

CHAPTER 3

A GREENHORN IN GHANA



Young and handsome Nanik,
shortly before his departure for Ghana.





Bhojsons, owned by the Chanrai family, was one of the biggest trading houses on the West African coast since the 1930s. The region offered a good base from where business houses like Chanrai and Chellaram achieved the status of global traders. These establishments dealt with a variety of products procured from far-flung places. It is here that the famous *Madras* kerchiefs figured prominently as an item of trade, popular amongst African women who liked to wear them as headscarves.

To realize his dream of starting his own business, Nanik needed capital, for which he first needed a job. In Bombay, he was interviewed for a job with Bhojsons. The interviewer was a rather stern gentleman named Mr. Gopaldas who, without any reservations, promptly questioned Nanik's eligibility as a worthy candidate. *Did Nanik have a formal degree? Was he a graduate? Did he have any experience? Was he able to write accounts?* When all questions met with negative answers, Gopaldas lost his temper and shouted: "Give me

one reason why I should hire you?” Nanik had no answer. But what the man could see was a youngster with sincerity and the willingness to learn and work hard. A salary of Rs. 150 per month — which was the minimum wage at the time — was agreed upon, making Nanik one of the lowest paid employees in the company.

A New Found Independence

It was September 1960. Nanik readied himself for Ghana. The West African nation had just gained independence from British rule in 1957. Economic policies formulated by the new nation proved advantageous for trading communities from Japan, India, and Europe. Goods like textiles, electronic items, batteries and jute arrived in huge quantities by sea into Ghana. Even ice-cream figured on the list of imports!

From Bombay, Nanik flew to Ghana’s capital, Accra. From there he journeyed 250 kilometers northwest to the city of Kumasi, where the Bhojsons branch was located, and promptly took up his duties there.

Nanik was barely twenty years old when he began acquiring hands-on experience of working in a “star” trading house. It helped him break free from the secure but restrictive cocoon of his family business in India. He was now in the thick of high-risk, high-turnover and high-profitability business. All set to learn the intricacies of this trade, Nanik mopped up every experience with great enthusiasm.

He was put in charge of the company’s warehouse, which was situated right next to its wholesale textile

showroom. He reported to Mr. Keshavdas, the Kumasi branch manager. One of Nanik's tasks was the risky job of depositing huge amounts of cash from several Bhojsons retail outlets in Kumasi into the account at Barclay's Bank, every morning. His main responsibility was to ensure that all of Bhojsons' wholesale and retail outlets in the city were sufficiently stocked with appropriate goods. This brought him in regular contact with inquiring merchants from various countries.

Nanik tried to push Indian goods whenever and wherever possible, out of deep-rooted loyalty for his country. He also realized that there was tremendous imbalance and inequality in Ghana's development. While some lived in luxury, the masses were extremely poor. Illiteracy was very high and the scope of empowering the backward was bleak. Some Indian and Lebanese traders made full use of this unfortunate scenario and reaped benefits by deceiving the local populace. Women, who mostly handled the local trade, were often cheated in terms of pricing and quality. Whenever Nanik saw this, he seethed with rage. While he was not in a position to do anything about it, a permanent impression was formed in his mind — that exploitation of any kind was abhorrent.

Meanwhile, Nanik threw himself in right earnest into his work. On weekdays, once all duties in the warehouse were done, Nanik would go over to the neighbouring textile showroom, where he had the opportunity to interact with customers. He would also travel to Accra and other large towns in connection with work. Even on Sundays, when offices remained closed, he would often carry work home, completing pending assignments or devising new plans for the growth of business. This devotion to work set

him apart from the rest.

“My colleagues spent their weekends partying into the wee hours. I had never touched alcohol and did not even want to. They tried their best to ‘reform’ me, as they put it, but I stuck to my resolve. I never thought of drinking as fun. As a teetotaler, I fail to understand why people feel this need to get intoxicated. Enjoyment can be obtained from the smallest of things that nature has provided us. For me, even to sit under a tree and contemplate is so relaxing. I did not smoke either, but when I attended parties, I smoked a cigarette or two just to fit in with the crowd. Frankly, I never liked the experience. To top it all, I was, and still am, a vegetarian. That somehow displeased my colleagues who were very fond of non-vegetarian food. Once, a friend tried to force me into taking a peg of alcohol. I got so annoyed that I lambasted him in front of everyone. From that time onwards, people simply kept their distance from me. I spent many free hours going for long walks in Kumasi and Accra. During such moments of solitude, I gave much thought to how I would run a business of my own one day,” Nanik smiles as he recalls the distant memories.

Out of a salary of Rs. 150 per month, he still managed to send Rs. 100 back home. The only thing he spent money on, apart from basic necessities, was the movies. Hindi movies were a rage in Ghana and ran packed houses despite the fact that there were just 881 Indians in the country during 1960, according to a census report. The legendary Indian actor Raj Kapoor was a favourite, not just with the Indians, but the locals too. People would wait impatiently for the release of a Hindi film. It was tough to get tickets for weekend shows. And when the film *Albela* and other Hindi films were released, its African distributors, Nankani

Brothers, made such huge profits that they were able to buy twelve new theatres!

‘Try No They Kill Person’

As the months rolled, Nanik felt that he was stagnating in his job. It did not offer much scope for the kind of progress that he was looking for. Nanik narrates: “I felt unhappy because I knew I was capable of assuming an independent charge and handling greater responsibility. One day, Mr. Mahtani, the country head, was visiting Kumasi and came to tour our warehouse. I took the opportunity to speak with him about my desire to take on more challenging responsibilities. But to my great disappointment, Mr. Mahtani did not respond positively.

“It was a big setback for me and my dreams; I was very disillusioned. I was ready to resign, pack my bags and return to India. In any case, my colleagues thought I would soon be sacked because, they said, I had overstepped my boundaries by unilaterally putting in such a bold request to Mr. Mahtani. So when I soon received instructions to pack up and report to the office in Accra, I assumed my job was lost, and I was being sent back to India.

“On arriving in Accra, however, I was instructed to take charge of the warehouse there. But I flatly refused to do so, because it was the same kind of work, just in a different location. All the senior staff members advised me not to go against the wishes of Mr. Mahtani. In the interim, keeping my experience in mind, the management decided to put me in charge of the wholesale textile showroom in Accra. This was the opportunity I was waiting for; at last it had come!”

The opportunity could not have come at a better time. Import of cotton goods and artificial silk items had scaled up to a huge quantity, and Nanik was excited to be part of a booming market. Using his knowledge of trade and persuasive skills to the best, he soon began to rake in higher profits for the Group.

One of the aspects of his Ghana sojourn that disturbed Nanik was that his otherwise firm command over English was weakening. Everyone in Ghana spoke a peculiar form of the language that had no real grammatical structure. Sometimes, a particular sentence seemed so disjointed that it did not make any sense at all, except to those who had stayed in Ghana for long. “I still remember a particular phrase — *Try no they kill person* — which actually means that *trying hard for something will not kill a person*. This kind of thing worked in Ghana, but it had an undesirable effect on the way I communicated with others. It was very difficult to shake off this habit even after I returned to India,” Nanik recalls.

Nanik also started to regret his lack of formal education. A degree would have helped immensely. Pay scales for graduates and non-graduates were vastly different. “A graduate got a salary of 30 pounds, while I had to work for 11 pounds a month despite my experience and the fact that I had proven myself in all departments,” he says. A pound was then worth Rs. 15 and a dollar fetched Rs. 4.50.

Nanik decided that he must take the trouble of educating himself. He regularly tuned in to the BBC and Voice of America. This kept him abreast of all that was going on in the world, and at the same time he kept sharpening his skills in the English language. He also read books on self-development and positive thinking. Besides

these educative pursuits, he also dipped into his favourite Perry Mason detective novels.

Returning to India

For most youngsters who sailed to foreign shores, the objective was to continue working in a good company or to learn the trade and venture out as entrepreneurs in the countries that had adopted them. Nanik could have done the same, except that he now felt a strong desire to return to India.

“I had learned whatever I had wanted to and felt that instead of starting a business in Ghana, I should return home and put my experience to use in my home country so that others may benefit from whatever experience I had gained. I could have made millions if I had settled down in Accra or any other African city because I was capable of doing business on my own. I had also established a good network of contacts. However, making money was not the only item on my agenda — I wanted to be of use to society too. True, money was always important, but I knew I was going to make that in India too. As I saw it, there had to be another reason to live, to be able to belong to society and to understand that humanity, after all, is what counts in the end. I, therefore, started planning my exit from Africa.”

April 1963 saw Nanik back in India, a much wiser and capable young man than he was when he had left. His two-and-a-half years of stay in Ghana had benefited him. “I had learned to survive on my own and gained insight into the intricacies of doing business — for instance, the moving of *bundis* (bills of exchange) from one place to another, how

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advantage was taken of differences in interest rates and how this could be done without mobilizing much capital,” he reveals.

What was the most important lesson that he had brought back with him? “Only scrupulous honesty ensures long-term sustainability of business. No business can survive without the building of relationships. Whatever people may say, trust is the only thing that thrives when everything else dies,” he says.