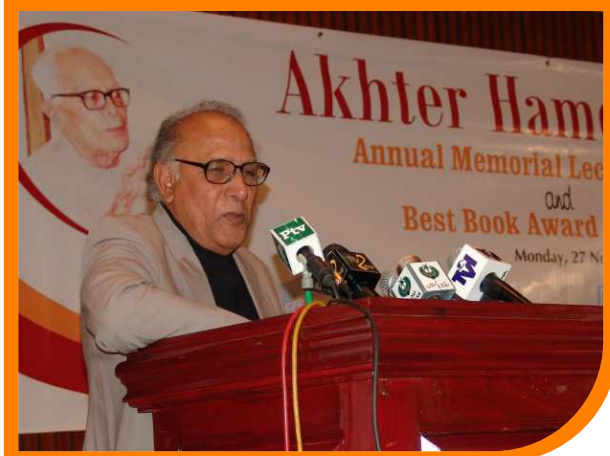


Dr. Akhter Hameed Khan Memorial Lecture

By Shoaib Sultan Khan (Chairman NRSP, RSPN)



Shoaib Sultan Khan delivering the AHK Annual Memorial Lecture

“Having accepted the invitation to deliver the lecture, I started wondering how am I going to do justice to a person of the stature of Akhter Hameed Khan. I had always looked upon him as my mentor and teacher. My relationship with him was truly of a sage and a disciple. His presence was overpowering and commanding a respect not out of fear but intellectual superiority of a level which belies any description. I feel like a pygmy trying to describe a giant. My relationship with Akhter Hameed Khan was more like Boswell's with Dr. Johnson. I can at best be a biographer or a historian recounting my association with the great man but to capture his innate qualities, his intellect, his vision, his depth of knowledge, his scholarship, his understanding of the religions of the world, his Sufi streak, his Buddhist way of life, his understanding of Islam and the Quran, his academic work, his poetic muse, his love for his family and above all his mission to help the suffering humanity and his passion to benefit his countrymen by his experience is beyond my capabilities. I have captured only a few facets of a personality which was so versatile and complete that in the words of Shakespeare “that nature might stand up and say to all the world:

This was a man”. Akhter Hameed Khan was a complete human being. His motto was simple living and high thinking.

When I asked him, “why did you resign from ICS”? Unlike the general impression that he resigned in protest against the policies of the colonial regime his answer was typical of his personality. He said he had learnt a great deal from the British and he realized that they had nothing more to offer him. The British were masters of good administration of establishing pax Britannica but they had not much to offer to alleviate the sufferings of impoverished humanity. To understand the problems of the poor, Akhter Hameed Khan decided to quit the prestigious civil service but he was all praise for the British for respecting his views, his way of living and never interfering with his personal life. Akhter Hameed Khan became a labourer

“I had always looked upon him as my mentor and teacher. My relationship with him was truly of a sage and a disciple.”

and accepted the internship of a blacksmith. However, he said one day he realized that God had not created him to be a labourer. He, therefore, decided to join the Jamia Millia in Delhi where Dr. Zakir Hussain, the future President of India was the head of the institution but Akhter Hameed Khan was disillusioned somewhat in the same manner as with Allama Mashriqi. Akhter Hameed Khan was a pacifist. He was a follower of Buddha's teachings of peace not war. He did not subscribe to German philosopher Nietche's heroes. He was a man of peace. He used to despair at hero worship in

Pakistan. Sometimes he used to compare contemporary Pakistan to Ranjeet Singh's regime when the Khalsa Army used to boast to fly their flag on the Red Fort. The Maharaja used to beg his generals by putting his turban on their feet to desist from adventurism and never to take on the British army. Immediately on Ranjeet Singh's death, the chauvinistic Khalsa engaged the British and lost the Sikh Kingdom.

The first time I heard of Akhter Hameed Khan was from the younger brother of a Bengali colleague of mine, while working as an Assistant Magistrate and Collector (under training) in 1956. The boy, very proudly, was announcing that the principal of his college at Comilla was a person who had resigned from the prestigious ICS and that he was a man of very simple habits and was always dressed in home-spun cloth. I dismissed the whole thing as the babblings of a teenager. Three years later in 1959, however, I came face to face with Akhter Hameed Khan. He had chosen my sub-division for the field orientation training of the faculty members of the Comilla Academy. I knew that whatever the Academy's instructional staff had seen at Brahman Baria came under close microscopic inspection. I had read their reports of the faculty meetings. I was, therefore, pleased when Akhter Hameed Khan, on getting introduced to me, remarked "you were put under close scrutiny and came out with flying colours". At the Brahman Baria station he disappeared as brusquely as it could be. He did not allow me to offer him a lift in my borrowed jeep. However, this chance meeting was followed by many visits to the Academy and more than a year later, on the request of Akhter Hameed Khan, Chief Secretary East Pakistan lent my services to the Academy to help organize a course for additional Deputy Commissioners (Development). I was overwhelmed and somewhat embarrassed when Akhter Hameed Khan came to the railway station to receive me and personally escorted me to Abhoy Ashram,

the abode of the Comilla Academy at that time. I was shown into the guesthouse cottage and told that the last occupant of the cottage died of Tuberculosis, after 15 years of protracted illness. I almost shuddered that after a week's stay in the infected cottage, I may not contract the disease. Perhaps Akhter Hameed Khan read my thoughts and assured me that the event took place many years ago and the cottage had since been fully disinfected. Although I did help in organizing and drawing up the course outline, I was unfortunately unable to join the course. Thereafter I did run into Akhter Hameed Khan at Lahore a couple of times and was always accused by him of "having run away". In 1971 I visited Comilla after more than decade as a member of a group to study Comilla

"His presence was overpowering and commanding a respect not out of fear but intellectual superiority of a level which belies any description. I feel like a pygmy trying to describe a giant."

Project, with a view to undertaking a similar project in West Pakistan, preferably in Peshawar District under the aegis of Pakistan Academy for Rural Development (PARAD) Peshawar. The Director and I, as Deputy Commissioner Peshawar and another member of the PARAD faculty made the group. We met Akhter Hameed Khan who was busy in writing a monograph on the tour of 20 Thanas. I was keen to visit my own sub-division and Akhter Hameed Khan encouraged me in doing this and I revisited, after ten years. Sarial, Brahman Baria and Quasba Thanas, I found it a different world altogether. The whole countryside had been transformed in ten years. There was an excellent

“I was overwhelmed and somewhat embarrassed when Akhter Hameed Khan came to the railway station to receive me and personally escorted me to Abhoy Ashram, the abode of the Comilla Academy at that time.”

network of roads and thriving markets all along the way. The produce was in abundance and the Thana centers were live and pulsating with energy and activity. Even Brahman Baria Thana (which had Tehsil Offices also) Development Centre was so crowded with people trying to learn new techniques or obtain services that one could only marvel at the effectiveness and utility of the Thana Centres. At Comilla when I asked Akhter Hameed Khan's advice, he was very candid and suggested that I take a Thana in Peshawar District and develop it as a model for replication in the rest of the country. Our return to West Pakistan in the wake of March 1971 events and my subsequent posting from Peshawar, brought the whole plan to a naught.

In October 1972 I learnt from my friend Tariq Siddiqi whose intellectual depth even AHK used to praise that AHK was visiting Punjab on the invitation of the then Chief Minister of Punjab. I suggested that AHK might also pay us a visit. A few days later he arrived at Peshawar. He was very discouraged by his experience in Punjab. In fact, he exhibited a clear mood of pessimism. I showed him around the Daudzai Markaz. He felt happy with what he saw but still he was doubtful whether the policy-makers in the Province wanted or would allow this type of work to continue. I tried to assure him in every possible way that this was the position in this

Province and my reasons for stating so were because I was convinced that both in the bureaucratic and the political circles there was support for this project. I arranged his meeting with the Chief Secretary and with the Governor. It so happened when he called on the Governor there was a cabinet meeting in session, so AHK had an opportunity to meet the Chief Minister and some Provincial Ministers also. After the meeting AHK was still not so sure and his response was definitely not positive.

He was of the view that the policy-makers did not understand the programme. On my rejoinder that we should not worry about their understanding so long as we continue getting their support, Akhter Hameed Khan was left unconvinced. I could see the wisdom of his remark when a few days later, at a function of the Academy, the Governor publicly had a dig at me and said that a few years ago a project was started at Sardar Garhi and every body was taken there and no one found nothing there. Similarly Shoaib Sultan Khan has set up a Daudzai and every body is being taken there. IRDP had been formulated by a Committee set up in 1972 by the Government of which AHK was the Vice-chairman. However, in implementing the IRDP Committee's report, AHK regretted he presented an architect's plan but the Government only accepted to build the dome without taking note of the foundation and the walls. He used to put great emphasis on the



Rashid Bajwa, and Shoaib Sultan Khan, Listening devotedly to Dr. Akhter Hameed Khan

theory of development which he maintained, was as precise as the law of gravity and any attempt to go against the principles of development was like building crooked walls.

Akhter Hameed Khan left with a half-hearted promise to come back and finally I did persuade him to visit us before taking up his assignment abroad. By March 1973 the Markaz had been well established but we were almost in a blind alley. The mere appointment and physical location of Markaz functionaries at Daudzai was not showing any tangible results nor was it creating any impact on the public. In fact, every time I went to the Markaz, my heart sank seeing it a deserted place, although visitors praised us, encouraged us but I knew in my heart that we were literally doing nothing to solve the people's problems. Akhter Hameed Khan came and he looked at the situation and drew up a blueprint of work for us for the next one year. He not only did this but also encouraged us very much and assured us that we were on the right lines and the difficulties we were encountering were a sure indication of our making a headway.

After his departure from Peshawar and before going abroad, he wrote to me a letter "My stay at Peshawar was delightful for me, physically and intellectually except that sometimes I feel that your hospitality to me was excessive. I have told my friends here how you picked me up from the dustbin and used me. I shall remain deeply interested in the Daudzai Project. It is like an island of sincerity in a sea of hypocrisy".

A year later true to his promise, he did return from America. At Peshawar Akhter Hameed Khan was in his elements once again after the trauma of East Pakistan he found his bearings. Reading monthly progress reports of Daudzai project made him leave the comforts of the Michigan University and on my invitation to participate in an International Seminar the Academy was arranging, he offered to come

back permanently on condition that he would not accept more than Rs.1,500 per month. On my insistence that he will have to accept a salary equivalent to my emoluments as Joint Secretary to Federal Government, he relented to accept Rs.2,100.00. In Peshawar he found his old friends especially Prof. Durrani of the Engineering College Khan Sahib used to argue with him, debunking his spiritual claims and Durrani Sahib would always laugh these away. Once I asked Durrani Sahib why doesn't he respond to AHK's criticism. He laughed and confided when he sees AHK angry he feels love and affection for him as he would feel for a small child and it brings a great urge in him to pick up AHK and caress him like an innocent child.

My wife Musarrat persuaded him to publish his diary written in Urdu of stay in America and wrote the preface herself which Khan Sahib greatly enjoyed as she wrote: "to some people Akhter Hameed Khan appears a fraud to many others a saint. The reality is that he is a perfect human being".

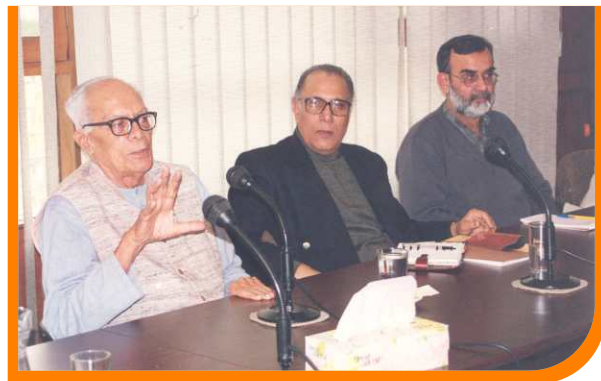
" He used to put great emphasis on the theory of development which he maintained, was as precise as the law of gravity and any attempt to go against the principles of development was like building crooked walls."

Daudzai attained widespread acclaim specially from foreigners and foreign aid-giving agencies. Edgar Owens after his visit to Daudzai wrote to me "Thanks to you, there is at least one good rural project in Pakistan. How do we persuade

Presidents and Prime Ministers to make a Daudzai the basis for nation-wide rural development? When someone can answer that question, one can begin to believe again in a better future for all of us”.

The success and fame of Daudzai project aroused jealousy and hostility in certain quarters. The Pakistan Academy for Rural Development became the target of a whispering campaign and sometimes of open propaganda that it was becoming a provincialised Academy and was only providing services to NWFP. The factual position supported by relevant data proved these allegations false and baseless and yet attempts to subvert Academy's work and Daudzai project continued. The Academy made it abundantly clear to the Rural Development Wing of Federal Government that the principles on the basis of which Daudzai Model has been developed are as relevant in Daudzai as anywhere else in the country. In fact, Professor Guy Hunter commenting on “Daudzai a Case Study” pointed out “the important point of principle which have been applied in Daudzai and are relevant to the Rural Development projects in almost any context”. Guy Hunter circulated over 100 copies of the Case Study, later published in Journal “Agricultural Administration” from Reading, England. The Provinces specially Sindh and Punjab at policy level (Chief Minister, Chief Secretary etc.) did express interest in Daudzai and the possibilities of starting projects in those Provinces on these lines. The Academy always endeavoured to be of service to other Provinces and in fact the Director made many visits to Lahore and Karachi to canvass for the acceptance of Academy's approach on rural development. But it must be appreciated that the Academy could only canvass and it had no authority to force any province to accept its approach. Belated the Federal Rural Development Wing realized the need for giving encouragement to the Academy in its IRD work. But alas! too late!

On the basis of an invective submitted by a disgruntled trainee (a tehsil level officer) who was sent back by the Academy in the fifth week of the course for indifference and lack of interest in training, the new Chief Secretary NWFP and ex-officio Chairman of the Academy Board of Governors commented on the allegation that Akhter Hameed Khan was fanning a Sindhudesh



Dr. Akhter Hameed Khan during one of his Academic discourses at NRSP, Shoaib Sultan Khan and Fayyaz Baqir listening attentively

Movement at the Academy:

“I am enclosing a copy of the explanation of Dr. Iftikhar Ali Khilji (Assistant District Health Officer) for your prompt consideration and comments. As you would notice he has made some telling observations and asked some leading questions as regards what the Academy is doing and what some of its staff members are saying. From the way he has questioned certain loyalties, disputed certain bona fides, mentioned certain names and criticized certain views, one would seriously wonder whether the Academy was serving its true purpose. You are indeed the right person to tell”.

I did try to convince the Chief Secretary through an explanation followed by an interview at Akhter Hameed Khan's request which again was followed by Akhter Hameed Khan's explanation in writing that the allegations were baseless. But the Chief Secretary was probably not convinced

of our bona fides or may be he was? However, on 8 August 1975 while opening the “fresh receipts”, the following words stared me in the face:

Notification No. 812/75-AI Dated 7th August 1975:

Mr. SHOAIB SULTAN KHAN, Director, Pakistan Academy for Rural Development, Peshawar, in Grade 20, is appointed as Officer on Special Duty, Establishment Division, Rawalpindi in his own grade with immediate effect and until further orders.

My exit from PARD resulted in AHK's immediate resignation from the advisorship of the Academy. He joked to his wife that he was going to go back to Karachi to work as a labourer on his brother's under construction house. Khan Sahib would let pass no opportunity to tease her. Many a time she and I used to gang up against him. She always used to reassure me you were his most coveted disciple and behind you he expresses great concern and solicitude for you.

I wrote to the Chief Secretary that posterity will ask people responsible for this debacle for having deprived the poor of this province to get out of poverty. The greatest social scientist Pakistan had produced was at the disposal of the province but no one cared. Akhter Hameed Khan went back to Michigan and I felt great anguish to have subjected him to the whims and mercy of people who had no idea what a great person he was. I was subjected to an investigation by FIA for indulging in subversion through Daudzai project approach and when cleared of these baseless charges, decided to seek protection of the UN umbrella and left the country.

My new pastures first took me to Japan and then to Sri Lanka. By now AHK had come back to Pakistan and initiated the now world famous

Orangi Pilot Project (OPP) supported by late Agha Hasan Abidi. AHK described his first meeting with Abidi in which he asked AHK to come up with a grandiose project befitting the image of now defunct BCCI. In his next meeting AHK presented OPP's plan asking for a few lacs of rupees as against millions which Abidi wanted him to take. At one time, once a reluctant Abidi had agreed to his plans AHK wanted me to come and work with him at OPP. I was invited for an interview accompanied with AHK who briefed me that Abidi was like a Tsar. In the meanwhile Robert Shaw of the Aga Khan Foundation (AKF) approached AHK to suggest a suitable person for initiating the Aga Khan Rural Support Programme (AKRSP) in Northern Areas of Pakistan. On my invitation AHK came to Sri Lanka and advised me to come back to Pakistan. Having been bitten once I told both my well wishers the BCCI and the AKF to secure my services on deputation from UNICEF my

After his departure from Peshawar and before going abroad, he wrote to me a letter “My stay at Peshawar was delightful for me, physically and intellectually except that sometimes I feel that your hospitality to me was excessive. I have told my friends here how you picked me up from the dustbin and used me. I shall remain deeply interested in the Daudzai Project. It is like an island of sincerity in a sea of hypocrisy”.

employers in Sri Lanka. Agha Hasan Abidi as well as His Highness the Aga Khan wrote to the Executive Director Mr. James Grant of UNICEF. Since UNICEF had collaboration with AKF my deputation to AKF for five years was agreed to. AHK was quite pleased. The only reason he wanted me to come to OPP was to deal with the local officialdom as according to him the people of his generation in government had now given way to a new generation whom he called “ghatia petty” and considered me to be better equipped to deal with them. Later on in Tasneem Siddiqi, Arif Hasan and Parveen Rehman he found an excellent team who to date are keeping AHK's flag fluttering not only in Karachi but in many towns of Pakistan and abroad.

During my stay in Northern Areas, AHK made twelve visits and the twelve reports serve as the best text book on poverty reduction programmes that I have read or seen anywhere in the world. I was shocked when on his first visit to Gilgit, he advised me to forget about Comilla and Daudzai. Whereas the earlier two programmes were implemented and supported by government, AKRSP had no such advantage or disadvantage. Comilla and Daudzai both showed the fickleness of dependency on government. Although the conceptual package embracing organisation, upgrading of human skills and generation of capital through savings remained unchanged but government was supplemented by a support organisation independent and autonomous endowed with adequate resources human, technical and monetary. He compared AKRSP to the Joint Commission for Relief and Reconstruction (JCRR) set up by Americans in Taiwan in the wake of Kumintang defeat at the hands of the Communists. In a more expansive mood he compared me to Montgomery the way he amassed massive resources before launching the assault. He always decried high salaries and extravagance. I would always accuse him of



Shoaib Sultan Khan arriving with Tasneem Siddiqi at AHK Memorial Lecture

being an exploiter and insensitive to others who could not live in Rs.5,000 p.m. as he used to do. He would relent in case of others but never in his own. He used to immensely enjoy his visits to Northern Areas despite physical hardships. Besides traveling on tortuous and dangerous roads in the programme area, many a time due to inclement weather resulting in cancellation of PIA flights, he wouldn't hesitate for a moment to embark on the 600+ kms journey on the Karakoram Highway (KKH). He would endorse Guy Hunter's comment when he came to visit AKRSP that this was not a rural development programme it was a heroic programme. Despite AHK's full involvement in OPP, his heart was still in rural development. He used to say “Chor chori say jata hai heera pheri say nahin jata”. In fact he persuaded me to give a small grant from National Rural Support Programme (NRSP) in early nineties to initiate a rural development project in the villages surrounding Karachi and persuaded his son Akbar to come back from Canada and take charge of the rural component of OPP.

During his visits to AKRSP, he used to spend hours with the field staff and the activists and get to the bottom of the rural situation. Every time I accompanied him, I used to learn something new. He was literally a walking encyclopedia. His knowledge was fathomless. When on his visit to Sri Lanka, he asked me to take him to a

Buddhist monastery to meet a Monk he surprised everyone there by reciting Dhammapadda in original Pali which monks could not understand because they had learnt only the translation in Sinhalese. He used to caution me never go to the original sources in matters of religion. You would be in for a shock what interpreters have made of the original and any challenge to their interpretation would be fought tooth and nail forcing you to retreat for the sake of your own skin. He was greatly influenced by Buddha's teachings and often used to call himself a Buddhist Muslim. He would have chosen Buddha's way and got rid of the worldly desires but he said I love my family too much. I can't leave them. But in adversity he would always seek solace in Buddha's saying "This world is full of Dukka".

If AKRSP had the Aga Khan as its founder and inspiration Akhter Hameed Khan was indeed the mentor and guide of the programme. AKRSP was initiated at a time when AHK had reached the conclusion that any programme which depends on foreign aid and assistance will not be sustainable. He used to contrast Comilla with the Chinese Commune and the difference between the two he clearly saw, was of outside dependence and self-reliance. In OPP he finally succeeded in mobilizing local Resources from the community to undertake development. When he first came to Gilgit, he chided me for offering a development partnership which nobody would refuse because of the element of subsidy. He insisted that the people themselves should raise the resources for whatever they want to do or if they don't have the capital, they should take loans but no grants. However, when I took him to some of the villages and he clearly saw that unlike Karachi or Orangi, the poor villagers of Northern Areas had no regular income or employment opportunities, he relented and agreed to AKRSP policy of one time grant for a productive activity not only for their economic empowerment but also as an

investment in their institution building at the grassroots. Through the holistic approach under the guidance of AHK, AKRSP succeeded in doubling the income of the people in ten years according to the two evaluations undertaken by the World Bank in the first decade. Unfortunately when the stage came to put AHK's vision of self-reliance in its comprehensive form into practice through AKRSP, the experts in Geneva felt AKRSP has reached 'terra incognita' and started strategizing a new direction. AHK's advice was considered redundant and dismissed as more of the same and a golden opportunity to develop a self-reliant, self-sustaining rural development programme for poverty reduction was lost. AHK felt very dejected and I felt helpless before the superior wisdom of Geneva-based AKF experts and accepted UNDP's offer to take lessons from AKRSP to South Asia.

I tried getting AHK interested in National Rural

“During his visits to AKRSP, he used to spend hours with the field staff and the activists and get to the bottom of the rural situation. Every time I accompanied him, I used to learn something new. He was literally a walking encyclopedia. His knowledge was fathomless.”

Support Programme (NRSP). Initially he was very skeptical of my having accepted an endowment of Rs.500 million from government for NRSP. He had reached the conclusion that in Pakistan there was no government and no governance. He used to quote Dante's hell as equivalent of Pakistan Government which had

these words inscribed on the gate "All that ye enter. Give up hope". With some reluctance he agreed to visit NRSP regularly and encouraged us by saying "NRSP is a great national asset. It is our last hope. I also tell you, yours is no easy job". His apprehensions about the danger of supping with government came to the fore when the government of the day wanted NRSP to return the five hundred million rupees given to it. Fortunately on AHK's advice, the money had

"His apprehensions about the danger of supping with government came to the fore when the government of the day wanted NRSP to return the five hundred million rupees given to it. Fortunately on AHK's advice, the money had already been converted into an endowment and when government demanded that all the directors should resign and liquidate the company, AHK being one of the directors reminded the Board of its moral responsibility to NRSP's cliental the 100,000 (at that time now the number has risen to over 500,000) rural households and the staff of NRSP and carried the day with him against liquidation of NRSP."

already been converted into an endowment and when government demanded that all the directors should resign and liquidate the company, AHK being one of the directors reminded the Board of its moral responsibility to NRSP's cliental the 100,000 (at that time now the number has risen to over 500,000) rural households and the staff of NRSP and carried the day with him against liquidation of NRSP.

Once when I asked him will I have to wear Khaddar like him to do the work he was doing? He retorted you don't have to become a behroopia. Don't insult the intelligence of the people. They will recognize your true worth in any garb. In Northern Areas he used to remind me that your western dress or hat or travel by helicopter has made no difference in poor people recognizing your real worth.

My coming away from AKRSP greatly saddened him that another opportunity to develop a self-reliant model for Pakistan was lost. I terribly missed the regular contact I used to have with him in AKRSP. He concentrated more and more on urban development and when I would complain to him about not giving me enough time supported by his wife, he chided me for not concentrating on developing and replicating models at home instead running abroad all the time. He was most solicitous about my health and sometimes would innocently ask me "do you really need to earn so much money?" He would never understand that I did not need the money for myself but like him I also loved my family and wanted to give them everything in this world. He had already seen me living in a small room without modern amenities in the elephant country in Mahaweli forests of Sri Lanka or in a small apartment in Gilgit for fifteen years. Anyway I was happy that he had started finding new disciples and the complaint he made in 1983 in the following speech was no more true:

"Nowadays there is a curious reluctance,

especially among the younger generation to understand and learn. Everyone seems to think he is a master. It is strange because Masters are not born. What my sneering friends dismissed as my charisma was an acquired skill, a skill acquired after a long period of apprenticeship under British, Gandhian and American masters, a skill further sharpened by the study of many successful models in other countries Japan, Taiwan, Yugoslavia, China, India and Israel. I never felt ashamed of my long and multiple discipleship. I never pretended to be an original thinker. I thought I could teach after I had devoted much time and labour to learning from many sources. When I was young I accepted the wise precepts of Khwaja Hafiz: "Nasihat gosh kun janan ki as jan dost tar darand javanan-i-saadatmand pindi-piri-dana ra".

"As I grew old I began to think perhaps wrongly that I have not grown old in vain, that throughout my long life. I have been a good student; therefore, in my old age I could be a good teacher. In my delusion I thought that at last I too had become a pir-i-dana, a wise old man and I could give guidance to javanan-i-saadatmand enlightened young men. Alas, in twenty years, only one enlightened young man Shoaib Sultan Khan cherished me as a worthy teacher. He applied my methods, of course with necessary modifications, first in Daudzai and then in Mahaweli. And now he is applying them with further refinement and thoroughness in Gilgit. He has definitely disproved the obscurantist charisma theory. Is it my fault that I found only one enlightened young man"?

Despite his modesty, the fact is that more than four of his disciples got Magsaysay Award, perhaps a record in the history of Magsaysay Award Foundation. AHK got the Award in 1963.

He used to tell with great glee that his contemporaries in the ICS, after his resignation from the service, used to call him a fool but a

good fool. I found him most gullible. He would accept everyone on his or her face value and many a time he was disappointed. He could not think ill of anyone because his heart was so pure and so full of innocence. One of my relatives who had retired as a marine Chief Engineer and had also been the managing director of the Pakistan Automobile Corporation was introduced by me to him. Very soon he won over AHK's heart and so much so he started grooming him as his successor. Very soon AHK

OPP gave him great satisfaction. I often used to visit him in Karachi. He would show me the new OPP premises designed by Arif Hasan and quote Shakespeare's jester who used to point to his rather not too beautiful beloved exclaiming "She is not much but she is mine".

realized his folly and for the sake of OPP had to get rid of him. In this unjust and crooked world, the dismissed employee easily succeeded in concocting false allegations against AHK and blasphemy cases were instituted against him at Multan and Karachi. We all knew these were false allegations. Dr. Tariq Siddiqi even got written statements from religious scholars in defence of Akhter Hameed Khan but his persecution continued. Dr. Inayatullah mobilized public opinion in Islamabad against this injustice. Fayyaz Baqir approached all his contacts in Multan.

When I got an opportunity at a dinner hosted by the Prime Minister, I spoke to him about the injustice to AHK. He agreed to see him and



Rashid Bajwa, and Shoaib Sultan Khan, with AHK in a session at NRSP, Begum Akhter Hameed Khan sitting next to AHK.

Qazi Alimullah arranged the meeting. The Prime Minister listened to AHK for nearly an hour but I knew from his expression he was not listening because AHK only spoke of development and did not realize he had gone to him to talk about his blasphemy cases. After the meeting AHK observed the PM did not understand what he was saying. When I asked him “why didn't you speak about your blasphemy case”, he replied, “do you know when Monim Khan, Governor of East Pakistan used to complain against me to President Ayub. The latter used to brush away all complaints by retorting AHK is the only person in Pakistan who never comes to me for any personal favour”. Anyway the Prime Minister ordered the withdrawal of the cases against AHK. The request of the Government of Sindh in Karachi was accepted by the presiding judge and the case was allowed to be withdrawn however, the case registered in Multan was not allowed to be withdrawn by the court despite Punjab Government's request and remained pending till his death.

OPP gave him great satisfaction. I often used to visit him in Karachi. He would show me the new OPP premises designed by Arif Hasan and quote Shakespeare's jester who used to point to his rather not too beautiful beloved exclaiming “She is not much but she is mine”. OPP may not be too grandiose in the eyes of Mr. Abidi but

AHK was very happy with it. He would advise me against grandeur and too fast an expansion but his greatest quality was flexibility and an open mind. He used to preach an organic pragmatic sociological approach. I saw how in AKRSP he adapted the Comilla and Daudzai experience and could immediately discern the difference between the situation obtaining in Karachi for OPP and the conditions in Northern Areas for AKRSP.

At one time he vehemently argued against setting up support organisations and advocated using existing NGOs as support mechanisms. He felt I was unnecessarily wasting resources in replicating AKRSP type structures all over the country in shape of rural support programmes. However, when he found out after collaborating with more than 60 existing NGOs that only 2 or 3 were honest and the others cheated OPP, he had no hesitation in public admission that he was wrong and declared that RSPs are lucky that they are not like traditional NGOs and declared so publicly. His organic pragmatic, sociological approach often used to confuse people. They would declare AHK has changed. They would not realize he had the vision and foresight to adapt strategies to evolving situations. In the lanes of Orangi organizing people on the lines of village organisations in Northern Areas was not only difficult but also useless and when there were no organisations basing OPP's credit programme on savings was futile. He crafted new structures and new designs suitable to the evolving situation keeping organic, pragmatic and sociological dimensions in view. He had become a strong believer in self-reliance. In a talk at NRSP, he described the situation:

“As I look back, I realize that there is one main feature in Pakistan which is very disturbing; the failure of governance. Things, which were done competently in the colonial past, are neglected. Let me give you an example. In the Punjab, the world's largest irrigation network was built by

Indian experts, the chief engineer might have been an Englishman but he had worked in India for 20 to 30 years. He was not a London-based consultant but an Indian officer and all his assistants were Indians”.

Now take, for instance, the sewerage system in Karachi. Its last expansion took place in Ayub Khan's time. Since then it has been grossly neglected and is all silted up and choked. We are sitting on a time bomb. Now what has been done to rectify Karachi sewerage? The Government of Pakistan and the Karachi Water and Sewerage Board (KWSB) has rushed to the World Bank and the Asian Development Bank and asked for loans. The first condition of loans is that the banks would bring foreign consultants. So, foreign consultants came and they recommended the most modern system which was not only 10 times more expensive than the old system we had, but also it was inoperable in Karachi. It was too deep and sophisticated. It needed robots to clean it. In the old system, the nalas could be cleaned by scavengers, as they only had to go down 8 feet instead of 30 feet.

We have been researching this problem in Karachi for the last 8-9 years and we are lucky that we have won our fight with the Asian Bank and the World Bank who are willing to accept our alternative model (the local design) which is



SSK with 'The Guru' on his right

much cheaper, functional and already connected to thousands of sewers. But our problem is the sewerage Board's Foreign Aid Section which is as willing to give up the foreign loan as a heroin addict is willing to give up heroin. They are not willing to forego the thrills and the highs that they get from dollar loans.

He had no complaint against the World Bank, ADB or IMF but he used to describe them as bad bankers, who unlike good bankers, kept on giving loans and increasing the debt burden of their clients.

Despite the gloom enveloping the country, AHK always could see the brighter side. He spoke of the resilience and success of the informal sector. He used to challenge anyone to find a beggar in Orangi. He had great faith in the people in their willingness to do things themselves to improve their situation. All they need, according to him, were support organisations and level playing fields. He used to say, "In Pakistan development will not come from the top. It will come from the bottom and it shall happen in pockets one island formed here and one island there and one island will be made by you”.

On his last visit to Islamabad when I mentioned Jahangir Tareen's request to visit Lodhran to initiate a sewerage and sanitation model for small townships, he readily agreed to go to Lodhran despite his earlier disappointment at nothing coming out of the Chief Minister's visit to OPP. He took keen interest in supervising the development of the model in Lodhran. In fact his last email to me from the United States was about Lodhran.

Akhter Hameed Khan was the very epitome of the principle of simple living and high thinking. In his non-rural development garb his humility and generosity as a man, was amazing. His rapport with the rustic, the non-genteel, the labour, the lower government functionaries and

He used to say, “In Pakistan development will not come from the top. It will come from the bottom and it shall happen in pockets one island formed here and one island there and one island will be made by you”.

the like was inimitable. He was absolutely at ease with them as much as he was uncomfortable with the pseudo intellectuals and experts. He neither knew evil nor could perceive evil and thus in judging people was very gullible. He was often led astray by such unscrupulous persons leaving him hurt and confused. He had no cunning and accepted everything on its face value. Why such an open, forthright, honest and simple person should

have ever been misunderstood was something beyond my comprehension.

Akhter Hameed Khan passed away in the United States where he was visiting his beloved daughter, three days before the change in government in Pakistan. Tariq Aziz persuaded a willing General Pervaiz Musharraf to posthumously honour Akhter Hameed Khan by conferring Nishan-i-Imtiaz.

In conclusion I will repeat what I have often said. “In all my travels throughout the world, I have never come across a person of the stature of Akhter Hameed Khan. I sometimes wonder did Pakistan really make the best use of the unique experience with which he was so willing and keen to benefit his countrymen and women. But now it is too late even to ask this question. The country has missed an opportunity of a century”.



From L to R: Mr Karam Elahi(Coordinator AHKRC), Dr Ayesha (daughter of AHK), Begum AHK, Shoaib Sultan Khan, Roomi S. Hayat (Director, NRSP-IRM)

A Vision Unveiled

The producers describe the film as "A posthumous tribute to the man who silently brought about a social revolution in Pakistan."

Serendip Production's compelling documentary about the life and times of Late Dr Akhter Hameed Khan (AHK), combines interviews – with family members, former colleagues at Comilla and OPP, the contributors and beneficiaries of these projects, his friends and admirers, and heads of the two states of Bangladesh and Pakistan – with archival footage depicting the social fabric of the sub-continent earlier in the twentieth century and heartrending recordings of the selected poetry of the AHK, urging the people to live with dignity and with a purpose.

A Vision Unveiled lucidly traces the Guru's evolution from a precocious, rendition obsessed 15-year-old to a visionary invoking an idea of a self made haven on Earth; realization of this dream can be seen in the wasteland of Comilla and the suburbs of Karachi. Behind Guru's iron will was a vision to create an enabling environment through participatory approach for the people that would set in motion a process so that people themselves could achieve better lives through their own efforts, own resources and own leadership. The documentary is a valuable tale of a legend that shows what can be achieved when people resolve to change their lives.

A Vision Unveiled is not only a fascinating study of an intelligent and determined person but it is also a tale of entrancing accounts, experiences and reflections. Born in 1904, he was educated at Cambridge University in the United Kingdom and Michigan State University in the United States. He joined the highly coveted Indian Civil

Service (ICS) in 1936. In a few years he came to realize that, despite his bureaucratic power and authority, he could not solve the problems of the common people. Disillusioned, he resigned in 1945 to take "a different kind of apprenticeship." Following the resignation, he worked as a laborer and locksmith in Aligarh to learn first hand the way of life of the working classes. He later taught at Jamia Millia at Delhi and then became the Principal of the Comilla Victoria College.

A Vision Unveiled offers a full biography of Dr Akhter Hameed Khan, both captivating to watch and insightful in its presentation. Commentary by a number of ex colleagues adds context while the rhythm of his poetic rendering played as a song endears viewers to the many dimensions of Ahkter Hameed Khans genius. Multiple film clips of OPP and Comilla also familiarize the viewer to his mannerisms, making him more real. Whatever one's politics might be, or feelings about his accomplishments, Vision Unveiled creates a warm and perceptive portrait of Akhter Hameed Khan.



The remarkable aspect of Dr Akhter Hameed Khan's work is that he applied the same methodology of empowering and enabling people in two different settings and achieved outstanding success in both cases. In Comilla, he worked with farmers coming from the same linguistic, religious and ethnic background.

Following the roadmap given by Harvard advisers and with the assistance of the Michigan State University and the Ford Foundation, it was a public sector initiative using the vast resources and the authority of the government. While OPP, on the other hand, is a project in an urban setting, a Karachi slum, involving a working class population from all ethnic groups of Pakistan - the Mohajirs, Beharis, Pathans, Sindhis, Punjabis and Balochis - which he calls a "mini Pakistan." It lacked government authority and sanctions and also major outside support. It was truly a self-help project. Yet, in both cases, he and his colleagues demonstrated that their approach works.

Dr Akhter Hameed Khan calls their approach the "research and extension method," which was the underlying philosophy behind the American land grant colleges. In the past century, many colleges and universities were established in rural areas of the United States to research and solve the problems of the farmers, and then make the solutions available to the farming community through extension services. Similarly, in both Comilla and Karachi, Dr Akhter Hameed Khan first observed and analyzed the problems of the local people and their methods of solving them. Then he and his

colleagues developed a better package of advice and improvements and offered it to the people along with technical support, producing remarkable successes. In either case, people were not given a blueprint to follow but an instructive model which galvanized their initiative, creativity and leadership.

Dr Akhter Hameed Khan strongly believed that people - even the poorest ones - are the masters of their own survival. He would say 'They are always solving their problems in their own ways, using the skills, accumulated experiences and resources they have. The best thing I can do is not to take away that responsibility of being the principal authors of their own destiny. The only thing I can do, out of my sense of responsibility is to see the realities, as best as I can, with their own eyes and help them come to a better solution of their problems and create an enabling environment for their endeavours to succeed. I must treat them with dignity by not viewing them as beneficiaries and I must not also kill their initiative by giving them handouts'.

Akhter Hameed Khan will be remembered for his achievements in the field of urban management. His death has been a loss not just for Pakistan but for everyone in the subcontinent. But, he will remain immortal because of the inevitability of his ideas. Whenever countries like Bangladesh, India and Pakistan begin governing themselves better, they will be forced to remember what people like Akhter Hameed Khan had taught.

Vote of Thanks by Shandana Khan, (CEO - Rural Support Programmes Network)

“Begum Akhter Hameed Khan Sahiba, Shoaib Sahab, Dr. Inayatullah and Dr. Zarina, panel members, friends, Assalam-o-Alaikum. Every year we remember Akhter Hameed Khan Sahab and we are guided by his experience and his teachings. For those of us who have worked in the Rural Support Programmes, we recognize that the foundation of our work and our work ethic is based on his teachings. We also recognize that our own inspiration, Shoaib Sahab, is inspired by Dr Akhter Hameed Khan Sahab. Some of us present here today have known Dr Akhter Hameed Khan Sahab well and have had the opportunity to work with him, others may not have known him that well, however, the principles that he stood for and the very simple and practical advice that he gave us, has been the basis of the work that many of us have been involved in, now for 23 years.

On behalf of the council of Social Sciences and the Rural support Programmes, I would like to thank all of you for coming today. I would also like to thank the panelists for giving us insights

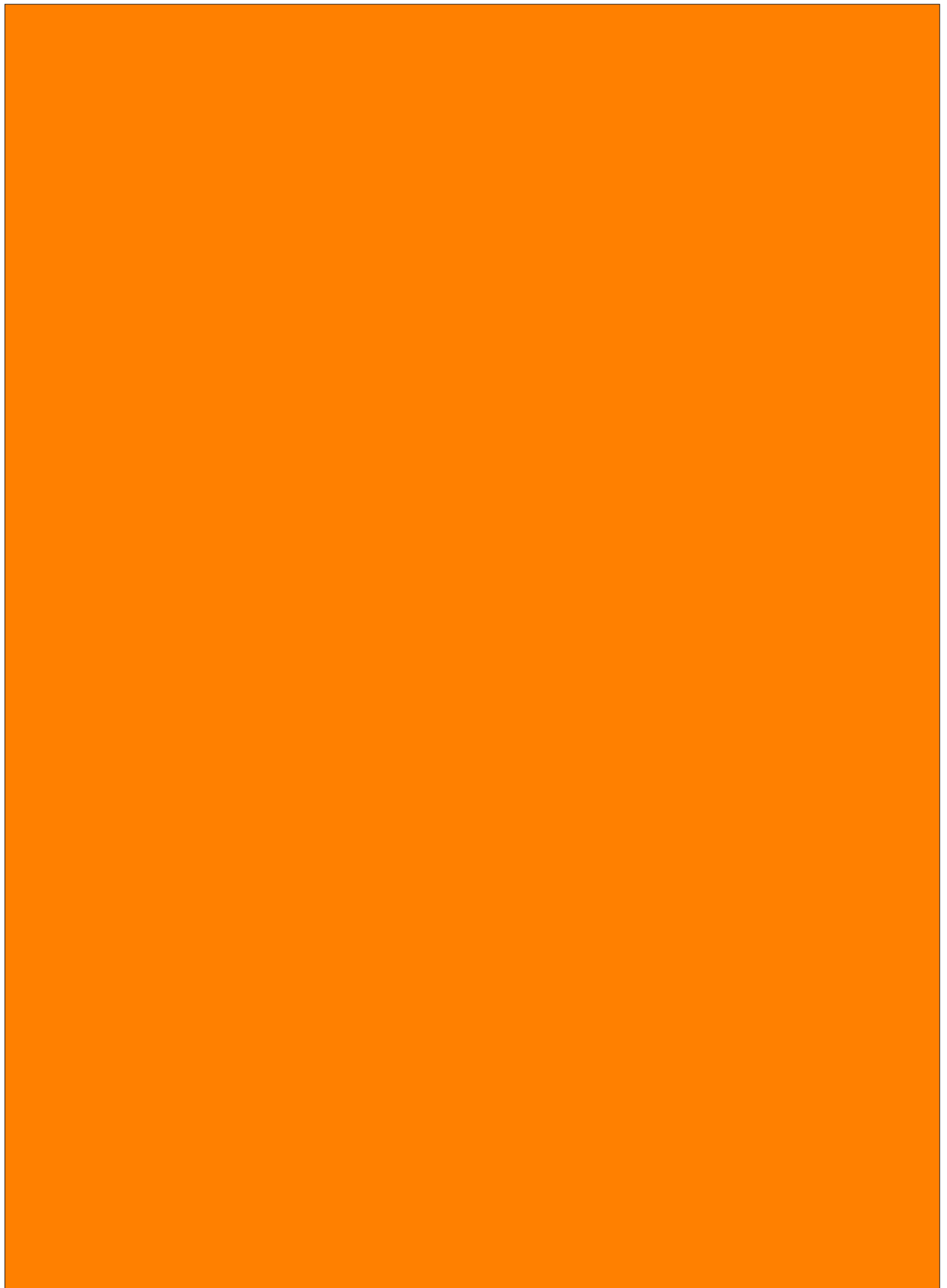


Shandana Khan, CEO Rural Support Programmes Network, presenting vote of thanks to the participants at the event.

into Dr Akhter Hameed Khan Sahab's life and the contribution that he has made not only to this country but to many of us individually. It is important that we are reminded of the principles and values that he stood for and this ceremony has been about that and will continue to be so in years to come.

Thank You.

Ms Khan graduated from the University of Delhi, India in Political Science and did her masters in Social and Political Sciences from the University of Cambridge, UK. Shandana Khan has a Masters from the Johns Hopkins School of Advanced International Studies, in International Public Policy, Washington DC in 2004. Ms Khan has headed the Social Sectors and Gender sections at AKRSP, SRSP and NRSP and implemented similar programmes at PRSP. She also headed the Planning, Monitoring, Evaluation and Research section at SRSP. Among other projects, she has done consulting work on Sustainable Livelihoods in the Maldives and Community based education projects in Nepal and Pakistan. Currently is the CEO of RSPN and a member of the Advisory Board to the Ministry of Local Government and Rural Development of the Pakistan Government.



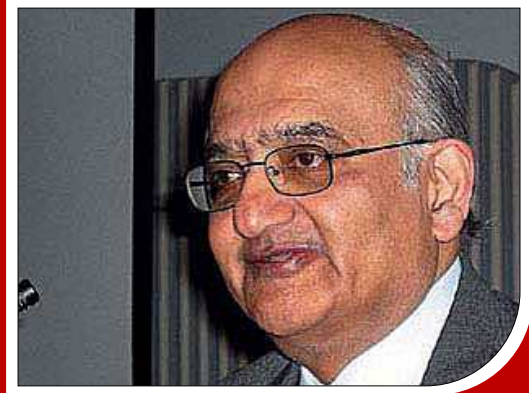
Paper by
Prof. Rehman Sobhan

3
Section

Profile of Professor Rehman Sobhan

(Chairman, Centre for Policy Dialogue (CPD))

Professor Rehman Sobhan was educated at St. Paul's School, Darjeeling, Aitchison College, Lahore and Cambridge University. He began his working career at the faculty of Economics, Dhaka University. He served as Member, Bangladesh Planning Commission, in charge of the Divisions of Industry, Power and Natural Resources, and of Physical Infrastructure, as Chairman, Research Director and Director General, BIDS and as a Visiting Fellow, Queen Elizabeth House, Oxford University. He was a Member of the Advisory Council of the President of Bangladesh in charge of the Ministry of Planning and the Economic Relations Division. He is today the Chairman, Centre for Policy Dialogue (CPD).



Professor Sobhan has held a number of important professional positions. He was a Member of the Panel of Economists of the Third and Fourth Five Year Plans of Pakistan. He served as Envoy Extraordinary with special responsibility for Economic Affairs, Govt. of Bangladesh during 1971, as President, Bangladesh Economic Association, as a Member, Bangladesh National Commission on Money Banking and Finance, as a Member, UN Committee for Development Planning, as a Member, Governing Council of the UN University, Tokyo, as a Member of the Commission for a New Asia, Kuala Lumpur, as a Member of the Board of the United Nations Research Institute for Social Development, Geneva, as a Member of the Executive Committee of the International Economic Association, and as a Member, Group of Eminent Persons appointed by SAARC Heads of State. He is the Chairman of the Board of Grameen Bank.

Books Published : *Basic Democracies, Works Programme and Rural Development in East Pakistan* (1968), *Public Enterprise in an Intermediate Regime: A Study in the Political Economy of Bangladesh* (1980), *The Crisis of*

' External Dependence: The Political Economy of Foreign Aid to Bangladesh (1982), *Public Enterprise and the Nature of the State* (1983), *Rural Poverty and Agrarian Reform in the Philippines* (1983), *From Aid Dependence to Self-Reliance: Development Options for Bangladesh* (1990), *Debt Default and the Crisis of State Sponsored Entrepreneurship in Bangladesh* (1991), *Public Allocative Strategies, Rural Development and Poverty Alleviation : A Global Perspective* (1991), *Planning and Public Action for Asian Women* (1992), *Rethinking the Role of the State in Development : Asian Perspectives* (1993), *Bangladesh : Problems of Governance* (1993), *Agrarian Reform and Social Transformation* (1993), *Aid Dependence and Donor Policy: The Case of Tanzania* (1996), *Towards a Theory of Governance and Development: Learning from East Asia* (1998), *Team leader and Editor of the annual Independent Review of Bangladesh's Development: Experiences with Economic Reform* (1995), *Growth or Stagnation? A Review of Bangladesh's Development* (1996), *Crisis in Governance: Review of Bangladesh's Development* (1997), *Trends in the Post-Flood Economy: Review of Bangladesh's Development* (2000).

Plus : Over 100 monographs and articles published in professional journals.

Democratizing Development in South Asia: Responding to the Challenge of Globalization

Introduction

The Legacy of Akhter Hameed Khan

Akhter Hameed Khan was an inspiration to my generation. I had the privilege of learning from him when I was a young teacher of economics at Dhaka University in the early 1960s. His model of rural development was then making its impact in Comilla Thana and its headquarters in the Abhoy Ashram in Comilla had already become a place of pilgrimage for those at home and from abroad seeking inspiration for resolving the problems of poverty in an increasingly unequal society. What lent credibility to Akhter Hameed sahib's endeavours was his own human personality and willingness to realign his career choices to conform to his beliefs. The simplicity of his manner, the austerity of his life style, the wry, self-deprecating humour with which he dealt with people of all classes, age groups and background served as a testament to his commitment and integrity as a human being.

The Comilla model was essentially targeted to the small or subsistence farmer who survived in an unequal relationship with the surplus farmer and therefore needed to be brought together in a cooperative framework to help themselves through access to credit and irrigation. This model did not accommodate the landless who constitute the ranks of the poorest segment of the population. For these groups he designed the rural works programme offering state funded employment in the dry season. The Comilla model had its limitations because of the scope for capture of the rural cooperatives by the elite which subsequently compromised its replicability across the country. But few questioned the sincerity of Akhter Hameed's intentions or the value of his immediate efforts in Comilla. The ultimate tribute to Akhter Hameed's contribution to changing the lives of the less privileged are to be found in the role models he inspired. In Bangladesh people such as Mohammed Yunus, founder of Grameen Bank and our most recent Nobel Laureate, targeted the landless groups as the principal beneficiary of collateral free micro-credit. In Pakistan, Shoaib Sultan Khan used the Aga Khan Rural Support Programme (AKRSP), to demonstrate that the dispossessed can indeed help themselves through collective action. Both the Grameen as well as AKRSP model built on the Akhter Hameed Khan tradition that the less privileged can help themselves if they aggregate their efforts and minimal resources are made available to them.

It is an exceptional privilege for me to be invited to give the first Akhter Hameed Khan Memorial Lecture. His work in Orangi, his commitment to the cause of the deprived and above all, the decency, humanity and humility which he communicated throughout his life, continue to inspire those of us who had the privilege of knowing him and a much larger constituency of ordinary people in our countries who were exposed to the impact of his life's work.

My own presentation originates in the tradition which motivated the life work of Akhter Hameed Khan. His work was inspired by the belief that poverty is the product of an unjust society where manmade institutions hold captive the creative energies of the resource poor. What is needed to liberate these energies, is an awakening of the sense of self-worth amongst the deprived and a redesigning of the advantages of self-reliant action whether individually or collectively. The Comilla model was founded on a belief in cooperative action. The Grameen model, built upon micro-

credit, invested in the capacity for enterprise of the landless or land poor (less than 0.5 acres of land) sections of the population. The Orangi and AKRSP model both emphasize the importance of collective action in rebuilding the social and physical infrastructure of communities, whether in metropolitan Karachi or the remotest areas of North West Pakistan. In these various models and their innumerable replications not just in South Asia but around the world, the important message, which was originally articulated by Akhter Hameed Khan, was the need to move away from grandiose, foreign aid inspired projects, by investing in the capacity of the most deprived households and communities to solve their own problems.

Confronting poverty in a changing society

My presentation draws upon this same tradition of promoting self-reliance amongst the resourceless but seeks to take this process forward to respond to the demands of a transformed development process evolving within a fast globalizing world. The world has changed dramatically from the days when the Comilla model was conceived. Today, economies have become much more integrated, not just at the national level but with the global economy. In Bangladesh, massive investments in the rural road infrastructure have meant that even in a riverine country such as ours, there are now few Unions which cannot be reached by road. Even the mighty Jamuna river has been bridged, as have the 3 rivers which had to be crossed between Dhaka and Chittagong so that you can now travel across Bangladesh from Chittagong to Dinajpur within a span of 12 hours. Today, there are 12 million cell phones in use in Bangladesh and 300,000 Grameen Telephone ladies who sell mobile phone services, door to door, in remote rural villages. Today, perhaps 10 million Bangladeshis work abroad not just in Karachi and Delhi but in the jungles of Bolivia and the northern most areas of Finland or the remotest parts of Japan. Dhaka city has grown from a mofussil town of less than a million in 1971 to a metropolis of over 10 million people today, projected to reach 25 million in the next 15 years. As a result of such changes the rural economy is also undergoing a transformation. In Bangladesh, for example, close to 40% of rural household incomes originate in the non-farm and informal sector. Such a structural transformation is going on all over South Asia, which is merely following the paths of structural change which had already swept East and then South East Asia.

These changes in the economy are also impacting on our societies. The old class divides are being overtaken by new forms of inequality. The power and authority of the traditional feudal elites, structured around the ownership of land, is being superceded by new elites whose wealth and power originates in the capacity to connect to market forces and political power. In some countries feudal elites have transformed themselves into businessmen and political entrepreneurs. In other areas these elites have been superceded by a new class whose influence lies in their ability to connect with political as well as bureaucratic power which empowers them to mediate the inflow of development funding channeled to their areas. Democratic politics has accentuated the restructuring of the traditional hierarchies of power so that in virtually every country of South Asia new coalitions of power and influence determine how public resources will be distributed and market opportunities will be accessed.

The million of overseas migrants who are remitting billions of dollars into South Asia have opened up new areas of opportunity as well as new patterns of inequality in each country. What, however, remains common to all of South Asia and links the past to the present, is the persistence of both

poverty and inequality in all our societies. It could be argued that poverty has been reduced in every country of the region through a combination of growth, economic diversification, public spending and targeted interventions to reach the resourceless through micro-finance as well as other such grassroots initiative by the NGOs. However, in all societies of the region, inequalities have increased even though the sources of affluence have been restructured. In no society would the elite only expect to derive their incomes from land rents. Today the rents to be extracted from access to political power and the opportunities of patronage, the capacity to access bank credit and the privilege of being able to default with impunity on its repayment, have created a new and more entrenched elite. The new elite is leavened by a new class of export entrepreneurs and now an emerging professional elite, particularly in the IT sector, who are at the vanguard of the globalization process in South Asia. This new market linked elite are, however, not in control of the levers of political power which remain with the rentier elite who are positioned to generate the black money which has become the life blood of democratic politics in South Asia. In this fast changing world, what has not changed is the unequal nature of our societies. In all countries of South Asia a vast class of resourceless households remain disconnected from the global and even national markets. They live out their lives as tenant farmers, day labourers casual workers, hawkers, mendicants, with casual access to welfare resources derived from the new hierarchies of clientelism which reinforce the powers of the rentier elite within our societies.

The spread of education has done little to reduce there inequalities as our societies have become more divided by the vast disparities in the quality of education and healthcare which divide the elites from the underprivileged. The relative size of this underclass, its social composition, its primordial roots, varies in each country as do opportunities for some individuals to escape from their deprivation, through migration or from opportunities offered through micro-finance or even acts of individual enterprise within the informal sector, including from the fast growing industries of crime and politics, which are symbiotically linked.

In such a world of unimaginable opportunities and deepening inequalities it is no longer meaningful to address the issue of poverty and inequality as merely a problem of income generation for the poor. Nor can solutions to end poverty be found in traditional micro-oriented income generating programmes or exclusively localized rural activity. The resourceless need to be equipped to participate in the dynamics of the market place by challenging the structures of injustice which inequitably distribute access to resources as well as power and determine the terms on which people participate in the market place.

Sources of Injustice

If we remain genuine about eradicating poverty from our societies the central goal of any development strategy in South Asia must be to address these new asymmetries in the development process, within a globalizing world. Such a strategy for coping with the inequities of globalization must aim to democratize the development process so that the disempowered and resource poor can directly participate in the opportunities created by the market in a globalised world. In the remainder of my presentation I discuss some of the sources of injustice in South Asian society and then move on to present my ideas on how these structural injustices can be corrected so that the resource deprived can participate on more equitable terms in the development process.

The main areas of structural injustice in South Asia may be addressed under the following heads:

- Productive assets
- Markets
- Human Development
- Governance

Unequal access to assets

In South Asia inequitable access to wealth and knowledge desempower the poor from participating competitively in the market place. Indeed the market itself, as it operates in the real world rather than in text books, is designed to compromise the opportunities on offer to the resource poor. A substantial proportion of the rural population in South Asia have insufficient access to land, water and water bodies. Where they access such resources they do so under exploitative tenancy arrangements.

Such inequities in title and access to agrarian assets do not derive from the competitive play of the market but from the injustices of history and therefore lack moral as well as social legitimacy. Such an inequitable access to productive assets in the rural economy also tends to be inefficient because small farmer's have proven to be both more productive as well as likely to spend most of their income derived from their meagre assets, in stimulating secondary activity in the rural economy. Where there is a dichotomy between the owners of land and the actual tiller of the land, this serves as a disincentive to both investment of capital, as well as more productive effort on the land.

Unequal participation in the market

Within the prevailing property structures of society, the rural poor, in particular, remain disconnected from the more dynamic sectors of the market, particularly where there is scope for benefiting from the opportunities provided by globalisation. The fast growing sectors of economic activity tend to be located within the urban economy, where the principal agents of production tend to be the urban elite, who own the corporate assets which underwrite the faster growing sectors of the economy. Even in the export-oriented rural economy, in those areas linked with the more dynamic agro-processing sector, a major part of the profits, in the chain of value addition, accrue to those classes who control corporate wealth.

The rural poor, therefore, interface with the dynamic sectors of the economy only as producers and wage earners, at the lowest end of the production and marketing chain, where they sell their produce and labour under severely adverse conditions. This leaves the rural poor with little opportunity for sharing in the opportunities provided by the market economy for value addition to their labours.

Unequal access to human development

Low productivity remains an important source of income poverty. Higher income and ownership of wealth remains closely correlated to higher levels of education. Low productivity, thus, originates in insufficient access to education and technology. However, a more serious problem facing the deprived of South Asia lies in the growing disparity in the quality of education which divides the rural and urban areas as well as the majority of the people from a much narrower elite. In such

societies today, the principal inequity in the education sector is manifested in the growing divide between a better educated elite with access to private as well as foreign education and the resource poor who remain condemned to remain captives within an insufficiently funded and poorly governed public education system supplemented by poor quality private or denominational schools. In an increasingly knowledge based global economy, which is driving the IT revolution, inequitable access to quality education, relevant to the dynamics of the market, could emerge as the principal deprivation of the resource poor.

Insufficient and inequitable access to health care is also compounding the inequities in education. The dominant problem in South Asia is not the complete absence of health care but the incapacity of the public health care systems to deliver quality health care or for the market to meet the needs of the resource poor. Ill-provisioned public and private health services expose the poor to a life of insecurity, where earning opportunities can be disrupted by episodes of ill health. Poor health and nutrition can undermine both individual as well as national productivity and can influence the lifetime opportunities of the poor. In contrast, a small elite who are positioned to avail of private and even foreign health care, enjoy first world health standards. This growing disparity between the health status of the elite and the resource poor in South Asia is inherently unjust because it denies all citizens equal chances of living a healthy life and compromises their capacity to compete in the market place.

Unjust Governance

This inequitable and unjust social and economic universe is compounded by a system of unjust governance across South Asia which discriminates against the poor and effectively disenfranchises them from the political benefits of a democratic process. The poor, where they are not directly oppressed by the machinery of state, remain underserved by available public services. Where such services are at all accessible to the poor, they pay high transaction costs for these services. The agencies of law enforcement insufficiently protect the poor and frequently oppress them for personal gain as well as on behalf of the elite. The judicial system denies the poor elementary justice both on grounds of poverty as well as the social bias of our judiciaries. However, in recent years we have witnessed the positive role that can be played by the judiciary in protecting the rights of the resourceless. The enabling role of the Supreme Court of India, in response to public interest litigation asserting the right to food and work, has demonstrated that the judicial process can also be used in the service of the resourceless.

In such a social universe the poor remain tyrannized by state as well as money power and have to seek the protection of their oppressors, within a system of patron-client relationships, which perpetuates the prevailing hierarchies of power. Where the democratic process has been renewed, often after long episodes of autocratic rule, the poor are denied adequate access to representation in the systems of democratic governance from the local to the national level. Representative institutions tend to be monopolized by the affluent and socially powerful who then use their electoral office to enhance their wealth and thereby perpetuate their hold over power. In such an inequitable and politically unjust environment, the benefits of democracy remain the privilege of the elite supported by small collectives of sectional power.

Unjust Globalization

There is growing evidence, supported by a rich literature, on the unjust nature of the globalization process. The inequitable working of global markets and the undemocratic structuring of global institutions such as the World Bank, IMF and WTO, indicate that the international system, in its prevailing incarnation, is no friend of the poor. However, this particular dimension of structural injustice demands independent discussion which will be addressed by me elsewhere and is not covered in my presentation in this paper.

Policy interventions to correct Structural Injustice

In the third part of my presentation I discuss some policy interventions, at the national level, needed to confront the issue of structural injustice in South Asia. This discussion addresses the issue of correcting injustice through empowerment of the resource poor, by strengthening their capacity to participate in a market economy and democratic polity. For purposes of economy in words we will refer to the resource poor or resourceless as the poor. The proposed policy interventions are structured under the following heads:

- Expanding the ownership and control of the poor over productive assets
- Enhancing their access to a knowledge based society
- Strengthening the capacity of the poor to compete in the market place
- Redesigning budgetary policy to reach public resources to the poor
- Restructuring monetary policy to deliver credit and provide savings instruments to the poor
- Designing institutions for the poor
- Empowering the poor

The subsequent discussion is largely suggestive and is designed to initially stimulate debate. I am currently engaged in a work programme initiated by the South Asia Centre for Policy Studies and the Centre for Policy Dialogue, Dhaka where I am working with research teams in India, Nepal, Pakistan and Sri Lanka to provide more substance to the proposals presented below.

Expanding the ownership and control of the rural poor over productive assets

The principal assets available to the rural poor tend to be land and water but this remains inequitably distributed across South Asia. The issue of agrarian reform has, thus, for many years been on the agenda for reformers though it has in recent years, become unfashionable to address this in the policy discourse. The reservations of some scholars and international agencies about confiscatory land reform, remains open to challenge largely because the prevailing title to such land, in most developing countries, is grounded in unjust and often illegitimately acquired title to such land. However, we need to recognize that the correlation of political forces to underwrite a radical agrarian reform are not particularly propitious in South Asia today. If such a coalition could be put in place it is arguable that a radical reform, which could transform the political economy of rural society, would not only help to end rural poverty but could also dynamise the economies as well as democratize the polities of our region.

Whilst such a social revolution may not be round the corner there is no reason why we cannot explore agrarian reforms which are more politically feasible in South Asia as well as economically sustainable. Within such a perspective, some areas of agrarian reform which could be considered

are presented below:

- Transforming tenancy rights into either ownership rights for the tenant or through right of permanent tenancy.
- Redistribution of ownership of uncultivated land
- Giving title to the resourceless to lands and water courses owned by the State.
- Correcting injustice in the system of land administration
- Enabling the poor to benefit from adding value to their primary produce of labour and commodities
- Empowering the rural poor to benefit from collective action in building the infrastructure in their own areas
- Empowering the rural poor to collectively participate in accessing agricultural inputs and marketing of their produce
- Providing opportunities for rural enterprises to come together to derive the benefit of scale economies, to enhance their productivity and competitive capacity.

The above suggestions require elaboration and would need to be tailored to respond to the specific circumstances prevailing across South Asia. Many more interventions which could contribute to promoting structural change in rural society would also be explored.

Enhancing access to human resources

In the area of human development, courtesy of the pioneering work of scholars such as Amartya Sen and visionaries such as Mahbub ul Haq, human development (HD) is already recognized as a mainstream concern of the development agenda. As a result, in South Asia budget allocations and GDP ratios for HD show considerable improvement as have HD indicators. Today MDG goals for HD in Sri Lanka and Maldives have been largely realized whilst other South Asian countries remain in varying degrees, capable of meeting a number of goals, though perhaps not the primary goal of halving poverty levels. However, such quantitative gains in HD budgets and goals have done little to bridge the growing societal divide within the education and health care systems of many of our countries. The interventions proposed in my presentation, thus, move beyond quantitative target setting by placing emphasis on democratizing access to education and health care through enhancing the quality of HD services directed to the deprived.

Such an agenda for human development would move beyond ensuring education or health for all, which should remain on all our agendas. The priority for the next decade should move towards substantially enhancing investment for the purpose of upgrading the quality and governance of schools and health care facilities serving low income groups to a level where they do not feel disadvantaged compared to the expensively serviced members of each society. Such a goal carries formidable implications for South Asia as to costs and governance. What may, therefore, be more feasible in the short run is a phased series of investments in upgrading these public facilities so that the budgetary impact and governance problems could be more easily absorbed. At the same time, within the next 5 to 10 years, the graduates of such a process of quality enhancement efforts should be both educationally equipped and financially supported to compete for university places with the elite. The spectacle of children of the poor rising to positions of professional, economic and political influence will, itself, have an empowering effect on the poor of South Asia to demand more rapid democratization of opportunities for human capacity development.

Until public services in the health sector can be brought to a competitive level with better quality private services, public resources should be channeled to establishing a system of health, disability and old age insurance for the poor to enable them to also access private health care. A number of countries in the developing world, but not in South Asia, offer some form of insurance coverage through public and private programmes but these facilities in most countries have a rather narrow coverage. This system needs to be substantially expanded, through collaboration between the state, private sector and possibly the non-governmental organizations (NGO).

The knowledge revolution is now being brought within the reach of the poor by advances in telecommunications where India, in particular, has registered dramatic advances. Formidable opportunities are being opened up in the area of distance learning and telemedicine, for urban standards of education, medical diagnosis and prescription to be delivered to the most remote villages. Here major investments to build the infrastructure to take the IT revolution to the villages, remains a major goal of public and global development policy. In India a programme launched by the private corporate giant, ITC, known as e-chaupal, is using rural internet kiosks to connect farmers to the market for accessing better prices for their produce and to procure agricultural input at lower costs. Grameenphone in Bangladesh remains another important example of how poor rural women can be brought into the communications revolution as both providers as well as users of IT services. In similar vein, the direction of R&D agendas, both in our region and at the global level, to not only address the concerns of the poor, but to develop technologies for the rural poor, merit urgent attention.

Strengthening the capacity of the poor to compete in the market place

Market based institutions for the poor

The capacity of the poor of South Asia to operate on more equal terms in the market place, depends in considerable measure on their capacity for collective action. The weakness of the poor, in the market place, originates in their isolation. Here investment in institutions, whether sponsored by NGOs or representing collective action by the poor, in the form of marketing cooperatives or corporate bodies of the poor, need to be imaginatively conceived and developed.

Since South Asia is littered with the debris of captured, corrupted or failed cooperatives, directing collectives of the poor into such a risk-prone area as the market should not be underestimated. However, there are also many success stories of the impact of collective action. AKRSP in Northern Pakistan has shown how collective effort can be mobilized to build the rural infrastructure. Lijjat in India has brought together 40,000 poor women and built a corporate enterprise which has become the largest suppliers of papads in India.

Such initiatives indicate that the key issue remains to invest the poor with the collective capacity to develop the financial and organizational strength to sell their products and services, at a time and in a market, which offers them the best terms, rather than to sell their produce out of distress or the need to subsist. Such a perspective would demand interventions in the macro-credit market to underwrite such marketing ventures as well as deployment of professional management skills to assist the poor in participating in the market place.

It should be kept in mind that commercial managers are professionals who can be hired in the

market place and can be provided with incentives for good performance by collectives of the poor no less than corporate enterprises. The task ahead would be to empower the poor to draw upon such professionals without feeling socially intimidated by their own hired employees. Conversely, such a process should encourage the emergence of a socially motivated class of managers who would not necessarily remain undercompensated, who could specialize in serving such organizations of the poor who have dared to venture into the market place. World famous business schools in the South Asia region such as LUMS or the IIMs in India, should be encouraged to design MBAs to train a class of socially motivated social entrepreneurs to manage the corporate assets of the poor. International development agencies as well as the corporate financial sector may be persuaded to initially underwrite some credit support as well as management inputs for such commercial organizations of the poor. But in the final analysis such ventures must be sustained in the market place.

Adding value to the labour of the poor

Many NGOs around the world are already providing marketing services to the poor, for particular commodities, in particular markets. However, the best service that can be provided is to help the poor to add value to their labours by moving upmarket through either agro-processing or providing inputs to the corporate sector. The pioneering role of Amul Dairy cooperative in India and more recently, BRAC, in Bangladesh, to enable small dairy farmers, or just poor households who own a cow, to become part of a milk processing chain, enables the poor to share in the profits from selling pasteurized milk or cheese in the metropolitan market. Amul Dairy is today the largest dairy enterprise in India which is owned by the resource poor and works in their service. Similarly Grameen Bank's initiative to support rural handloom weavers to upgrade their product to provide Grameencheck fabrics, as inputs to Bangladesh's leading export industry of readymade garments, provides significant new opportunities for value addition to the labours of the poor, rural based, weavers.

Such initiatives could be taken one step further, by financially empowering the vast body of small farmers servicing the private agro-processing sector, as well as handloom weavers, to become equity stakeholders in the upstream enterprises which add value to their produce or labour. Tobacco, cotton, sugar cane and jute growers, servicing export-oriented corporate bodies, could be brought together, as corporate bodies or as members of a dedicated Mutual Fund, to acquire a stake in large private corporate enterprises engaged in the task of value addition which serve national and even global markets. For example, Nestles which operates a large dairy industry in Pakistan, could be encouraged to offer the thousands of suppliers from whom it procures milk, an equity shares in the value addition process by becoming shareholders in their corporate enterprise. This marriage between the small farmer and the downstream agro-processor could also be promoted by local civil society organizations and consummated through a dowry provided by both multilateral and bilateral funding agencies to organized groups of small farmers to buy into such ventures. Similarly, the private sector could take its own initiatives to invite their suppliers to become stakeholders in their enterprises. This would be a profitable investment because it would not only ensure stability in the supply chain but would encourage the corporate enterprise to make long term investments in their rural suppliers.

Redesigning budgetary policy to reach public resources to the poor Restructuring the budget

In its present configuration, budgetary policy in South Asia, as in most developing countries, aggregates public expenditure programmes without setting any explicit goal to serve the poor who tend to remain marginalized in the design of the budget. Hopefully the Poverty Reduction Strategies Papers (PRSP) now in place in Bangladesh, Nepal, Pakistan and Sri Lanka, will ensure that budgets become more transparent in their direction of budgetary expenditure towards reducing poverty. However, so far such a redesign of budget architecture is yet to emerge in any country. In the absence of any explicit structuring of the budget to serve the poor most budgets contain a plethora of projects/programmes ostensibly targeted to the poor which tend to be underwritten by a variety of aid donors. A not insignificant part of the expenditure targeted to the poor, does not reach the poor, due to high transaction and delivery costs, which enrich the non-poor or expatriate consultants.

Much of this misdirection of public expenditure remains concealed under opaque budgetary practices which make it impossible to identify the share of the budget directly reaching the poor or estimating its outcomes on the circumstance of the poor. In this respect, targeted aid programmes are no less likely to carry high transaction costs, with poor outcomes and weak sustainability. Any serious attempt to dedicate public expenditure budgets to the concerns of the poor in South Asia should be transparently structured to clearly identify not just projects explicitly targeted to the poor but resources delivered to and directly impacting on their lives. A number of such efforts, usually at the level of civil society, have attempted, every year, to restructure the national budget in order to isolate its contribution towards poverty eradication. The pro-poor budgeting exercises in Porto Alegre, Brazil, have acquired global recognition. A few such exercises have been attempted in Bangladesh at the level of civil society. However, such efforts in our region remain under-resourced, some carry unresolved conceptual problems and tend to exercise insufficient leverage for persuading our Finance Ministers to more carefully calibrate their budgets to reach the poor. Nor have likeminded donors been any more successful than civil society, in spite of many efforts at promoting budgetary reform in South Asia through provision of technical assistance, in making national budgets more transparent in defining their impact or reaching public resources to the poor.

Inducting the poor into the budgetary process

Apart from targeting public expenditure to the poor the more serious limitation of the budgetary process lies in the absence of consultation with the poor. A quite disproportionate amount of time is spent consulting business leaders and economists on budget design. Much less, if any, effort is invested in consulting the poor about what they expect from the budgetary process. Some consultative exercises, often at donor initiative have tended to produce some rather self-conscious exercises where the sponsors end up hearing what they want to hear. A number of civil society initiatives to consult the poor have yielded more promising results. However, unless such efforts are institutionalized and can serve to influence policymakers, they degenerate into episodic exercises in providing some catharsis for the grievances of the poor.

Since most South Asian countries claim to be democracies its governments should reach out to the poor whose votes elect them to office. Such an effort should not, however, manifest itself as a pro-forma, pre-budget exercise in bureaucratic tourism of some rural areas but should be

institutionalized into the structures of governance. The consultative process, each year, should be preceded by a process whereby the concerns of the poor are systematically recorded and reviewed by the budget makers before they embark on their annual consultative encounters with the poor.

All such efforts at making budgets more transparent and consulting the poor will be meaningless if they do not end up reprioritizing public expenditures to put resources into those sectors that serve the poor. This process will have to precede the task of ensuring that allocated resources actually reach the poor. However, redirecting budget priorities is not a positive sum game and the political economy of a society needs to be taken into account in any discussion on the budget. If the poor are to compete with the Defense Forces to influence the allocative choices of the Finance Ministry, they will need to collectively empower themselves to compete in the political arena rather than to depend exclusively on the social conscience of the policymakers.

Fiscal policy

The instruments of fiscal policy in South Asia are usually not designed to address the concerns of the poor. It must, therefore, be recognized that fiscal systems can also be redesigned to do more than provide incentives for business enterprises and relief to the poor. The poor are also producers of goods and services and remain sensitive to the incentives offered by a well-designed fiscal policy. The instruments of direct as well as indirect taxation need to be calibrated to make better use of their distributive and poverty reducing power. Fiscal specialists should be invited to join hands with poverty specialists to rethink the design and mechanisms for formulating a fiscal policy which can better serve the needs of the poor.

Restructuring Monetary Policy

Taking micro-credit out of the ghetto

Nowhere is there a greater need for developing a macro-perspective for poverty eradication than in the area of monetary policy. The instruments of monetary policy appear to be exclusively targeted towards ensuring macro-economic stability, moderating inflation and meeting the credit needs of the corporate sector. The financial needs of the poor, once left to the informal sector, have now been segregated in the micro-credit market. This apartheid within the monetary system remains a major anomaly in the global development discourse. The micro-credit movement has, in many ways, revolutionized the banking system of many countries such as Bangladesh and indeed in most other South Asian countries by moving a large segment of the rural population, from the informal to the formal capital market through access to institutional credit. In Bangladesh 15 million poor borrowers, mostly women, have graduated from the informal money market into organized banking, where recognition of their innate sense of fiduciary responsibility for repaying loans and making regular savings has been institutionalised. These numbers are comparable to those who participate in the commercial banking system. No less important, the micro-credit system has established the creditworthiness of the poor and laid to rest the myth that only men of property should be eligible to access the institutional banking system.

It is not intended here to discuss the merits and limitations of micro-credit or to suggest that it is the panacea for poverty eradication. Indeed, it could be argued that, by its very nature, micro-credit can never aspire to eradicate poverty since it only addresses one component of the various markets

which condition the lives of the rural poor. It is arguable that by locking the poor into the micro-credit system, based on the fiduciary responsibility of the household, they have been excluded from participating in the macro-economy, have been isolated from collective action and condemned to live on the fringes of the poverty line. It is, therefore, not surprising that countries with the most substantive exposure to micro-credit, remain mired in poverty. This caveat on the limits of micro-credit remains without prejudice to the enormous contribution of micro-credit in alleviating poverty and distress, as well as enhancing the self-worth of the poor. Today Mohammed Yunus and Grameen Bank's contribution towards alleviating poverty have been globally recognized through the award of the Nobel Peace Prize. As a Bangladeshi and as the former Chair of the Board of Grameen Bank for 6 years, I take great pride in this achievement.

Regrettably, few Finance Ministers in South Asia of across have registered the crucial lessons from the micro-credit revolution that the poor are bankable and creditworthy. The logic of this discovery would be to enable micro-credit organisations to graduate into corporate banks or financial enterprises, owned by the poor. This, indeed, is the path followed by Grameen Bank which is a corporate body with over 5 million shareholders, composed mostly of poor women, who are also the clientele of the Bank.

Bangladesh and indeed a number of other developing countries, are ready to sustain many more banks, owned by the poor and serving the poor. Given the high level of non-performing loans in the regular banking system in Bangladesh and I believe, Pakistan, the fact that Grameen Bank, with a credit volume comparable to the largest commercial banks, can limit its portfolio of non-performing loans in the range of 1-2%, demonstrates that it has the capacity to operate as a competitive commercial bank, whilst serving the needs of the poor. There is, today, no reason why such organizations, of the maturity of Grameen Bank, with such a consistent record of debt recovery, should not graduate into the macro-finance system by accessing the deposits of the public and even marketing its assets at the global level, through such financial instruments as securitisation, which are in widespread use in more advanced financial systems. Indeed BRAC, Bangladesh's second largest MFI, has already securitized some of its outstanding loans.

Today a move is underway to seek such a redesignation of the MFIs such as Grameen Bank, BRAC and ASA, to access deposits from the public, including remittances from our millions of overseas migrants. These MFIs have a far reaching network in the rural areas to reach such remittances to every household as fast as any hawala transaction. The scope for MFIs emerging as the intermediaries connecting migrants drawn mostly from the rural areas of South Asia, with not just their rural households, but rural markets, has far reaching implications for using migrant remittances as a resource for both developing and restructuring the rural economy.

Restructuring financial services to serve the poor

If Grameen Bank can move upmarket, there is no reason why commercial banks should not redirect their loan portfolios to the poor on account of their creditworthiness, particularly in an environment when many of their largest commercial borrowers remain habitual defaulters. This is not to suggest that commercial bankers have to immediately move out of their air-conditioned offices and visit each client in their village home, as is the practice with the micro-credit organisations. A number of commercial banks in South Asia are already using NGOs and even

community-based organizations to retail banking services to the poor. Such organizations which reach out to the grassroots are uniquely equipped to link the urban-centric financial institutions to the wider concourse of the poor. Commercial banks can use these grassroots institutions to adjust their perspective as well as portfolios to the market opportunities provided by the poor who remain highly bankable and yet are deprived of the wide range of services that they need.

Corporate banks may be more inclined to do this if the government were to incorporate such a redirection of banking services into the design of financial sector reforms. The World Bank has, for many years, been promoting financial sector reforms in South Asia to correct distortions ostensibly attributed to public policy failures. Regrettably, there is no evidence of any recognition by the World Bank of the more glaring market failure in the financial system of our region which deprives millions of potentially creditworthy customers of financial services. Nor has there been any serious effort in the various BWI induced reform processes to restructure the macro-financial system to deliver financial services to the poor on grounds of both market efficiency as well as alleviating poverty.

Mutual Funds for the Poor

Apart from the issue of redesigning monetary policy to deliver credit to the poor, the monetary system also needs to put in place a much wider spectrum of financial instruments which can serve to mobilize the savings of the poor. An organisation such as Grameen Bank has accumulated Tk. 10 billion (about \$187 million) in savings from its 5 million members. All these savings remain on deposit with Grameen Bank and are used for further lending to its members. Savings mobilized by other NGOs in Bangladesh, as well as by individual households, indicate that the poor remain formidable savers. In India, a large number of small community organizations in Andhra Pradesh State, have, in aggregate, accumulated savings of around \$180 million which remain on deposit with the banks.

Our monetary systems needs to design special financial instruments to attract these micro- savings into the corporate sector, particularly where it can be structured to serve the poor. Again, Grameen Bank has taken the initiative in launching the first Mutual Fund of the poor, where it is providing opportunities for investing a small fraction (Tk. 150 million) of the savings of its members, in a managed, close-end, Mutual Fund which would invest its portfolio in the corporate sector. The potential of this experiment has to be tested within the small, rather unstable capital market of Bangladesh.

Whatever may be the fate of the Grameen Fund, the concept of Mutual Funds for the poor provides a significant institutional mechanisms to move the poor out of the village economy and into the more dynamic corporate sector, to a stage where a significant share of corporate wealth could be owned by the poor. The savings of the poor can not only augment the savings base but also broaden the investment capacity of the economies of South Asia whilst transforming the poorest rural household into stakeholders in the process of national economic growth.

The channeling of the savings of the poor into corporate investments should be matched by the channeling of urban savings to finance the corporate as well as micro-credit needs of the poor. An integrated monetary system is a two-way street where financial intermediation by the banks should be able to channel the savings of the rich to underwrite the investment needs and creative capacity

of the poor. Within such a perspective, credit from the commercial banks should also be made available to organizations of the poor to leverage their investments in the corporate sector.

Such an integrated financial system carries obvious risks associated with the nature of the market mechanism, as well as the probity of the corporate sector, which will demand special safeguards to protect the interests of the poor. But unless these opportunities for linking the poor to the corporate sector are explored through widening the horizons of monetary policy, the poor will remain permanent captives in the ghetto of the micro-economy.

Expanding the stakes of the poor

The Mutual Fund is but one institutional mechanisms to link the poor to the corporate sector. The underlying premise of the Mutual Fund is the notion of creating possibilities for the poor to own corporate assets. We have already identified the opportunities for linking the farmers to the agro-processing corporate sector by giving them an equity stake in such enterprises. Financial policy could also be restructured to ensure that all assets, from urban land, to real estate development, from banks to corporate trading houses, could be redesigned to accommodate the poor as equity partners. The two institutional instruments to make this possible remain the Mutual Fund and the need for private limited companies to transform themselves into public limited companies. Here monetary and fiscal policy can provide incentives to encourage the corporatisation of private wealth along with the reservation of space for equity ownership of this wealth by the poor.

It may be suggested that the opportunities for democratizing ownership of corporate wealth should not be limited to the rural poor but could be extended to workers, to own shares in the enterprises where they work. The 2 million women, mostly from the rural areas, who earn monthly wages of around \$30 and provide the substantive value addition in Bangladesh's principal export of readymade garments, are no less deserving of being made stakeholders in the most dynamic sector of the economy, than are the rural poor. In India, one of its largest conglomerates, Tata's have shown the way by divesting 89% of their share ownership in their tea estates in South India, to their workers. Under worker management these losing concerns have been made profitable and Tatas are now expecting to make a similar divestment of ownership to the workers in their tea estates in North East India. The Tata experience suggest that across South Asia workers in tea, sugarcane or other plantation based corporate enterprises could be given an equity stake in the enterprises where they work, even though the management may be retained by the original owners.

Institutions of the Poor

Collective action by the poor

The poor survive as individuals with no institutional persona. The primary task of building institutions for the poor should be to enable them to rediscover their collective identity. The forging of such a collective identity does not, however, develop out of abstract notions of identity but is likely to emerge out of a process of collective action. Such collective action tends to be constructed around particular social actions or through shared participation in pursuit of economic gain. Here, if the poor are to be mobilized for collective action, special institutions of the poor, may need to be constructed. Two such institutional arrangements are discussed below:

Corporations of the Poor

Collective action needs to be structured around a body of institutions invested with a legal personality. Grameen Bank has shown the way by incorporating itself as a limited company owned by the 5 million borrowers who are mostly poor women. The bank thus functions not as an NGO but as a commercial bank. Its corporate status has empowered it to diversify into a variety of corporate enterprises. The best known of these is Grameen Telecom which has emerged as Bangladesh's single largest corporate enterprise. Grameen Bank has entered into a partnership with Telenor, a Norwegian telecom multinational, to provide cellular telecommunication services. In a short period of time it has provided over 10 million cellular phone connections across Bangladesh making it the largest provider of such services in the country, larger than the state owned telephone company which provides landlines as well as cellular services. Grameen Telecom has spun off Grameenphone which provides rural telephone services through over 300,000 telephone ladies who have been given micro-loans to buy cell phones which are used to market telephone services in the villages on a door to door basis. The significant feature about Grameen Telecom is that 34% of the corporate enterprise is owned by Grameen Bank, which in turn is owned mostly by poor women. The goal of Grameen Bank is to eventually become the majority owner of Grameen Telecom when millions of poor women will be owners in what will emerge as the largest corporate enterprise in Bangladesh. The scope and implications for expanding Grameen Telecom was directly raised by Professor Yunus, during his recent visit to Norway to receive the Nobel Peace Prize. Grameen Bank has also recently entered into a partnership with a French multinational, Danone, to set up a food processing project which will be the largest of its kind in Bangladesh. This again will further expand the corporate reach of the rural poor in Bangladesh.

Social Enterprises

In the course of his public address in Oslo on the occasion of receiving the Nobel Prize, Professor Yunus gave global exposure to his idea of social enterprise. This concept projects the notion that a class of such corporate enterprises, pioneered by social entrepreneurs, could be set up which are motivated by the urge to serve social causes rather than the pursuit of individual profit. This concept was inspired by the belief that commercial enterprise is not just motivated by the pursuit of profit but can be driven by a social purpose. Grameen Bank and now the Danone enterprise, are examples of such enterprises. But Yunus believes that many more corporate enterprises across the world can be persuaded to channel investments into such social enterprises designed to serve the needs of the poor. Yunus however also took account of a variant of the social enterprises, where the poor would be part owners of such enterprises and could share in its profits. Grameen Telecom is obviously one such variant of such an enterprise. It is this latter concept of social enterprise which remains congruent with the idea of corporations of the poor and corporate ownership by the poor which I have presented in this paper.

Restructuring NGOs

The Grameen model of social enterprise can be extended to the wider constituency of NGOs across South Asia many of whom still remain legally committed to provide welfare for their client households. Over the last two decades the NGOs in South Asia have come to play a growing role, principally as delivery agents, contracted by donors to deliver certain services targeted to the poor. Whilst we may argue about their institutional efficacy, systems of accountability and even cost-effectiveness, it is generally accepted that NGOs tend to be more effective in delivering resources

directly to the poor than the machinery of state. It has, however, been argued that the evolution of the NGO as an aid contractor, keeps them heavily dependent on aid. This external dependence is increasingly compromising the role of NGO's as social mobilizers and advocates of the poor.

It is suggested that the long term sustainability of the NGO, as a financially autonomous institution of civil society, lies in its reinvention as a corporation of the poor or as a social enterprise. The future of the NGO as a social institution lies in its ability to use its institutional capacity, which has extended into rural communities across the world, thereby giving them direct access to vast numbers of the poor, to use this reach to link the poor to the market. This can be done through transforming NGOs into corporations of the poor, where their micro-beneficiaries are transformed into the owners of a corporate NGO. Through such a measure, the individual weakness of the poor could be aggregated into the legally recognized power of the many.

Initially only a small number of NGOs would have the organizational capacity and resources to evolve into nationally competitive corporate bodies. BRAC is one such example since it already finances over 60% of its budget from its internally generated funds derived from profit making enterprises. It commands a large corporate enterprise with considerable management capability which equips it to reach every corner of Bangladesh and even abroad. However, smaller NGOs can also evolve into more modest corporate entities. Even a single village based NGO could evolve into a small enterprise which could mobilize the poor to own the village pond, build and maintain rural roads or trade in commodities produced or consumed by the poor.

This suggested reconfiguration of the NGO's would also make them accountable to their myriad owners. Such an institutional transformation could lay to rest the critique of NGOs that they are accountable only to their donors and perpetuate the partron-client system which they were designed to challenge. An NGO owned by and accountable to two million members or even 2000 members could emerge as a socially powerful organization at the national or local level with no less social legitimacy than a representative institution.

Community based organizations of the poor

The NGOs are not the only agency for forging collective solidarity within the poor. Community based or self-help organizations of the poor, cooperatives and activity based organizations, which bring groups of the poor together, should aspire to forge an institutional identity. 6991 community based organizations (CBO), covering 132,000 households, have been organized in 6 countries of South Asia under the South Asian Programme of Poverty Alleviation (SAPAP) to jointly undertake savings and investment. In Pakistan, the National Rural Support Programme (NRSP) has organized 11,000 community organizations with 241,000 members to participate in similar community actions in their village. In the state of the Andhra Pradesh the World Bank is assisting a programme for reducing poverty which socially mobilizes 5 million of the rural poor in CBOs to collectively participate in economic activity.

Corporitising these CBOs will provide the legal foundations for collective action, to enable these bodies of the poor to access credit, enter into contractual relationships and deal with international organizations. The precise legal persona of these corporations may vary from limited liability companies, with the poor as equity owners, to cooperatives with the poor as partner members. But

the common feature of all such corporate entities of the poor is that they must operate in the market place and generate income rather than limiting themselves to survive as savings and loan associations.

Empowering the poor

The entire process of building a collective identity for the poor through specially constructed institutions, derives from the need for the poor to claim a place in society which is more commensurate with their numbers. The poor remain disempowered because they are isolated. Bring them together and they emerge as a major force in the economy, in society and eventually in the political arena. Incorporating the poor, around opportunities for collective economic benefit, may invest them with a sustainable sense of solidarity which may not have been possible through more episodic participation in various class actions. However, in the final analysis, it is only when the poor are sitting in the representative institutions of the state, in local elective bodies as well as in Parliament, that they will be able to ensure that their special concerns will be mainstreamed within the policymaking process.

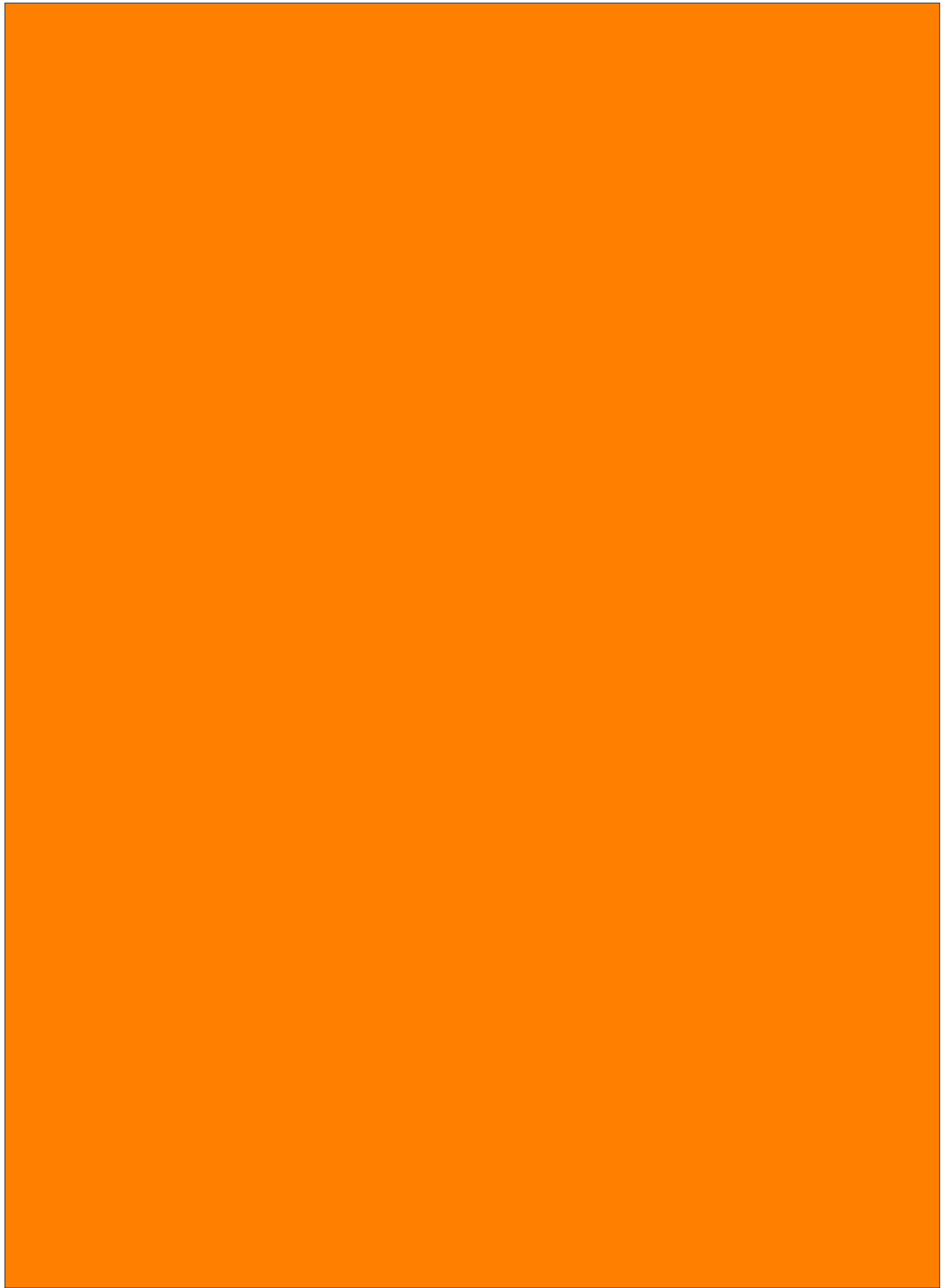
It is argued that a South Asia populated by a large number of corporate bodies of the poor, bound together by opportunities for economic gain, could aggregate into a powerful political force which could transform the balance of power in our respective countries. This vision, however, lies in the distant future and we should not tantalise ourselves with the prospect of instant social transformation. The purpose of including the issue of empowering the poor in my presentation is to spell out a broad continuum for policy action. This approach demands a change in perspective from poverty alleviation to poverty eradication through structural change.

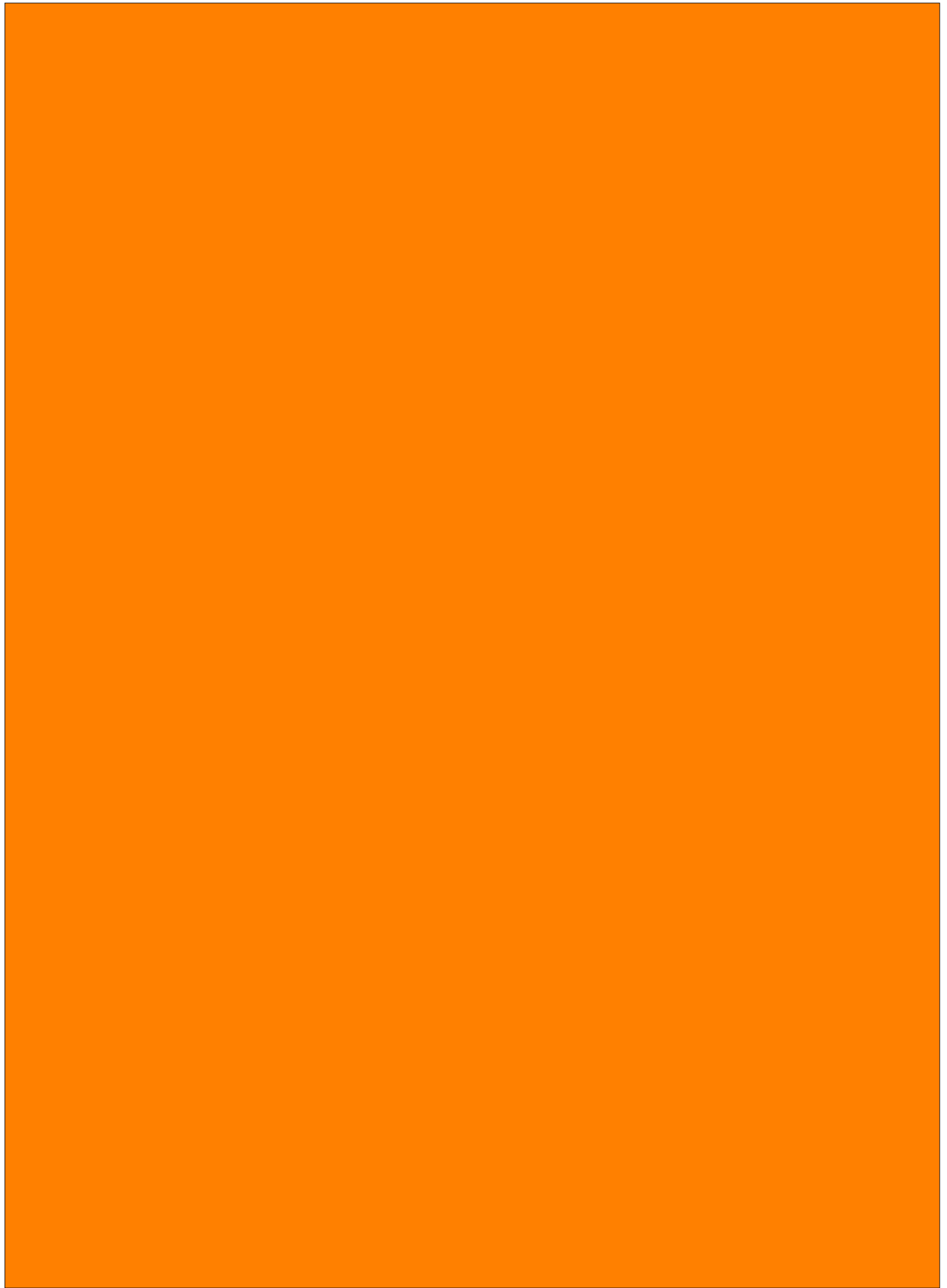
It is unlikely that many governments in South Asia would be inclined to rush towards building up institutions of the poor to a point where the balance of power in society could be transformed. Our discussions should, thus, not be built upon an innocence of the discipline of political economy. Building up the collective power of the poor whether of 2 million members or 200 members in a village will challenge existing vested interests at different levels across South Asia. Any serious discussion of the empowering effect of collective action will, therefore, have to contextualize the outcome of this process within its given socio-political environment in each country of the region. This recognition of political reality should not however serve as a refuge for business as usual. All social action builds upon testing the limits of commitment and tolerance of state and society. Thus, those governments who do have a genuine commitment to eradicate poverty may accommodate some measures of institutional change as for example by encouraging the emergence of a Mutual Fund for the poor or promoting community based organizations. In South Asia, for example, most governments have accepted the idea of expanding the coverage of CBOs, as an instrument for rural development. But such ideas have to be developed as politically marketable proposals and have to be tested not just on their intellectual merits but have to mobilize social and political constituencies in their support.

We must, furthermore, keep in mind that neither the concept of building corporations of the poor or social enterprises or the Mutual Fund depend exclusively on the government for its advancement. NGOs as well as private corporation are at liberty to reconstruct their corporate identity as are the poor to organize themselves though in some countries such a process may

require enabling legislation. Here, the international development community can help to accelerate such a process of empowering the poor, by redirecting their aid programmes towards both encouraging the emergence as well as enabling corporate bodies of the poor to acquire wealth. This could require provision of resources to support acquisition of land, water bodies, leveraging purchase of shares, building capacity to compete in the market, and enhancing the knowledge base of the poor, particularly to participate in the IT revolution. Indeed, all such programmes could themselves derive from a new generation of locally owned structural adjustment reforms, premised on the empowerment of the poor. However, such initiatives will depend on whether governments in South Asia and international institutions with commitments to reduce poverty are willing to strike at the roots of poverty or will remain committed to business as usual.

There is little in this paper which could be regarded as particularly radical. Neither Mutual Funds or corporations of the poor should raise the spectre of the barricades. However, when such an argument is viewed within an holistic policy framework it does represent a change in the direction of the agenda for poverty eradication, away from narrow programmes of income gain for the poor to their empowerment through collective action for economic gain and social advancement. It is hoped that the ideas articulated in my presentation will encourage more substantive work and public debate on the need for and direction of structural change across South Asia which may encourage rethinking among our policymakers as well as some forward looking international institutions. At the same time the ideas generated from in my paper need to reach beyond the formal institutions of the state to both political and civil society. For such ideas to take wing, they need to be find a place in the policy agendas of political parties with a genuine commitment to social transformation and to such organizations of civil society who are seeking to reconstruct themselves to cope with the demands of a globalizing society.





Annexes

STALLS

The Rural Support Programmes had a very noticeable presence at the event through its representatives as well as their products stalls. National Rural Support Programme (NRSP), Punjab Rural Support Programme (PRSP), Sindh Rural Support Organisation (SRSO), Sarhad Rural Support Programme (SRSP), Balochistan Rural Support Programme (BRSP), Aga Khan Rural Support Programme (AKRSP), Ghazi Barotha Taraqiyati Idara (GBTI), Laachi Poverty Reduction Project (LPRP) and Thardeep Rural Development Programme (TRDP), setup their stalls at the event, which attracted a large number of participants. Around 500 visitors to the AHK Memorial Lecture enjoyed the items, crafts and foods on display at the RSP stalls.



Participants exhibited a keen interest and curiosity in the array of locally produced handicrafts which included handbags, handkerchief, shawls, sweaters, mats, carpets, rugs, earthenware, artificial jewellery, embroidered dresses, items of interior decoration, and Mazri Handicrafts by Rural Women Communities, SRSP. The products ranged from the simplest earthenware to meticulously crafted Papier Machie products and elegantly manufactured artificial jewellery.

The women's Business association group formed from the earthquake affected communities of Muzaffarabad, trained at VTEC Muzaffarabad proudly displayed their Papier Mache Christmas decorations and other artifacts and earned the accolade of everyone who visited their stall. The appreciation not only spurred the spirits of the young and enthusiast to work with more enthusiasm but also earned them a good sum (3000 Rupees) which was later distributed to the group as an act of encouragement.

Thardeep Rural Support Programme TRDP presented handcrafted embroideries, rugs and bedcovers made in the traditional Ralli as well as innovative design of bedcovers in American patchwork bed spreads and covers. All crafts exhibited the innovative ideas and strong market sense for competition with commercially made crafts.



Badban, an RSPN sponsored project for women entrepreneurs in Punjab, displayed finely embroidered women's wear, dress accessories handbags, spectacle covers at their stall and were pleased with the response of visitors and customers alike.

MEDIA COVERAGE

The Nation

Ziqat 6, 1427 Tuesday, November 28, 2006 ISLAMABAD, LAHORE, KARACHI 22 Pages, Ropd

Charity begins at home

Dr Tahira wins AHK Memorial Best Book Award

ASMA GHANI
 ISLAMABAD — Dr Tahira S. Khan was announced here on Monday the winner of the Akhter Hameed Khan (AHK) Memorial Best Book Award on her book 'Beyond the Honour' written on honour killing in Pakistan.
 Begum Akhter Hameed Khan was the guest of honour

on the occasion of the AJK Annual Memorial Lecture organized by the AKH Resource Center and the Council of Social Science Pakistan (COSS) in association with the National Rural Support Programme (NRSP).
 Begum Akhter Hameed Khan presented the award to Tahira Khan.
 Shoaib Sultan, Chairman of

NRSP and RSPN (Rural Support Programme Network), delivered the keynote address on the life and achievements of the AHK.
 Dr Inayatullah, President COSS, Dr Rubina Saigol, Country Director ActionAid, politicians, representatives of various NGOs, students and people from different walks of life attended the ceremony.

ny. Speaking on the occasion, Tahira said, as per an old saying that 'charity begins at home', the award was the best recognition that she has ever received.
 She further said that honour killing subject was very close to her as she grew up in the upper middle class and had witnessed many accounts of suppression of women in the male-dominated Punjab society. "I was trying to answer my own questions and was very selfish

... (NRSP), Shoaib Sultan Khan and Begum Akhter Hameed Khan present the award to Tahira Khan on her book 'Beyond the Honour' at a ceremony in Islamabad on Monday.

Schezee Zaidi
 ISLAMABAD: Akhter Hameed Khan (AHKRC) Memorial Best Book Award for her book 'Beyond the Honour' at the University of Denver. The award was presented by Begum Akhter Hameed Khan, Chairman of the AHK Resource Center and the Council of Social Science Pakistan (COSS) in association with the National Rural Support Programme (NRSP). Dr Tahira S. Khan was the winner of the award on Monday. She presented the award to Tahira Khan. Shoaib Sultan, Chairman of NRSP and RSPN (Rural Support Programme Network), delivered the keynote address on the life and achievements of the AHK. Dr Inayatullah, President COSS, Dr Rubina Saigol, Country Director ActionAid, politicians, representatives of various NGOs, students and people from different walks of life attended the ceremony.

... (NRSP), Shoaib Sultan Khan and Begum Akhter Hameed Khan present the award to Tahira Khan on her book 'Beyond the Honour' at a ceremony in Islamabad on Monday.

The POST

THE TRUTH, AND NOTHING BUT

Writers get AHK Memorial Award

AMIR JALL BOBRA

ISLAMABAD: The Akhter Hameed Khan Resource Center (AHKRC) and the Council of Social Sciences Pakistan (COSS), in association with RSPN, held Akhter Hameed Khan memorial award for the best book ceremony and AHK annual memorial lecture at the National Library Auditorium Monday.

Dr Tahira S Khan was announced the winner of the award on her book 'Beyond the Honour' written on the subject of honour killing in Pakistan. Dr Rubina highlighted the selection criterion and shared with the audience that the selection committee comprising of Dr Saba Gul Khattak, Dr Inayatullah and Dr Rubina herself were unanimous in selecting the book, as honour killing in Pakistan is an under researched issue, and the book is well researched and the information provided can be empirically verified. She has been thoroughly professional in her approach.

Dr Tahira S Khan in her speech said that she heard the old adage that charity begins at home and it is the best recognition that she has ever received. "It means a lot to me. She further added that this subject was very close to her as she grew up in the upper middle class landed aristocracy and had witnessed many accounts of male suppression in the male dominated Punjabi society", said she who was an associate professor in Gender Studies at the University of Denver in the US.

The board members Dr Rubina Saigol/ Dr Zarina Salamati of COSS highlighted that the selection criterion of the selection of the book. The subjects given to writers for books were rural/ urban development, peace, poverty and its alleviation and gender discrimination.

Fayyaz Baqir of UNDP introduced the key speaker SSK. He said that if he was to introduce SSK, he would use the words Leadership and Character. If he was to describe SSK in three words he would use Love, Knowledge and Wisdom and if he was to describe SSK in one word he would use the word Companionship. SSK generously passed love to others.

Shoaib Sultan Khan (SSK) was awarded Sitam Imtiaz, UNEP award, Rotary International award, Sitara Imtiaz, Hlal-e-Imtiaz, World Conservation award, given by Duke of Edinburgh. He has worked as UNICEF and World Bank consultant. SSK has delivered innumerable lectures in many prestigious universities of the world including Harvard and Cambridge. In the beginning of his lecture Shoaib Sultan Khan mentioned that it is a real privilege



ISLAMABAD: Dr Tahira Khan presents an award to Dr Inayatullah during a ceremony at the National Library. — Online Photo

to have Begum Akhter Hameed Khan with us. Shoaib Sultan Khan further added that I owe everything to Dr Akhter Hameed Khan, my knowledge and practice and wisdom. Our relationship was that of a Sage and a Disciple. His Sufi streak, his Buddhist lifestyle it is all beyond my capacity. He was a complete human being. I feel like a pygmy to describe a giant. Plain living and high thinking was his motto. Shoaib sultan Khan further added that he spoke of the resilience and success of the informal sector, he used to challenge anyone to find a beggar in the Orange. He had great faith in the people in their willingness to do things themselves to improve their situation. SSK said that Daudzai

Integrated Rural Development Programme was fashioned along the guidelines of Comilla Project by A.H Khan, which received recognition from the foreign aid agencies. A documentary was also shown to the audience on the life and achievements of Dr Akhter Hameed Khan. SSK also shared with the audience about his long relationship with Dr A.H Khan, and how the idea of RSPs was conceived and what was the contribution of Akhter Hameed Khan, who introduced the theory of Participatory Approach in Development Studies. The ceremony formally concluded with a shroud of appreciation awarded to Shoaib Sultan Khan by Begum Akhter Hameed Khan.

INTERNATIONAL
THE NEWS

'Beyond the Honour' by Dr Tahira wins best book award

Schezee Zaidi

ISLAMABAD: Akhtar Hameed Khan Resource Centre (AHKRC) and The Council of Social Sciences Pakistan (COSS) in association with RSPN jointly held Akhtar Hameed Khan Memorial Award for the Best Book Ceremony and AHK Annual Memorial Lecture here Monday at National Library Auditorium.

Dr Tahira S. Khan was announced the winner of the award on her book 'Beyond the Honour' written on the subject of honour killing in Pakistan.

Dr. Rubina highlighted the selection criterion and said that the selection committee comprising of Dr. Saba Gul Khattak, Dr. Inayat Ullah and Dr. Rubina were unanimous in selecting the book, as honour killing in Pakistan is an under researched issue and the book is well researched and the information provided can be empirically verified. The author has been thoroughly professional in her approach, she said.

Dr. Tahira S. Khan in her speech said that the subject was very close to her as she grew up

in the upper middle class landed aristocracy and had witnessed many accounts of male suppression in the male dominated Punjabi society. Dr. Tahira is an associate professor in Gender Studies at the University of Denver U.S.A.

The board members Dr. Rubina Saigol and Dr. Zarina Salamat of Council of Social Sciences (COSS) highlighted that the criterion of the selection of Books given to the writers was based on rural/urban development, peace, poverty and its alleviation, and gender discrimination.

Begum Akhtar Hameed Khan was present on the occasion as guest of honour and Shoaib Sultan Khan was the chief guest. Also present were Dr. Inayatullah, President Council of Social Sciences (COSS) accompanied by Dr. Zarina Salamat. Dr. Rubina Saigol, Country Director, Action aid, announced the name of the winner and introduced the author to the audience.

Fayyaz Baqir of UNDP introduced the key speaker Shoaib Sultan Khan. He said that if he was to introduce SSK, he would use

the words 'Leadership and Character', if he was to describe SSK in three words he would use 'Love, Knowledge and Wisdom'; and if he was to describe SSK in one word he would use the word 'Companionship', as SSK generously passed love to others.

SSK is the recipient of many prestigious awards including Sitara-e-Imtiaz, Hilal-e-Imtiaz, UNEP award, Rotary international award, and World Conservation award, given by Duke of Edinburgh.

Addressing the gathering, Shoaib Sultan Khan talked about the knowledge and wisdom of Akhtar Hameed Khan.

A documentary was also shown to the audience on the life and achievements of Dr. Akhtar Hameed Khan. Akhter Hameed Khan, introduced the theory of 'Participatory Approach' in development studies.

Shandana Khan, Chief Executive Officer RSPN presented the vote of thanks to the guests. The ceremony formally concluded with a shield of appreciation awarded to Shoaib Sultan Khan by Begum Akhtar Hameed Khan.

The Nation

*** Ziq'ad 6, 1427 Tuesday, November 28, 2006

ISLAMABAD, LAHORE, KARACHI

22 Pages, Regd. No.

Charity begins at home

Dr Tahira wins AHK Memorial Best Book Award

ASMA GHANI

ISLAMABAD — Dr Tahira S. Khan was announced here on Monday the winner of the Akhter Hameed Khan (AHK) Memorial Best Book Award on her book "Beyond the Honour" written on honour killing in Pakistan.

Begum Akhter Hameed Khan was the guest of honour

on the occasion of the AJK Annual Memorial Lecture organized by the AKH Resource Center and the Council of Social Science Pakistan (COSS) in association with the National Rural Support Programme (NRSP).

Begum Akhter Hameed Khan presented the award to Tahira Khan.

Shoaib Sultan, Chairman of

NRSP and RSPN (Rural Support Programme Network), delivered the keynote address on the life and achievements of the AHK.

Dr Inayatullah, President COSS, Dr Rubina Saigol, Country Director ActionAid, politicians, representatives of various NGOs, students and people from different walks of life attended the ceremo-

ny.

Speaking on the occasion, Tahira said, as per an old saying that 'charity begins at home', the award was the best recognition that she has ever received.

She further said that honour killing subject was very close to her as she grew up in the upper middle class and had witnessed many accounts of suppression of women in the male-dominated Punjabi society. "I was trying to answer my own questions and was very selfish

about myself in this book", she observed.

Dr Tahira is an associate professor of Gender Studies at the University of Denver, USA.

In his keynote address, Shoaib Sultan Khan said that Akhter Hameed Khan was a 'complete human being'. He was a follower of the Buddhist peace teachings and used to call himself a Buddhist Muslim. He used to say, "In Pakistan development would not come from the top, it would come from the bottom."

He also shared with the audience his long relationship with Dr AH Khan, the idea of Rural Support Programmes (RSPs) and contribution of AH Khan, who introduced the theory of participatory approach in development studies.

Shoaib said that Daudzai Integrated Rural Development Programme was fashioned along the guidelines of Comila Project by AH Khan, which received recognition from the foreign aid agencies.

At the end, a documentary was shown on the life and work of AHK entitled "A Vision Unveiled".

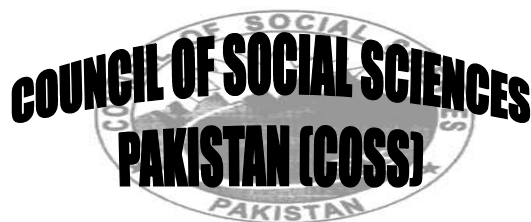
In the documentary President Gen. Musharraf appeared and said, "AHK was one of the great figures in South Asia, he has done a lot for the rural development and it is my misfortune that I never met him".

AHK's remarkable achievements include his work at the Rural Development Academy in Comila (Bangladesh), the Daudzai Integrated Rural Development Programme (IRD) in NWFP, the famed Organi Pilot Project in Karachi and Aga Khan Rural Support Programme (AKR-SP).

In 2000, the NRSP Institute of Rural Management in Islamabad commemorated his invaluable services by establishing the Akhter Hameed Khan Resource Center (AHKRC). The Rural Support Programmes Network (RSPN), a strategic think-tank and a networking mechanism for the rural support programmes in Pakistan, supports the centre.



Chairman National Rural Support Programme (NRSP), Shohaib Sultan Khan and Begum Akhter Hameed Khan present the AHK Memorial Best Book Award to Dr Tahira Khan on her book 'Beyond the Honour' at a ceremony in Islamabad on Monday.—Staff photo by Sajjad Ali Qureshi



Website: www.coss.sdnpk.org (Email add: coss@apollo.net.pk)
Mailing Address: # 307, 3rd Floor, Dossal Arcade, Shahr-ah Quaid-i-Azam, Blue Area, Islamabad
(Ph: -92-051-2274565)

Dr. Akhtar Hameed Khan Memorial Award

With financial support from National Rural Support Programme (NRSP) and others, the Council of Social Sciences, Pakistan (COSS) has established in 2005 an annual Award of Rs. 50,000/- in memory of the renowned social worker and social scientist late Dr. Akhtar Hameed Khan. The Award is given every year on October 9, the birthday of Dr. Akhtar Hameed Khan, to the best book by a Pakistani author published during a financial year (July to June) written in any of the following fields (i) rural/urban development (ii) peace (iii) poverty and its alleviation and (iv) gender discrimination. Dr. Akhtar Hameed Khan Memorial Award for the year 2005 was given to the book *Hazardous Home-based Sub-contracted Work: A Study of Multiple Tiered Exploitation* by Shahrukh Rafi Khan, Saba Gul Khattak and Sajid Kazmi. **For the Award to be conferred in the year 2006, the books written from July 2005 to June 2006 can be recommended/nominated. (If COSS did not find a suitable book written during this period, it can extend the date to 2003. Therefore, a book written during this period may also be nominate/recommend for the Award).**

Terms and Conditions

1. The book must meet international academic standards in its substance and format.
2. The book comprising collected articles by the same author can also be considered for the Award.
3. The book should not be a textbook or a collection of articles by different writers.
4. Only the books written in English, Urdu or in other Pakistani languages will be considered for the Award.
5. A selection committee for selecting the book for the Award will be appointed according to procedure prescribed in the Foundation Document of the Award. The decision of the selection committee will be final and cannot be challenged at any forum.
6. If an award is not conferred because no book met the prescribed criteria, the money will be carried over to the next year when two awards instead of one will be conferred.
7. Those who nominate a book for the award should send a formal letter to COSS accompanied by two hard copies of the book. The letter should give details about the book's title, year of publication, name of its author and his/her present office and residential address and publishing institute and company.
8. A book whose author is not alive can also be considered for the award.
9. Anyone can recommend a book deserving award by sending information about the book's title, year of publication, its author's name and postal address, by an email or letter, which must reach COSS 10 days before the last date for nomination.

The nominations must be sent to COSS latest by October 10, 2006 on the postal address of COSS (given above). Nominations must be accompanied by two hard copies of the book. Advance information about the nomination can be sent by email but this will not be considered a substitute for postal nomination. The last date for submission of recommendations is September 30, 2006.

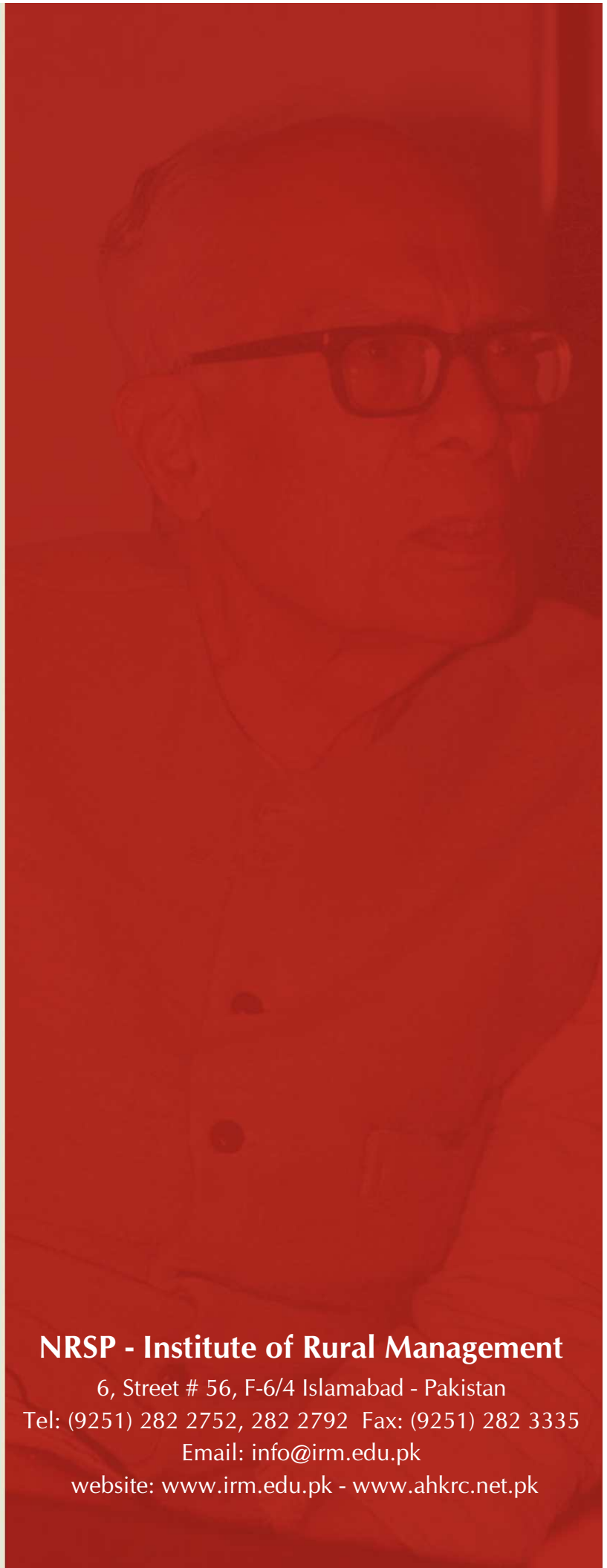
**Please nominate or recommend a book for the Award
as well as ask your colleagues and friends to do so.**



Rural Support Programmes Network



NRSP- Institute of Rural Management



NRSP - Institute of Rural Management

6, Street # 56, F-6/4 Islamabad - Pakistan

Tel: (9251) 282 2752, 282 2792 Fax: (9251) 282 3335

Email: info@irm.edu.pk

website: www.irm.edu.pk - www.ahkrc.net.pk