promise has not been kept. My heart is deeply grieved at this and I hope that the government will remember its promise. I have come here today on my return from England after two years and eight months and I have to say with regret that the government has reneged on its promises. If the government itself does not keep its promises it puts ordinary people like me in difficulty."

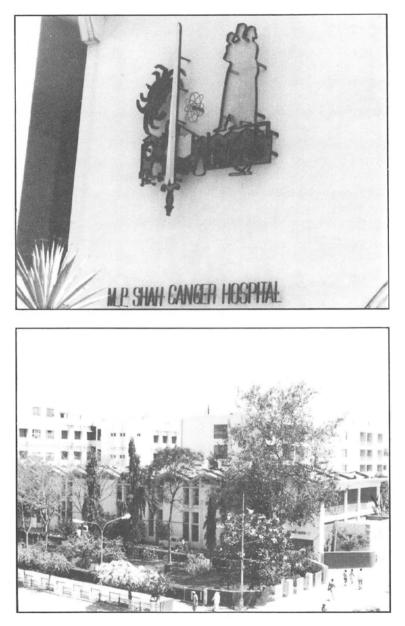
He gave utterance to his feelings quite frankly. Meghjibhai was not the sort of person who would hand over a donation and then forget about it: he wanted to see the institution with which his name and money were associated progressing steadily.

The orphanage and the Vikas Vidvalava were suffering from a deficit each year. The managers were hesitant to approach Meghjibhai about this but at last did bring it to his notice and with some trepidation they asked him for a few thousand Rupees to meet the current loss. The managers were taken aback when Meghjibhai said bluntly, "I shall not pay that amount." He asked them, "If your loss is paid this year, what will you do in subsequent years? The loss will just keep on recurring." They were very upset. They did not understand what he was really suggesting. He really meant that they should have asked for an amount sufficient to last for eight or ten years. Their disappointment turned to joy when he made this clear to them and he agreed willingly to help them for up to ten years. The managers were dumbfounded. To meet a donor who took this attitude was a completely new experience for them. They truly believed that Meghjibhai's wealth was limitless, but they never dreamed that his generosity was unlimited. They compared him to Kuber, the treasurer of God, whose gifts enabled the recipients to realise their own potential.

It was Meghjibhai's policy when making large donations for

charitable purposes that, where possible, the money should provide the seed, or perhaps the impetus, from which the project in question could grow. The M.P. Shah Cancer Hospital in Ahmedabad is a good example of this approach. The hospital was planned in a modest way. In seeking funds, the initial contact with Meghjibhai seems to have been established through Shri Dhebarbhai, the Chief Minister of Saurashtra before the new State of Gujarat was created in 1960. Meghjibhai paid a visit to Surendranagar in October 1962. One day after lunch the Governor of Gujarat telephoned Meghjibhai from Ahmedabad and expressed a wish to see him. Meghjibhai had no idea why the meeting had been arranged but he and Maniben went by car to Ahmedabad, perhaps eighty miles away by road, at once. This was the first time he had met the Governor. When they met the Governor explained that there was a proposal to set up a special hospital in Gujarat for the prevention and treatment of cancer. Needless to say, the project would cost a lot of money. Meghjibhai listened to the whole scheme with considerable interest. He was impressed by the plans and, as he was accustomed, made his decision quickly. Within half an hour he expressed his desire to donate Rupees three quarters of a million towards the foundation of the cancer hospital. The plans for the hospital went ahead during 1963. Originally it was intended that the donation should be paid in Rupees.

With the name of Meghjibhai associated with the project, and with a firm promise of such a large donation, other donors were encouraged to come forward. Meanwhile it became apparent that, owing to India's foreign exchange situation at that time, the donation would have greater value if it were paid in Sterling, enabling the hospital to buy the expensive modem equipment needed in the diagnosis and treatment of cancer, which was not then available in India. Other generous help meant that all transport and insurance costs were provided free of charge. Sadly, Meghjibhai himself did not live to see his generosity come to fruition. In fact, the funds were transferred to the hospital only in December 1964, nearly five months after Meghjibhai had passed away. The M.P. Shah Cancer Hospital is a fine memorial to him.



M.P. Shah Cancer Hospital, Ahmedabad.

Today the Hospital, together with the attached Gujarat Cancer Research Institute, occupies two large modern blocks. The initial impetus provided by Meghjibhai has meant that donors have come forward and contributed generously. For example, twelve patients a year have their complete treatment provided free by the generosity of one donor whose wife suffered from breast cancer. The United Kingdom government selected this hospital as a recipient of aid under the Colombo Plan and still contributes. The hospital has 400 beds and caters also for a large number of out-patients. Vans fitted with diagnostic equipment visit 29 satellite centres in Gujarat. The equipment in the hospital is comprehensive and up to date. A particular specialism is concerned with cancer of the head and neck, which accounts for a high proportion of male cases in Gujarat, attributed to the smoking of the local "bidis" (country cigarettes) and (though more commonly in areas outside the State) to the habit of chewing pan with tobacco rather than betel nut. Treatment is free for patients in the lower income groups, others pay in proportion to their income, but patients' fees account for only about ten per cent of the running costs of the Hospital. Something which is often forgotten is that cancer patients are likely to be elderly and may well have a heart condition as well. Hence the Hospital has a four-bed fully equipped intensive care unit. This was provided, together with certain advanced diagnostic equipment, by a second donation in January 1970, following a visit by Maniben and her son Vipin. Altogether the seed initially planted by Meghjibhai, Rupees 750,000, has blossomed into gifts by many later donors, encouraged by Meghjibhai's name and generosity, of between Rupees 30 and 40 million.

The total donations from the Meghji Pethraj Shah Charitable Trust to education and social service in Gujarat and Saurashtra came to more than Rupees 10 million during Meghjibhai's lifetime alone. This was matched by the government to the tune of Rupees 30 million to start with and another Rupees 30 million in further development. Annual running costs, some Rupees 5 million, of the various institutions are met by the government. Thus, Meghjibhai has provided facilities for study for 4,000 college students at any given time, as well as 34,000 pupils in schools of all levels, from infant schools to high schools. Hostels were erected for 1,200 children and 1,200 additional beds were provided in various hospitals.

The trusts which Meghjibhai set up are still functioning today. In addition to the money expended in India, his donations in East Africa amounted to some Rupees 5 million. Meghjibhai continued, to the end of his life, to take a keen interest in the institutions which he had founded. It was never his practice to get a project going, hand over the money and then wash his hands of it. He would follow its progress carefully and make sure that every single Rupee was put to good use.

CHAPTER VIII

PERSONALITY

A great lover of virtue, Meghjibhai disliked hypocrisy. Whilst he would give generously for worthy projects he would never hesitate to expose insincerity and falsehood. Indeed, his truthfulness and outspoken frankness were so well-known that the wrong sort of people rarely appreciated him. When he visited India he would spend some time in Bombay. Once, when some leading figures from Bombay put a scheme to him regarding educational institutions and cultural activities in large cities such as Bombay, Delhi and Ahmedabad he replied quite plainly "Such matters are not for me. Let me work in my own way." Meghjibhai's approach was quite simple. Whilst institutions in the big cities do not lack aid, there is very little assistance for projects to improve the condition of the middle and lower classes of society in the smaller towns and villages. These are the people who really need help and he never hesitated to contribute to schemes for their benefit. He would talk so kindly and sympathetically with those workers who came to ask him for help for those classes that they never felt that they were talking to a multi-millionaire.

His wife Maniben always shared his feelings and activities. She made a valuable contribution to Meghjibhai's achievements. Although her own education was limited to four classes in the vernacular primary school, she has always been a strong advocate of the promotion of education. Like Meghjibhai himself, her way of life has always been simple and her outlook humble: for example at home she has always insisted on doing the cooking herself. Her name has been associated with a large number of institutions for ladies both in India and in Africa. Foundation stones of many institutions were laid under her auspices. She was always glad and proud to see her husband give donations of very large sums of money. Not surprisingly, the household of this great industrialist and philanthropist received a constant stream of visitors and guests. Maniben was always there to greet them with a smile. She never showed any weariness at offering hospitality: all people, of whatever class, who went to their house were greeted with equal charm and welcome. Thus Maniben's hospitality, simplicity and practical wisdom adorned Meghjibhai's personal wealth and added to his reputation.

Because of his simple habits and regular life Meghjibhai remained in good health throughout the years of hard work and he never had a long illness. His food and way of life were pure and simple and this is why he was able to stand the pace of a very busy life. He had some trouble and pain relating to blood vessels in the leg which first appeared in rough weather during a sea voyage to Japan. This caused him discomfort and difficulty of movement in his leg. As far as possible he avoided sea voyages altogether. An unfortunate accident, when he slipped on an icv road in London, left him for the last six years of his life with permanent muscular pain in his left shoulder. He had just left his favourite restaurant after lunch. It was snowing and the road was very treacherous. Meghjibhai slipped while crossing the road and fell very heavily, spraining his shoulder. Fortunately, he had almost crossed the road, otherwise such an accident in London traffic might well have been fatal. Despite the best treatment the sprain never completely cleared up and he used to suffer considerable pain at times. Meghjibhai believed firmly in Karma and accepted the pain as predestined and never complained. He had strong faith in natural therapies and for six years relied on these remedies to the exclusion of other medicines.

Meghjibhai believed in fate. He believed that in this existence man gets the fruits of the Karma built up in his previous lives. He was interested in astrology as a science but felt that the prophecies and forecasts of the astrologers were unreliable. Astrology, he would say, has never been fully explored in a scientific manner. Its real scholars are few; so, he never relied on astrological predictions. In this he showed the critical understanding which served him well in various aspects of his

Personality

business life. It is interesting to note that many auspicious events in his life were associated with the number 18, and he and his family came to regard this as their lucky number.

Anyone who looks at Meghjibhai's life and works superficially will wonder how his achievements came about. It was beyond the bounds of imagination that a simple teacher in a small Indian village would become a millionaire in East Africa. But this was no miracle, but the result of hard work and conscious selfdevelopment from childhood onwards. A child born in a poor family in a village is likely to develop a sense of inferiority. He begins to suffer a complex and if he is intelligent and ambitious this may well grow into bitterness in due course. If he is not able to get higher education his disappointment and embitterment can often increase and he turns against the society which he thinks is responsible for his poor, deprived condition. He may become jealous of that society and sometimes turn to radical action to avenge himself on society.

So much depends on the child's nurture and upbringing. Meghjibhai was brought up in such a situation but he did not develop an inferiority complex nor did he bear an aversion or hostility to society. The reason for this was the wholesome atmosphere in his family. Meghjibhai's father, Pethrajbhai, had deep faith in his religion. Like Indians in general, he accepted that his humble circumstances were ordained by fate and he was content with his lot. Pethrajbhai and his wife, Ranibai, were not ashamed of their poverty; they did not ape the rich nor use harsh words against others. Poor and rich were welcomed alike to their household. Meghjibhai's father eschewed all vanity and advised his children that a person's true wealth is his culture, a true sense of proper behaviour, faith and courtesy towards others. Even if a man is a millionaire, or if he is a great scholar, his wealth and learning are worthless without culture. It is this indefinable quality which earns the world's respect.

Pethrajbhai and Ranibai were not educated but they had more valuable gifts than education and wealth: they had religious faith and ancient Indian culture. From his earliest childhood, religious stories impressed themselves on Meghjibhai's tender mind. The maxim that truth prevails, and untruth crumbles was strongly impressed upon him. As a result, he developed the virtue of fearlessness. The firm belief that if one has truth on one's side, one need not be afraid of anybody, developed self-confidence in him. Meghjibhai's father, though he belonged to an older generation, was not reactionary in his outlook or severe in his bringing up of his children. If they made a mistake or did something wrong, they were not beaten nor disparaged in front of others. Instead they would be gently and lovingly reproved. Pethrajbhai often said that children love self-respect and you will be respected if you respect others.

Thus, Meghjibhai's modesty grew along with his selfconfidence. From early childhood he had witnessed his father's life of hard work. So, he had inherited the virtues of selfsufficiency and simplicity. His parents looked after the children as well as they could. They never economised at the cost of their children's comforts. Hoarding money is a sin. Pethrajbhai believed that if money was not made good use of, it was worth nothing and so he spent all his earnings on the nurture of his children. He never failed in hospitality or charity. The seeds of this generosity were planted in Meghjibhai and in course of time they grew and underlay his philanthropy in India and abroad. From his childhood years, Meghjibhai had conceived the ambition to improve the condition of his family and of his parents who devoted their lives to the welfare of their children without caring for their own future. The story of Ramchandra, who, true to his word, volunteered to go and stay in the forest for the sake of his father, and the story of Shravan who carried his blind parents in a "doli" (litter) on pilgrimage to the holy places of India, and many similar stories, had strengthened Meghjibhai's love for his parents and brothers.

Meghjibhai had always been very conscious of his duties and also of his ambitions. He studied diligently so that his father's efforts in educating him with hard-won earnings should not be wasted. Meghjibhai's memory was so sharp that he could remember anything he had heard once and he was consistently top of the class. He tried constantly to live up to his parents' ambition and faith in him and he never felt any particular conceit at regarding this as his first duty. At home he formed the habit of

Personality

not starting his meal until he had made sure the others were served and at school he would offer his food around before eating. Unselfish in this way, he was equally unselfish with his knowledge and would unhesitatingly help those of his fellow pupils who were having difficulties with the lessons.

His way of life was simple. After leaving India he adopted clothes which were suitable in a foreign country. He began to wear jackets and trousers. But there, too, he maintained simplicity. After coming to Africa from India he gave up wearing a cap regularly and generally kept his head bare. Normally his clothes were washed and ironed at home. Even after he had become a multi-millionaire his simple habits did not change. Addictions he had none. He was very particular about punctuality. He was always on time and expected others to be on time. On account of his punctuality and simple and peaceful habits he kept in good health. He did not resort to medicines but in the course of years his faith in natural therapies became firm. He worked hard in his business but never at the cost of his health. However, burdened he was with responsibilities, he never took his worries home with him. He would go to bed early at a regular time and wake up at five in the morning. He had the habit of waking up early and making morning tea for Maniben and himself as well as for any guests who might be staying in the habit continued even after house. and this he employed servants. Why should he trouble others for his own comforts? For him, the early morning was a time of peace. After drinking his tea he would play cards with Maniben for an hour or so and this was his main means of entertainment. He maintained this routine regularly for years. In the early years in East Africa, when he was building up his business, he would set out early in the morning to take orders and deliver goods. Throughout his life he would work 14 or 15 hours a day.

His personal friend, Mr. C.U. Shah, remembers an incident about his habit of rising early in the morning. Once he was Meghjibhai's guest in London. Next day Chimanbhai was to go to Copenhagen on business and he had to take the plane at dawn. Chimanbhai was not used to getting up early. So, he requested Meghjibhai to wake him up early and then slept without worrying. Chimanbhai was sure that Meghjibhai would manage to wake him up early. At half past five next morning there was a knock on the door. Immediately on waking up Chimanbhai opened the door. He saw Meghjibhai standing at the door with a tea-tray in his hands and a gentle smile on his face. This small but significant incident of Meghjibhai's unsurpassed modesty was stamped for ever on Chimanbhai's memory. When Chimanbhai recollects the incident he says that the greatness of great men peeps out in habits that are considered to be small. Meghjibhai could have entrusted this ordinary responsibility to any member of his family, if he so desired. But it was not his custom to thrust upon others the work that he could do himself. He did not feel ashamed of doing any task. In his hospitality he never differentiated between important people and unimportant, nor between his own friends and relatives and strangers.

Mr. Amritlal Raichand Shah (who has contributed many memories of Meghjibhai to this book) remembers that when Meghjibhai came back to Kenya in 1962 for the wedding of his daughter Usha, he was given the use of a house and a car with driver. But he would not always avail himself of the car. Instead he would pay the fifty-cent fare to go into town by bus, getting off at the Khoja mosque and coming to A.R. Shah's shop for a chat.

Mr. Kantibhai Punamchand Shah came from the same village as Meghjibhai and he was the latter's junior by some 20 years. He remembers the business of Premchand Raichand when he worked there as a storekeeper and salesman. The offices were in the petrol station at the corner of Biashara Street and Koinange Street in Nairobi, with the godown opposite. Meghjibhai treated him as an older friend would, not as a boss, and Kantibhai would be invited home to Meghjibhai's house in Blenheim Road.

Meghjibhai encouraged the young man to learn typing and English. Many years later when Kantibhai came to London, as a member of the Kenya Legislative Council, for the Lancaster House conference on Kenyan independence, Meghjibhai met him in London and was really pleased that Kantibhai had progressed so far. He learned much from Meghjibhai, not least from Meghjibhai's insistence on getting a balance sheet right (and not carrying a lost

Personality

item into a suspense account). He remembers Meghjibhai's decisiveness, his impatience with committees and approvals and so on, his foresight in developing products and his skill in salesmanship (he was the first to sell tannin extract in Japan). Yet, for all his business acumen Meghjibhai was soft-hearted. One of his first priorities when he had made money was to provide a school building in Dabasang. He was not too proud to take advice from experts and would spend any money to make sure that his ideas, particularly for charitable trusts, were workable.

Along with a simple nature and a sympathetic heart he had an innate ability to discriminate between good and bad, worthy and unworthy. He was a man of medium height and powerful build, with discerning, penetrating eyes, which would accurately assess the worth of a man. He would not be pressurised into doing something which he thought wrong. As he was well-known for his generosity he was constantly approached by people collecting subscriptions or asking for donations. Often, he had occasion to say no and he would do it gently without causing offence, quietly explaining the principles on which he worked. Some wealthy people enjoy the power of teasing and tormenting applicants or telling them to come back again and again. This was not Meghjibhai's way. Once he was convinced of the merits of a good cause, he would make a decision to give without delay. If any matter was not right in his eyes, he would not hesitate to disagree with anybody, however powerful, and he would not yield to pressure from people, however important they might be. He had a soft spot for those institutions which were imbued with a spirit of service, and for social workers. He had a wonderful insight to discern true and sincere people. He never hesitated to express his love for such people and to encourage them.

Meghjibhai's generosity in Saurashtra naturally led to people trying to get his support for undeserving projects but he refused to get trapped into these. He kept well clear of the hypocrisy that often masqueraded in the name of religion. He did not believe in rituals but he did not oppose them strongly. He disliked outdated social customs but his dislike did not extend to rejecting those people who still believed in them. He was distressed to see the

Meghji Pethraj Shah: His Life and Achievements

condition of society but did not blame the leaders of society for this. He knew well that society had degenerated on account of superstitions, blind faith, bad customs, illiteracy and poverty. It was no use finding fault with a few leaders for the degeneration of society. For the amelioration of society, illiteracy and poverty must be removed. He was never obsessed with narrow considerations of caste, community or sect. His aim was always to serve the general public and the nation irrespective of colour, caste or creed. This attitude was unprecedented in Saurashtra in those days and he was a source of inspiration to others.

CHAPTER IX

THE PHILANTHROPIST

At the outset of their careers many people promise themselves that they will retire once they have achieved whatever aim they have set themselves in life, be it wealth, fame, power or just a comfortable pension. But all too often by the time they have reached their goal, they have become so entangled in their work and all its attendant complications that they find it impossible to give it up and retreat gracefully into retirement. Either they have no definite plans for retirement, or else they do not have the necessary willpower to give up. The temptations of material prosperity are still strong: while there is still more money to be earned men are unwilling to stop working and they neglect, or even forget, the call of retirement. Some people, indeed, have got so used to a lifetime's working routine that they cannot abandon it. Throughout their working lives their work has been the centre of their existence and they see retirement as a complete and stultifying inactivity.

Only the most determined of men can put into effect their intention of retirement on the attainment of the aims which they set long before. Govardhanbhai Tripathi is a well-known illustration of this in Gujarati literature. He was by no means wealthy when he made his firm decision to give up his work and go into retirement. But he made his decision and carried it out and fulfilled his intention of passing his later years in study at the feet of the goddess Sarasvati, patron of learning.

Meghjibhai, too, had a similar measure of determination. In all his activities Meghjibhai was cautious and he took every step, every business venture, after giving careful thought to it and to the potential risks. He planned his every move with care. Those who start poor and dream of riches often forget their former poverty once they have become rich. Surrounded by the fruits of their success, they hear nothing but the clink of coins, the rustle of banknotes. Dazzled by the lustre of money they see nobody but themselves. Having set out to become masters of wealth, most people ultimately become its slaves. However great their wealth becomes, they are not content and seek to increase it all their lives. Meghjibhai built up a great fortune but he remained master of his wealth because he regarded the acquisition of wealth not as the ultimate goal of life, but as a means to the service of humanity, the supreme aim. What use are riches if they are not put to the service of others? If we amass wealth and if our brothers and sisters in society remain immersed in the ocean of poverty and illiteracy, what use then is our wealth?

Meghjibhai also, then, saw his retirement at the end of 1953 at the age of 49 not as an end but as a beginning, as a start of a new career almost, devoting the wealth he had acquired to the service of his fellow men and women. But it would be wrong to see this as a sudden change from blinkered businessman to philanthropist. In fact, his philanthropic activities had begun long before. Meghjibhai's business acumen was only one side of his personality. He was a great entrepreneur, but commerce was only one of his talents. To value a diamond a jeweller examines all its facets: to evaluate the greatness of Meghjibhai it is necessary to take an all-round view of his very considerable talents.

In business, Meghjibhai insisted on the most meticulous accounting for every penny, yet he never hesitated to donate sums of hundreds of thousands of Rupees for public service. His decisions were swift; in a matter of moments he would assess the risks in a business venture involving great sums of money. Similarly he would assess the merits of a proposal for the public welfare and would decide on a donation of Rupees 100,000 or more. munificent His donations are still bearing fruit, witness to the fact that Meghjibhai believed in making good use of wealth rather than hoarding it. Generosity was his innate quality. Beneficence was part of the heritage of his upbringing by his parents. As a pupil at school he was quite outstanding. He was not covetous about his top position in class but would willingly help his less clever fellow pupils to come forward. Thus,

94

The Philanthropist

even before he became a teacher, he had started to develop the qualities of a good teacher and, even after he left his teaching job and plunged into business, the qualities of a teacher stood him in good stead at every step. He guided his colleagues and trained his inexperienced staff and workers with patience and perseverance. He had warm feelings for his subordinates and treated them with sympathy. To err is human: if someone made a mistake, he gave a generous warning. But he came down heavily on shirking, dishonesty and unpunctuality.

Himself the offspring of poor parents, he took compassion on the poor and even when he was very rich, he never forgot what it had been like to be poor himself. When he first arrived in Africa he started with a job which did not pay very much, and he lived carefully and thriftily. When he became wealthy his lifestyle remained simple for he regarded himself as a trustee rather than owner of all his wealth. During his years in East Africa he progressed through all the stages of a successful career from poorly paid beginnings to control of a business empire. Thus he was able to make an assessment of the characteristics of all levels of East African society. On the one hand, large European-owned companies had set up big industrial enterprises, whilst enterprising Indians were well-established in business and trade. On the other hand, the indigenous Africans were suffering from a lack of opportunity and illiteracy, and the majority of them still lived a very primitive life. Some foreign merchants prospered greatly by employing the local Africans, making them work hard for low wages. Only a few industrialists like Meghjibhai made Africa their home and made efforts to improve the conditions and raise the standard of living of the local people. Meghjibhai's policy was always that every man employed in his business was paid a wage which truly reflected the value of his work.

There were so many inequalities at different levels of society that it was not easy to remove them. Meghjibhai saw clearly that the inequalities in society could not be removed simply by providing money for the poorer sections of that society. Illiterate people might not know how to use the money and could be tempted to fritter any aid away. There were no facilities for education and there was an underappreciation of its importance. Children had not enough clothes to wear. This was the picture of the poor sections of society as Meghjibhai saw it. What then would happen if money were doled out directly? It was necessary to bring about an all-round improvement in society. The income of the people would rise only if the economy was improved, if industry prospered, production was raised, and employment was provided for a large number of people.

The peasant farmers eked out a meagre living on the land: many of the indigenous Africans were agricultural labourers on the land of foreign owners. In this exploitation by foreigners poverty persisted. Modern civilisation had left many of the local people untouched and with little income. Trapped by ignorance, the people of this region were accustomed to poverty. Meghjibhai reasoned that you cannot improve society by giving money to a few people. Money to improve society must be put into projects which will help the multitude. To improve the lot of the masses, resources are necessary, but if money is given directly to the poor, how long will it last? How long will the money help? How much better it would be to invest the money in new industries which would increase employment for the poor and bring about regular and continuing improvements in income.

Meghjibhai, however, did not see his plans as limited to providing wages for the poor. Efforts had to be made to improve their way of life and the key to that was education. If their children could get a proper education, they would become the good citizens of the future. To raise mankind there is no means so powerful as education. The roots of many evils in society lie in illiteracy and ignorance. He believed, therefore, that the poor should be given employment and their children should be given education.

Meghjibhai felt that he had an obligation to help. Once he said, after he had started primary schools, opened libraries and assisted a large number of children with school fees and books, "If I had failed to do even this for the society which greeted me and gave me

The Philanthropist

the opportunity to make progress, it would have been ungrateful on my part." As his wealth grew, so did he pass on considerable sums of the money he had earned to charitable causes. As he did this quietly without seeking fame his initial charitable activities were known only to a few. But from the very time when he started up in independent business in Mombasa and Nairobi he had been making financial donations for social works. Meghjibhai's first involvement with organised public charitable activities came, as has been mentioned earlier, in 1936. At that time he was heavily involved, as President, in the work of the Saurashtra Famine Committee in East Africa, which raised Shs. 175,000 for famine relief. In fact, so successful were these efforts that quite a lot of money was left over. An Oshwal Education and Relief Society was created and the unspent balance was used for a boys' hostel in Jamnagar.

Meghjibhai believed in action, not just words. People knew that his thoughts, words and actions were always consistent with one another and that is why, in his business ventures as well as his social service activities, his work earned universal respect. Mahatma Gandhi had called on industrialists, both great and small, to regard themselves as trustees of their property, rather than as proprietors. Even before Gandhiji made this call, Meghjibhai was observing this ideal in his own life. In his own words he expressed this, "I came from a village. Years ago, I went abroad to earn my livelihood and by the grace of God I became successful in my business activities. But I appreciate that the money which I have earned is not just mine, but that of the brothers and sisters of my own nation, and all the people have a share in it. I repay this share by giving financial help for public needs as far as I am able. In doing this I am not laying anyone under an obligation to me but am simply doing my duty."

These words are indicative of Meghjibhai's generous qualities. There is no vanity, whether expressed or in his thoughts. His donations bear witness to his acceptance of the trust in which he felt his wealth was held. Until the last days of his life his charitable activities were directed towards humanitarian causes for the people of East Africa and the region of Saurashtra. And in this last, not only did he donate generously to the needs of Saurashtra, but also obtained government contributions to the projects which he supported.

Meghjibhai was a Jain by religion and he had deep faith in his religion. However, his attitude was never narrow or sectarian. His desire that all the sects and branches of the Jain faith should be brought together is still far short of realisation. Nevertheless, he took part in those activities which would promote the welfare of Jains and he gave generously to many projects of the Oshwal community. It was his faith in his religion rather than a narrow sectarian or communal outlook which played the main role in his philanthropic benefit of activities for the the Iain communities. On one occasion he said, "I often feel that the changed atmosphere of today can be very useful in understanding Lord Mahavira's message of abstinence and non-possession. Never before was humanity in such great need of the preaching of the Jain religion about non-violence and non-possession as it is today and never before has there been an atmosphere so congenial to the practice of Jain teachings as there is today." (Mahavira, the 24th Tirthankara or prophet of the Jains, laid great stress on nonviolence, self-restraint and limitation of possessions). This is indicative of his deep faith in religion and his broad vision of the place of Jainism in the world. He was of the firm belief that the Jain religion is capable of being a major world religion with appeal to all people. It upset him to see that, far from being a major religious and philosophical system, Jainism had been turned into a small inwardlooking sect. He was concerned at the lack of effort by Jains to present their religion in its true form to the wider world and he frequently expressed himself strongly on this subject. He insisted that within the Jain philosophy, science and outlook on society, there was much which could be of great benefit in ameliorating the human condition. In 1957, Meghjibhai made a speech at the 20th conference of the Shri Jain Shwetamber Parishad, a major Jain organisation, and brought out these points, coupling them with the need to work also within the Jain community to improve the social, moral and financial position of Jains.

Although Meghjibhai had the interest of his community, and the whole of society at heart, he was not always able to carry other members of his community along with him in support of his schemes. An example of this was the banking, insurance and co-operative housing schemes for the benefit of the Oshwal community in Kenya which he put forward in 1942. Had these schemes been accepted, a capital of Shs. 20 million would have been built up, bringing in an annual income of Shs. 200,000 to be expended on the welfare of the community. However, the leaders of the Oshwal community at that time lacked Meghjibhai's far reaching vision and the schemes were not accepted. Thus, an invaluable opportunity was missed.

One person who came near to knowing Meghjibhai's inner religious feelings was a Jain monk, Muni Chandraprabhasagarji, better-known as Chitrabhanu. They first met around 1960 when Meghjibhai was on a visit to India. In the evenings, after the Muni had finished his period of meditation, Meghjibhai would visit him and they would talk together. Once Chitrabhanu asked Meghjibhai what the secret of his success was: he answered like this, "To be successful one needs not so much brilliance as the understanding of others' emotions, needs and feelings so that you can work with them. Sometimes brilliant intellectual people think only of themselves and become isolated and have no rapport with their friends, subordinates, workers or family. If you call it success, I think of people's needs, and see them as my own, with the need to be recognised and appreciated." Meghjibhai's simplicity was what Chitrabhanu liked about him, his habit of doing small things for himself, like washing the teacups, rather than asking somebody else.

Meghjibhai asked the Muni on one occasion, "What is a "Jain economy"?". The Jain scriptures tell us that income should be divided into four, one part for business, one for capital, one for living expenses, and the remaining part to be divided between religious purposes and saving for the future. An honourable businessman will live like this and will not go beyond his means. Meghjibhai practised this. He was reformist in his outlook and was not always appreciated by the more orthodox elements in the Jain community. He preferred to donate money for medicine, health and education rather than for community dinners, festivals and rituals, so some thought that he was not religious. That was not true. In his inner heart he was deeply religious. He was concerned with suffering, with life, with understanding: his faith was internal, and he did not like exhibitionism.

Muni Chandraprabhasagar later was to take the dramatic step of leaving the monastic order and, as Chitrabhanu, he has spread the message of Jainism far afield. He remembers that it was Meghjibhai who first gave him the inspiration to serve in a wider field. Meghjibhai spoke to him in private. Here, he said, you have a few hundreds of thousands of Jains divided into many sects. There are Jains in the U.K., in Africa, the U.S.A. who need your message of understanding and tolerance (Chitrabhanu used the word "anekantavad", non-onesidedness, when repeating what Meghjibhai had said). Jain monks may not travel except on foot: Meghjibhai asked why Chitrabhanu should not break with tradition and take his message to the people who are thirsty for it, people who have suffered the pains of war and need this message.

The orthodox Jain will not favour encouraging a monk to leave the order. Certainly (expressing this in the most neutral terms possible) Chitrabhanu has brought spiritual help to thousands and is greatly revered by his many followers, both Jains and non-Jains. The reader may form his or her own judgement.

CHAPTER X

THE LONDON YEARS

When Meghjibhai retired at the end of 1953 he was still only in his late forties. By that time, at an age when the careers of many successful men are still at a developing stage, he had built up a great fortune and established many successful businesses. His name was well-known in East Africa: his advice and support were sought for philanthropic and commercial enterprises. It was unthinkable that retirement would mean inactivity. Meghjibhai was a man of action. We have seen already how his retirement from the day-to-day involvement in business was followed by his involvement in charitable work on an unprecedented scale.

Although he did not sever his connections with Kenya immediately, he spent a good deal of time in India over the next few years. In 1954 and 1955 the family stayed for long periods at the house which Meghjibhai had built in Jamnagar. Jamnagar is a moderate-sized city with a pleasant character and it was, of course, home to Meghjibhai, for his birthplace in Dabasang is only a few miles away. He also had a second home in India, a flat in Bombay, where he stayed frequently.

In 1955 his outstanding contribution to public life was recognised by his home State when he was appointed a member of the Rajya Sabha, the Council of States, which is the upper house of the Indian Parliament. The 250 members of the Rajya Sabha are elected by the Legislative Assemblies of the different States of India (except a small number who are directly appointed by the President). Appointment to this small and distinguished body must be seen as a very high honour. People welcomed his entry into the Rajya Sabha and it was widely felt that his experience and mature thinking would be a favourable influence on the working of this deliberative and legislative body. Meghjibhai's parliamentary duties required that he should live in Delhi. However, he soon found that he could not settle to the politician's way of conducting affairs. By nature, he was an active man of business, a man of action. He was accustomed to firm decisions taken swiftly and implemented at once. He was impatient at what he saw as endless talk and delays. Long deliberations which did not result in concrete actions for the betterment of the people did not fit his temperament. Although he came into close contact with leading politicians, many of whom sought his advice on national problems, he was never completely at ease with them. He is not known to have made any major contribution to debates in the Council of States as his heart was not in such a debating society and after the first year of his six-year term he decided to resign in 1956.

During these years Meghjibhai was kept busy. His philanthropic activities made considerable calls on his time and energy: it was not just a question of handing over some money for others to deal with. He was a public figure, not only in the brief time in the Rajva Sabha in Delhi, but also back in Saurashtra. Nevertheless, he did not neglect his family and their needs were always in his mind. Family life was important to him and the family of Meghjibhai and Maniben remained closely united. He had already made adequate financial provision for the family so there were no worries on that score. However, he was anxious that his children should grow up with the advantages of an education which he himself had missed. He had to leave school very early owing to his family circumstances and this made him all the more concerned to provide a good education and a cultured background for his children. His daughters were growing up by now: Nalini, the youngest, was a teenager by the time her father retired, and Meghjibhai had taken care to give them all a good education. Of the two boys, Vipin had been born in 1943 and Anant in 1948, so the question of their education was beginning to exercise Meghjibhai's mind.

The ties of his native land had drawn Meghjibhai back to India, yet in some ways he never really settled there. Meghjibhai began to think at this time about moving to England. He had a great respect for the culture of India: through the long years in Africa his



Vipin and Anant



Mrs. Nalini Shah, Mrs. Sumi Ajmera, Mrs. Varsha Anant Shah, Mrs. Jaya Shah, Mrs. Meenal Mehta, Mrs. Sushila Shah

ties with the land of his birth remained strong. India's ancient civilisation has attracted the admiration and devotion of her own sons and daughters and, indeed, of many from other countries of the world. But exclusive worship of everything from Indian antiquity was not to Meghijbhai's taste: he saw much that was good in the West as well. If, perhaps, he was not always enthusiastic about English culture and the social structure of England, yet he was impressed by the good qualities of the English people, qualities of honesty, patriotism, discipline, politeness and good manners. In the course of business, he came into close contact with many English people and he freely admitted that their example and his contacts with them in their daily life had taught him much. He believed that India could learn a lot and profit by adopting the best qualities of the English. It may be added that Meghjibhai was not alone in his respect for the English. Great and revered leaders like Mahatma Gandhi and Pandit Nehru also admired the qualities of the English people. Although India suffered in many ways in the long years of British rule, yet the lasting legacy of Britain is seen in many institutions of the new free and independent India.

Meghjibhai had travelled widely and during his travel in different countries he had the opportunity to observe different educational systems. Weighing them up, he had developed a high regard for the educational system in England. He brought his children up in the Indian tradition but at the same time it was his desire that they should get an education appropriate to the modern world. At that time, in the 1950s, he was sure that the best education they could get would be in England. The two boys were still young. Meghjibhai had already considered settling in England, and the education of his sons added a powerful impetus. By being with his family, he would be able to give his personal attention to their education.

In July 1957, Meghjibhai decided to go to England with his family and after the necessary arrangements had been made, they left for London on 8th September. At that time, he had still not decided whether to settle in Britain, so at first the family rented a house in Golders Green in north London, a busy but pleasant part and within convenient reach of the centre of London. His two sons, Vipin and Anant, now aged nearly 14 and nine respectively, were admitted to local schools. This was a happy start to Meghjibhai's sojourn in the United Kingdom.

The rented house was lacking in modern amenities but Meghjibhai and the members of his family were used to a simple life and had no cause for complaint. He had come to London to live the life of the English people, not to surround himself with luxury. To the end of his life Meghjibhai's tastes remained simple: luxury and ostentation were foreign to his nature. When they were sure that life in England would suit them Meghjibhai purchased soon afterwards a house in Hodford Road, not far away in the same district. They moved in on 1st January 1958. It was a big and comfortable house but here, too, they lived a simple life without unnecessary ostentation.

Meghjibhai had retired from business but this did not mean that he was going to lead a life of inactivity. Throughout his life he had worked hard, and idleness would not come easily to him. He took a 2,000 square feet suite of offices in the heart of the City, in Salisbury House, Finsbury Circus, and engaged a small staff of three or four people. He was not concerned now with making money for himself; rather, he wanted to continue giving money away. He had already made very large donations indeed for social purposes and he wanted to continue his philanthropic activities. For this purpose it was necessary to establish charitable trusts. However, if the trusts were to be kept in sound financial health they needed sources of income. With this in view he set up two companies, Premchand Raichand London Limited in 1959 and Oswal Investments Limited in 1960. He also purchased in 1959 for a nominal sum a firm of commodity brokers, Alfred Dent and Company Limited, which was in serious difficulties with debts of £125,000 at that time. The shares in these three companies were held by two charitable trusts which Meghjibhai established and the income from the companies' operations was at the disposal of the trusts.

Thus, far from being inactive in retirement, Meghjibhai was engaged in new business ventures for the benefit of the charitable trusts. He made investments in various U.K. companies. A shipping company in North Wales was one venture. Oswal Investments was the investment arm of his business whilst Premchand Raichand London was utilised as a financing company. Alfred Dent & Company continued in the commodity business. The former head of the company stayed on and Meghjibhai was not actively involved. To start with, Meghjibhai was cautiously sounding out the British business scene, looking at commercial opportunities with a critical eye and not taking chances. The first years were largely exploratory, seeking avenues for investment. Tragically, his life was to be cut short before he could fully develop the London business.

Among those who knew Meghjibhai well at this time was Mr. Frank Goldstein, his accountant. Mr. Goldstein, a Chartered Accountant, first came to know Meghjibhai around 1958. One of the clerks in Mr. Goldstein's firm, Andrews and Company (later, in 1972, it merged with Lubbock Fine), was a Mr. D.N. Shah who was a naturopath and treated Meghjibhai for an ailment. He introduced Meghjibhai to Mr. Goldstein and the relationship lasted until Meghjibhai's death. Mr. Goldstein well remembers Meghjibhai's shrewd business acumen and particularly his remarkable ability at mathematics and accounts. Indeed, he says, Meghjibhai would have made a good accountant, high praise indeed from a distinguished member of that profession! Mr. Goldstein came to know Meghjibhai quite well and still remembers him with admiration. Meghjibhai, as he remembers, was rather withdrawn in manner and was not very forthcoming in conversation, yet he had a pleasant and engaging expression, he was nowhere near so severe as he appeared in a photograph which Mr. Goldstein pointed out. He was religious, perhaps even slightly superstitious, though there was no shrine on view in his house: religion to him was a matter of behaviour, not ritual. He was careful about his health but by no means hypochondriac. In personal appearance he was always well dressed and well turned out, almost dapper in his dark suit and formal shirt. Meghjibhai was always frugal in his way of life and cautious about spending money. In his time in London he had no chauffeur, and, although he owned a car, he did not drive the car himself: he would arrange meetings so that Mr. Goldstein could pick him up. He would often do the shopping with Maniben and remarked, for

The London Years

example, how expensive almonds were (for he liked to eat some of these every day). An amusing example of his simple way of life was when he asked his son-in-law, Madhoobhai, on one occasion to smuggle into the wardrobe some "seconds" shirts which he had bought in a sale, so that the family would not know! But he was careful with money not only for his own sake. He was offered a large holding in an old-established Calcutta-based Raj company, Turner Morrison, but after he foresaw some difficulties, he pulled When introduced to various he was important 011t contacts at a series of expensive lunches at top-class hotels and restaurants, he would sit through them with composure, with tomato soup and a dish of vegetables for his own meal, but he would insist that he that he personally and not the company, paid the bill. Eating out could be a bit awkward for Meghiibhai: sometimes he would see the English dishes and not have the slightest idea what they would taste like.

Meghjibhai's solicitors in London were the well-known firm of Coward Chance (now Clifford Chance). The first work which they did for him, in fact, was not concerned with his business interests but was the conveyance of his house in Hodford Road. Thereafter he had many dealings with them and Mr. P.A.J. Boyce (now retired) and Mr. T.G. Woodburn (who is now a senior partner in Clifford Chance) knew him well. He would come to the solicitors with his transactions completed and would ask for the arrangements to be put in legal form. One of Meghjibhai's characteristics was his readiness to take advice from the experts, but he also had the sort of personality, and the reputation in his community, to lead others to seek advice from him as well in the areas of his own expertise. Sometimes, of course, things went wrong, and his solicitors would get a visit from him to sort matters out. He was sensitive, not talkative, but willing to talk if you wanted to: his English was not at all bad. Mr. Woodburn remembers one moral, ethical conversation about everyone wanting to achieve good. He based his conduct on religious principles but did not wear his religion on his sleeve. Once, half seriously, he said it would be fine to be reincarnated as an elephant. His manner was pleasant and cheerful: his amused eves behind the heavy spectacles softened the severity of his strong

face. He had an incisive, slightly dramatic style: "Mr. Boyce, do it now!" Meghjibhai undoubtedly enjoyed the business of making money, just as he got satisfaction in giving it away. He was straightforward, not devious, simple in his approach but he could be firm, indeed tough, when the situation warranted this. Nearly a quarter of a century after his death Meghjibhai remains clear in the memory of those who knew and worked with him. Mr. Woodburn said, without further explaining it, "He was different from other Indians."

Although Meghijbhai had never had an English education, in his years in Africa he had constantly to use the English language in his business undertakings. With his keen memory, an irrepressible thirst for knowledge, strong will-power, and selfconfidence, he acquired a useful command of English over the years. For a man from Gujarat with no more than a village primary school education in Dabasang it was no small undertaking to look after the administration of a large-scale business from an office in the heart of London. The Indian leaders who had struggled for the freedom of India had the advantage of an advanced education in the U.K. Meghjibhai had none of these advantages but he never suffered from an inferiority complex on that score. What he had missed in formal schooling he had made up by his experience in life. Hence, he was under no handicap in his dealings with prominent British businessmen, lawyers and accountants. His capacity to grasp the substance and all the implications of any matter discussed in English was frequently a source of astonishment to the English people with whom he had dealings. The secret of this lay in his insatiable curiosity, his ever-present readiness to learn new things. Meghjibhai could easily have employed English managers to look after things for him. But it was not in his nature to be dependent on others and he would have missed the satisfaction of self-reliance and independence.

London is full of life and activity all the time. People work hard and the great city is astir by day and night. Everybody is short of time to pack in all the things they want or need to do. There is an unceasing roar of traffic. At night the city is ablaze with lights. Theatres, cinemas, clubs, hotels, entertainments are available for

The London Years

the enjoyment of Londoners. Business people entertain their clients at lunch or dinner with good food and wine, and much business is transacted on such occasions. Social functions of all kinds, meetings with politicians, business conferences, are all conducted in this spirit and bring together businesspeople from all parts of the world. Such gatherings satisfy the self-esteem of those invited. It is considered essential to hold such functions all the time in order to expand business. To many people it is inconceivable that business could be conducted except over a drink. Some, indeed, see this as a vicious circle from which it is impossible to escape.

Meghjibhai kept clear of this business social round. Whilst he was fully aware of the addictive pleasures of the world he was not seduced by them. He took the view that it was only when a man was lacking in business ability that he had to resort to flattery and lavish entertainment for prospective clients. "Men who resort to bribery and corruption are not real merchants", he would say. Indeed, he never felt any need to gratify his own senses with needless luxuries. He remained untouched by the voluptuous aspects of London life. As always, he remained a strict vegetarian and non-smoker and did not touch alcohol. He did not go to the cinema and his main relaxation was his early morning game of "rummy". He played cards for pleasure: the idea of gambling on cards for money would not have entered his head. He was willing to adopt the good qualities of English society but did not fall into those habits of which he did not approve. If occasionally somebody commented on his puritan way of life he would smile and say "That sort of thing is alright for an educated man. But I am a simple uneducated fellow!" The other person would find that there was no answer to that.

In fact, for all his frugal way of life, Meghjibhai was most hospitable and generous. He would often invite his English friends to lunch at a vegetarian restaurant, Country Life, in Queen Victoria Street (it has since closed down). Mr. J.K. Gohel well remembers this: "It was Meghjibhai's favourite restaurant. To start with his English friends came very enthusiastically to have a vegetarian lunch but gradually their enthusiasm waned. Meghjibhai could not even imagine that people would relish non-vegetarian food rather than the tasty vegetarian food. Meghjibhai took a personal interest and ordered the very best dishes. But he was not prepared to give up his principles for the sake of his guests."

He stuck proudly to his principles. To those who did not know him well this could seem like arrogance, but his strict attitude was limited to himself. He was not at all interested in impressing others by his personal principles or his status and he preferred not be singled out for special attention, whether at a social function or a business meeting. Mr. Gohel writes "Whenever he came to a dinner party at my place he did not like it if we accorded him special honour as a respected guest. He treated us as if he were a member of the family and he expected us to treat him in the same way. At his own house he treated everybody, from a multi-millionaire to a clerk, with the same fellow-feeling and modesty."

Mr. C.P. Shah remembers his modesty: "Meghjibhai gave more importance to simplicity than to his status. Although he had a car at home he would use the underground train to go to his office from his home. He would choose a seat facing the direction in which the train was travelling. Once I asked casually "Why don't you take a seat facing the rear: it is more convenient?" He said "I like to look forward in the direction in which we are progressing. It would give headache me а to look the other way."

He had a marked sense of duty and punctuality. He would always be at the station on time. Often, in the winter, if the weather was bad other people would miss their train but Meghjibhai was unfailingly there in his preferred seat on his particular underground train. If he were invited to a function or a dinner party and the host calculated that the guests would (in the Indian tradition) be fifteen or twenty minutes late, Meghjibhai was sure to upset the host's calculations. He would turn up dead on time and if the host were not ready the host would be shamed by his punctuality. "Punctuality" it is said "is the politeness of princes". Meghjibhai was a wealthy and important man but he was not prepared to neglect small courtesies.

He was equally punctilious in business. He stood out against any

kind of concession or special price. He would come straight to the point without beating around the bush or haggling. He stuck firmly to the principle "A bargain is a bargain". Mr. C.P. Shah once asked him why he was so strict. His reply was frank and straightforward, "Chandubhai, all the profits from these transactions will go in donations. So, what is wrong if I try to increase the income of my charitable trusts?" He was greedier for the sake of his charitable donations than a man would generally be for his own profit. Once he had made a bargain, if he knew that he had made a mistake he would freely admit it and agree readily to redress the situation. What was important to him was that the beneficiaries of the charity should get a good, but honest and fair bargain. He was not trying to show that he was a clever businessman, indeed his reputation was such that it was not harmed by open admission if he should make a mistake.

Those are Mr. C.P. Shah's memories of Meghjibhai. In this connection Mr. Gohel writes, "To err is human. A large number of great men make small or great mistakes in their lifetime and it would be going too far to suggest that Meghjibhai was an exception to this. Sometimes a wrong decision was taken in haste or a wrong estimate was made, but with his quick intellect he would himself be the first to detect his mistake and he would frankly admit his mistake to his friends and colleagues. He would not try to conceal his mistake but would put it right immediately at whatever cost."

His personality and principles were not affected by living in London. He kept himself immersed in his work and did not try to stray into fields of which he had no knowledge. He had no spare time for other matters so he was rather ignorant of many aspects of London life. Mr. Gohel recalls a rather amusing incident: "Some businessmen from the West End of London came to Meghjibhai with a proposal that he should invest some money in a "strip club". Meghjibhai, however, was quite ignorant of this. I was present when the business talks were going on. According to his custom Meghjibhai estimated the figures for the investment, the return and the profit or loss and he was very satisfied with this business venture. Then I suggested that we would give a definite reply to these businessmen after a day or two. As was his nature, Meghjibhai came to a rapid decision but on this occasion I restrained him. After the visitors had left, I asked Meghjibhai "What is your idea of a strip club?" He said: "It is perhaps something like a restaurant working on a commercial basis, or a social institution." Since I had a little more knowledge about this, I explained it to him. He was so thunderstruck to hear this that the expression on his face would have made anyone laugh. The businessmen could hardly have reached their office before we telephoned them that we had no interest in their scheme. Then Meghjibhai said to me "Do such things really go on in the world?" I replied seriously "Unfortunately I have heard that such things definitely do go on!""

Meghjibhai had a subtle sense of humour and could easily laugh at himself. In 1934 he went to Japan, his first trip abroad since he had settled in Africa. Somebody was curious and asked him why his partners selected him to go to Japan since he had no knowledge of English. He replied "I know ten words of English but my partners know only two words. So, among us I am the best qualified!" Actually, he was exaggerating his ignorance for he did have a good knowledge of English. He was well able to unravel the intricacies of confusing legal documents and often to suggest useful amendments or additions.

Nobody could surpass Meghjibhai's skill at mental arithmetic. He could do complicated calculations involving hundreds of thousands of Rupees in his head but he would never misuse this facility in order to cheat anybody. A bargain, he felt, should be made in such a way that both parties gain from it: the idea of making a profit at the expense of the other person is not business. He would think carefully before he made a promise. It was his invariable rule that promises, once given, should be kept, and a promise which cannot be kept should not be given. Once he gave his word, even verbally, that was as good as a signed and sealed legal document. In business transactions he expressed himself clearly and accurately so that no confusion or misunderstanding could arise at a later date. If he ever suspected any dishonesty, he would drop out of the transaction immediately and he would never allow himself to be swayed by another's influence into taking any dubious or dishonest step.

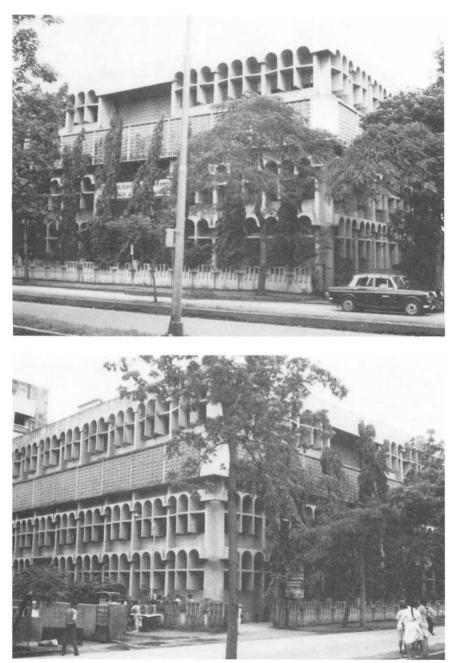
The London Years

Regarding Meghjibhai's character Mr. Gohel writes, "If there was a defect in Meghjibhai's character it was only this, that he could not express his feelings adequately in personal relations. He experienced difficulty in expressing his feelings about family matters. As a result, his real nature was misunderstood by many. On account of his outspoken nature, those who only came into superficial contact with him found him unsympathetic. Only those who came into close contact with him knew how deep his real feelings were. He expressed them not in words but in actions. He had many bitter experiences in life, and it was only after he had found a person to be trustworthy that he would place complete reliance on him. He never insisted on forcing his opinion on others. He would patiently hear everyone even if he did not agree subsequently. He took decisions on the basis of his own judgement, but it was not in his nature to force his views on others."

Idleness was not a word in his dictionary. He kept up his habit of going for an early evening walk. He walked fast, so fast indeed that he shamed his younger companions and his friends found they had to run to keep up with him. He was very fond of walking and although there were plenty of means of transport in London he went on foot whenever possible, resorting to a vehicle only when the distance was too great. On account of his regular and simple ways he kept in good health until the end of his life.

One person who had close contacts with Meghjibhai in his London years was his son-in-law, Madhoo Mehta, who married Meenal. Madhoobhai remembers Meghjibhai asking him if he wanted to be treated as a son or a son-in-law. In an Indian family a son-in-law has a privileged position. He said, "As a son". Once Meghjibhai was angry, for he could be a tough teacher, and Maniben interceded, "Remember he is your son-in-law". "But he wanted to be treated as a son", Meghjibhai retorted. At the end of the day, though, his love would always show through.

After he settled in England, Meghjibhai kept in touch with India and visited it every couple of years or so. While he was in India in late 1959 and early 1960 the new State of Gujarat came into being. Meghjibhai was anxious to do something for the benefit of the whole of this new State of Gujarat and approached



Maniben M.P. Shah Women's College of Arts and Commerce, Bombay

leading figures in the government with an offer of Rupees 20 million for the development of the State. He asked the political leaders to draw up a detailed plan for the use of the money. However, they were unable to take advantage of Meghjibhai's generosity, and ran into heavy weather in trying to draw up a plan for utilising the donation, so the State of Gujarat lost some valuable funding.

1962 was a critical year for India. The long-standing frontier disputes on the Sino-Indian border flared up and in September 1962 Chinese troops invaded India and, in spite of the gallant resistance of the Indian army, made rapid advances. There was alarm throughout the country. Pandit Nehru, prophet of peace, who had made a pact with China and had said that "Indians and Chinese are brothers" was greatly shocked at the failure of his efforts for peace. India was unprepared for the attack, seriously lacking in armaments. Weapons were needed with great urgency. Both Britain and America started to supply these but this only partly solved the shortage: supplies from other countries also were urgently needed by the fighting troops. The great difficulty was India's chronic shortage of foreign exchange. Meghjibhai, with a spirit of patriotism offered a solution to the responsible leaders. He promised to collect in Africa as much foreign currency as possible, to be loaned to the Indian government on the sole condition that repayment should be in foreign currency. Although it was a straightforward and practical proposal the Indian Finance Ministry turned it down, after due consideration, and Meghjibhai's scheme came to naught. The Government of India has subsequently realised the merits of such a scheme and has encouraged non-resident Indians to remit foreign exchange to India with rights of full repatriation of the money.



Maniben

EPILOGUE

Meghjibhai's health was always good. However, he had a premonition that he would not survive his 60th year. He stayed in London throughout 1963 and in the first half of 1964. He was at that time thinking of returning to make his home again in his native land and a letter written by him at this time reveals his uncertainty, "It occurs to me to come and settle in India and still I can't come to a decision. Let us see where God directs."

Meanwhile, he stepped up his philanthropic activities and was in correspondence with leading figures as well as with people working in the social service field, regarding various new plans for Gujarat and Saurashtra. Various plans were being considered for the creation of more institutions in the fields of education and health. Meghjibhai's intention was to make further donations over the next five years and he was negotiating the establishment of another trust. His main project was for the establishment of a separate University of Saurashtra. He had discussions with Mr. Balvantrai Mehta and Mr. Manubhai Shah about this and the matter was the subject of further correspondence at this time.

On Wednesday, July 29th, 1964, the Indian High Commissioner in London, Dr. Jivraj Mehta, telephoned Meghjibhai about the plan for a Saurashtra University. Meghjibhai said, "It is a good plan. I am ready to help if the work is undertaken in my way." Meghjibhai's method was well-known: he would give a generous proportion of the costs of setting up the University. The remaining capital expenditure as well as the responsibilities of management should be borne by the government. Jivrajbhai assured him that this was acceptable and Meghjibhai was very pleased. He said: "I will come to see you at India House on Friday." But the meeting between them for the furtherance of this important project never took place. Man proposes, God disposes.

On that same day, Wednesday July 29th, 1964, Meghjibhai set out for the office after lunch. But on the way he was feeling very unwell and he returned home. He got worse and his medical practitioner came and examined Meghiibhai. Meghiibhai's pulse was reasonable, his heart was satisfactory, and he was not suffering from any weakness. Medicine was prescribed for him and the doctor left. Meghjibhai seemed better in the evening but felt unwell again in the night and was rather worried about it. However he got up early as usual, made the tea as usual and drank it with Maniben. Then, at ten in the morning he felt ill again. The doctor came and examined him and gave him medicine. He had his coffee at eleven and his heart seemed in good order but then he suffered a sudden heart attack. Nothing more could be done, and he passed away at about quarter to twelve on July 30th, 1964. His pious soul left this world and his mortal body was cremated in Golders Green Crematorium at half past twelve on Saturday. A great man had passed away. The funeral was attended by relatives and a great number of friends from both the Indian and British communities. His Excellency the High Commissioner of India, Dr. Jivraj Mehta, attended, a sad tribute instead of the meeting planned for the previous day.

A tribute by Mr. Paul A. J. Boyce was published in the Obituary columns of The Times on 17th August 1964. It recalls how Meghjibhai was born in Dabasang in humble circumstances, how he was educated in the village school, emigrated to Kenya in 1919 and "from the most modest beginnings built a substantial trading and financial organization in Kenya, and a trading business in Bombay." He will be chiefly remembered for his charitable activities having devoted a considerable part of his resources and much of the last ten years of his life to charitable trusts established by him and his family. More than £1 million was expended in building hospitals and schools in India and East Africa, and in other charitable purposes, out of resources provided by himself personally. The obituary concludes: "He will long be remembered by those who worked with him, whatever their background, for his vigorous personality, his strict adherence to principle, and his unfailing courtesy, good humour, and generosity."

Meghjibhai's sudden death came as a shock to people in Gujarat, and indeed in the whole of India, as well as to the Gujarati community overseas. Businesses closed in mourning in Bombay, Jamnagar, Surendranagar, Wadhwan, Limbdi and other places. It was a severe blow to Gujarat and to India. Meghjibhai greatly helped Gujarat on the path of modernisation: his dream of donating another Rupees 20 million to the State of Gujarat remained unrealised.

To his family the suddenness of his passing was a great shock. A short time before he was quietly drinking a cup of coffee in the midst of his family. Everybody gets some illness in the course of life and usually it passes off. There was nothing to suggest that Meghjibhai's illness was fatal. Fortunately, he passed away without serious pain or long, drawn out anguish. His wife, Maniben, showed great fortitude at this time. Meghjibhai had often spoken of the transience of life. Time, he would say, waits for nobody, and he wanted to complete all his work, while he still had time. He would not postpone things. His wife now had to finish the work started by her husband, and she had to keep supporting the institutions which had been set up by him. She had to care for the family and see that the studies of her two sons, for whose sake they had settled in England, should not suffer. If she lacked strength and lost her courage, what would happen to the family?

Not only in India, but also in Kenya, the news of Meghjibhai's death was an occasion of sadness. He had been not only a renowned philanthropist but also a well-liked leading figure in Mombasa, Nairobi and Thika. Amongst benefactors in the fields of education and health he stood out: his generosity had revitalised a number of institutions concerned with education and public service. His was an irreparable loss.

These institutions were Meghjibhai's best memorial. But it was natural that many who knew of his work should want to erect some more tangible memorial to the man who had rendered such sterling service to society and a bust was erected by the Jamnagar Municipal Corporation in the Medical College grounds. All his life Meghjibhai had shunned personal fame and Maniben and all the other members of his family said that the best homage to him

THE FOUNDER LATE HALL FAMILY OF THE LATE NITANOO HONOUR AN SUM OF £40,000 SPECIALLY THE GRATEFUL TO SII)HO UNA 1 HIS NAME ORY BEING UE HERE TC IS PRIVILEGEL XX HE NENI DEEPLY E BHAVA THE FOR CEN E E PHO HO EL. LACE THIS PLA NIE BHAVAN LR SHAH CONTRIENTORA T ORS OF THE BHAUAN 5 FL SHRT HRI

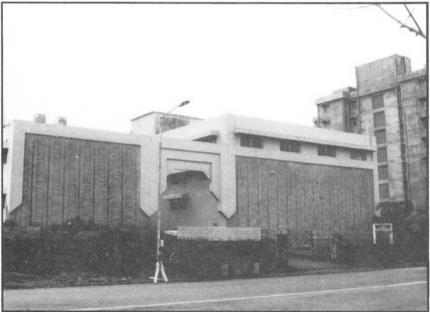
Plaque at the Bharatiya Vidya Bhavan, London

would be to continue the institutions set up and maintained by Meghjibhai and to realise his projects which he had planned for the future.

His family has kept up the philanthropic activities which Meghjibhai started. Today Meghjibhai is no longer physically present with us but he is present in the good works which he initiated in his lifetime. Maniben and her sons sincerely believe that his sacred memory will live for ever in his good deeds. The donation which Meghibhai had promised for the M.P. Shah Hospital in Nairobi was handed over as Meghjibhai had intended and, also in Kenya, a large donation was made from the Meghjibhai Foundation for setting up health centres. These have already been described in this book. In 1972 the Charitable Trust was approached by Shri Jaisukhlal Hathi, a former cabinet minister in the Indian government and head of Bharativa Vidya Bhavan International. He said that he was keen to establish a United Kingdom centre of this important Indian cultural foundation and asked whether the Trust would consider being the founder donors. The Trustees were very glad to help and a donation of £40,000 was made. A most appreciative letter was received from Mrs. Lilavati Munshi, wife of Bhavan's founder, and a marble plaque has been placed in the main hall in the London Centre, now known as Mountbatten Hall.

A major project which Meghjibhai would surely have approved was the M.P. Shah All India Talking Book Centre in Bombay. The blind cannot see, but they can hear. Modern audio reading equipment has made it possible for blind people to have available to them books of all kinds, from light fiction to university level textbooks in economics, history, law and many other subjects. The talking book project in Bombay was started in 1964 by Dr. Rajendra T. Vyas (who is himself blind), who is now Asia Director of the Royal Commonwealth Society for the Blind. At that time there was a single small recording studio at the blind workshop in Bombay. It was flooded with requests and could not cope with them with the existing facilities. In due course the government gave a good site facing the sea on what is now Khan Abdul Ghaffar Khan Road. An architect was engaged and plans were drawn up. The estimated cost was Rupees 4.5 million.





M.P. Shah All India Talking Book Centre

It would be necessary to have at least half of that in hand before work could be started on the building. Various donors were approached and small sums of money trickled in. Then Mr. Dilip Mehta, a friend of Meghjibhai's family, an elderly man and nearly blind himself, who used the talking book facilities, came one day to exchange his cassettes and suggested to Mrs. Freny Gagrat, the Honorary Secretary, that she should approach the M.P. Shah Charitable Foundation. He also wrote a letter himself. This was in July 1980. The Trustees' decision was not made without due consideration but the donation made was generous: Rupees 1.8 million, or in Sterling, £110,000.

As had been the experience of Meghjibhai himself, once the fund was really under way, and the respected name of M.P. Shah was attached to the project, donations snowballed and the government also gave a grant. The M.P. Shah All India Talking Book Centre became fully operational in 1986 and was formally inaugurated by the former President of India, Zail Singh, in 1987. Now the Centre "publishes" over 100 titles a year which are recorded by expert readers who are mostly volunteers. Books recorded are in eight Indian languages (and English) and a monthly sound magazine is published in Hindi, Gujarati and Marathi, as well as English. There are three fully soundproofed studios and sophisticated modem recording and tape copying equipment. Cassettes are sent to most parts of India, as well as to South Africa and the United Kingdom for the benefit of Indian residents there. This project exhibits all the characteristics of Meghjibhai's own donations: a substantial sum, paid quickly without argument, associated with his highly respected name to encourage other donors, and benefit to a wide section of the people rather than to a single narrow community. Undoubtedly, Meghjibhai would be proud to see such use being made of the money which he had put in trust for charitable purposes.

In London, the excellent work of the Royal Postgraduate Medical School at Hammersmith Hospital was recognised in 1968 by a donation of £20,000 from the Trust for the Meghraj Lecture Theatre and Consulting Rooms. A further donation of £80,000 has now been made and was utilised to construct The Meghraj Basic Research Cardiovascular Laboratories which will be used to





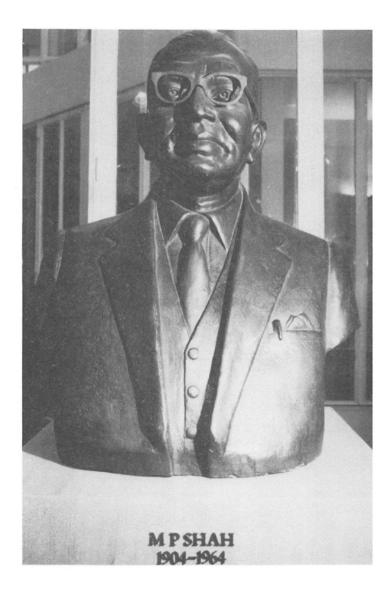
Opening of the Meghraj Basic Research Cardiovascular Laboratories, at Hammersmith Hospital, London, by H.R.H. Prince Charles

conduct further research on the causes of heart attacks. The new unit was formally opened by H.R.H. Prince Charles on 25th February 1988. In Leicester a most generous donation of £50,000 has gone to the Jain Centre for the Maniben M.P. Shah Hall.

By his own efforts and dedication Meghibhai, who started his career as an ordinary man, rose to be a great institution. Some rare people have a personality so auspicious and remarkable that they create a special atmosphere around them and whoever enters that atmosphere experiences a special kind of splendour and is blessed by simple contact with them. Meghjibhai was one such. From the very beginning his genius was creative. Throughout his life he loved and sought to benefit his fellow human beings. He was a man of creative vision, a man with a firm faith in religion and a conviction that others would be willing to co-operate in good deeds. He was always ready to accept a challenge to create something out of nothing. The fame which he achieved in business, in trade, in social service, politics and other fields, was due to his sense of duty, his sincerity and his commitment to the service of society. Meghjibhai showed that men of business need not be self-seeking, and that there is another direction. The acquisition and accumulation of wealth alone cannot make for personal happiness. Wealth accumulated for the sake of personal comfort is a snare and a delusion, binding men ever more securely to its further accumulation. Wealth retains its lustre only when used for public benefit: when simply accumulated it tarnishes and rusts.

His two sons, Vipin and Anant, have established a banking and finance business in the British Isles which had been the heartfelt desire of Meghjibhai, even going back to Kenya in the mid-1940s. In fact, certain preliminary steps had been taken, but his sudden death in July 1964 put a stop to that, and there was a vacuum until the sons grew up. In the inheritance received by the two sons of Meghjibhai, the most precious one was the family's prestige and reputation which their father had built up during his lifetime. It is because of the trust people placed in him and his family that the present business is flourishing. For obvious sentimental reasons the sons have given the business the name "Meghraj" which is derived from Meghjibhai's two names, Meghji Pethraj. Many people are concerned with good thoughts, high principles, cultured attitudes and noble ideas. But Meghjibhai unselfishly and unceasingly put them into practice and provided for all time a noble example to the whole of human society. Great men become great not by virtue of their mere ideals but by virtue of their conduct. Meghjibhai has left that memory of his noble deeds which will be revered in future years and will inspire many generations to come. We shall not see his like again for a long, long time.

Meghjibhai's values can be summarised in the following sentiment: "I shall pass through this world but once. If, therefore, there be any kindness I can show, or any good thing I can do, let me do it now: let me not defer it or neglect it, for I shall not pass this way again."



APPENDIX

LIST OF DONATIONS

DONATIONS IN INDIA

Ahmedabad M.B. Shah Canaar Haarital, Ahmadahad	Cr. 11	125.000
M.P. Shah Cancer Hospital, Ahmedabad	Sterling	125,000
Sarvodya Medical Society	Rupees	60,000
Jamnagar District		
M.P. Shah Medical College	Rupees	1,500,000
M.P. Shah TB Hospital	Rupees	400,000
M.P. Shah Municipal College of Commerce and Law	Rupees	176,000
Kasturba Stri Vikas Griha	Rupees	162,000
Visa Oshwal Boarding	Rupees	125,000
Kunverbai Jain Dharmashala	Rupees	100,000
Topagooch Upashraya	Rupees	65,000
Oshwal Shikshan & Rahatsangh	Rupees	101,000
Indian Conference of Social Works (Vradhashram -		
Old Peoples Home)	Rupees	40,000
Jain Hitwardhak Mandal	Rupees	25,000
Dabasang Mitra Mandal (Girls School)	Rupees	19,200
Gramya Jivan Vikas Mandal	Rupees	75,000
Gau Seva Samaj	Rupees	50,000
Shri H.V.O. Sarvajanik Panjarapole	Rupees	125,000
Jilla Sankat Nivaran Samiti	Rupees	100,000
Surendranagar District		
Vikas Vidyalaya, Wadhwan	Rupees	551,000
M.P. Shah Technical Training Centre	Rupees	300,000
M.P. Shah College of Arts and Science	Rupees	250,000
M.P. Shah College of Commerce, Wadhwan	Rupees	100,000
Smt. M.M. Shah Mahila College, Wadhwan	Rupees	100,000
Saurashtra Medical Centre (Eye Hospital)	Rupees	100,000
Surendranagar Education Society	Rupees	56,000
Orphanage	Rupees	55,000
Limbdi Kelvani Mandal, Limbdi	Rupees	55,000
Manav Seve Sangh	Rupees	31,000
Mansukhbhai Doshi Lok Vidyalaya	Rupees	35,000

Bhavnagar District		
M.P. Shah Leprosy Sanatorium	Rupees	400,000
Maniben M.P. Shah Kanya Vidyalaya, Palitana	Rupees	100,000
Oshwal Charities, Palitana	Rupees	51,000
		,
Junagadh District	December	150,000
Institution for the Blind, Junagadh	Rupees	150,000
Shishu Mangal Trust (Kindergarten)	Rupees	100,000
Rajkot District	_	
Government of Gujarat Health Department (for glucose saline plant)	Rupees	600,000
Mahsana District		
M.P. Shah Education Society, Kadi	Rupees	125,000
Bombay		
M.P. Shah All India Talking Book Centre	Rupees	1,800,000
Bhagini Seva Mandir Kumarika Stree Mandal		
Vile-Parle	Rupees	511,000
Shrimati Maniben M.P. Shah Women's College of Arts		
and Commerce and M.P. Shah Junior College of Arts	-	
and Commerce for Women	Rupees	700,000
Bhagwan Mahavir Kalyan Kendra	Rupees	127,000
Bharatiya Vidya Bhavan	Rupees	35,000
Shushrusha Hospital	Rupees	25,000
Oshwal Shikshan and Rahat Sangh for Bhiwandi	Rupees	75,000
Allahabad		
Kamla Nehru Smarak Hospital	Rupees	100,000
Kanna Neni u Sinarak Hospitai	Rupees	100,000
In Addition		
Schools and Chhatralayas (Boarding Schools) in various		
places in Saurashtra, nursing centre in Rajkot, Balkan-Ji-		
Bari in Jamnagar, scholarships, and for medical relief	Rupees	2,500,000
800 village libraries in Saurashtra	Rupees	400,000
Vaghodia Yuvak Mandal Education Trust	Rupees	452,000
Delhi Gujarati Samaj for M.P. & C.U. Shah Auditorium	Rupees	250,000
, ,	1	

Meghji Pethraj Shah: His Life and Achievements

Scholarships to 20 Oshwal students per annum		
from 1962 to 1987	Rupees	260,000
Central Relief Fund	Rupees	51,000
Janmabhoomi Patrorahat Nadhi	Rupees	25,000

DONATIONS IN KENYA

M.P. Shah Hospital, Nairobi incorporating:		
The Maniben M.P. Shah Premature Baby Unit		
The Maniben M.P. Shah Block	Shillings	1,500,000
Royal Technical College	Shillings	200,000
Sonapuri Rath (3), Cutchi Gujarati Hindu Union,	Shillings	200,000
Nairobi	Ū	
Halari Visa Oshwal Mahajanwadi, Nairobi	Shillings	125,000
Health Centres	Shillings	2,000,000
M.P. Shah Wing, Nurses Home, Kenyatta National		
Hospital	Shillings	200,000
Murang'a College of Technology	Shillings	50,000
M.P. Shah High School, Thika (including Boys Hostel		
and Primary School)	Shillings	300,000
M.M. Shah School, Kisumu	Shillings	200,000
M.P. Shah Dispensary, Mombasa	Shillings	200,000
M.M. Shah Primary School, Mombasa	Shillings	250,000

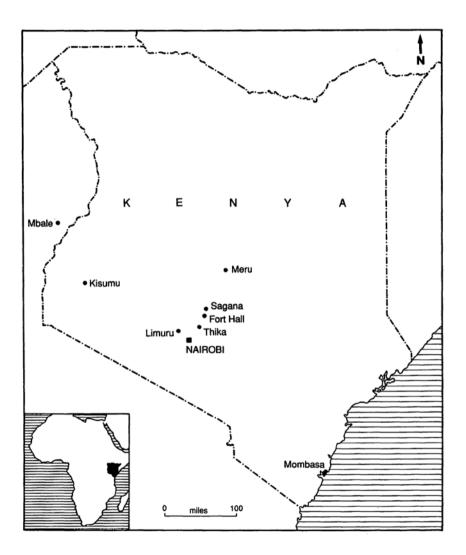
DONATIONS IN THE UNITED KINGDOM

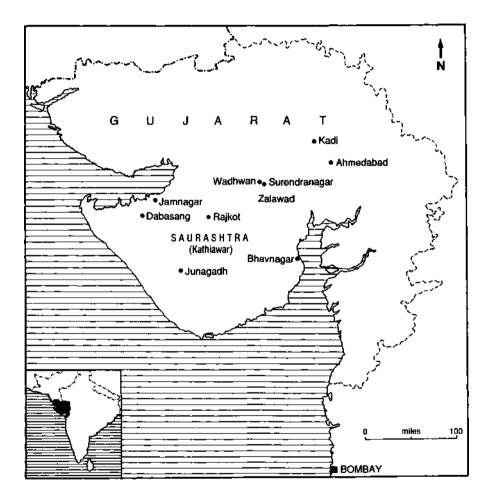
Meghraj Lecture Theatre, Consulting Rooms and Basic		
Research Cardiovascular Laboratories. Hammersmith		
Hospital, London	Sterling	100,000
Bharatiya Vidya Bhavan, London	Sterling	40,000
Oshwal Association of the UK, London	Sterling	60,000
Maniben M.P. Shah Hall, Jain Centre, Leicester	Sterling	50,000

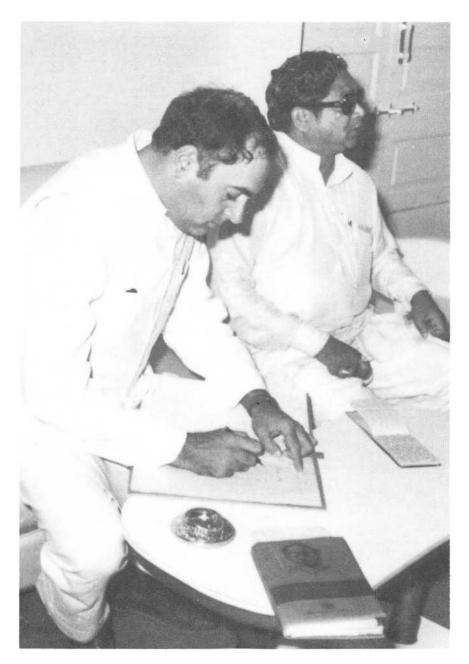
DONATIONS IN JERSEY

M.P. Shah Geological Room, Jersey Museum	Sterling	2,500
La Preference Vegetarian Home	Sterling	3,000









Presentation of Meghjibhai's Gujarati Biography to Mr. Rajiv Gandhi on his visit to Aradhana Dham, Jamnagar, 1987

UPDATED PHOTOS (2020)



M.P. Shah Medical College, Jamnagar



New wing of M.P. Shah Medical College, Jamnagar



Bust of Meghjibhai at M.P. Shah Medical College, Jamnagar



M.P. Shah Municipal Town Hall, Jamnagar



Gujarat Cancer & Research Institute (M.P. Shah Cancer Hospital), Ahmedabad



M. P. Shah Vradhashram (old people's home), Jamnagar



New entrance to M. P. Shah Hospital, Nairobi



Meghjibhai's house at Limuru Road, Nairobi

INDEX

Allahabad, Kamla Nehru Memorial Hospital, 77 Ahmedabad, Cancer Hospital, 81f Baroda, Maharaja of, 47 Bharatiya Vidya Bhavan, 121 Bhavani, Banji, 13 Bakau & Kenva Co, 30 Bank of Baroda, 47 Baumann & Co, A., 26, 32 Bengal famine relief fund, 40, 51 Bhavnagar, Leprosy Sanatorium, 66ff Bombay, Talking Book Centre, 121ff Boyce, Paul A.J., 107f, 118 Byrne, General Sir Joseph, 28 Charles, HRH Prince, 125 Chitrabhanu, 99f Colonial Merchants Ltd, 46 Dabasang, 1, 4ff, 91 Delaney & Stretton, 30 Dent, Alfred, & Co Ltd, 105f Desai, Aruna, 79 Desai, Morarji, 77 Dhebar, U. N., xv, 58, 59, 61, 71f, 81 Doshi, Mansukh, 78 Doshi, Premchand, 15 "Dunia" hair oil, 18 Gagrat, Freny, 123 Gandhi, Indira, 77 Gandhi, Mahatma, 97, 104 Gandhi Memorial Academy Society, 54 Gardens & Plants company, 33 Gatere, 18 Gathani, Bachulal T., 18, 38ff Gohel, J.K., 59ff, 75, 109f, 111f, 113 Goldstein, Frank, 106

Grey, Mr, 49 Gujarat, Governor of, 81 Guarantee Discount Co Ltd, 48 Halar, 78 Hammersmith Hospital, 123 Hathi, Jaisukhlal, 121 Igerton Agricultural Hospital, 53 Imtiazali & Son, 12 Jainism, 6, 98, 99f, 125 Jamnagar, 1, 57, 61 College of Commerce and Law, 65 (Saurashtra) famine relief, 40, 51, 97 Shri Kasturba Stree Vikas Griha, 68ff Medical College, 61ff, 72 Tuberculosis Hospital, 65 Jamsaheb, HH, Raj Pramukh of Saurashtra, 58, 61, 73, 78 Kadi, Education Society, 73 Kalidas, Mathuradas, 46 Kanji Mepa & Co, 12, 15 Kenya Aluminium Works Ltd, 24f Kenya Builders & Timber Co, 23f Kenya Fibres Association, 45 Kenya Tanning Extract Co Ltd, 26ff, 45 Kenyatta, Jomo, 55 Kenyatta National Hospital, 55 Kisumu, Maniben M.P. Shah Girls School, 54 Leicester, Jain Centre, 125 Limuru, 32,33 Limuru Tanning Extract Co Ltd, 32 Makhanji, Lalji, 46 Maroo, V.G., 7 Mbale, 19 Meghjibhai Foundation, 51

INDEX

Meghji Pethraj Shah Charitable Trust, 57, 83f Meghraj Bank, 125 Mehta, Dilip, 123 Mehta, Jivraj, 74, 117, 118 Mehta, Madhoo, 107, 113 Mehta, Pushpa, 79 Meru, 25 Miraz, Mr, 18 Munshi, Lilavati, 121 Nairobi, shop, 18f M.P. Shah Hospital, 51f, 121 Social Service League, 51 Natal Tanning Extract Co, 27, 32 Nehru,]awaharlal, 66, 68, 77, 104 Nimmo, J., 21 Oshwal community, 1, 2, 8, 38, 40, 55, 99 Oswal Investments Ltd, 105f Parikh, Rasik, 60, 62, 78 Patel, H.M., 75 Patel, M.I., 46 Patel, R.L, 53 Petroleum importing, 25 Prasad, Rajendra, 66 Premchand Raichand & Co, 21, 45, 90 Premchand Raichand London Ltd, 105f Pritchard, W.E., 30 Radharkrishnan, S., 54 Raichand Brothers, 16 Raichand Brothers (India) Pvt. Ltd, 45 "Rhino Brand" trade mark, 28, 36 Royal Technical College, 54 Rugby "box body" car, 19 Sagana, 25 Saurashtra, proposed university, 117 Shah, Amritlal Raichand, 18, 90 Shah, Anant Meghji Pethraj, 41f, 102, 125f Shah, Anish, 42 Shah, Binoy, 42 Shah, Chandu P., 46, 73ff, llOf Shah, Chimanlal U., 45, 49, 89f

Shah, D.N., 106 Shah, Gosar Mepa, 19, 23 Shah, Hemraj Ladha, 12 Shah, Hemraj Nathoo, 21, 37, 46 Shah, Java, 41f Shah, Jethalal Kachra, 34 Shah, Juthalal Vrajlal, 21 Shah, K.N., 46 Shah, Kachra Vrajlal, 21 Shah, Kanti Punamchand, 90 Shah, Khetshi, 37 Shah, Kunvarbai, 37 Shah, Lakshmi, 1 Shah, M.T., 45 Shah, Maniben, 37, 50, 57, 83, 85f, 89, 119 Shah, Manu, 60, 71, 78 Shah, Meenal, 41f Shah, Meghji Pethraj, birth, 1 education, 6 as teacher, 7 first marriage, 7 goes to Kenya, 10 works for Kanji Mepa, 12ff leaves Kanji Mepa, 15 sets up Raichand Brothers, 16 shop in Nairobi, 18 transport business with G.M.Shah, 19 birth of Sushila, 20 death of Monghibai, 20 partnership with Premchandbhai, 21 Kenya Builders & Timber Co, 23 Kenya Aluminium Works Ltd, 24f petroleum importing, 25 Kenya Cotton & Produce Co Ltd, 25 Thika tannin extract factory, 26ff Limuru factory, 30 trade visit to Japan, 32 visits Romania, 33 as employer, 34 marriage to Maniben, 37

INDEX

birth of Survakant, 37 death of father, 37 dress, 39 famine relief fund-raising, 40 birth of younger children, 41 family life, 41f death of mother, 42 dissolution of partnership with Premchandbhai, 45 meets C.U. Shah, 45 Raichand Bros (India) Ltd, 45 Colonial Merchants Ltd, 46 sisal enterprise, 46 Guarantee Discount Co Ltd, 46 retirement, 49, 93f donations in East Africa, 51ff donations in Saurashtra, 57ff, 71ff, 77ff entertains Pandit Nehru, 77 accident in London, 86 daily life, 88ff character, 91f, 93ff retirement to Jamnagar, 101 appointed to Rajva Sabha, 10lf moves to England, 104f life in London, 106f knowledge of English, 7, 108, 112 refuses to invest in strip club, lllf proposal for loan to Indian government, 115 death, 118 Shah, Meghna, 42 Shah, Monghibai, 7, 19f Shah, Nalini ("Usha"), 41f, 102 Shah, Nathoo Deva, 37, 57 Shah, Pethraj Jetha, 1, 37, 87f Shah, Premchand Vrajlal, 21, 26, 32, 40, 45, 57, 59,71 Shah, R.R., 32 Shah, Raichand Pethraj, 1, 8, 16 Shah, Ranibai, 1, 42, 87 Shah, S.P., 18 Shah, Sumi, 41f

Shah, Survakant, 37 Shah, Sushila, 20, 45, 55 Shah, Vaghji Pethraj, 1, 16 Shah, Vaishali, 42 Shah, Vipin Meghji Pethraj, 41f, 83, 102, 125f Singh, Zail, 123 sisal, 46 Stretton, Major, 30 Surendranagar, college of arts and science, 78 Commerce college, 79 nurses' training college, 79 orphanage, 79f Tata, Naval, 47 Thika, 26ff, 41, 55 Turner Morrison company, 107 Vallabh Vidyanagar, 74f Vasani, G.M., 27 Virani, Premji Virji, 12 Vyas, Rajendra T., 121 Wadhwan, Maniben M.P. Shah Mahila College, 79 Wadhwan, Thakor Saheb of, 78 Woodburn, T.G., 107f Zalawad, 78