

Speech

Launch of “AkhuwatKa Safar” written by Dr. AmjadSaqib

October 12, 2013 Alhamra, Lahore

I had never heard of Dr. AmjadSaqib although I belonged to his service but separated from it a few years before he joined the DMG, successor to CSP in which I had served for 25 years. But my departure from CSP was different than AmjadSaqib’s. Like the proverbial blanket I had never thought of leaving the elite service which had given me status and a fairly comfortable living wage. I only left because I was driven to the wall accused of subversion and conspiracy to overthrow the government of the day in collaboration with my mentor and teacher Dr.

AkhterHameed Khan (AHK) and a dismissed batchmate of mine Dr. Tariq Siddiqi, a victim of two politicians enmity. The reason was the Daudzai Project, which I had initiated as Director of the Pakistan Academy for Rural Development (PARAD) Peshawar under the guidance and mentoring of AkhterHameed Khan. Having escaped imprisonment and dismissal because the FIA team which investigated the allegations, after I had been made an OSD, did not oblige and debunked all the charges as frivolous and concocted. I lost heart and started in search of pastures new and succeeded in getting refuge under the umbrella of the United Nations and took an honourable retirement from the service of the Government of Pakistan.

AmjadSaqib, on the other hand, followed in the footsteps of my mentor AkhterHameed Khan who resigned from the prestigious Indian Civil Service (ICS) after serving for less than ten years, not because the service, which was the predecessor of CSP, mistreated him but for the reason he did not find a way through the service to help the poor and the impoverished to come out of poverty. AmjadSaqib did the same and resigned from DMG to enable him to find a solution how to help the poor. AHK refused his father’s advice to complete ten years of service in the ICS which would have entitled him to a pension. The reasoning he gave to his father was if I was after money why should I have resigned from ICS? AmjadSaqib also gave up status and security and plunged himself in terra incognita.

When I heard of Amjad’s resignation, I had a feeling of guilt as if it was due to my influence he had done it. Because it had so happened that in 1997 when I was implementing South Asia Poverty Alleviation Programme (SAPAP) initiated by UNDP New York with headquarters in Nepal, I got a telephone call in Kathmandu from my friend Mr. Tariq Sultan, Chairman, Punjab Planning & Development Board telling me that the Punjab Chief Minister Mr. Shahbaz Sharif desired to see me when I was next in Pakistan. The meeting resulted in setting up of the Punjab Rural Support Programme (PRSP). I needed to recruit the Regional General Managers for the programme. AHK had taught me you don’t replicate programmes you replicate people. If AKRSP was to be replicated by PRSP, I had to find dedicated and committed RGMs who believed in the

strategy and methodology of AKRSP. I had no way to assess except to take the dozen or so applicants for the post on a development Safari for a fortnight to the existing Rural Support Programmes. One of the applicants was AmjadSaqib. I was surprised and also delighted that a young DMG officer desired to sit with the poor rural men and women to improve their economic and social status. Most RGMs applied because either they wanted a job or wanted a change in their career. They were a motley group, a senior retired CSP officer, a retired Brigadier, a retired Colonel, a USAID official, some RSP staff and in the midst of them was AmjadSaqib.

AmjadSaqib came because like AHK, he was in search of a solution to poverty. With the departure of Mr. Shahbaz Sharif in less than two years of setting up of PRSP, it became an orphan and only a pale shadow of AKRSP, due to lack of resources. It was left only with an endowment of Rs. 500 million given by the Chief Minister and it could only access an equal amount from commercial banks by pledging it as cash collateral to undertake a micro credit programme. PRSP could not help but restrict itself to only credit unlike AKRSP which was a holistic programme and credit was only one of the interventions.

Amjad got disillusioned and thought of Akhuwat and got so obsessed with it that he decided to resign from DMG. My feeling of guilt was that if I would not have taken him up the garden path of AKRSP, he would probably have never joined PRSP and would not have given up the security and status of DMG. Of course now I feel like taking the credit that but for me Amjad would have never thought of Akhuwat. Although I see in the Book and over years Amjad has given me more credit than is due to me because I know fully well that my contribution in development of Akhuwat has been next to nothing. It is all AmjadSaqib's passion and hard work.

AHK used to advise don't lose heart and sulk, build your own island and hopefully these islands would multiply. When I was thrown out of Daudzai, I thought everything was lost. I will never be allowed to come back to Pakistan but I came back within five years and built the first island in a village called Japuka in December 1982. Today that island has multiplied in a million islands in Pakistan and India especially in India, making a difference to the livelihood of 15 million households, nearly 75 million rural poor.

I see Akhuwat as another island. Starting with Rs. 10,000, it has already crossed many billion of rupees. Beginning with one woman borrower, it has gone beyond 350,000 borrowers. These are islands of sincerity in a sea of hypocrisy. AHK used to say in Pakistan, development will come from the bottom not from the top. Akhuwat is demonstrating that.

In the Book AkhuwatKa Safar, Amjad while explaining the vision of AkhuwatUniversity explains it would be a process approach. Reading it I was reminded of the World Bank's first evaluation of AKRSP in its fifth year and commenting that the first four years of AKRSP are missed four

years of all Rural Development Programmes implemented in the world including those of the World Bank, where a Blue Print approach took precedence over a Process approach. Process approach is learning by doing and accepting the primacy of the beneficiaries instead of imposing your plans and views on them.

The Book in which Akhwat undertakes a journey Reaching One Thousand Americans is really not a travelogue. It is not even about Akhuwat. It is all about American History. Each place each building each academic institution each important American leader has a history to tell. It is like a concise history of the political, social, cultural development of the America, its leaders and its people. It beautifully encapsulates centuries of development in a few hundred pages.

The Book does not forget Akhuwat but it is projected in a very subtle way. So that the story of Akhuwat does not become jarring being repetitive in hundreds of places the journey took Akhuwat. The Book only records reactions to the story not the story itself. It is left to the imagination of the readers, but to help them understand what Akhuwat is. It is full of heartwarming compassionate stories of people who benefitted from Akhuwat. Some stories are heart wrenching the man who wanted to poison his entire family including himself to bring an end to his family's miseries. There are many stories how Akhuwat came to the rescue of the people downtrodden and helpless. And even in the States, Amjad was able to discover Michael David and helped him initiate Michael David's Dinner Party. A pauper who had difficulties in finding a meal for himself was now a host to hundreds of hungry people thanks to philanthropy of the hotels with their left over food.

Amjad is full of such ideas and initiatives. He has truly understood the psyche of the people of Pakistan or the world be it the States or any other country. How he has touched the inner most chords of the hearts of both the rich and the poor to donate for Akhuwat besides money including property worth millions. Many choosing to remain anonymous, although paying hundreds of thousands of rupees.

Amjad has rightly touched and appealed to the people invoking Islamic tenets. A survey done by Pakistan Centre for Philanthropy in 90s came with the figures that Pakistanis donate 70 billion rupees every year but mostly to religious charity.

But Amjad is not intolerant of other religions. In fact Akhuwat seeks out the poor belonging to other religions. If I remember correctly when Amjad was working with me in PRSP, his favourite village where he used to take me was a Christian village.

Another interesting facet of AmjadSaqib's personality revealed to me by the Book was that he is a great romantic. The choice of subject at the American University was not determined by his

interest in studies but because he wanted to be near a heartache called April, whose beauty proved irresistible. She remains a mystery because Amjad does not share much of how he got along with her. I presume it was Plutonic love.

In the book SaleemRanjha is quoted as saying if Akhuwat could get 100 billion rupees, it could reach crores of poor households. I want to tell Saleem it is not an unattainable dream. I have seen it happening. When I was implementing UNDP's SAPAP in Andhra Pradesh in 1995 I found village women earning wages of Rs. 5 a day, weeding zamindars fields. There was no way to improve their lot without putting money in their hand. When I asked UNDP to give some funds to give credit to those unfortunate women, the Finance Manager from UNDP New York gave a blunt No. Under UN Charter, UNDP was prohibited from giving credit. I retorted then UNDP SAPAP should pack up and close the shop because there is nothing else that is going to help these helpless women. The German lady Ingunde rang me up from New York Finance Manager's Office and howled at me "what was my problem". She said she has refused to give me funds for credit but she has not refused to give me funds. She explained she is not allowed to take the money back. It is to be expensed out. What I did with the money was my funeral if I put it in my pocket. This was the beginning of interest free credit in 1996 to the organized groups of women. SAPAP called it Seed Capital. Within three years, these women groups became so proficient in managing money and the rural and commercial banks of India agreed to give direct loans to these groups. When the State Government noticed this phenomenon, they told us to tell the women groups if they repaid the Banks on time, the State Government will reimburse the interest they have paid to the Bank. This was a big incentive. The commercial bank loans started coming to the women groups as UNDP's Seed Capital. When in 2000 the World Bank offered the State Government resources if they wished to scale up UNDP's SAPAP. The State Government jumped at this opportunity and accepted World Bank's suggestion to rename Seed Capital as Community Investment Fund (CIF). It is all interest free credit. With this large scale infusion of CIF, the State Government created an AKRSP type organization called Society for Elimination of Rural Poverty (SERP) and CIF helped in mobilising ten million rural households and with their linkage with the commercial banks, in the current year these million groups took US\$ 1.7 billion (170 billion Pakistani rupees) from the Commercial Banks interest free.

On my last visit to Andhra recently when I asked the Chief Minister Kiran Kumar Reddy about the uproar by MFIs against the interest subsidy the State Government was giving, he remarked if by giving Rs. 3,500 crores to Commercial Banks, the State Government can create access to Rs. 35,000 crores to the poor of Andhra Pradesh, there could not a more productive, effective and better use of the tax payers money.

So Saleem be patient it will all happen. Also remember that the canvas is very large. Pakistan has more than 18 million rural households besides nearly ten million urban households. In rural areas nearly ten million extremely poor, poor or vulnerable poor need support to come out of poverty. The urban situation is no better. To reach them in shortest possible timeframe, you need many strategies and many organisations to keep on building islands. This is a long journey as Amjad put it, it is a process approach. It will take time. But if you are determined and patient, you will reach your goal.

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Lahore
October 12, 2013