

Note for Record
May 26 – June 4, 2010

By: Shoaib Sultan Khan
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Subject: **American Odyssey**

My participation in the Micro Insurance Summit 2010 at Miami on May 26-27 proved to be a unique learning experiences for me. The inaugural presentation by ICICI Lombard General Insurance Company of India emphasized that a holistic coverage by insurance not restricted only to life, health, accidents etc., should be the underlying philosophy of Micro Insurance (MI).

In the discussion the panelists from World Bank, Brazil and Venezuela spoke about the role of the regulator and the government in the development of the micro insurance sector. There was need for long term planning of the social protection philosophy embracing micro insurance. The true success of the micro insurance initiative is achieved when the programme does not have to reach people instead they are themselves attracted as has been the case with mobile phones.

In the session about the innovative distribution practices with low cost and high outreach, the presentation by Dr. Rashid Bajwa (RB) through collaboration with the Adamjee Insurance Company of Pakistan was listened with great interest and greatly lauded. The Oxfam and Venezuela delegates had long discussions with RB about the modalities of approach adopted by Adamjee Insurance through Rural Support Programmes (RSPs) and RSP Network. None of the countries doing micro health insurance had a premium of US\$ 10 per year covering all family members. Their premium ranged between \$ 4 to 11 per month per capita.

In the sessions covering MI business opportunities, the future of MI, Development of Private Sector MI, Micro, Mini and Midi, Linking Microfinance and MI and Success Stories from Asia and the Pacific Region, Ecuador, Brazil and Venezuela had some most innovative and interesting stories to tell. There

was consensus that the economies of scale can only be achieved by insurance companies and programmes by collaboration and networking with others. Examples were given how MI was piggybacked on retailers, electricity bills, mobile phones etc. Brazil was an outstanding example where MI has exploited most successfully every available channel to attract the clients.

There was an interesting presentation by the Director Operations of the Micro Insurance Academy (MIA) where Aga Khan Development Network (AKDN) has also sponsored the Micro Insurance Network.

I was scheduled to chair a Roundtable Session and on my request Mr. Brandon Mathews of the Zurich Financial, who was Chairman of all plenary sessions of the day, showed the video speech I had given at the United Nations to all the delegates. Before the showing, I apologized that I was not going to talk on MI because they have had a surfeit of it by now. I desired to talk to them about poverty reduction and how MI can play an important role. Besides I told them that for this digression they have to blame Adamjee Insurance Company of Pakistan at whose behest I came to the Summit and it is they who downloaded my speech from UN website and gave it to me.

The speech had a most warm reception from all the delegates especially from Mr. Mathews who engaged me in a most animated dialogue with the delegates in the Roundtable discussion. The delegate from Venezuela came to me at the end of the session and asked me if I would come to his country, if invited. I was most pleased.

On the third day Mr. David Piesse, Chairman of Asia Pacific Operations, UNIRISX, one of the sponsors of the Summit, invited me to his workshop on Practical Primer on Implementing a Micro Insurance Technology Solution. He gave a most impressive demonstration by linking the workshop with his headquarters through video link who supplemented Mr. Piesse's presentation with all the details needed. He is planning to come to Pakistan as they are already present in a big way in India. I feel Adamjee Insurance and RSPs would find the Practical Primer of immense interest.

Brandon Mathews of Zurich Financial expressed a special interest in RSP approach of social mobilisation. He told me that Zurich Financial has links with Admaje Insurance. Mr. David Satterthwaite of Oxfam even sent me an email greatly appreciating what RSPN is doing and hoping for collaboration in the future.

I am most grateful to Elsa Costa, the Conference Director and her colleagues for excellent logistic arrangements for the Summit and our boarding and lodging.

RB taking advantage of our visit to the States had asked NRSP representative at the ECOSOC Ambassador Rafat Mahdi to arrange meetings for me in Washington DC and New York with organisations and people who would be relevant and interested in furthering the cause of poverty reduction in Pakistan. Rafat through his own contacts and good offices at the Pakistan Embassy in DC arranged my meetings with the Ambassador of Pakistan, Executive Director World Bank, Director Afghanistan and Pakistan Task Force at USAID, Chairperson American-Pakistan Foundation and Deputy Regional Director UNDP. In addition Rafat, in fact his adorable wife Anis, gave a luncheon at his residence inviting Under Secretary General Iqbal Riza, Navid Hanif of ECOSOC, Aslam Chaudhry of UN Sustainable Commission, Pakistan's Ambassador in Brazil Alamgir Babar and Mahmood from UNDP who is going to coordinate the World Bank Fund for Development of FATA.

RB had arranged for half a day programme of my visit to American Institutes for Research (AIR) where first I met the Management Group headed by the Vice Chairperson of AIR followed by a presentation on RSPN to the staff of AIR and finally a luncheon meeting with the President and CEO of AIR.

We were received at the AIR by Prof. Hamid Qizilbash, who had visited AKRSP in mid eighties. I had no idea that AIR is a most reputable, well established educational and developmental research institution. I was even more surprised and pleased to meet the Management Group especially the Vice President Janet Robb. The intellectual humility and the interest they evinced in the social

mobilisation approach not only put me completely at ease, it overwhelmed me with their courtesy and kindness.

I had a most meaningful interaction with the staff. The President is a remarkable person who during his term had taken AIR to a new pinnacle. In financial terms alone from a thirty million dollars organization, the current AIR budget is over three hundred million dollars. I found AIR a development organization in every aspect. I was very happy to hear from the AIR professional, who had visited RSPN, praising Shandana and satisfaction with RSPN in its dealings with AIR.

Ambassador Hussain Haqqani received us warmly and profusely praised the work RSPs are doing. Twice our conversation was interrupted by phone calls from the Presidency. The Ambassador specifically asked Head of Chancery Zahid Hafeez to arrange our meeting with Mr. Paul at the State Department. Zahid did his best but unfortunately the person whom the Ambassador wanted me to meet was not available and I was due to leave for New York the other day. However, Hafeez had very kindly arranged our meeting with Director, Task Force for Pakistan and Afghanistan Mr. James Bever.

The meeting with Mr. Bever was most productive and he seemed enthusiastic about RSP approach and encouraged us to submit proposals independent of RFAs being floated by USAID. Rashid and I thought that a repackaged Union Plan may be a good idea to submit to Mr. Bever. He promised to speak to Bob Wilson also. I presented him my book which he greatly appreciated.

The two other contacts we made at the Pakistan Embassy were Minister Moazzam Khan and Minister Leena, a husband and wife team, who were Rashid's batchmates at the Academy. Leena was most profuse in applauding the work I was doing. Her husband was looking after political side and directly dealing with Kerry Lugar Bill. Both of them joined us at dinner with Steve Rasmussen. Steve chose the Fishermen and Farmers Restaurant on the harbour where the fish served caught fresh from The Potomac was the most delicious I had ever eaten. We had a most enjoyable working dinner and

Minister Moazzam promised to encourage Congressmen visiting Pakistan to see RSPs work.

I was happy to renew my contact with Pakistan's Executive Director at the World Bank Javed Talat. As the key position for decision making in the Bank rests with the Vice Presidents, Javed promised to use his good offices with the Vice President of South Asian Region to further the cause of poverty reduction through RSPs.

In New York Dr. Nafis Sadik, Chairperson, American Pakistan Foundation launched by Hillary Clinton alongwith Colin Powell and some ex-ambassadors to Pakistan, hosted a lunch for us. The Vice Chairman of the Foundation also joined us at lunch. Both of them evinced keen interest in collaboration with RSPs through RSPN. Dr. Sadik conveyed her best wishes to Chairperson SRSP Munawar and CEO RSPN Shandana with whom she is very well acquainted. I came away with the impression that the Foundation can be an excellent gateway for RSPs and RSPN to get introduced at the highest level of American Establishment and a conduit for flow of development funds.

The meeting with UNDP Deputy Assistant Administrator Ms Ligia Elizondo and Chief of South and West Asia Division Ms Fadzai Gwaradzimba at the UNDP headquarters was nostalgic where in the last decade of the 20th century, I was a frequent visitor and from where the South Asia Poverty Alleviation Programme (SAPAP) was launched through the good offices of Acting Assistant Administrator Ms Elena Martinez and Chief South Asia & West Asia Division Dr. Henning Karcher. I recapitulated to Ligia and Fadzai the achievements of SAPAP and how UNDP walked away enabling others to take all the credit which in India is acclaimed as the largest and most successful poverty alleviation and women empowerment programme covering 12 million households (Google: 593 vijaymahajan – India-seminar.com). I earnestly advocated a review by UNDP of development initiatives the world over to track which of the initiatives were taken to scale, building on UNDP projects and programmes, in terms of impact on MDGs. Both Ligia and Fadzai discussed the issue with great interest. We also apprised them of collaboration between RSPs and UNDP Country Office.

Two other events which were of immense personal pleasure to me were a lunch hosted by Prof. Akbar Ahmed and an evening spent with Iqbal Riza in New York.

Akbar was a CSP probationer at the Civil Service Academy in 1966 where I was the Deputy Director. It has given me great pleasure and pride to see Akbar's progress. He has acquired an international reputation and perhaps made the most significant contribution in presenting the moderate face of Islam. He has turned out to be prolific writer acclaimed the world over. We were delighted to meet the family. Zeenat, whom I have known for years, was as hospitable as ever. It was real joy meeting their sons Babar and Umar.

Iqbal Riza and I served as Deputy Directors at the Civil Service Academy. Iqbal resigned from the Foreign Service and joined UN reaching its highest pinnacle where any Pakistani has reached. Iqbal introduced me to real New York including taking me to Westside Story at the Broadway, which by the time it finished, had most of the restaurants closed, forcing us to be content with a tuna sandwich, which I greatly enjoyed. However, the most touching for me was Iqbal's review of the first chapter of my book which I reproduce below (with apologies to Iqbal):

Salaam, Shoaib,

it was a pleasure to have some relaxed time with you. apologies for the last act over tuna.

many thanks for your book - and for the generous inscription. have leafed thru some chapters - your days in Japan and the letters from Sri Lanka. i did not know you also wrote diaries. the book is in the tradition of the old ICS, and i shall read it after finishing the two which take my attention now.

but i immediately read the autobiographical note. some similarities in our early years are striking. public service families. loss of mother as infants, yet idyllic childhoods in large houses in hill stations. missionary schools - yours American (with the great advantage of Dr. Ewing), mine British. you and my sisters (in boarding) at Lucknow. even the Dufferin - your brother joins it - i

apply then decide not to join. both mohajirs, in college in Pakistan (were you at Peshawar U after Lucknow? i went to GC Lahore). then both in public service via the CSS.

there our somewhat parallel paths start to diverge. you join the CSP and eventually go to NWFP, which had been my ambition. (my marks were high enough for the CSP, but the FPSC - or could it have been the Estt Div? - insisted that either i accept the PFS or take the CSS again the next year, again give CSP as my preference, and try my luck). then a brief convergence later on in the CSA (where i have the good fortune to find you and Tariq as colleagues and friends). and then again in the 70s, both as subjects of inquiries by Bhutto (along with Tariq).

the real divergence appears when you become involved in solid contributions to the country at ground level, above all when you take charge of AKRSP, while i swan around embassies with little to show. eventually (courtesy of Bhutto's 1977 performance) i end up in the UN, where you also appear (in Japan) at about the same time. in the UN also, my record is nowhere near yours in terms of achievement, although i suppose i did make some difference in Nicaragua and El Salvador (no marked success in Bosnia) - the last places in which i had imagined myself ending up.

as one ages one reminisces more and more about younger days, hence this rambling. but are there not similarities?

with warmest regards - iqbal

Rashid was a wonderful company on the Odyssey, making me comfortable in all possible ways including providing intellectual backup in discussions.