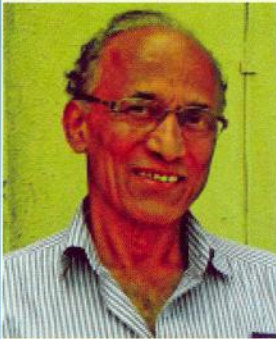


The King Of Good Nuts

Bangalore is of course best known for its IT sector, which is a cause of anxiety even for U.S. President Obama who keeps raising the bogey of Bangalore snatching jobs from the U.S. Bangalore is also

King – the king of nuts – coconuts. He has, over the last 40 years, been instrumental in bringing about a relatively unsung revolution in the production of coconuts and its various by products. Meet the unassuming David J. Lobo

tag?). Lobo has also started the Bridge Foundation for micro enterprise development, and is the co-founder of the Xavier Institute of Management and Entrepreneurship, a lay initiative. It is a non-profit organization that is



David J. Lobo



known for the Kind of Good Times – no prizes for guessing who that King-fisher is! You will have seen his cricketers, if not his calendar girls!

Bangalore is home to another

(see pic), the Chairman of the DeeJay Group; that has stakes in coconut breeding, agriculture, aquaculture, Processed Foods and Information Technology (how can one live in Bangalore without the IT

rated among the top 20 management colleges in India.

The coconut story makes sense when we first understand that over



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90% of the world's coconut growers are small or marginalized farmers. This has been a determining factor in Lobo's growth plan. His business mantra is "A sale is not complete until the farmer receives the anticipated benefits". The DeeJay Group has received several Central and State awards for productivity and rural development, including from the National Productivity Council of India. Yet Lobo believes that his only "profit is and must be the legitimate reward for service rendered to society".

Just look at some of the case studies of how DeeJay has transformed lives. Take T.V. Asokan of Coimbatore, who was scornfully referred to as the village drunkard. He had four acres of land and a monthly income of Rs. 6000/- . In 1993 he started off with 210 DeeJay hybrid coconut plants. He now earns Rs. 32,000/- pm and has purchased 5 more acres of land. His children are educated and living in comfort. At another extreme is Mukudapathy of Thiruppur. He started using DeeJay Hybrids in 1991. At that time he had 10 acres of land, which has now grown 10 times to 100 acres. He is now harvesting 97,000 coconuts a month and earning over Rupees Ten Lakhs per month. He attributes 80% of his success and wealth to his coconut plantation.

How did Lobo and his DeeJay Group transform the lives of thousands of marginal and middle level farmers? It is long story, dating back to 1983. That is when the DeeJay Coconut Breeding Project was launched, under the able guidance of an UN Expert, Prof Anthony Davis. Today the enterprise has supplied over Twenty Lakh commercial coconut seedlings to farmers – resulting in high productivity, high performance and considerably enhanced income.

DeeJay was one of the first to computerize coconut production data, way back in 1981; and today has a data bank on the production history of over 20,000 coconut palm trees. It is this scientific and methodical approach that has reaped rich dividends; as the fruit of the research is directly benefitting the end user – the farmer. DeeJay

doesn't just sell hybrid seedlings and forget about them. They have a dedicated team with literature and technical support for the farmers. Today DeeJay has huge breeding plantations in Madurai and Ambur in Tamil Nadu, Bailur in Karnataka and Sanguem in Goa.

DeeJay, through its scientific research and data banks, was able to produce a hybrid variety of coconut palm now known as the DeeJay Dwarf (see pic). Dwarf is something of a misnomer. It is only a comparative word, because coconut palms are usually very tall. By evolving a Dwarf variety (lesser height) the farmer is benefitted because it is easier for him to monitor his crop, as also to harvest it. Those familiar with agriculture will have heard of dwarf varieties of wheat that have shorter stalks and higher yield.

The comparative chart of the DeeJay Dwarf with regular tall palms (see box) is an eye-opener. While a regular tree takes 6 years to flower, DeeJay does it in just two years. Since the gestation period is considerably less, it means that the return on investment starts coming in much faster. Though the price of a DeeJay seedling is 7 times that of a normal one, it is a small price to pay, considering the yield, and lower total investment. The nut yield per tree, besides being faster, is also much higher, and the amount of copra (dried coconut) per nut is almost double. The yield of Tender Coconut Water (TCW) is 2 ½ times more than the normal, the nut yield per hectare (ha) is three times more, the copra yield is 6 times more and the coconut oil yield is 5 times more. The net profit over 50 years is a staggering eight times more! So isn't the DeeJay coconut an agricultural marvel, and the man behind it truly the king of coconuts?

Lobo feels that the coconut has been under rated for too long, even in Kerala, which actually means the land of the coconut (Keralam). There are three varieties of coconut palms today – those grown for nuts, oil or TCW. DeeJay has evolved a particular hybrid that produces over 700 ml of TCW per nut. Research on oil production is underway, to evolve a hybrid that would produce 10 tonnes of coconut oil per

ha. Wonders never cease.

The British took our indentured labour to work in the sugar cane fields in the West Indies, the Fiji Islands, Singapore and South Africa. But they didn't stumble on a big secret, that the palm tree actually produces more sugar than cane. Lobo says that cane, which has an annual crop, produces 5 to 8 tonnes per ha per annum. But the DeeJay hybrid produces 52.5 tonnes per ha per annum as the sap can be extracted for 300 days per annum. Where was this genius all this time? It seems too good to be true!

Other than nuts, copra, oil, TCW and sugar, this wonder tree's by products have several other uses. The wood is denser than teak and makes excellent rafters. Coir was of course being used for ropes and floor matting. But China is now picking it all up to make interiors for automobiles, which do not emit toxic gases like petroleum-based products. Even the lowly pith, a spongy brown and fluffy substance, mountains of which covered the countryside, is now being compressed into blocks and exported. Because of its high water absorption levels it is now being used extensively in horticulture, floriculture, etc.

Northerners like me aren't enamoured of coconut oil. But Lobo refers to Dr Mary Enig, an American nutritionist. She has been up in arms against the huge lobbies for corn, soya and groundnut oil in the U.S. There are two types of coconut oil – Virgin Coconut Oil (VCO) that is less viscous and colourless. It is extracted from fresh coconuts. Enig says that VCO is even healthier than Virgin Olive Oil. Mediterraneans beware; the Indians are coming, with their VCO. The regular coconut oil (CNO) is that which is extracted from the dried kernels, the copra. But VCO with its rich source of Lauric acid is the healthiest oil, says Enig. From the nutrition angle, TCW is the healthiest drink because of its natural electrolytes, minerals and potas-



BY CHHOTEBHAI

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sium. In like manner palm sugar is also healthier, as its glycemic index is just 35 as compared to 80 for cane sugar. All in all one would have to bow one's head in wonder at the many attributes of the coconut tree. Small wonder then that even in North India, where coconuts don't grow, it is used in all auspicious Hindu rituals.

David J. Lobo has come a long way from the days when he had joined the Redemptorist congregation to be a priest. He calls them the 6 happiest years of his life. But he learnt the value of honesty and integrity in business from his father, Francis Xavier Lobo, a senior engineer in the railways. Despite hardships and set backs, especially in his earlier poultry business, David firmly believes that honesty is still the best policy. He has a word of advice for Christian youth who are always hankering after jobs and security. Business involves taking risks. He appeals to our youth "Get into business as your first choice. Only through business can you become an agent of change in a major way".

David is a committed Catholic. When I first met him in 1986, he was the Treasurer of the All India Catholic Union. Talking of the laity in the Catholic Church he emphatically states that their opinions just don't count. Speaking of the

hierarchy he says that they are lacking in love, humility and inclusiveness. Fear of damnation is still the driving force, and the laity, instead of experiencing the "glorious liberty of the children of God" (Rom 8:21), actually lives in guilt and fear, so they become defeatists and losers. He thanks God "for the few dissenting voices among the lay people". He feels that Vatican II's wished for renewal is now sliding backwards. But he does set great hope in Pope Francis, depending "on how long he lives".

The pillar of strength alongside David is his equally dynamic wife Aloma (nee Cordeiro) whom he married in 1972. A doctor by profession, she made great sacrifices to support her husband and care for their first three children. Later God gifted three more to them, including Nisha (now 14), who was born with a congenital illness, Lamellar Ichthyosis, where her skin dies and peels constantly. She was born without eyelids. Nisha, together with her proud and caring parents appeared on actor Amir Khan's hugely popular TV show "Satyamev Jayate". It was the 6th episode, broadcast in June 2012. At that time Nisha did not even tell her school friends that she was shooting for Khan, lest they feel envious! That is why David and Aloma say that they "are the luckiest people to be privileged to have her in their lives".

Aloma herself headed the Central Government's "Central Adoption Resources Authority", New Delhi, and it was largely through her efforts that the Government made an amendment to the "Juvenile Justice Care and Maintenance Act 1990" that gave a legal right to all Indians, including Christians and Muslims, to adopt children.

So the Lobos are life givers, not just to coconut farmers, but also to childless parents, and a beacon of hope for the Catholic laity of India. Truly David J. Lobo of the DeeJay Group is not just the King of Good Coconuts, but the King of Hearts as well. The Ace is no longer up his sleeve, it is now out in the open for all to benefit from; for "a sale is not complete until the intended beneficiary receives the desired results".

DO YOU KNOW?

What Is A Choir?

A choir is a group of singers who perform together, with or without accompaniment from musical instruments. You may also hear a choir referred to as a chorus. Choirs around the world are incredibly varied, from casual secular groups which meet and perform periodically to highly organized church choirs featuring an array of very disciplined singers. Both secular and religious music is composed for the choir, and some choirs also adapt existing musical pieces for performance.



Typically, a choir is led by a conductor, in much the same way that a conductor leads an orchestra. Singing in a choir isn't just a matter of opening your mouth and belting out tunes, either. The members of the choir have to be perfectly coordinated or the performance will sound "off," although it may be difficult to pin down why the performance sounds wrong. A good choir is composed of people who sing together, perfectly on pitch, with voices and volume levels which complement each other.

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