

**Speech on the occasion of dinner hosted in honour of
Mr. Shaukat Aziz on December 14, 2007**

When I look back on over 76 years of my life, I can clearly identify milestones as coincidences, which influenced my life. My mother's demise even before I reached the age of two years and my father's remarrying in her life time leading to my maternal grandfather's decision to bring me up.

It used to be said in those days that the Indian Civil Service was neither Indian nor civil nor a service. However, my upbringing in a civil servant's household holding the position of a Deputy Commissioner in many districts of what in those days was United Provinces or UP was devoid of arrogance instead was imbued with qualities and values of honesty, integrity and compassion. My grandfather became my role model and I have throughout my life, tried to emulate him.

My dream was to join the civil service and be like my grandfather and when hurdles came in my way to achieving my objective after qualifying in the Central Superior Services of Pakistan competitive examination, Dr. Khan Sahib brother of Khan Abdul Ghaffar Khan testified to my being genuinely domiciled in NWFP through marital ties, although my father-in-law Dr. Abdur Rahim, a lawyer by profession, was known opponent of his policies as he was of Khan Abdul Qayyum Khan against whom with likeminded friends he filed a PRODA in 1953 for corruption and got him removed from the post of NWFP Chief Minister. My father-in-law remained opposed to all governments in power irrespective of the parties they belonged to. He even once filed a nomination to fight against Late Mufti Mahmood from his home district of D.I. Khan. My wife whom I married at the young age of 19 remains to this day the bedrock of my life on which everything I have achieved is built. I am sorry that her cousin Dr. Humayun Khan could not make it from Peshawar.

The next coincidence was my meeting Dr. Akhter Hameed Khan while serving in the then East Pakistan as a young Assistant Commissioner. If I would not have come in contact with Akhter Hameed Khan from whom for forty years I learnt everything about

development and poverty reduction, I would most probably have retired as a civil servant on reaching the age of superannuation. I owe all my education in development to my tutelage under Akhter Hameed Khan.

The unfortunate events of 1971 brought Akhter Hameed Khan to Peshawar and Daudzai Project was born under the patronage of Late Hayat Sherpao with Chief Secretary Ejaz Naik's full support. Hayat's tragic death in a bomb blast brought untold miseries on me and Akhter Hameed Khan and I decided to say goodbye to the civil service in Pakistan.

By a strange coincidence Dr. Ishrat Husain whom I had known as a probationer since 1964 from the Civil Service Academy days, came to my rescue and got me a UN consultancy in Japan which brought me to the notice of UNICEF and before the Japanese consultancy was over, UNICEF wanted me to be their social development consultant in Sri Lanka. A chance visit by Newsweek columnist to the project area in the elephants and cobras infested jungles of Mahaweli where I used to live, earned me a full one page mention titled 'A Man Named Khan'. In Pakistan people wondered who this Khan was till my friend Kunwar Idris clarified in the local newspapers.

I had given up the hope of ever working in Pakistan in the wake of my exit from Daudzai despite people's representation against injustice being done to me to the Prime Minister in the shape of a delegation. I was, therefore, most pleasantly surprised when on Akhter Hameed Khan's recommendation, Aga Khan Foundation Geneva approached me to accept the General Managership of the Aga Khan Rural Support Programme (AKRSP). Having learnt my bitter lesson at Daudzai, I put up an unprecedented condition that AKF should secure my services on deputation from UNICEF. His Highness the Aga Khan personally wrote a letter to the Executive Director UNICEF James Grant and to my utter surprise and joy UNICEF agreed. Three years later, even before the expiry of the deputation, when I resigned from UNICEF, James Grant came on a visit to Gilgit and at the time of departure after a two day visit to Northern Areas, confided that he had come

to find out why I had resigned from UNICEF and said that after seeing what I was doing, he would have done the same if he was in my place.

Of the three patrons, Government of Pakistan, United Nations and the Aga Khan Foundation that I served during full time employment, His Highness had a vision and long term perspective and my twelve years in Northern Areas and Chitral were my most productive years in helping the one million rural poor. This only happened because of the personal support His Highness gave me through AKF and the generous support from the donors like Canadian CIDA, DFID, Netherlands, Norwegians, Germans and the International NGOs. I am glad that Dr. Yusaf Samiullah from DFID is here tonight.

I was lucky to assemble a team of peerless professionals, support staff and drivers with dedication and ability to work in the harshest terrain of the world.

Above all, however, it were the men and women of Northern Areas and Chitral who magnificently responded to the forging of development partnership between AKRSP and the village and women organizations. I am happy to see some of them here tonight.

The Operations Evaluation Department of the World Bank by undertaking two evaluations of AKRSP during my stay gave AKRSP a global seal of approval and publicized it throughout the world. The Federal government, Northern Areas Administration and the NWFP government gave every support to AKRSP.

Federal Ministers Sartaj Aziz and Chaudhry Anwar Aziz took special interest in the work done by AKRSP and proposed village organizations to become the lowest tier of the statutory local bodies. Fortunately they did not succeed as the next elected government abolished the local government bodies set up under the last government. Mr. Sartaj Aziz then appreciated my point of view of keeping community participation through village organization separate from representative participation through elected bodies.

Chaudhry Anwar Aziz does not give up easily and arranged for me to give a presentation on AKRSP to Prime Minister Benazir Bhutto. After the presentation, she called it a revolutionary programme but difficult to implement. However, she wrote to two of her party chief ministers in Sindh and NWFP commending the AKRSP approach to them in 1989 and in 1990 her government conferred on me Sitara-e- Imtiaz for work done at AKRSP.

Mr. Aftab Sherpao as Chief Minister NWFP gave approval for setting up the Sarhad Rural Support Programme (SRSP) with USAID funding. What a coincidence that the programme suddenly stopped due to the death of one brother was resurrected by the younger brother fourteen years later. However, Sarhad programme had no long term support like AKRSP and after withdrawal of USAID support owing to the Pressler Amendment, it was sheer hard work and dedication of the professional staff which kept SRSP going with personal support by its first Chairman Minister Mohammad Azam Khan. Today, fortunately SRSP is reaching all the districts of NWFP in one way or the other and during earthquake did excellent relief work and currently reconstruction and rehabilitation operations.

In 1992 luck smiled on me again and the award by the President of Philippines on the recommendation of the Magsaysay Foundation attracted the attention of Prime Minister Nawaz Sharif who summoned me from Gilgit and desired a countrywide programme on the lines of AKRSP by my joining his government. On my respectful submission that what I achieved through AKRSP was by remaining outside government, he graciously accepted my request to fund National Rural Support Programme (NRSP) for the purpose strongly endorsed by his Finance Minister Sartaj Aziz. Two weeks later the decision was endorsed by an inter-provincial meeting attended by all the Provincial Chief Ministers and the Federal Ministers and the first installment of Rs. 500 million was made available to NRSP within next two weeks to initiate the programme in eight districts of the country covering all provinces and Azad Jammu & Kashmir (AJK). This was the first monetary support by government for replication of AKRSP. With the change in government when some vested interests launched an onslaught on NRSP,

persons like Shahnaz Wazir Ali came to our rescue. Today NRSP has reached 45 districts and has the largest micro credit clientele in Pakistan.

In 1993 at a workshop in Anapolis (USA) organized by the World Bank, as luck would have it, Dr. Henning Karcher who had visited Daudzai, also happened to be there, representing UNDP. After my presentation on AKRSP at the workshop, he challenged me to take the lessons learnt at AKRSP to South Asia and South Asia Poverty Alleviation Programme (SAPAP) was initiated covering six countries as a UNDP Regional Programme. This programme with the help of the World Bank to the State Government is now making a difference to the lives of 8 million women in the State of Andhra Pradesh.

In 1995 Chief Minister Shamsul Mulk became the Chairman of WAPDA. Over forty years ago Shams was building the Tanda Dam and I was Deputy Commissioner Kohat. He persuaded me to set up the Ghazi Brotha Project NGO and gave an endowment of Rs. 100 million fully supported by the World Bank. GBTI is publicized by the World Bank as the first organization of its kind associated with big dam and hydro power generation projects which acted as an intermediary between affectees and project management. When WAPDA in its wisdom in 2007 took steps to wind up GBTI, Federal Secretary Ismail Qureshi and Shams intervened to save GBTI.

In 1997 I received a telephone call at Kathmandu from Tariq Sultan, Chairman Punjab Planning & Development Board to see the Chief Minister Punjab on my return to Pakistan. I said to Mr. Shahbaz Sharif that I had received a similar call five years ago in Gilgit and it made me richer by Rs. 500 million. After six weeks through PC-I mode, an endowment of Rs. 500 million was sanctioned for Punjab Rural Support Programme (PRSP) and when one of the Senior Provincial Cabinet Ministers expressed a concern as to how a non-political programme can be implemented in a political environment. The Chief Minister responded for last fifty years we have tried political programmes let us now try a non-political programme. The Present Chairman, P&D Punjab Suleman Ghani remains RSPs steadfast supporter.

In 1997 the Vice President of the World Bank Meiko Nishimizu asked me if there was any country in South Asia which had replicated AKRSP and I invited her to come on a field visit to Andhra Pradesh in India. After a four day field visit, she was totally convinced about the efficacy of social mobilization and later on asked me to come to Washington DC to convince her Sector Managers who seemed very lukewarm towards the proposed Pakistan Poverty Alleviation Fund (PPAF). A two day workshop with the Managers in Washington DC greatly facilitated Azmat Isa of the World Bank Country Office to have the headquarters staff on board. PPAF became the lifeline for RSPs and in expanding their coverage in the country. We have by now almost nine RSPs on the lines of AKRSP except that none of them had reached 90% coverage of the households as achieved by AKRSP. The main factor is lack of resources unlike AKRSP or Andhra Pradesh.

One person who sought me perhaps after hearing my exploits, was Jahangir Khan Tareen who arranged a luncheon with the President of the Habib Bank Shaukat Tareen resulting in NRSP getting Rs. 600 million wholesale line of credit. When I informed Shaukat Tareen we have no collateral to offer. He responded your track record is good enough for the Bank. Jahangir remains to this day the most ardent supporter of my work.

Similarly Syed Babar Ali persuaded HRH Prince Philip to visit AKRSP and the WWF awarded the World Conservation medal to me.

A chance meeting with Mr. Hussain Dawood at a World Bank dinner resulted in Hussain visiting field work done by SRSP in Haripur district alongwith Kamal Hyat. That visit gave SRSP a new lease of life and a relationship thus forged with PPAF has withstood the test of time with all the RSPs.

Dr. Akram Sheikh very kindly one day agreed to come on a field visit. Since then his support to RSPs has been unimaginable. He is always accessible to me and personally deals with my requests.

Federal Minister Ejaz Rahim as Cabinet Secretary and later as Member Planning Commission has been a strong protagonist of Social Mobilization. His advocacy of my work and personal support to me is an invaluable treasure to me. Secretary General Nawid Ahsan's support was most critical in processing the Social Mobilization Project and I completely won over Finance Secretary Tanwir Ali Agha after a 9 hours exposure in the field. I do hope, one day his successor agrees to do the same.

After a field visit, Federal Minister Dr. Salman Shah even channeled funds of Khushhal Pakistan Fund through RSPs.

Amongst the MNAs, Dr. Donya Aziz and Imran Khan advocated Social Mobilization most sincerely. Dr. Donya strongly recommended NRSP consultative status with ECOSOC.

Amongst the donors, John Wall of the World Bank, swore by social mobilization ably supported by Azmat Isa. The new Country Director Yusupha Crookes and Said Al-Habsy have expressed similar enthusiasm.

In 2003, the Government of Sindh under the governorship of the present caretaker Prime Minister Mr. Mohammad Mian Soomro sanctioned Rs. 500 million endowment for establishing Sindh Rural Support Organization (SRSO). To my most pleasant surprise I was asked to chair the SRSO Board of Directors and the endowment was also raised to one thousand million within a year, thanks to Additional Chief Secretary Ghulam Sarwar Khero, Finance Secretary Malik Israr and Secretary to Governor now Minister Brig. Akhtar Zamin.

The change in government in 1999 brought my old friend Tariq Aziz into prominence and at my request he persuaded the President to visit Northern Areas in the very first few months. On the visit to the Village Organizations Sust and Sikandarabad in Hunza and Nagar, the President declared to make every village of Pakistan like the ones he had visited. The President's support to RSPs has been unwavering. The President graciously even personally honoured me by conferring Sitara-e-Essaar and Hilal-e-Imtiaz for the work done by RSPs during earthquake and in the rest of Pakistan.

However, the longest and most informed support for RSPs came in a most unusual way. I was on a field visit to Hazara when a message was passed on to me that the Federal Finance Minister wanted to talk to me on the telephone. I was intrigued what has the Finance Minister got to do with me. Anyway I got to the nearest telephone available and found Mr. Shaukat Aziz at the other end of the line asking me what was I doing and on my response visiting villages, he desired to do the same. I was delighted and offered to take him on village visits any time convenient to him. True to his words, he visited villages in Haripur, Chakwal and Northern Areas, meeting both village and women organizations and patiently listening to the briefing and discussions VO/WO had arranged instead of indulging in a monologue. He sat on the ground. Mrs. Aziz would also accompany him. We would sit down in the shade of a tree on the wayside and both of them enjoyed box lunches. Later on when he became Prime Minister and security became a major concern, I would complain to Mrs. Aziz that your husband has stopped going to villages. He would protest he still does but in a different mode and in a different way. He could not help it.

I never had it that good as during Mr. Shaukat Aziz's tenure as Prime Minister. RSP's suddenly started becoming the centerpiece for poverty reduction programmes. I would often take liberties with him and argue about the importance of social mobilization in poverty reduction. Initially, he would smile and when mention micro finance, also mention social mobilization but subsequently both within and outside the country on national and international forum his advocacy for social mobilization had a ring of conviction. Finally, Social Mobilization received the biggest boost at his hands for which

the two million rural poor households would remain ever indebted to him and so also the RSP Network and all its members. His Principal Secretary Khalid Saeed and Additional Secretary Zamir Akram most conscientiously carried out his instructions relating to Social Mobilization Project even after he had ceased to be the Prime Minister. I am grateful to Secretary EAD Akram Malik for signing the agreement with the World Bank last week.

Tonight there are villagers men and women, representing their organizations from all corners of Pakistan. Nothing would have been achieved by RSPs but for the dedication, sacrifices and hard work put in by the activist villagers. They are the soul of RSPs and the Social Capital of the communities. Tonight they have come to say a big Thank You.

The professionals of RSPs are the backbone of social mobilization. Without their dedication, initiative, dynamism, honesty and tremendous hard work, the community social capital would not have been fostered. Most of the time I get the credit, the awards and the honours. But I know in my heart the genuine recipients of these honours are the village and women organizations and the professionals of RSPs. My main contribution has only been in identifying the professional heads of these organizations. They do the rest and find the professionals who will deliver. In December 1982 I had gone to Gilgit alone. Today I have more than 5,000 likeminded professionals working in RSPs. A real tribute to the CEOs of RSPs and the RSPN.

I have also been most fortunate in associating myself with a group of men and women from all over Pakistan having incredible qualities of public service, integrity and honesty as volunteer Directors of the Boards of RSPs who over decades now have given their time and knowledge without any monetary payments purely in an honorary capacity. They have never shied away from safeguarding the independence and autonomy of the respective RSPs they serve on as Directors.

Tonight the professionals and the volunteers have also joined with the community organization representatives to express their gratitude and appreciation to you for your peerless support.

Personally words fail me to express my depth of gratitude and indebtedness for the kindness, consideration and honour you always bestowed on me. You never failed to recognize me in your speeches if I happened to be sitting in the gathering you were addressing. You never declined whenever I made a request to you for anything. Be it exhibition of a film on Akhter Hameed Khan, launching of the Micro Health Insurance Scheme and I am glad that Mahmood Sultan from Adamjee Insurance is here, or encouraging the Governor State Bank Dr. Shamshad Akhtar who has sent her fondest regards to you with regrets for not being here tonight to extend to NRSP through major banks a wholesale line of credit for microfinance or supporting implementation of PM's Livestock Programme or the Social Mobilization Project through PPAF. I will miss you Prime Minister.