Chapter 8: Case Studies

Introduction
In its entirety, this thesis strives to represent the struggles and successes of the Indian diasporic entrepreneurs in the UAE. This chapter will be focussing on five of the most eminent business figures in the UAE—Jawaharlal R. Gangaramani, Yusuf Ali M.A., Bavaguthu Raghu Shetty, Mohan Jashanmal Jhangiani, and Ram Buxani—in an attempt to sketch out some role models for the coming generation of entrepreneurs and researchers.

Jawaharlal R. Gangaramani
Founder, President and Executive Chairman, Al Fara’a Integrated Group, UAE

Jawaharlal R. Gangaramani was born in Mumbai on December 22, 1949, and pursued civil engineering in college. He came to Dubai as a project engineer in 1974 to work on the Dubai World Trade Centre, at that time the tallest, “hi-tech” building being built in the Middle-East. He claims it was the challenge of working on this building project that bought him to Dubai. Soon after, he was appointed to work on the Al Ain flyover project. Thereafter, in 1980, he decided to invest his savings and establish a construction company of his own in Al Ain—he named it Al Fara’a Construction Company.

The success of the Al Fara’a Construction Company was largely based on their high standards of quality, service and timely delivery. Today, this group is regarded by the people of UAE as the one-stop shop for all sorts of construction requirements: civil engineering; ready-mix concrete; reinforced concrete structures; fabrication and erection of steel structures; manufacturing and installation of aluminium and glazed structures; as well as interior designing and installations.

Gangaramani believes that the future of construction companies lies in providing sustainable solutions and the Al Fara’a Group can be cited as a fine example. His goal is to achieve and maintain the Leed and Estidama ratings awarded for balancing environmental needs while catering to the needs of business realty projects.
A committed philanthropist, Gangaramani strives at all times towards giving back in more ways to the community. His efforts have been recognized by international communities over the years; he has been the proud recipient of the prestigious Padma Shree Award (January 2010) and the Pravasi Bharatiya Samman Award (January 2009) from the Indian government in the recent past. In his words, “I would not have been where I am today if it were not for the wisdom of the rulers of the UAE in creating an environment conducive to entrepreneurial success…. [this] land of opportunity [is] for anyone [who] is willing to work hard and pursue the vision of the Rulers of this great country.” Now he holds a UAE passport, a very rare honour for a person of foreign origin.

Al Fara’a Construction and Industrial Group: Company Profile

The Al Fara’a Group—a construction conglomerate with 24 companies in the UAE and India and a workforce of 20,000—has been operating in the UAE for the past thirty years. They offer world-class construction solutions to all kinds of businesses. Given the opportunities to work on high-class and challenging projects, Al Fara’a has remained the employer of choice for decades and still attracts the best of the professionals in the field to work for it.

The Al Fara’a Group has worked on several prestigious construction projects across Dubai and Abu Dhabi. Among its achievements are the Central Fish Market, Landmark Tower, and overlooking the Masdar City, the Eithihad Plaza (formerly known as Abraj Al Raha) in Abu Dhabi; and Ibn Battuta Mall, the Dubai Festival City, and Al Wheed Paradise Tower in Dubai. Le Grand Château, inspired by the Loire Valley in France and developed under the auspices of Al Fara’a Properties in the UAE, however, is Gangaramani’s personal favourite.

In 2010, Al Fara’a completed three fruitful decades of service. With a philosophy of “excellence in partnership”, a win-win approach to all negotiations and transparency in operations at all project phases, the Al Fara’a group has not only branded its own successes but also has succeeded in cajoling its clients, partners and suppliers into matching its levels of excellence. Thereafter, it has maintained the foundation of trust built in the process to ensure the best possible environment for collaborations. Hence, it does not come as a surprise that the Al Fara’a Group has managed to foster many dependable long-term employee relationships, and an
enviable clientele in the UAE and the GCC region, some of whom have been with it for over a decade and yet some who have remained with the group since it started.

Today, the Al Fara’a Integrated Group is registered as the preferred supplier with all major public and private bodies in the UAE. Some of them are listed below:

- The Planning Department of Abu Dhabi
- Department of Social Services and Commercial Buildings
- Abu Dhabi Public Works Department
- The Private Department of the Ruler of Abu Dhabi
- Etisalat
- ADNOC
- ADGAS
- ADCO
- Ewbank Preece Limited
- Takreer
- UAE Armed Forces (GHQ)
- Saudi Bin Ladin
- Emirates Landscape
- Al Aman Consultants

**Yusuf Ali M.A.**

*Managing Director, EMKE Group, UAE*

Yusuf Ali M.A. was born on November 15, 1955, to a trading family in Nattika, Thrissur district, Kerala. He did his schooling from Thrissur, but later moved to Gujarat, where he did his diploma in Business Management and Administration. Thereafter, he left for Abu Dhabi in his prime, where he had landed a job for himself. Here he assisted his paternal uncle, M.K. Abdullah, Chairman and founder of the EMKE Group of Companies.

With the keen application of his knowledge of business administration and acumen for commerce it did not take long for Yusuf to assume responsibilities as the Managing Director of the EMKE Group. Amidst the raging turbulence of the Gulf
War, when no one was willing to venture into the Middle East market with their businesses, with a firm faith in the principle that little is achieved without taking any risks, Yusuf took the bold step of introducing a chain of supermarkets in this region in 1990. In doing so, the firm strengthened its base among the middle-class Arabs and Asians in this region by providing the best buys and they also opened their own manufacturing units.

Besides, Yusuf was also instrumental in the construction of the Cochin International Airport at Nedumbassery, Kerala, in May 1999. This project, worth Rs 3.25 billion, “was initiated… [by] a company spearheaded by Yousuf Ali and a dedicated band of Non-residential Keralites (NRKs) [who backed] him in [this] Odyssey…. Contributions from Indians overseas, mainly Non-residential Keralites, from as many as 27 countries have gone into building the airport.” Today, he is on the Board of Directors of the Cochin International Airport.

Among his philanthropic contributions, he has been the forerunner in organizing timely relief measures from the Gulf during times of crisis in India such as the Gujarat earthquake, the Latur earthquake, and coastal tsunami tragedies. Besides, he contributed greatly to rehabilitating the Calicut market fire victims; as well as during the amnesty period in the UAE, he provided free air tickets and other facilities to Indians who could not afford a ticket to go back home.

Often referred to as the “unofficial ambassador of India to the UAE”, Yusuf is ranked among the top NRI business figures in the world with his presence in India, Hong Kong, China, Thailand, Indonesia, Kenya, Benin, Tanzania, besides the Middle East countries. In recognition of his contributions to the society and achievements in business, Yusuf received the prestigious Padma Shree Award (May 5, 2008) and he was the first among the NRIs based in the Gulf and Middle East regions to have been felicitated with this award by the Government of India. He has also received the Pravasi Bharatiya Samman Award (January 2005), SIB Excellence Award (2009), Asian Business Leader of the Year Award (2007), Rajiv Gandhi Award (2006), and many other awards and felicitations. Being elected by the UAE business community as one of the members of the board of the Abu Dhabi Chamber of Commerce and Industry (ADCCI) could be described as the high point of his career. In addition to that, he was also elected Vice Chairman of the Trade Committee of the ADCCI by its board members.
EMKE Group: Company Profile
The EMKE Group was established by M.K. Abdullah in 1966 as an importer and wholesale distributor and re-exporter of dry foods, and later, frozen foods as well. Eventually, the business expanded to include a chain of supermarkets, departmental stores and hypermarkets. The group is home to a workforce of 20,000 employees of whom 13,000 are Indians while the rest are spread between 28 diverse nationalities. Today, under the leadership of Yusuf Ali M.A., the EMKE Group has enjoyed significant growth and diversified its operations into:

- Retail: shopping malls, hypermarkets, supermarkets and departmental stores, etc.
- Import and distribution, fashion apparel manufacture, food processing, etc.
- Export, IT education and training, travel and tourism, etc.

Retail business is the forte of the EMKE Group. They have spread their retail operations across the Middle East with manufacturing units established in parts of the Far East, India, Africa, and Guangzhou in China. Their Indian operations include food processing, exporting food and non-food products, and convention centres in Delhi, Lucknow, Mumbai, Chennai and Thrissur.

Bavaguthu Raghu Shetty
Vice Chairman and Managing Director, New Medical Centre Group (NMC)

Born into a backward family in a small village in India, Bavaguthu Raghu Shetty lived through the troubled realities of childhood in Indian villages, such as walking barefoot miles to school and back. He recalls being a rather mediocre child in school who had trouble reading and learning; however, he was hard working and dedicated. Today, his friends, staff, colleagues and competitors describe him as a living example of an individual honouring his Corporate Social Responsibility (CSR), a person whose rise to success is firmly anchored in humility and a sense of commitment towards the people around him and the society at large.
Having obtained a degree in clinical pharmacy in 1972, Shetty came to the UAE with just a few dirhams in his pocket. Over the course of time, he noted the underdeveloped state of healthcare in the new federation of UAE (formed in 1971) and decided to set up the NMC Hospital in Abu Dhabi, the first of its kind in the country. Later, branches were established in Dubai and Sharjah as well. This success led Shetty to carry out his diversification plans, foraying into a range of other businesses (see the NMC company profile below).

Business, however, has never been the real area of interest for Shetty, education being higher on the list of his personal priorities. To this end, he has established the largest community school in the region, assuming the position of the Chairman himself. He has also invested in a medical institution in the north Indian state of Uttaranchal, and is also on the board of directors of the Haldawni Medical College. He is also the founder and patron of the Indian Pharmaceutical Association in the Emirates. Besides, he was the president of the Abu Dhabi Cricket Council. He is also a member of the Advisory Board (Financial Sector), Economic Department, Government of Dubai, UAE, and the Pharmaceutical Committee, Dubai.

B.R. Shetty’s biggest strength has been his resourceful family. He is married to Chandrakumari R. Shetty, who is a practicing doctor herself and is the Medical Director and Chief Medical Officer of NMC’s healthcare division. They have four children together—three daughters and a son. The eldest daughter, Neema Shetty, is a dental surgeon and is married to a cardiologist, Sharad Shetty. Their second daughter, Reema, graduated with Business Management from Boston University and is a director at NMC. The third daughter, Seema, is a graduate in Science in Business Management from Boston University, with specialization in marketing and entrepreneurship. She is also a director at NMC and heads Zari Zardozi, an Indian themed restaurant in Abu Dhabi; and BiteRite, a food chain that specializes in food for diabetics with branches in both Abu Dhabi and Dubai. She also took over Aabharan Jewellery and in doing so changed the outlook of the jewellery industry in UAE. The youngest son, Binay, is a graduate in Finance and Entrepreneurship from Boston University with a presence in the Dean’s list of outstanding academic achievements. He is also a director at NMC with his core attention focussed on Neopharma, a state-of-the-art pharmaceutical manufacturing unit in Abu Dhabi; besides, he is actively involved in the real estate and financial businesses owned by the NMC group.
Shetty’s business achievements, philanthropy and other social endeavours have earned him innumerable prestigious awards and honours. In 2005, he was admitted to the “Order of Abu Dhabi”, the highest honour awarded by the Government of Abu Dhabi, for his contribution to the development of UAE. He has also received the Padma Shree Award (March 2009), the Pravasi Bharatiya Samman Award (January 2007), and the Ernst and Young Middle East Entrepreneur of the Year Finalist Award.

New Medical Centre Group (NMC): Company Profile

The New Medical Centre, set up in 1975, were pioneers in providing modern medical services and supplies to the Gulf region. The group started business with NMC Healthcare, a pharmacy based in Abu Dhabi. In 1977, their flagship project, the New Medical Centre Hospital was set up in Abu Dhabi. The hospital was the first of its kind in those days, fully equipped with state-of-the-art medical facilities all under one roof. Thereafter, NMC Healthcare remained invested in providing medical diagnosis, treatment and a range of healthcare services through their speciality hospitals, general hospitals and family clinics, set up all across the UAE. Today, the NMC group consists of:

- National Hospital, at Abu Dhabi; with Alternative Therapy Centre and Holistic Health Centre
- New Medical Centre, at Sharjah
- New National Medical Centre, at Mussafah
- Three NMC Speciality Hospitals, at Abu Dhabi, Dubai and Al Ain
- NMC Hospital, at Dubai
- NMC Family Clinic at Jumeirah.

Besides general diagnosis and treatment, the NMC Healthcare brand has been offering a wide range of speciality and super-speciality services in areas like Cardiology, Neurology, Gynaecology and Obstetrics, ENT, Orthopaedics, Laparoscopic surgery, Oncosurgery, Endocrinology, Ophthalmology, Urology, etc. For providing years of world-class treatment through its international hospitals and
clinics, the NMC group received quality certification from the ISO 9001:2000 standards.

Earning an impeccable reputation as a world-class medical institution did not stop B.R. Shetty and the NMC group from diversifying into various other businesses such as pharmaceuticals manufacturing and distribution, scientific/medical equipments, financial services, engineering projects and services, gold and diamond jewellery, FMCG, foodstuffs, hospitality, advertising and public relations, real estate, IT, etc. Today, the NMC Group supports the livelihood of over 10,000 employees across its healthcare, finance, manufacture, IT and hospitality divisions. At present, Shetty and his group have ventured into and are sponsoring innovation in the fields of nanotechnology, biotechnology, cell therapy, and tissue culture.

Mohan Jashanmal Jhangiani
Regional Manager, Jashanmal National Company, UAE

The fifth and youngest son of Hiro Jashanmal Jhangiani, Mohan Jashanmal Jhangiani belongs to one of the most respected business families in the UAE. Mohan Jashanmal was born on November 4, 1938. In 1949, he moved to Deolali, Maharashtra, India where he went to school. Thereafter, he went to Hoover Limited, in the UK, for training, set up workshops in Bahrain, Kuwait, Dubai, and Abu Dhabi between 1959 and 1964 and came to be known popularly as the “Hoover man in the Gulf”.

He feels blessed and fortunate rather than guilty over having inherited the business empire created by his father. However, he too had to undergo a brief period of struggle before joining the Jashanmal Group. It was a rule in the family that each family member had to gather an initial three-year work experience working with one of their business partners before joining the family business. Mohan was sent to Hoover Limited, UK, to work as a mechanic.

In 1964, Mohan Jashanmal came to Abu Dhabi and took over as the manager of the Jashanmal Departmental Store and has been living there since. About doing business in UAE, Mohan’s observation is that simply by talking straight and dealing transparently, and aligning one’s long-term interests and prospects in
business with one’s UAE partner, one will have little to regret about doing business in the UAE. He has been an active agent in the formation of the Indian Businesses/Professional Groups (IB/PG), one of the most active Indian business groups in Abu Dhabi, and served as its Chairman in 1992; he has twice accompanied the delegation of the Abu Dhabi Chamber of Commerce and Industry (ADCCI) on behalf of IB/PG to Canada and India. He was the Chairman of the Abu Dhabi Indian School in 1970. In 1965 he was one of the founder-members of the Indian Sports Club (known as the India Social Centre today) and has also served as the chairman.

Besides his father and brothers, he considers Thahil Thadani and Gangu Batra as his mentors and cites them among the reasons behind his success in life. Gangu Batra is the CEO of Jashanmal National Company and Mohan Jashanmal still works under and reports to him. Though he cannot read or write the language, Mohan Jashanmal can fluently speak Arabic. He is married to Maya Jhangiani and they have three children together. Their eldest daughter, Pushpa Jhangiani, owns the well-known Café Firenze in Khalidya. Their son Suhail and the youngest daughter are still studying in Boston and New York, USA. Owing to his high social standing, Mohan Jashanmal was granted permanent residency by the ruling family of Abu Dhabi. However, he has not given up his Indian citizenship, and the Jhangiani family does not require visas to visit India and Abu Dhabi.

**Jashanmal National Company: Company Profile**

Jashanmal National Corporation was founded by Rao Sahib Jashanmal Jhangiani in 1919 with his first general store in Basra, Iraq. The success of that store led the younger brothers of the family to spread out over the Gulf and set up branches wherever they found fertile soil, starting with Kuwait in 1934 where they found shopfront space on Safaat Square. Safaat Square was centrally located and a place for camel drivers to be hired for caravans, so the store saw a great deal of traffic. Narain Jashanmal set up the Bahrain branch in 1935, and Atma Jashanmal set up the Dubai branch in 1956 and it was managed by Hiro Jashanmal, Mohan Jashanmal’s father, from 1958. In 1964 a branch in Abu Dhabi was set up, and the group began to diversify from its core sector of retail into wholesale, distribution and logistics. The group was formally incorporated in 1980 with Gangu Batra as CEO, thus bringing all the various limbs of the operation under one roof. The group expanded its operations to Oman and Qatar in 1990. From 2000 onwards, the group has had substantial
interests in India. The group has two main branches: retail, which runs a chain of large-format department stores in the Gulf area carrying everything from luxury goods to toys and items of daily use, and wholesale, serving over 2,500 retail outlets around the Gulf region. The retail sector is the older one and is built on the foundations laid by Rao Sahib Jashanmal Jhangiani in the early twentieth century, while the wholesale operation represents the modern evolution of the philosophy of the early stores.

Ram Buxani

_group president, international traders (middle east) limited (itl) group_

Ram Buxani was born in Hyderabad and went to school in Baroda. After the early death of his father, he had to start planning for his livelihood, which took him to typing classes after school. Soon he got a job at the institution where he used to learn typing. Later he came to Dubai, having found a job with International Traders (Middle East) Limited. He has been residing in Dubai for over four decades now.

Buxani was deeply influenced by the Japanese way of working that involves hard work and collective decision-making. He has played a key role in the interactions between the diasporic business community and the Indian Government. In recognition of his contribution he was awarded the Bhārat Ratna: Man of the Year Award, awarded by Bharat Ratna, an English magazine published from Hong Kong. Among other honours earned by Buxani are: Citation by the President of India; the Jhulelal Award, from the International Sindhi Panchayats Federation; the Shiromani Award from the Association of Shiromani Awards; the Udyog Ratan Award, from the Institute of Economic Studies, New Delhi; the Overseas Indian Award, awarded by the Priyadarshini Academy; and the Bharat Gaurav Award, awarded by the Indian Merchants’ Chamber, Mumbai.

In 2003, his autobiography, Taking the High Road, published in Dubai, was acclaimed by several critics. This book not only presents an account of Buxani’s struggles and successes, but also serves as a chronicle of the modern Sindhi community settled in Dubai, that has also seen him as a leading figure. A few years back, Buxani was also awarded a doctorate by the Washington International University, USA, for his thesis, “Governance in Dubai: The Influence of Tribal
Tradition in Decision Making, Especially in the Critical Periods of the Development of the City-State”. He was also presented with a second doctoral honour by the St. John’s University, USA, in recognition of his autobiography.

Today, Buxani is one of the most respected business figures in Dubai. Among his many facets, he is a social organizer, a community leader, writer, actor, and a prominent spokesperson of the NRIs. He is a director at the Intro Group Limited and also at the Group President of the ITL (ME) Limited. He is on the Board of Directors of the IndusInd Bank Limited, India, and the IndusInd International Holdings Limited, Mauritius, and is the Chairman of Veeram International Limited. He is also a board member to the following companies: Tricolor Investments Limited; Al Razouki International Exchange Company, Dubai; Pure Ice Cream Company Limited, the makers of the “Kwality” brand of ice creams; Sanjay-Gulf Industries (Private) Limited, Punjab; and the Cosmos-Sanjay Textile Mills (Private) Limited, Punjab.

**International Traders (Middle East) Limited Group: Company Profile**

The group now known as ITL—International Traders Limited—was set up in 1953 in the pre-oil era, and it has flourished since. In 1958 it became the first incorporated venture in the UAE. The sector in which it operated was textiles. In those days of the Trucial States infrastructure was minimal, but the ITL group went forward in investing in Dubai’s growth, a risk that paid off handsomely after the discovery of oil. One of the founders, Manghanmal Udharam, who later went on to be its chairman, became a major benefactor of the city of Pune in India, where he founded a college that is named after him.

The group was hugely successful in importing and selling textiles in the UAE, and this capital was ploughed back into manufacturing, wholesale and retail trade, and in 1960 into electronics. The electronics sector was then in its infancy in the UAE, there wasn’t even a local TV station, yet ITL felt that it was the place to invest. This farsightedness also led it to move into chain retailing under the brand name Cosmos. The IT revolution followed and the consumer electronics segment blossomed. Soon ITL was offering a range of products related to photography, personal grooming, data management, foods and beverages, security, clocks and timepieces, home and kitchen goods, besides their core offerings of household and personal textiles.
The philosophy of the group remained that of calculated risk-taking, and loyalty to customers. Today ITL is part of the worldwide Intra Group, operating across Asia and Africa. It manages a network of more than 500 dealers in the consumer electronics segment all over the Gulf. Service and vision are their strengths. Since 2009 Dr Ram Buxani has been heading the group. His long experience and expertise in consumer electronics proved to be an asset to ITL, and he is taking the group forward into ever newer areas of innovation. Today, the ITL (ME)—International Traders (Middle East) Limited Group—has stakes in consumer electronics, textiles, banking and the hospitality industry.

Endnotes

1 Based on information received through individual interviews conducted by the author of this thesis.