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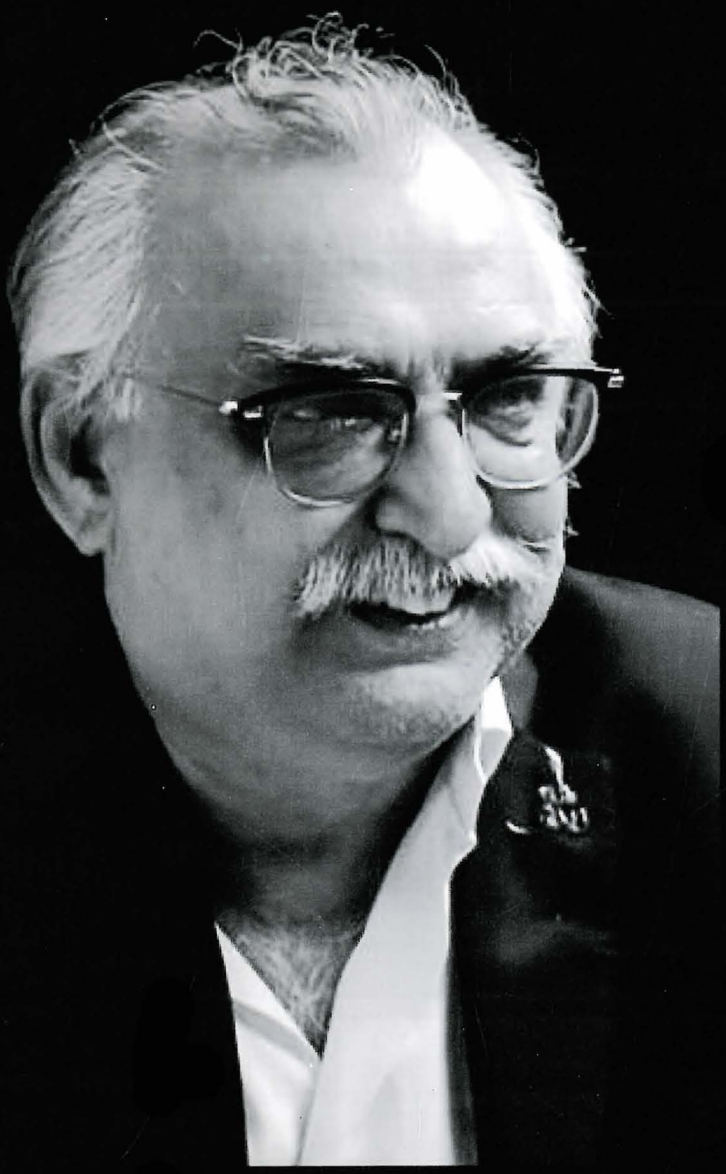

An Autobiography

Syed Shabbar Zaidi

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Syed Muhammad Shabbar Zaidi was born in Karachi in 1960. He is a graduate, with distinction, from Hailey College of Commerce, University of Punjab, Lahore in 1979. A Chartered Accountant by profession, Mr. Zaidi was the Senior Partner at A.F. Ferguson & Co., a century old firm of accountants. He served as the 26th Chairman of the Federal Board of Revenue (FBR) in 2019. He also served as a Provincial Minister for Finance, Revenue and Excise & Taxation, in the Government of Sindh during the care taker regime of 2013.

He is a member of the Institute of Chartered Accountants of Pakistan (ICAP) and has also served as the President of the Institute from 2005-2006 and the South Asian Federation of Accountants (SAFA) in 2008. Mr. Zaidi has also served as member of Developing Nations Committee of International Federation of Accountants, Founder Director of Pakistan Institute of Corporate Governance (PICG), member of Central Audit Committee of the State Bank of Pakistan and the Director of the Karachi Stock Exchange Limited from 2012-2015. He served as first Chairman of Regulatory Affairs Committee (RAC) of Pakistan Stock Exchange (PSX) after its demutualization. He compiled the first Rule Book for PSX.

Mr. Zaidi is presently engaged in consulting by the name of **Syed Shabbar Zaidi & Co.,** having offices in Karachi, Lahore, London and Toronto. His field of expertise is account

to be continued...

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An Autobiography

Syed Shabbar Zaidi

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THE HOUSE INTERNATIONAL

Published by Fatima Ashar Syed

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Dedication

This book is dedicated to my mother Mrs Shakila Tahawur Zaidi and my grandchildren Abbas, Zahra (Jojo), Zainab and Amna

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Preface

Lord Justice Denning in his autobiography '*Family Story*' wrote:

> *"Here I finish the Family Story so far as it goes. I have left much unsaid. And you will know that a tale can mislead by what is left unsaid.....memory also may play us false: just as it does a witness who reconstructs an event as he wishes it had occurred – as it did occur. Much of it, too, is self-portrayed. As such it must be suspect. If we could only see ourselves as others see us."*

32 Onkar Road, Krishen Nagar, the address of my maternal grandfather's house in Lahore, is the title of this book which is my autobiography. I have deep affection for that house. It does not exist anymore. A significant portion of my life, up to now, has been spent in Karachi and Lahore with a small time in Islamabad. Very few Pakistanis have this varied experience. This book may be a good read to understand Pakistan.

Like a memoir, an autobiography is the author's retelling of his or her life and told in first person point of view, making the author the main character of the story. Unlike memoirs, autobiographies focus more on facts than emotions. While a memoir is limited in scope, an autobiography details the author's entire life up to the present. An autobiography often begins when the author is young and includes detailed chronology, events, places, reactions, movements and other relevant happenings throughout the author's life. All these aspects are included in this book. The primary question is why I have written this autobiography. There is only one reason. I want to present to the people that a middle class person in Pakistan, without any major external social and financial help, and foreign education, can achieve reasonable success and recognition in Pakistan on merit without compromising on integrity if one has contentment.

This is an autobiography of a person who has seen the Pakistani society life from many angles. This includes active interaction in

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politics, being a part of government, affiliation with religious institutions, involvement in social work and frequent appearances in digital media.

I have divided my life in seven different facets: (i) the family and ancestry; (ii) the professional life as a Chartered Accountant, (iii) institutional life with the Institute of Chartered Accountants of Pakistan; (iv) social service SIUT and Liaquat National Hospital; (v) political and public life as Caretaker Minister for Finance & Revenue, Government of Sindh in 2013; and as Chairman, Federal Board of Revenue (FBR) in 2019; (vi) association with various political parties and their leaders; and interaction with the army as Chairman FBR and (vii) lastly appearances in a popular digital media podcast.

There are very few people who have plunged these seven seas. I am known for my candid views. Therefore, what I have seen during my sixty- five years of life has been written in an '*out of box*' manner. This is a transparent picture of the real life of a person who has gone through varying tides and currents. I do not like to mince words. Some people would not like many statements in this book, however whatever has been stated is true.

In Pakistan people spend millions as bribes and commissions to the political parties for getting a 'Senator ship' in the Upper House of Pakistan. I am one of those few persons who refused this offer simply for the reason that my mindset was not in agreement with the party, MQM who offered me that seat. I do not regret the same. They even agreed without joining the party. Nevertheless, I do not believe in disguised loyalties.

In summary, I feel that Pakistani society is filled with superficiality where everyone is afraid of something unknown. The fearful factors are physical and financial security, future of the national economy, spread of religious intolerance and the role of certain institutions. The real concern being the fear of God is missing.

Civilized societal norms which are the prerequisites for any welfare society, have been completely overshadowed by obscurantists. All influential segments of our society are protecting their self-interests resulting in deprivation of masses. The gap between 'haves' and 'have-nots' has increased substantially. This has emerged on account of continued political instability for over seventy-seven years. All the four pillars of a democratic society viz. political parties (parliament), judiciary, journalist and media and academia have lost the trust in the eyes of the people. The apparent and benign overarching role of the army is only one of the causes. In reality the reasons are the prevalence of two doctrines viz.; the role of religion in the affairs of the state and; a perception about risks for the security of the state.

People of Pakistan are being forced upon, unsuccessfully and against their wish, to adopt these two doctrines to inculcate the lost trust gap. This is a futile exercise. Time for the same has passed. Now 'Taliban' whether in Pakistan or in Afghanistan are threats for the state. Other than that, the biggest country risk is the economic downturn. Thus, this joint venture between religious elements and the security state would have to be replaced by a new enterprise where civilians would gradually take the charge, The transition would have to be amicable within five to ten years. The first step for the start of this process is the recognition of the need for change after having a full understanding of the ground realities. The realities are: complete failure of religious elements and mindset in uniting themselves or providing any solution; and insufficiency of economic resources for defense. If this recognition is there a tipping point for change will automatically emerge.

I consider that the Talibans are not supported by locals anywhere in Pakistan. So, they are frustrated. They thought and were repeatedly told, by obscurantist elements in Pakistan, that they have a benign support of the masses in the name of Islam. It has completely been proven wrong. People hate and excrete them and

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that mindset. Pakistanis have completely rejected them and their collaborators. The restoration of trust, necessarily and compulsorily, requires economic welfare of the people and rule of law.

This book contains some chapters under the part titled as '*Genesis of a Confused Nation*'. This is the summary of my study of the history of Pakistan. That part looks lengthy, as I have tried to relate the past with present problems in Pakistan. I have brought forth the original and authentic sources without giving my comments and conclusion. It is for the readers to derive their outcome.

My forefathers left their homes and the graves of their forefathers at the time of migration. Around one hundred and fifty people of my extended family were killed in the massacre in Bharatpur State at the time of partition of India. Our ancestral village is still deserted after seventy-seven years as locals, remorse about their atrocities against 'Syeds' settled there. Despite all reservations and problems, I predict the sustainability of the state of Pakistan for all times to come. The present economic, political and societal system needs immediate correction, close to a revolution, for which our intelligentsia and civil society is not ready. This is leading to serious problems for the masses of Pakistan. However, change is inevitable. The geographical boundaries which were drawn in 1947, are for good. We have to protect them. At the same time, we have to provide civilized living for over two hundred and fifty million people. Civilization has been destroyed by obscurantist elements in Pakistan. In 2025, a few elements in Pakistan, duly supported by some religious people are arguing against female education. Such mindsets are to be cured. I hope my messages through this book are appreciated well by the people. For this reason, some subjects have been discussed in detail.

My autobiography in some respects is the economic history of Pakistan. I have described through my personal experiences how and when the economic policies and actions have spoiled the

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society at large and why despite concerted efforts we have not been able to correct the same in the last seventy-seven years. Economic policy liberalization, in the 1990s provided space for removing obstacles in doing business and obtaining direct foreign investment for all developing countries such as India. In comparison, in that process, in Pakistan, on account of incorrect foreign exchange laws viz. Protection of Economic Reforms Act, 1992, around $ 150 billion have been syphoned out of Pakistan. Pakistan foreign currency loan is around $ 140 billion.

In 2025, I had detailed sessions with the team of the International Monetary Fund (IMF) in Pakistan working on governance and corruption in Pakistan. I felt that they know everything unlike the perception of our bureaucracy in Islamabad. I feel that being 'outsiders' they do not want to resolve the core issues as that is not their job. They are only interested in short and medium-term solutions. This is natural. However, as a nation, we are incompetent and believe that the IMF can provide a solution to our problems.

This book contains a lengthy chapter under the heading '*My Faith*'. It may be considered useless for many readers however I consider it essential that the reader of a biography / autobiography should have an idea about the faith and beliefs of the person concerned. Otherwise, there cannot be proper cognizance of the personality. In my case it revolves around my traditional faith being a Twelver Shia Muslim. Everybody impliedly or expressly wants to justify the faith and beliefs ingrained by his/her family and the community. I am not an exception however, I have, only for a mental satisfaction, tried to bring it as close to 'my' sense of logic. That is only self-satisfaction. If someone asserts that there is an absolute answer on the matters relating to faith then I would like to disagree. Famous Urdu Poet Mir Taqi Mir summarized it as:

'it has been learnt that nothing has been learnt'.

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In this book a lot has been said which is much more than what is said generally in Pakistan however much has been left 'unsaid'. I do not have the courage to reveal more which may not be accepted by society. However, chapters and spaces have been kept open for the readers to fill in the gap.

An important part of my life is close, friendly and hectic interaction with Mr. Imran Khan in my role as Chairman FBR. That period lasted for only eight months. I am deeply sorry that due to my health and family circumstances I could not complete the tenure and my little contribution in the noble cause of Mr. Imran Khan. A chapter has been dedicated to this subject however, in short, I can say that I have not seen a person more sincere and passionate for the well-being of Pakistan than Mr. Imran Khan. For over eight months in 2019, I have worked very closely with the then Prime Minister Imran Khan. I have described in this book, why in my view, such a sincere man has not been able to overcome the problems of Pakistan.

The best part of my life is my association with Dr Adib Rizvi and his Sindh Institute of Urology and Transplantation (SIUT). I would be a different person if that part is taken out from my life.

I have closely worked with three personalities of Pakistan which have undoubted, international and domestic, creditability being Dr Adib Rizvi, a famous industrialist and philanthropist and Imran Khan. I have discussed the problems being faced by Pakistan with them. All three of them, despite their great efforts, struggle and successes, are worried, not fully confident, about the future of the society and the country. Why is it so? Many people will not like that however I feel that I know the answer, which is very simple. They are not confident about their successors. In the case of all these three luminaries the 'successors' and public at large want to copy the person without realizing the personal efforts, sacrifices and struggle these luminaries made to reach to that level. I can confidently say this as I have direct and personal relations with all these three towering personalities. In addition, I have found an 'extraordinary overconfidence' in these personalities whilst

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selecting the team to follow. This appears to be genetically a Muslim psyche.

God has been very kind to me as very few people have the distinction of working with almost all the major financial institutions and interacting directly with prominent business and professional people of Pakistan. I remained the Director of Karachi Stock Exchange for three years and served as first Director of the Regulatory Affairs Committee. I worked for five years as Member Board Audit Committee of the State Bank of Pakistan. I remained indirectly associated with FBR from 1990 to 2019.

I may be one of the few professionals in Pakistan who had personal interaction with almost all the major business financial sector persons of Pakistan. These include Syed Babar Ali, Sultan A Allana, Hussain Dawood, Mian Muhammad Mansha, Late H D Habib, Late Ali S Habib, Syed Saleem Raza, Shahid Kardar, Muhammad Ali Tabba, Sohail Tabba, Shahid Soorty, Tariq Sayeed Saigol, Habibullah Khan, Jahangir Khan Tareen, Sheikh Mukhtar Ahmad, (Late) Rashid Abdullah, Zeelaf Munir, Munir Mashooqullah, Mir Shakeel ur Rehman, Shaukat Raza Mirza, Mian Fawad Mukhtar and many others. In some cases, confidence reposed on me surpassed their family members. They all will vouch that my advice has always been to promote proper documentation and compliance of laws and regulations. Succession planning with mental peace necessarily requires a level of documentation of businesses and assets. This autobiography is also the story of economic failure and prevalent corruption in the country. I have seen the public and private sectors. Pakistan is immensely deficient in the matter of financial integrity. I may be the one of few persons in the country who have thoroughly seen both sides of the picture. The economic and political downfall in Pakistan is generally solely attributed to the establishment. In my view we all are equal partners.

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Personal interaction with two great personalities changed the course and meanings of my life. However now I realize that I have not learnt much though I was given ample opportunity for the same. These two people are Dr Syed Adibul Hasan Rizvi and Syed Babar Ali.

Throughout my life God has been very kind to me. I have always lived a comfortable and prosperous life as per a general Pakistani standard. By the grace of God, I never faced any economic constraint at any time in my life. I have no regrets, except a few which are mentioned in this book.

My mother and father, Syed Muhammad Tahawur Zaidi and Mrs. Shakila Tahawur Zaidi have benign roles in every part and action of my life. My father was a very simple but educated man. I think I had not been able to understand him. Now, after growing old, at the age of sixty five, I realize the relevance and importance of many things, which I ignored when he was alive. He was a silent visionary.

I believe that wife Aasma and my children Raza, Fatima and Murtaza and their spouses Ashar, Syeda and Insia, like me, despite my numerous and apparent personality flaws. I am sure that they consider me a trustworthy person.

I specially thank my Partners Ms Asra Rauf, Muhammad Raza and my daughters in law Syeda Zaidi and Insia Hasan Zaidi for painfully undertaking the proofreading. I also acknowledge the contribution of my staff Aleen Rizvi for the same. Syeda also did the designing of the cover.

Though not comparable in any sense, I got the aspiration to write this book after reading the autobiography under the title '*Learning from Others*' by Syed Babar Ali who graciously sent a signed copy to me.

During the course of writing this book, I lost my mother on October 21, 2024. I have always lived with her during the whole

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period of sixty-five years of my life, except two years in Lahore in 1986/87. For me there is no life without her. During the last thirty-one years, being the period after the death of my father in 1993, I had not left her alone for more than a week. She lived a long life of ninety-one years. I hope she is in a better place now. God bless her.

I had completed this book on June 24, 2024 (18th Zilhaj 1445) however I had a chance for a complete review during my vacation in London from December 18 to January 1, 2025. During this period, I have tried my best to make the book as 'readable' as possible. This was a great opportunity as there was no frequent disturbance like Karachi.

My observations and conclusions, beliefs and commitments and vision and predictions may be incorrect however I have written this book to provide the perspective of a human life which appears to be successful by society's standard but in vain by the person who lived it.

Karachi: June 24, 2024 (18th Zilhaj 1445)
London: May 8, 2025

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1
Birth and Family Background

Holy Family Hospital

No Change of tag

My mother told me that I was born, after midnight, on Saturday December 31, 1959 at the Holy Family Hospital, Soldier Bazar, Karachi. So, my date of birth is January 1, 1960. On that day, four male children were born in that hospital. I was one of them. All three others were from christian families. The only source of recognition of the child was the hand-tag. Some of my cousins assert that my hand-tag has changed and I am one of those three boys. On the lighter side, on account of my habits of being undisciplined and careless, unlike my father, mother and elder sister this assertion is frequently corroborated. DNA would have been the test however that is not possible as my parents are dead. Now people would have to accept me as told. Nevertheless, the way my features are changing with time, getting close to my father's at the same age, it is confirmed that there has been no change of tag.

I am the second child of my parents. My elder sister, who is two and half years older than me, is named '*Tahira*'[1] nicknamed '*Tari*'. I am the first child, in my immediate family, to have green eyes. Both of my sons have inherited the same.

Change in rule for visits by children

As I was born on Saturday, the next day was Sunday, the holiday. My father gathered all my cousins and children in the vicinity, numbering around ten to twelve, and arranged a '*victoria*' (horse drawn carriage) to visit the hospital. Sunday was a meeting day, however there were so many children with him and they made so

---

[1] Tahira. My elder sister who is two and a half year older than me

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much noise and fuss in the hospital that the hospital management decided that, henceforth, children would not be allowed to visit newborns. My cousins still cherish that journey in *victoria* from Rizvia Colony to Soldier Bazar which happened sixty four years ago. I can imagine the joy and leisure which those children must have had in their two to three miles journey from Rizvia Colony, Nazimabad to Soldier Bazar. This is the first disruption I made in life. I think I am destined to make disruptions. I have made many in my life.

Holy Family Hospital is one of the beautiful buildings in Karachi of pre-independence days. The façade and the strong columns in the entrance are spectacular. Boundary walls are neat, being reasonably sized and see-through brick arrangements, as should have been for public places. There is a beautiful garden at the entrance. I wonder why we (Muslims) cannot make such buildings. Is there anything wrong in our DNA? If we look at all buildings of the missionary hospitals, schools and colleges we find a sense of calmness and serenity in the structure. Why is it so? We do not care for this aspect of life due to which there is no serenity in our culture and personal lives.

My name

My parents were married in Lahore in 1952 and my mother had two miscarriages before the birth of my sister Tahira. On that account, my mother suffered anxiety during the pregnancy of my sister. However, after the normal birth of my sister, she was relaxed at my time. As per her observation the mental state during pregnancy of a prospective mother has a direct impact on the psychology and temperament of the child to be born. She thought that my relaxed and careless attitude is attributed to the same.

I am exactly thirty years younger than my father. My father was born in June 1930 in the city of Badayun, United Provinces (UP) in undivided India. He believed that the difference in the age of a son and father should not be more than thirty to thirty five years. If it

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is more, the child suffers because the father generally retires before the son is settled.

In our family, there is a tradition that females expecting a child recite a particular holy verse. If that verse is recited and a male child is born then the holy name 'Muhammad' [MPUH] precedes the name of the child. Thus my name starts with that holy name. The name '*Shabbar'* was given to me by my father. This is the first such name in my family. I am the first 'Shabbar' in my family. Scholars in linguistics have told me that 'Shabbar' is a Hebrew name. The Prophet Aeron, known as Hazrat Haroon (AS)[2], had two sons whose names were '*Shabbar'* and '*Shabbir'*. It is further stated that both the names are the same. The younger 'Shabbar' is called 'Shabbir'. Like Donald and McDonald. When these names are transposed from Hebrew to Arabic then they become '*Hassan*' and '*Hussain*'. The Holy Prophet (PBUH) is reported to have said that he named his grandsons similar to the sons of Prophet Aeron (AS). So he named them *'Hassan'* and *'Hussain'*. As we are Zaidi Syeds therefore I ended with the long name *'Syed Muhammad Shabbar Zaidi*'. This is the name in all my official records.

2 Hazrat Haroon (AS) . The younger brother of Prophet Moses (AS)

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Lineage and Ancestry

Record of ancestry

There was a thick book in the cupboard in the room of my paternal grandmother. Later in my life, I came to know that the name of that book was '*Tohfatul Awam*' (A gift for the common people). That book was rebounded, from its original print, and two extra pages were added in the beginning and the end.

On the first two pages, which were attached in rebinding there was the generation-wise description of my family lineage from Hazrat Ali (AS)[3] to my younger brother called Nayyar[4] whose name is Enayat Hussain[5]. This we call '*Shajra*' or family tree. There is no proof of the authenticity of that lineage. Once I asked my grandfather about the source. He informed me that the same is being copied by every generation, however this is only for mental satisfaction, not for any other purpose. The status of a man is determined by his deeds not by the lineage. The last two pages, bound at the end, were the description and recipe of the special festival dishes which our family used to prepare on 22nd of Rajab in the honour of Imam Jafer Sadiq (AS).[6]

There were photographs of the authors of the book in the beginning. If I remember correctly, it had the photos of Ayatullah

---

[3] Hazrat Ali (AS) The first Imam of Twelver Shias

[4] Nayyar. My younger brother

[5] Enayat Hussain. The grandfather of my father

[6] Imam Jafer Sadiq. The fifth Imam of Shia Twelvers

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Ishpahani[7] and Ayatollah Brojurdi[8] of Najaf Ashraf Iraq. The book was with my grandmother when we left for Lahore in 1976. I do not know where it is now. Unfortunately, we are fond of collecting unnecessary items leaving the right things behind. I still feel the loss of that book. My mother had however copied the *'Shajra'* in a separate book which is with me.

History of Syeds and Zaidi Syeds

The term 'Syed' is said to be derived from two sources. Firstly from the lineage of Prophet's only daughter Hazrat Fatima Zehra (SA)[9], through her sons Imam Hassan (AS)[10] and Imam Hussain (AS)[11] as one of her names was '*Syeda.*' Secondly, in Arabic 'Syed' means a leader or the 'Amir'. Since Imam Hassan (AS) and Imam Hussain (AS) are described, in most authentic sayings of the Prophet (MPUH), as 'Leaders of Youth in Heaven' therefore anyone from that lineage is termed as 'Syed'.

---

[7] Ayatullah Isfahani was a Shia cleric of Najaf who was born in Madiseh to Sayyid Muhammad al-Isfahani, a renowned alim of Isfahan. He passed his preliminary training in Nimarud School in Isfahan and travelled to Najaf in 1890. He joined the lessons of Akhund Khorasani, who soon recognized the talents of his disciple. al-Isfahani received his degree of Ijtihad from Khorasani. After the death of his contemporary scholar, Ayatollah Mirza Hussein Naini, he became the sole Marja' for most Shia Muslims.Isfahani was banished to Iran for protecting Iraqi Muslims against colonial policies.

[8] Ayatollah Brojurdi a very famous Shia cleric of Najaf Grand Ayatollah Sayyid Hossein Ali Tabatabaei Borujerdi (23 March 1875 – 30 March 1961) was a leading Iranian Shia Marja' in Iran from approximately 1947 to his death in 1961.Borujerdi was born on 23 March 1875 in the city of Borujerd in Lorestan Province in Iran. His family traced its lineage 30 generations to Hassan ibn Ali (the grandson of Muhammad).Borujerdi revived the hawza of Qom in 1945 (1364 AH), which had waned after the death of its founder Abdul-Karim Ha'eri Yazdi in 1937. When Sayyid Abul Hasan Isfahani died the following year, the majority of Shia accepted Ayatullah Borujerdi as Marja'. Scholar Roy Mottahedeh reports that Borujerdi was the sole marja "in the Shia world" from 1945-6 until his death in 1961.

[9] Hazrat Fatima Zahra. The only daughter of Prophet Muhammad May Peace be Upon Him.

[10] Imam Hasan. The grandson of the Prophet (MPUH) and second Imam of Twelver Shias

[11] Imam Hussain (AS) The grandson of the Prophet (MPUH) and Third Imam of Twelver Shias

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I personally feel and believe that there is no preference of one caste or lineage over others. On the contrary, our Prophet (MPUH) in his last sermon at '*Khadir*' clearly established that preference can only be based on piety (*Tuqwa*). This raises the question whether we should attach that 'prefix' before our names. My father never did. However, my grandfather and I use that prefix. I only attach that prefix as that reminds me that I am from that lineage and there should be 'some' even minute, reflection of the character of my ancestors.

Why Syeds in sub-continent only

People generally consider the distinction of Syed and non-Syed as a tradition of the Indo-Pak subcontinent; and question so many Syeds in this region. I also remained confused on that subject. However my views completely changed during one of my visits to Kuwait Petroleum in 1992. I meet one Mr Khalid[12], a Director of Kuwait Petroleum. After our assignment was finished Mr Khalid asked me whether I am a 'Syed'. I said 'yes'. He said that he is also a Syed. I asked him why he does not use the same as a prefix. He said that on account of the prosecution of the family of the Prophet (MPUH) in the Arabian Peninsula after Karbala in 61st Hijri it had been difficult to identify the ancestry. Syeds who stayed in Arabia after prosecution decided to delete any such references. This practice is called '*Taqqiyya*'[13]. He however informed me that younger Arabic generations, who are more secure and educated, are rediscovering their roots. Nevertheless, this is not a matter of any significance for society at large.

The life of Hazrat Zaid Shaheed

We are told that we are 'Zaidi' Syeds. We belong to the Syed lineage through Hazrat Zaid Shaheed (AS) [14]who is buried in Kafel near Hilla in Iraq. He was the younger son of Imam Zainul Abideen

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[12] Mr Khalid a Director of Kuwait Petroleum.

[13] To hide the identity.

[14] Hazrat Zaid Shaheed (AS) The son of Imam Zainul Abideen

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(AS)[15]. The elder son being the Imam was Imam Muhammad Baqir (AS)[16]. Hazrat Zaid Shaheed's mother was named as Jodha Al Sindhi,[17] a lady from Sindh married to the fourth Imam. So from our maternal side, we are Sindhis. Zaidis may be the largest group of Syeds in the Indo Pak subcontinent. I attach as Annexure A further details about ancestry.

Na Dabai-Not to surrender

In India, Zaidis, who came with Emperor Humayun from Iran settled in the district of Muzaffarnagar in United Provinces and are generally known as '*Sadat Barha*'. My particular side of Zaidis, left Muzaffarnagar for employment and vocations and settled in the princely state of Bharatpur, around forty miles from Agra around three to four hundred years ago. They established a village, which is now a tehsil town named '*Nadbai*'. Nadbai is a station on the Agra-Jaipur Railway line. According to one tradition the word '*Nadbai*' in Urdu means '*Na Dabai*'. This refers to the character of people in the village who never surrendered. '*Na Dabai*' in English will mean those who cannot be pushed. My grandfather told me that this was an attribute of the people of Nadbai. It can also be said that they were steadfast in their conviction. When I look back at the character of my ancestors I feel they were different people in their secularism and conviction for truthfulness.

My mother used to describe an event when I was four or five years old. One day I was asking for a meal from my mother. She asked me to wait. I instantly replied: '*Give me the meal otherwise I will go and get the same from the hotel*'. My father's uncle whose name was Syed Muhammad Mehdi,[18] was listening to this discourse. Mehdi Sahib happily narrated the story to his wife. When my mother met her subsequently his wife narrated that after coming back from my grandfather's home Mehdi Sahib was excited and stated that he was proud of his little grandson 'Shabbar' for his self confidence.

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[15] Imam Zainul Abideen (AS) Fourth Imam of Twelver Shias

[16] Imam Muhammad Baqir (AS) The Fifth Imam of Twelver Shias

[17] Jodha Al Sindhi. The mother of Hazrat Zaid Shaheed

[18] Syed Muhammad Mehdi,The elder brother of my grandfather

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He further added that we (*Zaidis of Nadbai*) are always full of confidence and ready for action. He said that his grandson, who was me, is one of them. I have tried my best to show conviction and confidence in my life however it is also a fact that at times I have succumbed.

The aggressiveness in the characters of 'Zaidi Syeds' is in their DNA. Zaidis are the only lineage of Syeds who are identified by a name of a person, not being the name or title of one of the twelve imams. This shows the authenticity of Hazrat Zaid Shaheed (AS). In my view Zaidis are different from other branches of Syeds.

Secular ancestry-paternal

The environment in my grandparents' house was intensely secular. They never asked me to offer prayers or have a fast during 'Ramzan'. My grandmother visited the majalis in Muharram very occasionally. I never saw her, reciting any '*Dua*' except prayers three times a day or in rage or anger or talking ill about others. However ethical values were extraordinarily strong. There was no concept of telling a lie. To miss school without a valid reason was an unforgivable crime. It was not possible to stay outside in the evening unless specifically permitted.

My grandfather's passion was western education. His favourite subjects were English and Mathematics. He used to say that if I do not complete the exercises from the old book of '*Chakravorty*' then I will never succeed in mathematics. In the first attempt, I failed in solving the questions in that book, but ultimately succeeded.

My maternal family are 'Jafferies'. On account of secular attributes of Zaidi, like us, some people in our community say that 'Zaidis' are not 'Shias'. They were tauntingly called 'Sunnis' on account of their extreme secular way of life. 'Zaidis' are very upright people and they strongly practice monogamy. Polygamy was and is still considered a crime or sin in our family.

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Life is for action-No regret

My paternal grandfather firmly believed that good acts are to be undertaken in this world instead of asking others (descendents) to do something in the name of the dead after death. At least five generations of my ancestors were 'educated' but there was no question of anyone getting theocratic education. There was no strong tradition of Muharram rituals. The benign faith of my paternal side is that religion is a personal matter, and good conduct of life in this world with hard work and education is the only source of salvation of man. I found my father and paternal grandfather more satisfied persons on the matter of life after death than others.

There was no tradition of having 'beards' in my family. If it is otherwise, as is in some pictures of my father and grandfather, that was on account of not having shave for weeks or days. In fact, in our family prior to the 1980s, if a boy had a beard, which was very rare, then it was a sign that he cannot be married in the family being termed as '*Maulvi*'. I do not remember any person, less than fifty years old, having a beard at that time, in our family.

The religious legacy

My maternal side was different. My maternal grandfather Syed Muhammad Jamil Jafri and his wife, my maternal grandmother 'Malika Begum'[19] both buried in Mominpura, Lahore were extraordinarily nice persons. My mother told me that I have inherited many attributes from her mother.

Unlike my paternal side, my maternal side was highly religious. They had very strong traditions of Muharrum. Since both of them belonged to *Peharsar (*A village fourteen miles from the city of Bharatpur in Rajasthan, India) they had all the attributes of strong shia traditions. There used to be ten daily *Majalis* in their house wherever they lived, on the first ten days of Muharrum, in additon

[19] Malika Begum. My maternal grandmother

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to many others. My maternal grandmother was an extraordinary lady. She was the only granddaughter of an aristocrat of the state and lived a special life in the care of her widowed aunt, as her own mother suffered tuberculosis which was considered deadly at that time. That aunt of my grandmother had a very long life of around hundred years and died when I was around fifteen years old.

Love of my maternal grandmother

My maternal grandmother was an educated lady. She had deep knowledge of religion and I can surely say that even today I have to see very few females more well read and strongly opinionated than her in my whole family. She had a very good collection of historical and religious books. There was an almirah on the head side of her bed where reference books were placed. She used to regularly read those books. Though she observed very strict purdah, she used to attend the male majalis of all the renowned scholars even when she was very old. My mother has told me that she had many intellectual discussions with Allama Rashid Turabi[20], a renowned Shia Scholar, when she was in Karachi in the 1960's. She admired Turabi Sahib, since the early fifties when he was not as well-known as when he died.

I was her favourite grandchild. She always desired that one of her grandchildren should obtain religious education in Najaf, Iraq. That desire has not been fulfilled. I once asked the reason. She replied that that would be the source of her salvation after death. This is the philosophical difference between my maternal and paternal families. My paternal grandparents never asked my father or any of us to do something in their name after death. They never wished that any of their family members should visit their graves to recite anything for their salvation. As against that, my maternal grandmother was very concerned about her children's action after her death for the betterment of her life after death. She desired a regular visit to her grave and believed that anything noble done by her siblings will benefit her in her life after death.

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[20] Allama Rashid Turabi. Famous Shia orator.

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Incidentally my Partner Asim Zulfiqar Ali[21] in Lahore has arranged the task of reciting one chapter of Holy Quran daily on the graves of my grandparents in Mominpura. I do not think that I will receive any such blessing after my death.

In this respect, I am tilted towards my paternal side. However, one should leave something in this world which is a source of benefit and relief for the human kind.

A noble man-My maternal grandfather

My maternal grandfather was a gentleman. He was an officer in Central Excise and Land Customs. He used to travel on foot from his office on Nabha Road to Krishen Nagar even when he was at a senior post. He started his career in Delhi where he was an ardent supporter of Muslim League and Pakistan Movement. He worked in Muslim League Head Office in Delhi with Syed Shamsul Hasan[22]. Since he was a government servant he was never given an official post. He was very close to Khan Liaquat Ali Khan[23]. But his passion, love, dedication and obedience ended with Mr M A Jinnah who he always referred to as '*Jinnah Sahib*'. Once I asked why he was so attracted to Mr Jinnah. He replied that Mr Jinnah had a high level of integrity and intellect, which was not there in any other Muslim personality in India. He believed that whatever Mr Jinnah was saying would be right as he was sincere and the man full of integrity.

I had a serious disagreement with my grandfather on the matter of two nations' theory. He never agreed with me and used to argue that our generation does not know the ground realities at that time. With all respect to my late grandfather, now in 2025, history has revealed that my grandfather's passion and strive was not what Pakistan is today. This does not mean that he was not right.

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[21] Asim Zulfiqar Ali My Partner in Lahore

[22] Syed Shamsul Hasan. The office Secretary of All India Muslim League Delhi

[23] Khan Liaquat Ali Khan. First Prime Minister of Pakistan

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My grandfather had all the records of the activities of Mr Jinnah in those days. He maintained it till 1985 when he died. He wanted to print a book of that record. He could not do that as he was not happy with the politicians of Lahore.

My maternal grandfather opted for Pakistan at the time of partition. I once asked, why and with what intentions, he did the same. He replied that he believed in Mr Jinnah's mission of a state for Muslim majority provinces. He knew that his area would not be part of Pakistan. However he considered it was his duty as a young officer of the Indian Government to support Mr Jinnah. He said that he was supposed to be posted in Lahore which was only around two hundred miles from Delhi where his family resided. He thought that he would stay in Lahore during the weekdays and would spend weekends in Delhi after only a five or six hours' journey. His children will continue studying in Delhi and he himself would go back to Delhi after retirement. There was no chance, question or likelihood of migration or resettlement in Lahore. I once asked whether he had any remorse for his option for service to the Pakistan Government instead of the Indian Government in 1947. He said: 'No'. However he said that what happened with his family in Delhi and what he saw in 1947 in Walton Refugee Camp in Lahore, was totally undesirable. Furthermore, the memories of '*Peharsar*' (his village in India) and graves of his ancestors which were left behind, were extremely painful for him. Now the name on his grave has a suffix '*Pehersari*' in Momimpura, Lahore.

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Parents

Loss of my mother

I lost my mother during the writing of my autobiography on October 21, 2024. Everything has changed for me after that. She had a long inning of ninety one years however I consider that I am not complete without her. I always believed that her prayers would protect me from all hazards and risks. I have lost that shield. In my life, once I was directly attacked, near Nishtar Park, but bullets fired were missed, due to her prayers. There were many other such occasions. As she was present and the protective shield was there I became extremely careless in my actions. Now after October 21, 2024 the shield has disappeared. God said to Prophet Moses (AS) after the death of Moses' mother:

> *'Moses be careful now. The person whose prayers protected you is no more there'.*

Education and job of my father

My parents, Muhammad Tahawur Zaidi[24] and Fatima Zehra Jafri [25] (Shakeela) were married in 1952. It was an arranged marriage. My mother is the niece of my father's brother in law. My father's brother-in-law Syed Muhammad Shakeel Jafri[26] was the younger brother of my maternal grandfather Syed Muhammad Jameel Jafri.

My father had a hard life after coming to Karachi in 1948 from Agra. He was in B.A Part III when he came to Karachi. In Karachi he got admission in S M College on Burns Road and obtained B A Degree from the Sindh University. Then he got admission in

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[24] Muhammad Tahawur Zaidi. My father

[25] Fatima Zehra Jafri (Shakeela). My mother

[26] Syed Muahmmad Shakeel Jarfri. The younger brother of my maternal grandfather

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Karachi University in M.A Economics and, as per my father, he was the first batch of Karachi University as by that time Sindh University had shifted to Hyderabad. At that time, the University of Karachi was located near Civil Hospital. In addition to his Masters in Economics and Literature he was also a '*Fellow of the Chartered Insurance Institute of England & Wales*'. This is the highest qualification in the field of Insurance. When qualified in 1974 he was the fifth or sixth person in Pakistan with this fellowship.

My father's first job was at the New Zealand Insurance Company. He told that one day he and his closest friend Mr Swaleh Naqvi[27] were roaming on McLeod Road, now I.I.Chundrigar Road at the place where there is Habib Bank Plaza Building now. They saw the offices of National Bank of India, now Standard Chartered Bank and New Zealand Insurance Company Limited in Volkart Brothers Building. Both decided to seek a job. Mr Naqvi went to National Bank of India and my father to New Zealand Insurance Company Limited. Both were employed and remained in the same field throughout their career. Mr Naqvi became the President of BCCI and my father ended up as General Manager in National Security Insurance Company Limited.

Unlike general perception, our class of educated migrants from areas of UP have not snatched jobs from locals. There was no Sindhi middle class and educated Hindu Sindhis had left. The vacuum had been filled by people who came after migration. If they would not have filled that vacuum, Pakistan and Karachi specially would have been a totally different place. This fact can be corroborated by everyone who was present at that time.

Social life of my parents in Karachi

My parents were a content and gratified pair. They were happy with what they had got. Both of them were studious and our house was filled with books, digests and newspapers. It was almost a

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[27] Swaleh Naqvi. My father's friend and the President of BCCI. Father of Mr Nadeem Naqvi

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crime if someone did not read the newspaper of the day. My parents used to read novels and digests, especially '*Aalmi*' and '*Subrang*' digests and I have not ever seen them reading any religious book. I am completely secular in my upbringing. It was almost a norm that my parents used to go to a movie every weekend.

In that sense, I realise that the generations that lived in Karachi in the 1960s and 1970s were totally different from what we are nowadays. They had a very enjoyable social life which we miss. I remember my uncle and aunt going to their friend to play cards. This change in the society has come after the Iranian Revolution and Zia Ul Haque in Pakistan. This has destroyed the culture of the city.

My father had a pleasant but limited circle of friends. Other than Mr Swaleh Naqvi of BCCI, his only other friend was Squadron Leader Muhammad Mudabbir Rizvi[28]. These three friends and their wives were so close that they were considered a part of the family. *Mudabbir Chacha* used to live near the Airport and we used to visit them very frequently. I have seen them sitting together and having relaxed discourses for hours without being constantly disturbed, as we are, by cell phones.

My father was a reserved man. For the last four to five years of his life his primary hobby was to fill the crossword puzzle from '*Daily Dawn*'. For that purpose the Chambers English Dictionary was always with him and he used to spend hours in that activity. He was not interested in any other activity. I had very limited interaction with my father. If I count the sentences I have exchanged with my father then those would only be in hundreds. There is no tradition in the paternal side of my family to publicly exhibit love and affection to children.

My father had a very close relationship with my mother. They used to love each other despite serious differences in the way of

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[28] Muhammad Muddabir Rivzi. The closest friend of my father

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living and personal attributes. My mother had a very large number of friends and she had very close affection with her younger sister Mrs Hamida Farhat[29] who was around fifteen years younger than her. Since my mother was the organiser of big majalis during Muharram therefore, she had a very large circle whilst she used to live in Rizvia, and there used to be a continuous flow of people to meet her.

Muharrum and my mother

My mother was extremely particular, as far as, Muharrum was concerned. She got this attribute from my maternal grandmother. I observed that she was a completely different person from 29th of Zilhaj to 13th of Muharrum. During that period my mother had no activity other than Majalis. She was totally different in her attire and attitude during that period.When I was in Islamabad, for a short period, she managed that there should be an arrangement for her in Imambargah in Islamabad. I am a firm believer that '*Azadari*' being the memory of martyrdom of Imam Hussain (AS) in our families, has been kept alive by ladies. The tradition and manner of Muharrum as my mother used to observe, is fastly changing. It may be natural but it is to be understood by our younger generation that this is the primary ethos of our culture and way of life. It is not a question of religion or sharia or otherwise. My mother was also a poet. But she has only written the eulogy of Imam Hussain (AS). My mother was so fond of Majalis that she never lived in a house we made in Block H North Nazimabad in 1967 notwithstanding the fact we had to stay in a rented place in Rizvia till we got a new home in Rizvia Society.

Conviction of my father

Now in 2025, when I look back into the life of my parents, I feel that both of them had a life better than us as they had more time for each other and there were few distractions. I feel that we were

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[29] Mrs Hamida Farhat. The younger sister of my mother.

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looked after well by my parents. My father was a very educated person. He could not achieve the designation as per his education in his career as he was, not used to partying being a norm and culture in that industry, and being extremely upright in his acts. My father just a day before his death said:

> *"I may be accountable for not fulfilling any of the obligations which God had required me to do; however I am confident that I have not done anything wrong for any human being intentionally. There may be mistakes but not any intentional wrong action. "*

My father never missed his prayers or fasting in the month of Ramazan, however I have never seen him offering prayers in the mosque. He used to go to the mosque only three times during the year. Two times during the Eid prayers and one on the day of *Ashura*. However, he used to go for Friday prayers wherever they were held. He was completely secular in his views and would never discuss religion with anyone. We used to attend Majalis but only of renowned orators. Like my paternal grandfather and my family at large, he was a great believer that everybody has to do good acts and deeds during their lifetime. He never asked me to do something for him after his death. On the financial side, of religion, he was very upright and used to pay Zakat and Khums very regularly. He left for me thousands of receipts of his payment

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of Khums to Ayalullah Khoei of [30] Iraq to his representative in Pakistan Mr Yousuf Nafasi[31].

My father's marriage

In our families, there was no concept of '*Rukhsati*' on the day of '*Nikah*'. 'Barats' used to stay for days and sometimes weeks in the bride's house. If both events used to take place on the same day then it meant that this is the second marriage of either bride or bridegroom. This tradition was broken sometimes in the 1950s

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[30] Ayatullah Khoei. Grand Ayatollah Sayyid Abu al-Qasim al-Musawi al-Khoei, November 19, 1899 – August 8, 1992) was an Iranian-Iraqi Shia marja'.Al-Khoei is considered one of the most influential twelver scholars.After the death of Muhsin al-Hakim in 1970, he became the spiritual leader of much of the Shia world until his death in 1992. He was succeeded briefly by Abd al-A'la al-Sabziwari, until his death in 1993. Then his former student, Ali al-Sistani, took leadership of the seminary, whereby many of his followers became followers of al-Sistani.Al Khoei was born in the Iranian city of Khoy, West Azerbaijan province in 1899. Khoei grew up in Iran. Around the age of 13, he moved to Iraq along with his older brother Abdullah and took up residence in the holy city of Najaf where he began studying Shia theology with the scholars of that city. He eventually attained the rank of Ayatollah and was made a marja. Khoei continued to live in Najaf, becoming a teacher for the remainder of his life, and overseeing the studies of scholars who would be qualified to issue fatwas based on Shia theology.

Due to his prominent position as a teacher and scholar in Najaf, he became an important leader of worldwide Shias. He was made the most prominent Grand Ayatollah in 1971 after the death of Muhsin al-Hakim. In this position, he became a patron of numerous institutions across the globe that sought to provide welfare, and also provided scholarships to theological students from across the Muslim world.He is considered as the architect of a distinct school of thought in the principles of jurisprudence and Islamic law, and one of the leading exponents of *kalam* (scholastic theology) and *rijal* (study of the biographies of transmitters of hadith, the prophetic traditions), *fiqh* (jurisprudence), and *tafseer* (exegesis of the Qur'an). His interests included astronomy, mathematics, and philosophy. Al-Khoei's status as the pre-eminent scholar of his age did not go unchallenged. In the 1970s, Grand Ayatollah Mohammed Al-Shirazi, a radical theologian based in Karbala had a long-running feud with Al Khoei and his fellow clerics in Najaf over the legitimacy of theocratic rule. The dispute resulted in Al-Khoei seeking to dismiss Al Shirazi's status as a religious scholar.After the Persian Gulf War, Khoei was arrested by Saddam Hussein during the mass Shia uprising that followed the defeat of Iraqi forces. While under arrest, he was taken to Baghdad and forced to make public appearances with Saddam Hussein. Hussein eventually allowed Khoei to return to Najaf, but he was placed under house arrest. Khoei died on 8 August 1992 in Najaf, at the age of 92.His funeral was led by his student Ali al-Sistani. He was buried in the Shrine of Imam Ali in Najaf.

[31] Yousuf Nafasi. The representative of Ayatollah Khoei in Karachi

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after partition. Nevertheless, for a '*Barat*' from another city there was an implied stay for days.

My father's marriage party stayed in Lahore for over four days. It was common in Lahore to receive Barats in this manner. The neighbourhood around that particular house was supposed to provide accommodation. In my grandfather's house in Lahore there used to be seven or eight extra beds which were meant to be available for the neighbourhood's marriage and other such occasions. There was no concept of any marriage hall etc. Since my grandfather's house was big, with around two kanals of empty plot, therefore all marriages in the area were held on that plot. The address was 32 Onkar Road, Krishen Nagar which is the name of my autobiography. Our younger generation cannot imagine the environment of a marriage party of forty people staying for four days in the bride's house. My uncles and aunts told me that it was a real enjoyment. This was the first train journey to Lahore which has not yet ended, except that now we have not travelled by train since the 1990s. I want to take my children and grandchildren to Lahore by train to observe and experience the life we have spent, but I have not yet done so. The marriage party (*Barat*) of my father went to Lahore in an exclusive bogie of a train specially booked for that purpose. Around thirty to forty people went from Karachi to Lahore. They stayed in Lahore for four or five days as was usual in those days. Karachi was a new place for my mother as her family had settled in Lahore after partition and she was studying there in 9th grade in Lady Maclagan Girls School, Lower Mall, Lahore when she was married. My mother told me that her teachers were against the marriage at that early age of sixteen years to a person living in a far flung place of Karachi. But my maternal grandfather was not in a mood to listen to any argument.

Custodian of family investment

My father was the custodian of investments of all my close relatives. He used to invest their funds in National Savings Certificates at United Bank Limited, I.I Chundrigar Road Branch

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(UBL). Two or three of such persons were based in the USA, including my aunt and my first cousin. Whenever those people required funds my father used to pay from own pocket so their accumulated interest was not lost and on maturity it was adjusted. It was a very complicated procedure and substantial sums were involved. All the certificates were purchased in the name of my father where I used to be the *'nominee'*. The certificates or scrips ran into thousands. When my father came from hospital, just a day before his death, he got all the certificates informing me that the name of the 'real owner' had been written on the back of the scrips 'in pencil'. He handed over the custody to me and died the next day. I think God had given him the strength to come back from hospital, only for this purpose.

After his death, my sister and I sat down for two days and nights and arranged all the certificates in order. There were so many certificates that I had to engage one of my office person Mr Sharif[32] who used to visit the UBL Centre for encashment which lasted for a long time. UBL was not ready to encash more than fifty scrips at one time. My share, in all this, was not more than rupees thirty five thousands only whereas the whole amount was in millions.

Illness and departure to eternal abode of my father

My father was born in 1930. He had good normal health with no major ailment. In May 1993, he had some minor trouble. I took him to my family physician, Dr Shariatullah Siddiqui[33] in Rizvia Society. Dr Sahib saw him and asked me to stay. When my father had left, he told me, without having any diagnostic report or analysis, that my father had gall bladder cancer and if he would have survived over six months then that would be a miracle. I was shocked. There was no apparent sign of any ailment and he had been attending the office. He has prepared his income tax return for the year ended June 30, 1993. Then gradually he started

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[32] Mr Sharif. An office staff of A F Ferguson & Co

[33] Dr Shariatullah Siddiqui. Our family physician. An extraordinary intelligent man

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developing jaundice. We took him to Aga Khan Hospital and Liaquat National Hospital. Diagnosis by both the hospitals was the same as made by Dr Shariatullah. Despite having a tumour of three to three (3x3) inches there was no pain or swelling, except severe jaundice. Ultimately, he was admitted in Liaquat National Hospital under the treatment of Dr Rofina Soomro[34] and there was a decision by her that he would be operated by Dr Moizudddin[35].

Before the operation, laboratory tests revealed that his blood had gotten extraordinarily thin and required medicine to be brought to the right level. One medicine was prescribed. I used to buy that medicine from a shop in Muhammad Ali Society. One day, the salesman asked me why I had been buying so much of that particular medicine. He informed me that he had not seen any person using the medicine in this quantity. After very heavy doses the required level was attained and the date of operation was announced. In the morning, when he was being shifted to the operation theatre it was informed that the blood level had again deteriorated and the operation could not be held.

My father was fully confident about his recovery till the date of operation. When it transpired that the operation could not be held then he lost the hope for his life. But he never complained. After having failed in operation the doctor started chemotherapy. He was given adequate doses and within twenty days the intensity of jaundice reduced substantially and it reached to such a level that Dr Moiz and Dr Roofina asked us to take him home, if so desired. We got him discharged. On reaching home. He got out of the car on his foot and there was no apparent sign of any major trouble. Dr Roofina had told us that he could survive for for six months or so, however it would be completely out of control if there is a rupture of the tumour. If that rupture happens, the person dies in a day. It so happened and my father left for his eternal abode without any apparent pain one day after reaching home. After the

[34] Dr Roofina Soomro. An oncologist at Liaquat National Hospital

[35] Dr Moizuddin. A surgeon at Liaquat National Hospital

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whole episode, I became really impressed by the intelligence and the accuracy of the diagnosis of Dr Shariatullah Siddique. He was a genius but remained a physician in a middle class locality.

Fear of parents and fear of God

Despite intense love and affection from my parents I was always afraid of my parents in the sense there was an inherent fear in mind that my parents should not be angry with any of my acts. This sense of fear stopped me from indulging in many things which could have been bad for me. This aspect is missing in the present parenthood. It is my concerned view, that all parents should draw a line for actions and deeds for which they would be unhappy with their children. That line is to be demonstrated in various ways without compromise. There should be no arguments on such matters. If that orbit is supposed to be changed for some reason, then the same should also to be communicated properly. My mother taught that one should always be fearful of the wrath of God on account of a wrong act. This fear of God and fear of parents is so ingrained in my life that I never considered myself an *'independent person'*. This slavery is my salvation. I think this is the right approach. There has to be a binding. My mother always told me that one should not be proud of anything. That attribute is only for the supreme power.

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My Wife Aasma

My wife Aasma[36] is a blessing for me. If she would not have been with me then it would not have been possible for me to do many things which I did in my life. She supported me in all my endeavours, and now I am so dependent on her that I cannot live a second without her. All my financial affairs were looked after by my father during his lifetime. After his death in 1993, all my financial affairs are being looked after by her. I do not know what my assets are and where they are located.

I confess that she has sacrificed her life for me. I have many bad and odd habits and she tolerated my wrongdoings without any complaint. My marriage with Aasma is an arranged marriage.

She is the granddaughter of one of my father's friends in EFU Insurance Company Limited. This family is from Lucknow and their lifestyle is much more refined than ours, being people of Agra and Bharatpur. However, she completely adjusted in the family and my mother, who preferred marriage within my larger '*Biradari*'[37], candidly admitted that Aasma is one of the best daughter-in-laws in the family. It is very difficult for a lady of our family, like my mother, to admit this. This clearly shows that Aasma has really shown dedication, love and perseverance.

The arranged marriage within two different cultures is a difficult proposition. Furthermore, there was a difference in lifestyle when we married. I used to live in Rizvia Society at the time of my marriage. At that time, MQM was at its peak, and there were constant firing and riots in the area. There were frequent curfews including the day we were married. As against that, my in-laws

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[36] Aasma Ahmad. My wife

[37] Community of migrants from Shahgang and Bharatpur to Pakistan. Our ancestral village in UP and Rajasthan in India.

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used to live in Defence Phase V. I can imagine how she would have felt after hearing rounds of fire just outside the window. Usually, it is difficult for the girls brought up in that atmosphere to live and adjust in a different social environment. Furthermore, there were very strict codes of conduct for various activities like Majalis etc in our family. Those were, at times, irritating. However Aasma never complained and her only objective was to keep me happy and comfortable. This is really commendable. I have no hesitation in admitting that I have not done justice with Aasma. She has changed herself for me and I have stayed with all my bad habits. She never cared for her health and well being and spent time looking after me and my children. Now, I really feel that I have not reciprocated the love, care and passion she has shown to me.

One of the best attributes in Aasma is her soft heartedness. I have observed that she really cares for the people who are poor or are in trouble. During the whole period of my married life, she has not asked anything from me, as it generally happens. She is fond of good shoes, dresses and jewellery but she never asked me for the same. She arranges the funds accordingly and buys the best things available.

We have lived a prosperous and comfortable life throughout, however when I was under severe mental pressure during my tenure as Chairman FBR. Aasma was my only support. One day she decided that enough is enough, and she booked the flight and brought me directly to Sindh Institute of Urology & Transplantation (SIUT) for my treatment. I sincerely feel that if she had not taken this action then I would not have been in this world.

I was so ill that one of our family friends, Dr Huma Baqai[38] has told me that she was on the same flight from Islamabad to Karachi. When Aasma met her she (Aasma) started crying on account of illness. My condition could be imagined by the fact that I did not notice Dr Huma.

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[38] Dr Huma Baqai. A friend. Dean Millenium Institute of Technology

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Aasma has brought up my three children in a very cultured and honourable environment. All three of them have the attributes of their mother and her way of upbringing. This is the best gift a wife can give to her husband. I am lucky for the same. We started with an arranged marriage however now I am in intense love with Aasma. I think this is a better route.

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My elder son-Raza

On October 17, 1989 my son Raza was born in Sindh Hilal Ahmar Hospital through a caesarean section. The name Muhammad Raza[39] was given by my sister Tahira. She told me that she had prayed in 'Kaaba' that if a son is born then the name will be 'Muhammad Raza'. So we named the child 'Raza'.

Raza was extremely beautiful in his childhood. He has green eyes and is the first grandson in the family on both sides. So, he received extraordinary love and care from everyone. The birth of the first child is a unique experience for a person. I felt that I have become a different person.

My father had a very close affinity with Raza. I could feel the love and affection which he used to shower on him. I now feel that grandchildren are dearer than children. Now, this is my own experience. I had not seen my father being angry with my mother publicly. However, once my mother went shopping with our driver and there was a delay in picking up Raza from the school. My father really got angry with my mother at that ocassion.

Raza has been an exceptionally bright student and got his 'O' Level Cambridge Examination from Lyceum Academy in Karachi with distinctions. Then he proceeded to the UK to do his degree and masters in Actuarial Sciences from Cass Business School, City University London. Afterwards, he worked in Catlin Insurers in London. Deloitte Advisory and J P Morgan at their London Office. Raza has been married to Syeda Zaidi, who is like a daughter to me. She is a very nice girl. Now, they have two adorable daughters Zainab Fatima and Amna Batool. These two kids of Raza are very close to me and my wife Aasma. We cannot live without them.

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[39] Muhammad Raza. My elder son

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Raza, unlike many other Pakistanis, has decided to return and work in Pakistan. Both Raza and I feel that we have a reasonable establishment in Pakistan, including our network and there is no reason to abdicate that. We consider that the political and economic situation will change positively. A city of over thirty million in a country of two hundred and fifty million people will always require professional services of high quality that can only be provided by people educated and trained in our system. Raza also heads my firm in the UK, by the name of *Syed Shabbar Zaidi LLP UK*. He specialises in international transactions.

Crossing at Zaib un Nisa Street

At around 2.30 in the morning of October 16, 1989 my wife Aasma, who was expecting her first pregnancy, had pains and I decided to take her to the Sindh Hilal Ahmar Hospital on Teen Talwar in Clifton from my house in Rizvia Society. There were three people in the car. Aasma, my mother and me. I drove the car and the ladies sat on the back seats. It was my father's Green Charade. When we reached the crossing at Zaib Un Nisa Street near New Ruby Jewellers, a car coming from the right hit my car at full speed. It was a big accident. It was actually his fault as he was driving very fast without expecting a car coming on the Zaib Un Nisa Street at that time. Nevertheless, I also missed the car coming from the right side.

I observed that this accident was some big test in my destiny, spared by the Almighty, due to prayers of my mother and my mother-in-law. The way both the cars crashed and the speed in which the cars were running was enough for a fatal end especially for a lady on her way to maternity home. This was the time when I realised that there is a power which helps and supports me in such situatons. I am a firm believer that there is some power, somewhere, which helps the people in trouble. Furthermore, it is my firm belief that some difficult events and moments, originally destined so, are postponed, cancelled or deferred due to prayers of someone dear to that person. The accident we had that night

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opened my eyes to the fact that man is exposed to all kinds of risks and there is a power to take care.

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My only daughter-Fatima

Since my elder son Raza was born through caesarean section therefore we were worried at the time of the second pregnancy. By the grace of God, my only daughter was born on September 14, 1991 by a normal delivery in the former Middle East Hospital in Clifton Karachi. Fatima was a very healthy and good looking child. We all were extremely happy with the birth of Fatima who was named as 'Fatima Batool' by my mother.

Fatima grew up as a very loving and conscientious child. She is very fond of children.I have a special affection with her for the reason that she is closer to me in temperament than my sons. She is very self asserting and does not agree with others easily, however, despite the same, she is very soft hearted. Fatima is married to a handsome and extremely nice person Syed Muhammad Ashar Abbas. He is the first cousin of my wife. I have yet to see a person more simple and straightforward than Ashar. Since he has been brought up in Canada therefore he does not have a full idea about the ways we live in Pakistan.

Fatima has two adorable kids. Muhammad Abbas Ashar Syed and Zahra Syed. Both these children are extremely nice and obedient. Abbas says he wants to be a writer like his grandfather. Zahra (Jojo) is the most beautiful girl in our family. I am proud to have grandchildren like them.

Fatima who is trained as a lawyer and looks after my Canadian practice which she operates from her residence due to family engagements. We want to have substantial practice in Canada and for that purpose we have formed an entity by the name of *Syed Shabbar Zaidi Corporation, Toronto.*

Though Fatima is miles away from us, technology has made her close to us. I am constantly asked by the media people for time on

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their channels. Fatima is the first contact and I have asked all such people to contact Fatima who manages my calendars and timings. The only problem for her is the time difference between Toronto and Karachi/Lahore/Islamabad as people disturb her at odd times however over the time they have also learnt. I want to enhance the role of Fatima in my professional work.

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My younger son -Murtaza

I was blessed with a second son on February 26, 1995. My mother named him Murtaza. So his full name is Syed Muhammad Murtaza Zaidi. Murtaza is a quiet and nice boy who has recently been married to a beautiful girl from the family of my daughter's in-laws by the name of Insia Hasan in 2024.

Murtaza has done his graduation in Business Studies from Toronto Metropolitan University, formerly Ryerson University which is a public research university located in Toronto, Ontario, Canada. The university's core campus is situated within the Garden District, although it also operates facilities elsewhere in Toronto.

Murtaza has a very deep interest in reading. Like me, he is very interested in history and economics. His instincts on these matters are very appropriate. Murtaza, like his elder brother, unlike many young Pakistanis, though being educated in Canada, has decided to live in Pakistan. He looks after the administration and economic advisory side of our operations. I want him to be a consultant having knowledge of economics with the regulatory framework of corporate, tax and foreign exchange laws.

I have a very large number of books at my home. Murtaza is the most frequent user of my library and I hope that he will maintain that collection in good order afterwards.

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2
Early Life

Haider Manzil -Rizvia Colony

In Karachi, my family is one of the earliest residents of Rizvia Colony which was established, in 1948, by Maulana Anisul Hasnain Rizvi[40], a teacher in Sindh Madrasa, being the father of Dr. Muhammad Hasan Rizvi.[41] The lane where my house was located had six houses out of which four, including the commercial building, at the corner, now named '*Haider Manzil*' are owned by my larger family. The first house on the corner with a very huge margosa (*Neem)* tree is the house of the elder brother of my grandfather Syed Zawar Hussain Zaidi[42]. The address of that house is D 45 and is named '*Zawar Lodge*'. The stone at the house, which is still there, shows the date of construction as April 1, 1950. This is the date since when our family has been living in Rizvia Colony. Before that, from 1947 to the date of our settlement in Rizvia Colony, my family stayed at Saeed Manzil on Bunder Road.

Rizvia Colony is an 'only Shia' residential area and is not the part of Nazimabad which starts after Rizvia Colony. This, as per land records of Karachi, is called '*Trans Lyari*' area, which was earlier inhabited by various Balochi Goths. Those Balochis have become '*Red Indians*' in that area. This is an unfair act on our part.

Two main groups used to live in Rizvia Colony in the beginning. One consisted of people from the city of *Amroha*, including Maulana Rizvi. The other was those from *Agra-Bharatpur* representing my family.

We were in majority, therefore, we always controlled *Shah Karbala Trust*, the property owner in Rizvia Society. There were

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[40] Maulana Anisul Hasnain Rizvi. Founder of Rizvia Colony.

[41] Dr Muhammad Hasan Rizvi. Son of Maulana Anisul Hasan Rizvi

[42] Syed Zawar Hussain Zaidi. The elder brother of my grandfather

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around seventy to eighty houses belonging to my extended family. The hall of Imambargah Shah Karbala, Rizvia Society is probably the largest imambargah hall in the country. It has a big covered balcony replicating traditional imambargahs in Lucknow. That is for ladies to observe majalis in *purdah*. During my childhood, Rizvia Colony was like a single house and we knew almost all the residents. There was no concept of locking the doors during the daytime. When, as children, we used to play hide and seek, during the nights, all houses were our hiding places.

Playing hide and seek during the night was a regular outing for the children of the lane where I lived. There was a group of around twelve to fifteen children out of which seven or eight were girls. There was no gender distinction. I met a sixty year old lady who settled in the USA, in 2018, and could not recognize her. It later transpired that she was my fellow in the hide and seek game. I am sure that our children and grandchildren will never be able to enjoy that life. There was no concept of '*purdah*' or '*hijab*' in the vicinity of Rizvia Colony and I do not remember any of the girls wearing '*hijab*'. '*Burqah*' (a long enveloping garment worn by Muslim women in public) was generally there for married ladies in some families. Although it was the only Shia location, the environment was highly secular. There was no concept of offering prayers in the mosque by young people. This was confined to old people. One or two of the youngsters, who used to offer their prayers in the mosque, were outcast in the group of children. They were termed '*Mulla*' or '*Moulvi*' . The colony has transformed from a residence of upper middle class professionals, with a secular mindset, to a place with people having ritualistic religious habits engaged in small and medium sized businesses. The Iranian revolution has changed many things for Shias in Pakistan.

Almost all the shopkeepers in the colony were from outside our community. I have yet to remember any person living in Rizvia Colony who had a shop there. Even if one or two families had shops, they were not considered to had been engaged in a reasonable profession. Almost all the people living in the society

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were from middle class society of Agra and Amroha. They were mostly employed in Government Services, Professors, Judges and Lawyers, Doctors, Engineers and employees of big companies. There was a big commercial centre on the main road which was called '*Pehli Chowrangi*'. The word '*Chowrangi*' was derived from a very big circle in between the roads. There were no traffic signals and traffic was managed through roads around that circle.

Before the birth of my younger brother, who is six years younger than me, I used to sleep on the double bed of my parents. After the birth of my younger brother I got a separate bed. My sister always used to sleep with my grandmother on a very big bed in her room. I never saw my sister sleeping with my mother. She was very close to my grandmother, by the name Umme Laila Khatoon[43]. My earliest memory is sitting on the window of our room facing the street outside, with the instruction from, my mother, not to go out of the house. There was a park outside our home where boys used to play volleyball in the evening. I think I was four years old at that time. Looking at those players which were all known to me is my earliest memory. I was ocassionally allowed to go out only to the extent of that park. At that time, there was no wall around the park and there was no grass or trees. It was a barren piece of land where I have spent the first ten years of my life. A happy carefree child well protected in every sense.

My mother told me that after my birth, our house, which was quite spacious, became overcrowded. My uncle, who used to live in Hyderabad, died at a young age leaving my widowed aunt , with four daughters and one son. They came to Karachi after their father's death. One of my grandmother's brothers also stayed in our house. At one time, around fifteen people used to live in that house. My mother told me that,despite overcrowding, it was a very peaceful living. The only reason for not having usual disputes of the joint family system was that in our family everyone had a distinct way of life and there were limited but cordial interactions. My grandmother used to read newspapers or the Quran in her

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[43] Umme Laila Khatoon My paternal grandfather

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spare times instead of doing family politics. She was a barrier against family politics. All of my cousins, from my aunt now live in the New Jersey area of the USA. With '*Whatsapp*', in use, we are in constant touch with them.

I was a healthy and active child in my house. All my cousins who were older than me used to pamper me. My mother told me that my aunt who became a widow at a young age, with five children, usually remained sad. My grandmother observed that her daughter (the widowed aunt) only smiled whilst playing with me as a child. My aunt was seventeen years older than my father, however she died after my father. I have yet to see a lady more disciplined and cultured than her.

Earliest memory

I remember events from around four years of age. My grandmother's room in between the two portions of the house was the place where I have spent my early years. The room had very few things. There was a big bed for my grandmother and sister. There was a wooden cot called '*Chowki*' used for offering prayers. There was a cupboard for clothes and a very old wall clock with a rotating pendulum. There was an almirah on the wall where my grandmother used to keep her books and other useful items. There were five or six sealed cardboard cartons there. For a long time, I used to wonder about the content in those boxes. My grandmother was very possessive about those boxes. One day, I opened one of those boxes and found some electrical tubes and other such things in the box. On enquiry, my mother told me that these are equipment imported by my father from the USA whilst he was trying to install a Television System in Pakistan in 1950s. He left that hobby due to lack of interest by the authorities. The equipment was imported from the USA in 1952/1953. My mother told me that my father had left and forgotten about that hobby but my grandmother was safe keeping those items as those were toys of her child, being my father. This is the affection of a mother for her child and his belongings.

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I was very fascinated with the clock on the wall and I used to hang on the clock by climbing on my grandmother's bed and a portion of the window. One day I fell on the bed with the clock. I did not leave that exercise except that I became slightly more careful.

A naughty child

I was known as a naughty child in the area. My favourite biggest hobby was climbing on the trees, roofs and whatever I found for that purpose. In one of the shops near our house, there was a painter of billboards. On the back of billboards there is always a frame of wood on the backside. When such billboards are placed against the wall, climbing on those frames becomes a game. At times, I used to climb twenty thirty feet from the ground. It was very dangerous and my uncles and neighbours used to complain to my mother. My rescue in these circumstances was my grandmother's room and after any such incident, I used to stay away from my mother's eye under the protection of my grandmother. The only problem was lunch or dinner during that protection period. It always remained my strategy not to face my parents. My sister used to care in those circumstances. She was an obedient and peaceful child and was always worried from my side. She was always afraid that I would be injured or beaten up by the children outside. She and my grandmother used to stop me from these habits however I think they were never able to achieve that goal. Since I am two and half years younger than my sister, she always considered it as her duty to be accountable for my actions. She wanted to control me. She still does sometimes as we live in houses adjacent to each other.

There were organised sports in Rizvia Colony during those days. There was a cricket team named '*Diamond Cricket Club*' who used to practice in the ground where Rizvia Marriage Hall and *Imam Zainul Abideen* (IZA) hospital is presently located. There was a hockey ground where famous player Safdar Abbas used to play. That ground is now occupied by *Imam Hassan Askari School*. There were two hockey teams. One was a senior or experienced one where professional players used to play. The other was the junior

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team where I used to play as *'left out'*. We had a white short and red half sleeved shirts as our dress. There used to be matches with other teams on Sundays and we used to attend those as spectators. I do not see any team sports in Karachi as there are no playgrounds in the vicinity. This is one of the reasons for our cultural and social degradation.

There was no security issue for the houses in those days. Doors of all the houses in our Colony used to remain open during the day time. Even during nights there used to be an ordinary door closure. There was no concept of having 'iron grills' on the windows of any house. These grills came into existence after 1970. There was no concept of dacoities in those days. There were very few incidents of minor thefts by climbing the outer walls. When I visit the UK and other western countries and see the short walls without iron grills on the window I recollect that we used to have the same. How and why we became so uncultured and unsafe is a tragedy, a gift of Zia Ul Haq.

Haider Manzil is still there and my cousin and his family live there. I visit the place occasionally and remember the days I have spent in that home. The vicinity has totally changed. One day, I visited the office of Rizvia Trust. The Chairman of the Trust came out and showed high regard to me and my family. He was extraordinarily courteous and requested me to take active part in the Trust's matters. I excused him as I live too far away from Rizvia. The strange thing I noticed was that the man was from Gilgit, Baltistan. This is a big change, but it was inevitable as we left those places and moved to greener pastures. I still remember the sentence of my late uncle who asked me whether I will shift to Defence when I bought a plot there in 1992. He could not conceive of a member of our family leaving that place. Now everything has changed.

Another interesting event of my life in Rizvia Colony was my learning of the Quran. I used to learn the Quran during my annual leave days and my teacher was a very graceful lady being our

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relative and neighbour, the mother of late Senator Iqbal Haider[44], who we used to call '*Khala Salma*'. I was never interested in doing that exercise and did the same as an obligation forced on me by my mother. That lady is still our neighbour as her grave is adjacent to my father's grave in Karachi. I had no interaction with them, however my cousins told me that famous poetess Parveen Shakir[45] and the painter Iqbal Mehdi[46] used to live in Rizvia Colony.

The elder brother of the singer Nadeem Jafri named Rufi was my closest friend in school and Rizvia. Maulana Zamir Akhter Naqvi[47] used to be the tenant of Rufi on the first floor of their house. When I first met Zamir Akhtar, he was around sixteen/seventeen years old. His family had migrated recently from Lucknow. We used to have long sessions with Zameer Sahib. He was a master in *Mersias*[48], Josh Malehabadi and Indian films. I have yet to see a person more knowledgeable in these subjects than Zamir Sahib. In those days, he was an amateur speaker in the Majalis arranged by youngsters in Rizvia. I never saw Zameer Sahib in any dress other than '*Shalwar Kameez*' or '*Sherwani*'.

The House on the main road

I have spent three years in house D 14 also. That house is on the main road just opposite Sir Syed Girls College. On that plot there is now a marriage hall by the name of Ideal Palace. This was a big house having many mangoes and Java plum trees. The whole of that place is now a commercial area. I have seen many agitations in and around *First Chowrangi* during my stay in that house. I still remember an incident where there was tear gas shelling in a girls procession in Sir Syed Girls College. Many girls came to our house to wash their eyes. My sister and my cousins were students of that college. Some of my cousins living in North Nazimabad used to

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[44] Senator Iqbal Haider. Former Law Minister of Pakistan

[45] Parvin Shakir. A famous Urdu poetess

[46] Iqbal Mehdi. A famous painter and artist

[47] Maulana Zameer Akhtar Naqvi. Famous Shia scholar

[48] *Mersia:* Poetry written in the remembrance of the death of Imam Hussain (AS).

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stay in, our house, after college to avoid the rush at the bus stand. This is the place where Bushra Zaidi[49] was killed. I distinctly remember that there used to be hundreds of girls at the bus stop at around 1 to 3 p.m. I never saw any girl with a '*hijab*'[50] at that time. Covering the face, as is done now, in some cases, was beyond imagination. There was security and decorum. Boys who used to roam around the bus stop, at that time, were treated as outcasts and if any boy was seen there regularly then it was duly reported to the parents by the elders. We were cultured and peaceful at that time. Everything has changed after the curse of Zia ul Haq[51] in 1977.

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[49] Bushra Zaidi. The girl who was killed by an overspeeding wagon outside Sir Syed Girls College.

[50] *Hijab,* a garment worn by some Muslim women to cover their hair.

[51] Zia Ul Haque. The dictator of Pakistan

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Green Home School

I do not remember the first day in my school: Greenhome School, Rizvia Colony. The school was only two lanes away from my home in front of Sir Syed Girls College. It was an English Medium school founded by Mr Effendi[52]. Except Mr Effendi, who was the owner and caretaker, the whole staff, including the Head Mistress, was a female. I was admitted in 1964-65 and the monthly fee at that time was Rupees Twelve which remained so for a long time. This school was up to 7th standard only. After nationalisation, the said school has been merged with another school. The building exists, however, the same is used by another private school. Greenhome was a co-education school.

Our uniform was a brown shirt and shorts. There were designated stores from where such uniforms could be bought. I have a photograph with my sister Tahira taken on the first day of school. At that time, I was a reasonably good looking healthy boy with green eyes.

I was admitted in Prep 1 being a class prior to Class 1. Prep 1 was a special class of our school. It was located in a very big room which also had some toys for the students. Our teacher, who was very famous amongst the inmates, was an Anglo-Indian christian lady who used to wear skirts. She used to come to school in a public bus embarking at First Chowrangi Bus Stop. I have forgotten the name of my first teacher however I can never forget the care I received from her. She was extraordinarily nice and trained under the Montessori Teaching system.

I wonder whether we now have such teachers. My first learning was from a Christian. She used to wear a cross around her neck.

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[52] Mr Effendi. The founder of Green Home School

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I went to the school on the first day with my mother and was admitted on the same day. My cousin Mohammad Abbas[53], '*Babbu*', who was two years older, was already there in the school when I was admitted. There was very strict discipline in our school and nobody was allowed to roam around. I do not know why that school used to start at 9.30 am as opposed to other schools which started at 7 or 8 am. This is the reason I have developed the habit of getting up in the morning after 8.30 throughout my life. From 8.30, it moved to 9.30 a.m and now 10.30. I remain disturbed, throughout the day, if I get up before 10 a.m. This is a very bad habit. But I cannot change it now.

In our Prep Class we used to speak in English because our Anglo-Indian teacher did not know Urdu properly. This was not the case in other classes. There was no concept of any physical punishment in our school and there were very strict rules against that. The only punishment was asking the child to stand in the corner of the class. The psychological effect of that punishment was so severe that nobody dared to act in any uncultured manner as he or she knew that the news of the punishment would reach the parents due to a strong social network. Secondly, during recess time, other students used to distance themselves from the child who had received the punishment. However, that isolation was only for one or two days. I received such punishment many times but I always managed, through my internal sources, that such news never reached my parents.

It is unusual that two of my closest friends had the same name 'Haider Abbas'. One of them is alive whereas my closest classmate Syed Haider Abbas Rizvi[54], who later became the Head of Department of Psychology in University of Karachi, has died. Haider Abbas and I used to sit on the same bench. He was the nephew of Mr. Firdous Shamim Naqvi[55], the PTI Opposition Leader in Sindh Assembly and grandson of Maulana Zafar Hassan

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[53] Muhammad Abbas. My first cousin

[54] Syed Haider Abbas Rizvi. My friend and a teacher of psychiatry is Karachi University

[55] Firdous Shamim Naqvi. A PTI Leader

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Amrohvi[56]. Haider used to say that he wanted to be a professor. He ended up being a Professor in Karachi University. The other classmate by the same name was Dr. Haider Abbas[57], now an ENT Surgeon. Both these friends used to live in Rizvia colony. We used to meet sometime in our homes after school.

There was a very strict system of monthly reporting in the school and Monthly Reports were sent to the parents for signature. I remember getting it done regularly; which was the only 'accountability' by my father in the matter of studies. There was no concept of 'tuition' and anyone resorting to tuition was considered as academically weak. We used to get a lot of home-work. I used to spend whole afternoon hours after school doing my homework. My mother used to sleep after lunch, however I never had the habit of sleeping anytime other than night. I never took anybody's help in doing my homework. In fact, I have never taken any help from anybody in my studies from Prep to Chartered Accountancy. In that sense, except for school or college classes, I did not have any teacher in my life. This has ingrained a weakness in my personality, being the lack of ability to learn from others. I want to try it myself. This has cost me a lot.

In the class, a girl named 'Lubna' used to sit beside me. On the other side was Haider Abbas, the Professor. During recess, we used to buy expensive items from the school canteen by pooling my, Haider and Lubna's pocket money as the cost of the desired product was usually higher than the individual's resources. Both I and Haider Abbas used to offer bigger shares to Lubna for some sweet reasons. After Lubna[58], who most probably was the daughter of some government officer, left our school and moved to some other city, most probably Islamabad. Me and Haider Abbas remained sad for two three days and missed her company. Then she was forgotten.

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[56] Maulana Zafar Hassan Amrohvi. Famous Shia Scholar

[57] Dr. Haider Abbas. An ENT Surgeon.

[58] Lubna. My class fellow

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I stood first in my Prep Class and the same was the result in First and Second Classes. On account of that performance I was given 'double promotion' which was quite a routine those days. So I switched from Class One to Three. This was repeated from Class Five to Seven. Due to my good grades, my father wanted me to move to another big school, such as Habib Public School, which was quite far from my house, however many boys of our locality were there. I never liked that idea. The primary reason was the requirement of early rising at around 6 am in that case. My parents did not insist and I remained in Greenhome School where I was happy.

In our school the results of First and Second Positions were announced during the prayer time in front of the whole school and teachers. It used to be a proud moment to get out of lane and receive the report from the Head Mistress. I did it throughout my school, except the Fourth Grade. When I was in Seventh Grade I discovered another friend, Momin Jafri[59], the elder brother of singer Nadeem Jafri[60]. His nickname was '*Rufi*'. He also used to live in Rizvia and the family of Dr Zamir Akhter was their tenant. Momin remained a close friend till the time I left Karachi and afterwards when I came back to Karachi in 1987. He then settled in Canada and is in constant contact with me. After passing the Seventh Grade my life in Greenhome School ended.

When I look back, I see that, unlike children of this age, we had a very carefree life and there was no extraordinary parentage. Schooling was a necessity but I never took it seriously. My parents never asked me about my life in school and, unlike the present system, there was no routine of parents' meetings. During my school days Mathematics and Social studies were my favourite subjects whereas I never liked Islamiat and Urdu. My handwriting was horribly bad especially in Urdu and I was often punished on that count. I was quite good at drawing and my favourite drawing

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[59] Momin Jafri. My friend

[60] Nadeem Jafri. Famous Singer

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was a female face. We had a teacher, Mrs John[61], also an Anglo-Indian Christian for English. I used to draw pictures on the paper during her classes and, at times, I was asked to stand on the corner as punishment. Once I was asked to go outside the class as a punishment. The maximum punishment in our school was a personal presence in the room of the Head Mistress for warning. I have that honour also when me and a boy Faiz[62] who had failed twice in Class Five, sitting on the same bench were found throwing 'paper balls' on the girls' side of our class. After Class Four every classroom had separate rows of desks for boys and girls.

An important and happy part of my school days was buying new books for the next class. The list of books was provided by the school and I used to go with my father to buy new books and copies. My father always used to buy from a bookshop called *Nazimi Book Depot* on the Main Road in *Firdous Colony* which is a location opposite Rizvia Colony. The owners of Nazimi Book Depot were known to my father. The next job used to be putting covers on the copies. Nazimi Book Depot and other shops used to provide copy cover, free of cost. I think that shop still exists at that place.

Primary education and female teachers

I have two pertinent observations about primary education. Firstly all the teachers should be female. Female gender is ingrained the attributes necessary for dealing with a child. All male teachers in primary schools are to be replaced by females. I wonder whether there is any concept of male primary teachers in civilised societies. My second observation is that there should be co-education in all the grades. There is no sense to isolate the sexes during education, at least primary classes, when they have to work together in all their professions.

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[61] Mrs John. My science teacher at Greenholme School.

[62] Faiz. My class fellow

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Students, especially the girls, who have studied in co-education are better placed to deal with the males in their life. Furthermore, boys who are so educated are well trained to deal with female colleagues in their career. I have seen many cases where people suffer due to the reason as they do not know how to interact with other gender. I am fortunate, that I studied during the era when society was open and cosmopolitan. I can easily see the deterioration after the miserable Zia era. All these obscurantist ideas have to be erased .

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Greenland School

I stood first in Seventh Class, as usual, which was the last class in Greenhome School. I had the opportunity to join any other school however, I opted for Greenland School being a part of Happy-Dale School, Nazimabad No. 4 as my friends were going there. It was a nice co-education school where most of the students were from North Nazimabad or Nazimabad No 4. I did my matriculation from the Karachi Board of Secondary Education from that school and I got a distinction which is given to fifty top most students. There was a monetary reward also, however I never claimed it.

Meeting the closest friend

When I entered on my first day in Class Eight I noticed a very good looking young teacher and a fair coloured boy on the front bench. The subject being taught was English. The lady, who remained our teacher up to matriculation, was Miss Naheed Butt[63], a girl with an English accent as she was brought up in the UK. The boy was Daniel Kaleem Khan[64], my best friend from that day to date. Daniel is a son of a Swiss mother and a Pakistani Punjabi speaking father. He has a brother Fareed[65] and his mother was a painter. His father was a qualified chemist who died very young. His parents met whilst studying in the UK. His father settled in Karachi with his foreign wife and had two sons. After his father's death, Daniel's mother wanted to live in Pakistan however there was no one to take care of the boys and the widow. Nevertheless they stayed on. Daniel told me that the famous singer S B John[66] was his neighbour whilst they were living in Tariq Road, PECHS. When Daniel did his matriculation, the family migrated to

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[63] Miss Naheed Butt. My teacher

[64] Danial Kaleem Khan. My classmate and closest friend.

[65] Fareed Khan. Younger brother of my friend Daniel.

[66] S B John. Famous singer of Pakistan

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Switzerland. However Daniel was so attached to Pakistan that he married the sister of our friend and classmate Muzaffar Ali[67]. He joined Habibsons Bank Limited in Zurich and then left the same and settled in Karachi. His son got married in Karachi in 2024.

Like my earlier school, all the teachers here were also female. Some of them were highly educated Pakistani origin English girls whose parents have returned to Pakistan. My favourite teacher was Miss Nasreen Butt, the elder sister of Miss Naheed Butt. She was an extremely beautiful lady. I used to wonder why she was not married. One of the boys, two years senior to me, whose name was Afzal[68] used to adore Miss Nasreen[69]. We were all grown up by that time, however there was no indecency in the class.

Commerce education

My father never imposed any particular school, college or career on me. In those days from the ninth class there used to be segregation between science, commerce and arts. I got the highest marks, being eighty nine in the subject of science and my science teacher, Mrs Javed[70], got extremely annoyed when I opted for commerce. There is no reason and basis for the same. Engineering, except architecture, was never my passion and I did not like the life of a medical doctor. Now, I regret it as far as medicine is concerned. If I would have done medicine then I would have definitely ventured for cancer research. Since Daniel was opting for commerce, I decided for commerce in the ninth grade. Since then, commerce has been my field. My father always maintained that I am not properly educated. He was right, as I am not properly educated, especially in mathematics and literature. People generally think that Chartered Accountancy has something to do with mathematics. It is totally wrong. We are effectively 'technicians' in maintaining historical accounting

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67 Muzaffar Ali. My class fellow

68 Afzal. My class fellow

69 Miss Nasreen Butt. My teacher at Greenland School

70 Mr Javed . My science teacher in Greenland School

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records. I firmly believe that, up to graduation, all streams of education should be identical with only four subjects: mathematics, language, literature and history.

Although I was in the commerce section, I was the part of a group of around six to eight people, which included two girls, known as 'notorious' in the whole school. Firstly, commerce was an easy subject therefore we used to have one class less than those who opted for the science group. During that time, commerce group students used to roam around, and one of our main hideouts was the science laboratory. Laboratory assistants were bribed by way of a cup of tea and rissole *(samosas)* to allow us to sit in the laboratory and look around outside the school as the windows of the laboratory, being on the first floor, opened on the main road.

In those days, matriculation examination was effectively divided into two parts. Some subjects were taken up in Ninth Class whereas remaining were done in the Tenth Class. The matriculation certificate used to have combined results. The examinations for ninth and tenth class were centralized and Karachi Board of Secondary Education used to conduct those examinations. I did the Ninth Class with very good grades. In the Tenth Class I got a distinction in the Karachi Board which was assigned to fifty best students. I got distinction in almost all the subjects, except Urdu. Subsequently, it was transpired that I have stood fourth in the whole of Karachi.

Scholarships not claimed

When results were announced only the 'Division' and the names of first three top graders were announced. I got first division and relaxed. One day, my paternal grandmother was reading an old newspaper and found my name amongst the position holders. On her enquiry, it transpired that I got the distinction in Karachi Board. School authorities informed me later on. There was some scholarship attached to those fifty students. I never claimed that. In those days parents did not micromanaged their children in studies. We were totally independent. It was subsequently

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informed that there was some medal for highest marks in book-keeping and accounting which I obtained but never claimed. I never applied to the Board for that. The same may still be lying somewhere in the cupboards of Karachi Board of Secondary Education.

Enjoyable excursions

Ninth and tenth classes were the best part of my life. I was grown up by that time and was allowed to go out with friends in the evening. My best recreation was eating *'Nihari'*[71] at *'Café Zaiqa'* [72]with Daniel and Muzuffar. Our total bill was two rupees. We used to order two plates which cost seventy five paisas each and four loaves of bread. The waiters and the owner, who knew us well, used to fill the plate with gravy as a second serving. We never had the money to buy the *'Lassi'* that used to be sold across the road in *'Aiman Dairy'*.

From Class one (1) to Class tenth (10th), I have not read at home except doing my homework. I had no habit of reading textbooks at night. Nevertheless, I have always remained a very avid reader of newspapers and sign boards. When I used to travel in the car, with my father or my uncle, I used to read the billboards of shops etc loudly. I remembered by hard the names of all the shops on the roads. I was very much interested in reading the posters and other materials that was placed on the walls. Now, I realise that, that habit used to keep me closer to the affairs in the society.

Being a co-education school there were natural likings for the other gender. It was natural. Now I wonder why I did not have any liking for any girl during my school days. However, being a practical person from the beginning, I always thought that a girl in ninth or tenth class is no match for the boy in the same grade. So I opted not to take that matter seriously as it was not a workable solution. There was an Ahmadi girl in the ninth class,

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[71] A traditional meat dish for breakfast.

[72] An eating place at Ist Chowrangi Nazimabad, Karachi

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when we were in tenth. Her brother was with us. She was dark complexioned and her looks were similar to Indian actress Samita Patil[73]. A lot of Ahmadis used to be with us as that area was lived by rich Ahmadi families. We exchanged a few sentences however friendship never matured and I never wanted it to be so. I now feel that I missed a good opportunity.

How we reacted in such circumstances is reflected in a story related to my friend Muzaffar having a crush on the girl called 'Z' who was in the ninth grade when we were in tenth class. She used to come to school from her residence (Block A. North Nazimabad) in the school bus. In order to accompany her, Muzaffar also used to come through that bus and was the only grown up student to do that. It used to look odd. In order to gain access, Muzaffar had developed a close relationship with the bus driver. Our classes used to end an hour earlier than 'Z's' classes, however I and Daniel used to wait with Muzaffar to depart with her beloved in the school bus. When "Z" left the school, all three of us went to the lane where 'Z' used to live and asked the younger brothers of Muzaffar to throw stones at her house. This was an agitation without any reason. Daniel and Muzaffar joined Government Premier College whereas I joined Government College of Commerce & Economics therefore our association so far as school is concerned, ended.

Young socialist

During my stay at the school, I developed special affiliation with Communist and Marxist literature. I do not know from where I got that idea. It had nothing to do with my family's affiliation with PPP. I started reading the abridged version of Mao Tse Tung's, Red Book[74]. Somehow, even at that time, I was not at all tilted towards the Russian side of Marxism. My friends used to laugh at this inclination. Like many other matters, there is no teacher or mentor on this subject. My Marxism is not based on hatred for

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[73] Samita Patil. The Indian actress

[74] Mao Tse Tung. The Chinese leader

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capitalism. It is based on the history of human civilization as I will explain in the following chapters.

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Government College of Commerce & Economics

Selection of Government Commerce College

Since I had obtained distinction and position in matriculation examination I had the choice to join any college in Karachi. My friends Daniel and Muzaffar took admission in Government Premier College in Nazimabad, therefore, like school, I decided to join Premier College. My parents had no objection. I got the form and was admitted. Fees were also paid. Then one day, my cousin Mrs. Najma Jafri[75], who is related to Ali Sardar Jafri[76], came and convinced my mother to let me get admission in Government College of Commerce & Economics which was located on Maulvi Tamizuddin Khan Road near PIDC house. I was reluctant, as I had to leave my friends and travel from my home in Rizvia Colony to PIDC House. Nevertheless, I agreed and went in a bus to obtain the admission form from Government College of Commerce & Economics.

The first person I saw on college campus was an energetic young man, heavily built, helping new students. He transpired to be Syed Nasir Ali Shah Bokhari[77] of Merrill Lynch Pakistan. I got the form and came back after having tea with *samosas* at the *Khairabad Restaurant* on the corner of McLeod Road. I had to travel up to Khairabad Restaurant as I got out from the wrong side. There was no bus on that side of the road and I had to go up to McLeod Road to get to Saddar. Khairabad Restaurant is still there in its original style. I had not visited that place again in my life though I used to cross the same almost daily when I was at A F Ferguson & Co .

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[75] Najma Zaidi-Jafri. My cousin

[76] Ali Sardar Jafri. A famous poet of India

[77] Syed Nasir Ali Shah Bokhari. The founder of KASB Securities

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Boys from BVS School

Since I had very good grades I was instantly admitted to the Government College of Commerce & Economics. In intermediate classes, at that time, there were two options. Either you opt for '*Asan Urdu*' and 'Advanced English' or normal Urdu and ordinary English. I think, by mistake, I opted for *'Asan'* Urdu and Advanced English and was allotted section 'C' which was reserved for non-Urdu speaking people. Section C used to be a prime section and we used to treat A and B sections as 'urdu medium'. However most of the students in section C were Zoarastrains (Parsi) and Christian boys and girls from BVS Boys School or Mama Parsi Girls School. All my close friends in Government Commerce College were Zoarastrains. The son of Chairman of Karachi Intermediate Board, Mr Rustom Divecha, who used to live in Jamshed Bagh in Soldier Bazar, was my classmate among many other Zoarastrain girls and boys. There were many other Zoarastrain boys living in *'Parsi Chawl'* in Jubilee area in Karachi. Mahrukh Behrana of Mama Parsi School was also my classmate.

Discipline in the college

Government College of Commerce & Economics, at that time, was a unique college known for its discipline. Unlike many other colleges, there used to be a college uniform which was all white for girls and light blue trousers with white shirts for the boys. There were regular 'attendance calls' in every class. Attendance was compulsory. Our Principal Mr Nawab Alam Farooqi[78] used to take frequent rounds of college and nobody dared to miss the classes. There were regular Student Union elections in the college, however no student organisation, such as NSF or Jamiat, was allowed to participate. There were intense campaigns during elections which were equally joined by the girls.

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[78] Mr Nawab Alam Farooqi. Former Principal of Government College of Commerce & Economics

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Now, when I pass through my college I am filled with disgust and shame that all the walls of the college are covered by slogans and statements by various student organisations. In fact, unless you notice the almost obscure name sign of the college, anybody crossing the road will consider that the building is a training camp of some religious or militant organisation. It is the duty of alumni, people like me, to persuade the government to reduce the height of the outer walls and remove the slogans and statements written there.

Great teachers

Professor Subzwari[79] and Professor Abrar Ali Jafri[80] were our teachers of 'Accounting'. Subzwari Sahib was the teacher for B.Com classes. Since I left the college after I.Com I did not get the chance to be taught by Subzwari Sahib. However, occasionally, he used to give some lectures to I.Com also. He was a heart patient therefore he used to speak in a low voice. His lectures were very impressive. Professor Jafri was our regular teacher for 'Accounting' and whatever accounting knowledge I have today is due to the teaching of Professor Jafri. He was a strict, but very clear headed, person. At that time, he was young and came to Karachi from Hyderabad. Jafri Sahib was more interested in conceptual understanding than practice. I think he was right. Unless the conceptual framework of the double entry system is ingrained, practice remains in-vain. I achieved the highest order for any accounting student, being the President of the Institute of Chartered Accountants and Senior Partner of largest accounting firm A.F.Ferguson & Co and I firmly believe that accounting I learnt from Jafri Sahib was the real source of aspiration.

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[79] Professor Subzwari. Accounting Professor at Government College of Commerce & Economics

[80] Professor Abrar Ali Jafri. My accounting teacher in Government College of Commerce & Economics

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Love from Professor Abrar Jarfi

After I left Karachi in 1976, I had no interaction with Jafri Sahib. I remained disconnected up to 2014, when I became the Senior Partner of the firm. I was told that he had retired and nobody had his telephone number. One day in August 2014, I received a call and a sober voice was on the other side '*Jafri Bol Raha Hon-Buht Mubarak Ho*'. I instantly recognized the voice. He congratulated me for my position. Then I remained in contact on the phone. In 2015, I saw a man sitting in the last lane of participants in my father's death anniversary majlis in Imambargah Yasrab, Defence Karachi. He was Professor Jafri who came to meet me after looking at the advertisement in *Daily Dawn.* Almost all 'Jafris' belong to Shia sect, however my mentor, Jafri Sahib was a follower of Hanafi Sect. I will never forget the pride and satisfaction I saw in the eyes of Professor Jafri after meeting one of his students being considered as successful in life. In my view, Jafri Sahib was more successful than me. When I started writing this autobiography I thought that Jafri Sahib was alive. Then my Partner Naeem Akhtar informed me that he has died. May God bless him.

Professor A.W. Qureshi[81], Professor Chisti[82], Professor Imdad Ali Jafri[83] and others remained my teachers in Government Commerce College. There was a group of five or six people who were my close friends in college. This included one Mohammad Akhter Khan[84], a boy who had done his early education in Dacca and came to Pakistan after the fall of Dacca in 1971. He and his family, saw a lot of pain in that process. Akhter was much more politicalized than us as he had seen a different world in 1971. At that time, we were totally apolitical and never thought about

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[81] Prof A W Qureshi. English Professor in Government College of Commerce & Economics

[82] Prof Chisti. Urde Professor in Government College of Commerce & Economics

[83] Professor Imdad Ali Jafri. Economics Professor at Government College of Commerce & Economics

[84] Mohammad Akhter Khan. My friend in Government College of Commerce & Economics

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caste, creed, ethnic background etc. in our college. Pakistan and Karachi have totally changed from the one we had in our college days in 1975-77.

Some friends in the college

My other friends were Shahid Amin Sethi[85], a very fat boy, at that time, Noor Muhammad[86] who had a big shop on Bunder Road, Humayun Nazir[87] who remained a senior officer of Wyeth and Tahir Ali[88] of '*Deer'* Pencil. I have forgotten his name, however the son of '*Asli Pari Dhaga's* owner was also my classmate. The most important character of our class was a boy who we called '*Sain*' a son of a landlord *(wadera)* in interior Sindh. He had a silent enmity with Professor Jafri, as 'Sain' was not at all interested in learning accounting. He used to come to college in a big car. Generally, he used to come late in the class and always used to try sit on the first two benches allocated to girls. I met him in 2019 in the office of Dr Abdul Hafeez Sheikh[89], and noted that 'Sain' has not changed at all. I think he still does not like 'Accounting' and Professor Jafri.

I was elected as 'Class Representative' up-opposed in the second year of I.Com Section 'C'. This was my first adventure in politics which I have now decided to leave forever. All the non-muslim girls and boys, especially Zoarastrains supported me, therefore, the chance of anybody else winning was impossible.

Leaving for Lahore

I got very good marks in the first year however I was supposed to join my family that had moved permanently to Lahore in 1976. I was supposed to leave the college after the second year's examination. One day, after the examination, Professor Farooqi, my Principal, called me, in the college during holidays, to ask

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[85] Shahid Amin Sethi. My friend in Government College of Commerce & Economics
[86] Noor Muhammad.My friend in Government College of Commerce & Economics
[87] Humayun Nazir. My friend in Government College of Commerce & Economics
[88] Tahir Ali. My friend in Government College of Commerce & Economics
[89] Dr Abdul Hafeez Sheikh. Former Finance Minister of Pakistan

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about my probable departure from Karachi. I informed him that I would be leaving very soon and complete my B.Com in Lahore. He advised me to complete my B.Com from the college as he did not want a good student to leave the college. There was no regular hostel system in the Government College and outstation boys used to stay in Mitharam Hostel of DJ College. He said that he can arrange a residence for me there. I had no desire to leave Karachi, and my college, however my mother was not comfortable in leaving me in Karachi. So against my and Professor Nawab Alam Farooqi's desires, I left Karachi in Khyber Mail in 1976.

When the results of I.Com were announced I was in Lahore. I stood first in the Karachi Board; however, like my matriculation, I did not receive the medal or scholarship as I had already left the city. I feel leaving a place and resettlement in another city is part of my fate.

Basant Singh Asumal College of Commerce & Economics

The Government College of Commerce & Economics was established on June 22, 1945 under the name of Basant Singh Asumal College of Commerce & Economics and was inaugurated by Seth Shivrattan G. Mohatta[90] who the people of Karachi remember only on account of Mohatta Palace ignoring his other contributions for the city. One of them was Out Patient Department (OPD) Building No 14 of Sindh Institute of Urology & Transplantation (SIUT) in its old campus in Ruth Pfau Civil Hospital, Karachi. The college should be renamed as 'Basant Singh Asumal College of Commerce & Economics' as we should not forget our benefactors. This is an intellectual crime. Whatever we write on the walls of the present building to demonstrate our faith or belonging, this college will always remain as Basant Singh Asumal College of Commerce & Economics.

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[90] Seth Shivrattan G. Mohatta. The person who did the inauguration of the first Commerce College in Karachi.

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Katrak Mension-Bus No 21

When I was studying in Government College of Commerce & Economics in 1974/76. I lived in Rizvia Colony and used to travel to college by public bus. There was no direct bus route from Rizvia Colony to PIDC House. I had to change the bus from Saddar. There were many bus routes from Rizvia to Saddar however there was only one bus route from Saddar to PIDC. It was bus Route No 21. The route was from Saddar to Keamari crossing Victoria Road at the Katrak Mansion traffic signal and then through Queen's Road to Kaemari.

Since Saddar was the first stop, behind Karachi Grammar School, therefore I used to find ample sitting space. It was a comfortable long distance, therefore, I started the habit of reading whilst travelling. This habit still continues and I can read very comfortably on the bus, train or airplane.

Katrak Mansion was the residence of many Zoarastrain families. These were the apartments where my friend Mr Ali Jameel[91] is building a luxurious housing complex by the name of '*One Hoshang*' as the address of the building is '1 Hoshang Road'. Over the time, I observed that one of my class fellow Ms AM used to embark on Bus 21 from that stop. AM was from a Zoarastrain family educated at Mama Parsi Girls School and she was struggling with the subject of 'Urdu'. So, one day she approached me for assistance.

Subsequently, there were regular interactions and, one day, I suggested that the best way, which would also save time, is that I drop from the bus at Katrak Mansion, take her along and walk through Hoshang Road and Dr Ziauddin Road to the college. Accordingly, that routine started. I used to drop from Bus No 21 at

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[91] Ali Jameel. My friend and a successful businessmen

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Katrak Mansion stop, where I was joined by another person AM and walk all the way to the college for a distance, which in my view is less than a mile.

Somehow, AM was not friendly with other girls from the same school. When I enquired about the same there was no apparent reason. Our friendship matured over time. There were cold drink and pan shops in the way, especially around PIDC House, however we never stopped at those places. The routine continued for almost six months and a very pleasant time was spent. It is a good memory for me. Then I left for Lahore without informing and talking to her. There were no mobile phones and I was careless.

I had no contact with her after I left for Lahore. When I returned to Karachi in 1987, after around thirteen years, I asked a Zoarastrain lady Ms Pudloo[92] the telephone operator of our firm to locate a girl by the name of AM living in Katrak Mansion. One day Ms Pudloo informed me that AM had been located. AM was married to a person who owned a restaurant in Saddar. I never tried to meet her as I had nothing to say and it was my mistake to leave without informing her. During these walks we never discussed our personal or family lives. However, it is a fact that one day our Urdu teacher asked me to leave the class due to my disobedience. When, I left the class, I saw that she also got up and left the class without even telling me.

Now, I cross that place almost daily and wonder why I walked all the way to PIDC on foot for no reason. However the moral of the story is that everything changes with time. Emotions, likings, dislikings, energy, rationale etc.

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[92] Miss Pudloo. The Parsi Telephone operator of A F Ferguson & Co

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Rooftop-Krishen Nagar

Self-made reading table

In Lahore, I did most of my studies at the rooftop of my house 8 Malviya Street, Krishen Nagar, Lahore. Summer is usually very hot in Lahore. In the evening and at night, it is almost impossible to stay inside the rooms whereas rooftops become pleasant. My family did not sleep on the rooftop, like other families in the neighbourhood including my maternal grandparents. All our neighbours used to sleep on the rooftop. So I had an empty rooftop for my studies.

I arranged a reading place for myself on the rooftop. It was actually a broken door which I placed on brick on one side, and a pedestal on other side to make a comfortable table-like structure. An electric lamp was also arranged. I used to study on that table for hours in an airy environment without any disturbance. It was very productive time for me. Since there were very limited members in my family, being my mother and father and a younger brother, I had no disturbance of any kind. Our kitchen was just on the side of the stairs therefore I had no problem in having regular tea during the night. My time of study was generally one hour before *Maghrib* (evening) prayers to around midnight. It was around four to five hours without any disturbance and noise.

This routine was only for the summer. From March to September. The reading place in winter was different. That used to be my house at 32, Onkar Road where the drawing room on the ground floor was solely reserved for me. Although there were a lot of people in that house, the drawing room was so placed that there was no disturbance. Our family never lived on the ground floor, except using the drawing room. However most of the visitors used to go upstairs as my grandparents lived there. The rest of the house was inhibited by a family known to my grandmother. They

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were very cooperative and used to arrange tea for me. I used to have the keys for that drawing room and the room was solely used by me. I was the pampered grandson of my grandparents.

The neighbourhood

In summer, most of our neighbours, except my family, used to sleep on the rooftop. Those who have not lived in such locations cannot imagine that culture and environment . There is a very lovely routine for arranging beds for night sleep at the rooftop. The girls, mostly unmarried ones, as the married ones are busy with the children, are assigned the role of arranging the beddings on the rooftop, before the sunset, as there is not enough light after the sunset. Furthermore the linen is placed on the bed, before sunset for the reason that if it stays for four to five hours sleep it gets cool and comfortable. So one needs an hour or so before sunset to arrange the beds. That is also the best hour of the day. Coincidentally, that was also the time of the start of my study.

Over time, I observed that there is a coincidence of timing with the girl living across the road who was assigned the job of laying the bed and my start of arrival for studies. She was a fair colour beautiful girl and I knew the family. This coincidence started multiplying. She used to stand there for hours. In the beginning, I observed that she used to be tense. But, over time, I noted that she found a place where she would stand in a manner that she could not be seen by others and with that she gained confidence. I qualified during that period however my studies and hangings on the rooftop continued. It all died down when we shifted from that memorable house to the new house on 18 Hearne Road, Krishen Nagar, Lahore, one of the few newly built houses in Krishen Nagar. There it was my mistake also.

Sleeping on the rooftop and the life around that is very interesting. The best way to get the attention of someone sleeping on the next rooftop without disturbing others is to throw an *'Eraser'* on the other side. It has a weight but no noise. In the morning, one can ask to return of the eraser as it has been there

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by mistake. This life was beautiful and charming and generations to follow will miss that forever.

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Hailey College of Commerce University of the Punjab

Legacy of Hailey College

I left Karachi after my I.Com examination in 1976. In Lahore, I was supposed to do my B.Com in the famous Hailey College of Commerce[93], a constituent unit of the University of the Punjab. Hailey College old campus was located on 1 Crust Road, the 'private residence' named as '*Nabha House*' of Sir Ganga Ram which he donated four days prior to his death for the

[93] Hailey College of Commerce. University of the Punjab came into existence on 14th October 1882 and the Faculty of Commerce was established during the session 1919-20. In 1922, the Faculty of Commerce recommended starting a Bachelor Degree in Commerce instead of the diploma offered at that time. This idea was further strengthened with the establishment of the Northern India Chamber of Commerce in 1923 at Lahore. However, the plan was deferred for three years due to financial constraints. This problem was overcome by the generous offer of Sir Ganga Ram to donate his residential building "Nabha House" opposite the University Grounds for exclusive use to establish a College of Commerce. The Government of Punjab in return agreed to provide a recurring grant of Rs. 42,000 to meet the annual expenditure on the staff and establishment and a nonrecurring grant of Rs. 10,000 for furniture and other expenditures. All these offers were accepted and approved and Hailey College was established on 4th March 1927 after the name of the then Governor of Punjab and the Chancellor of the University Sir Malcolm Hailey. Three years B. Com. A Degree Course was introduced at that time. The primary aim of the College was to impart sound and high-class education and training in the field of Commerce.

Sir Ganga Ram donated the "Nabha House" and the old hostel building for the establishment of the College in 1927. Later on, University of the Punjab added a Hall, four classrooms, a second hostel and other offices. But with the gradual increase in the number of students, these premises were considered insufficient to meet the College requirements. The idea to shift the College to New Campus greatly developed during its Golden Jubilee Celebration in 1977 and it was shifted to the o New Campus on 23rd September 1978 and temporarily housed in Hostel No. 15. The present premises were inaugurated on 1st January, 1981. Later, the first floor and a separate cafeteria were added during the next two years. The Library got its own place with a built-up area of 6048 square feet and all its books were shifted from the City Campus to the new building in July 1985. A beautiful Table Tennis Court was donated by M/S Sends Industries Limited in 1987 and the College has also constructed Squash Racket Courts. There is a plan of adding a multipurpose hall in the near future. Presently, the College is spread over a vast area in beautiful lush green surroundings with the Canal on one side and University Law College on the other.

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establishment of the college. Despite all of our efforts, Lahore cannot forget Sir Ganga Ram[94]. Sir Malcolm Hailey[95] was the Governor of Punjab. The college was established on March 4, 1927 and is the oldest specialised institution of 'Commerce Education' in Asia. On account of our shortcomings, Hailey College of Commerce has not been able to maintain that prominence. However it is still the prime institution for commerce education in the Punjab.

The college is located in the Jain Mandar area opposite University Ground behind Lady McLagan Girls School. It was not far away from my residence in Krishen Nagar. I used to walk from my home to the college crossing NCA Hostel and M.A.O College along Rivaz Garden Road. It was around a mile away.

The college's main building is extremely beautiful and is surrounded by old and new hostels on either side. The building is still there however it is occupied by a college, not being Hailey College of Commerce, that has shifted to New University Campus. I was in the college when Hailey College of Commerce moved from its old campus to its new building in the New Campus of University.

Roll of honours

In the room of the Principal, in the old campus of the Hailey College of Commerce, I noticed two boards. One was the names of Principals of the College since inception and the other was the 'Roll of Honour' of the students who stood first in the B.Com examination. All the Principals of the College from 1927 to 1947 were either Englishmen, Hindus or Sikhs. The first Muslim Principal was Professor M. Hassan. I was informed that Professor Hassan was brought to the college from Government College, Lahore as there was no person eligible to be the Principal of Hailey College of Commerce after partition. I do not know the exact

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[94] Sir Ganga Ram. The great philanthropist of Lahore.

[95] Sir Malcolm Hailey. The Governor of the Punjab

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status, however I was told that upon partition of India, almost all the students and faculty studying in the college migrated to India (Bharat). I am told that Professor Hassan used to visit other colleges in Lahore to encourage students to join Hailey College of Commerce. Reportedly, there was no class of B.Com Part 11 in the year 1948 as all students had migrated. This was the state of affairs of commerce education at the time of partition.

In the 'Roll of Honour' from 1927 to 1947 all the names were either Hindus or Sikhs. In the old prospectus of Hailey College there is a page dedicated to the names of Roll of Honour. I am grateful to the Almighty that my name appears there as First Class First in B.Com in 1979. The name of Mr Muhammad Ishaq Dar[96], our former Finance Minister, appears for the year 1969. Interestingly the whole Roll of Honour is filled with the names of boys and there is no girl student except the one in 1981 or 1982. I knew her. She has been married to one of my friends Mr Ali Kausar Birlas[97] and they live in the USA. If I remember correctly, her name was 'Humaira[98]'.

Student without admission

When I reached Lahore, classes of B.Com Part 1 had already started, however I could not be admitted as my I.Com result had not been announced and I had no '*Migration Certificate*' necessary for admission.Nevertheless, my family and I decided not to waste time. Professor Anis Ahmad Khan[99] a gentleman, was the Principal. I was taken to Professor Anis Sahib by my uncle Mr Ghulam Hassan Jafri and Mr Anver Raza Naqvi[100], both being Professors in other colleges. The Principal room was very impressive. It was almost similar to rooms there in old lawyers's chambers in UK. My uncles explained my status to Professor Anis Sahib and asked for the suggestion. After looking at my academic

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[96] Mr Muhammad Ishaq Dar. Former Finance Minister of Pakistan

[97] Ali Kausar Birlas. My friend from Greenland School

[98] Humaira. Wife of Ali Kausar Birlas

[99] Professor Anis Ahmad Khan. The Principal of Hailey College of Commerce

[100] Prof Anver Raza Naqvi. A friend of my uncle.

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record, Anis Sahib advised that my time should not be wasted. I started attending classes of B.Com Part 1, though I was not admitted.

The first day I spent in Hailey College of Commerce was the class of Professor Sohail Akhter Khan[101]. He was an excellent teacher and I was really impressed with his command of the subject and manner of delivery. After I left the Hailey College of Commerce in 1979, Professor Sohail reportedly left the college on account of differences with the student union dominated by a religious party. On the first day of the college I did not know a single person in the college. However the atmosphere and surroundings were very encouraging. There were two sections for B.Com classes and I started sitting in Section B. Over time, I became known to the teachers and students and I developed a friendship with a boy who used to live in Mochi Gate. One day, when I correctly replied to one of the questions of Professor Sohail Akhtar Khan. He asked my name and the roll- number. I replied that I am just sitting as my admission is pending. He asked me to expedite my admission process. The next day, I left Lahore for Karachi by the train Karachi Express without reservation and travelled all along without a seat. This was a memorable journey. I had no seat therefore, I disembarked at every station and enjoyed the night's travel. It is my suggestion that a trip from Karachi to Lahore without a seat should be done by every person if one wants to understand Pakistan. The ordinary people are extraordinarily nice and friendly. By the time I reached Karachi, the next evening, I had already been offered a single seat by a nice unknown passenger.

In Karachi, I got my migration done and was informed that I stood first in the I.Com examination. I met Professor Nawab Alam Farooqi and he again asked me to return to Karachi. However my family had decided to live in Lahore so I left Karachi in 1976. On return, I was formally admitted to Hailey College and enjoyed the education in the college.

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[101] Professor Sohail Akhter Khan. A Professor of Hailey College of Commerce

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Teachers at Hailey College

There were extremely good teachers in Hailey College. I was really impressed by Professor Saeed Ahmad[102] of 'Economics'. He was a true 'leftist' however I was informed that he used to spend Thursday evenings in Data Darbar, the Shrine of Hazrat Data Gang Buksh[103]. The prescribed book of Economics was by Professor M Akhter[104]. However Saeed Sahib led us to read the excellent book written by a Bengali Professor Dr Sen[105] and K.K Dewett[106]. Whatever little understanding, I have developed in the field of economics. is on account of Professor Saeed Ahmad and the book of Dr Sen. I now fully realise that Bengalis are a generation ahead from us in education and knowledge.

We were taught 'Accounting' by Professor Abdul Ghani[107] . He was also the writer of a book of accounting that was the prescribed reading. Nevertheless, most of the students used to practice accounting from the book of Accounting by 'Rup Ram Gupta[108]', which I consider as a treatise for the beginners in accounting. I am really impressed by that book. Since Indian books were not allowed to be imported, therefore we used to buy 'pirated' copies from Urdu Bazar, opposite Lohari Gate. In the latter part of my studies, I read various English and US books on the subject of Accounting, however. I can firmly endorse that Gupta's book on the subject is universally comparable.

We were taught the subject of taxation by Professor Azhar Ikram[109]. I was not at all interested in the subject of taxation and always thought that it is a part of the study of law. In fact, I did not like the subject whereas I was destined to spend a material part of

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[102] Professor Saeed Ahmad. The Professor of Economics of Hailey College of Commerce

[103] Hazrat Data Gang Buksh. A saint buried in Lahore

[104] Prof M Akhktar. A author of book on Economics

[105] Professor Sen. The Indian writer of Economics

[106] K.K.Dewett. A famous author of economics textbooks.

[107] Professor Abdul Ghani. My accounting professor at Hailey College of Commerce

[108] Roop Ram Gupta. The writer of book on accounting

[109] Professor Azhar Ikram. Professor of Taxation in Hailey College of Commerce

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my professional life in dealing with that subject. Professor Asim Zaidi[110] was also our teacher in 'Accounting. One of the subjects which seemed boring for me was 'Auditing'. The prescribed book was the one written by Professor Dr. Amjad Saeed[111]. I later realised that it was a good book from the practical side of auditing. In fact it is close to an 'Audit Manual'. The book of auditing that opened my vision on the concepts of auditing was one by Mr Kamal Gupta[112] who as a career was Director of the Institute of Chartered Accountants of India. I have no hesitation in admitting that, in my view, it is one of the best books written on the subject of auditing.

Partition of Knowledge

Lahore was the capital for printing books before partition for the whole India. Now it is not so. Partition of India was supposed to be a political divide. However it resulted in partition of knowledge and books also. Indians prospered and we lost the edge. Throughout my career whatever knowledge and expertise I gained in commerce, economics, auditing and accounting is from the books written and printed in India, with a pirated copy available in Pakistan. This system has effectively destroyed the 'TradeMark and Copyrights' regulations in Pakistan. There is no basis to place a ban or free import and export of technical books from India. We have to admit our failure before we act to rectify. A sense of complacency is killing our society.

Excellence in education

During my time, the standard of education was excellent and we had dedicated teachers who were conscious about the intellectual progression of students. In B.Com Part I, I stood Second in the Punjab University. I was ten marks less than the person who

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[110] Professor Asim Zaidi. Professor of Accounting at Hailey College of Commerce

[111] Professor Dr Amjad Saeed. A chartered accountant and founder of IBA Punjab University.

[112] Dr Kamal Gupta. The Director of Institute of Chartered Accountants of India

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obtained the First position. His name was Naveed Sultan[113]. Unlike me, Naveed opted for an MBA from Punjab University and joined international banking. When I recapitulate my studies in B.Com Part I, I realise that my migration from Karachi to Lahore affected my results. The subjects and manner of teaching were substantially different. After one year in Part I, I overcame the shortcomings and I stood First Class First in B.Com Part II with a difference of over thirty marks from the second position. In addition to the Gold Medal for the First Position I obtained two other medals including Habib Bank Gold Medal for best paper in Auditing and other medals.

I am from that batch of Hailey College of Commerce who studied one year in the old campus and another year in a temporary building in the new campus. I could never understand the reason for leaving the old campus. It was Hailey College of Commerce and should have remained the same. Now the building is used by another college by the name of Hailey College of Business & Finance. For me, it was a wrong decision to leave the old campus. If there was shortage of space another campus could have been developed in the New University Campus with parallel education in both the campuses. I wonder has it been done with other prestigious colleges in Pakistan and outside Pakistan. If possible the decision is to be reversed.

Now, when I see the old campus of Hailey College of Commerce, I do not find any affinity with the premises. We have an ugly habit of destroying history. In the developed world, institutions' buildings are preserved and most of the colleges of Oxford University, etc in the UK are located in the same building where they were formed in the 15th century or even earlier. Once I visited Oxford city in relation to some matters of Oxford University Press. I was given the privilege to stay in a hotel in Oxford with a very high room rate. When I reached there, I was astonished. It was a hotel, which has remained the same for the last over four hundred years. It had only ten rooms and no air-

[113] Naveed Sultan. My friend at Hailey College of Commerce

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conditioning system. The faculty told me that it is a privilege to stay in that hotel. We construct building blocks without any substance. This is also depicted when we compare the Vatican with new constructions in Makkah, Madina, Karbala and Najaf. We want to accommodate more and more people without realising there are always some inherent limitations.

In B.Com Part II, I was placed in a different section due to my better grades. Most of the students in that section were those who did their Intermediate from Government College, Lahore. When I entered the class, I met two people who looked bright and intelligent from their appearance. They were Shahab Waheed Khwaja[114] and Waseem Muhammad Ali[115]. Both were from Government College and had obtained high marks in their intermediate examinations. Shahab and Waseem became my close friends and both are successful Chartered Accountants. Shahab has been my close friend since then and we did our Articleship together in A.F.Ferguson & Co. He was an extraordinarily intelligent person, fond of watching sports on TV.

Student politics in Hailey College

I have closely seen the student politics of Hailey College of Commerce and University of the Punjab. Since our family belonged to a left side of the political divide therefore my views can be treated as tainted and partisan, however the people who were in 1977-1978 in Punjab University student politics will vouch that militancy in student politics was brought by rightist parties mainly '*Jamiat*'. I am personally a witness of torture rooms for dissidents in New Hostel Building of Hailey College of Commerce operated by *Islami Jamiat Talaba.* Almost all the hostels, except one or two, were occupied by gangsters of that party. The worst part of that equilibrium was the support of some teaching staff in favour of the rightist parties.

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[114] Shahab Waheed Khawaja. My friend at Hailey College and at A F Ferguson & Co

[115] Waseem Muhammad Ali. A chartered accountant my friend at Hailey College of Commerce

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Despite the support from the government, faculty and administration, the majority of students, including almost all female students, were totally against them. The problem with the other side was lack of leadership. We had PSF, Progressive, NSF and others without any single leadership. Mr Jahangir Badar[116], the late leader of PPP was an ex-student of Hailey College of Commerce. Despite very strong resistance, the left was able to elect Mr Waqar Mahmood Zaman[117], one of my closest friends, as Vice President of the Student Union. The most important part of student politics, at that time, was that first year students usually used to vote for rightist parties. However, after spending time they were able to recognize their real faces. Resultantly, there was a high inclination towards left in senior classes. I do not remember any female student wearing a *'Hijab'* in my college days. This is a new face. After looking at the student politics of *Jamiat* I am convinced that they and their parent party are fascists. They are so, as they firmly believe that it is their responsibility to enforce their religion on others, without any space for others to co-exist.

Hailey College of Commerce days were the best years of my education. I was extremely impressed with Professor Saeed of Economics and I had almost decided to do Ph.D in Economics. That desire still exists. I feel that by adopting Chartered Accountancy I stopped my education and involved myself in a technique called 'Accountancy'. One day, I discussed with my two Professors Saeed Ahmad and Asim Zaidi about my desire to do Ph.D in economics instead of Chartered Accountancy. They advised me to drop the idea. In their view, there was no reasonable future for a Ph.D's in Economics in Pakistan. They advised me to do Chartered Accountancy and then pursue a career in Economics as a subsidiary part. This ambition was not fulfilled and I am still only a B.Com as far as my education is concerned.

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[116] Jahangir Badar. The famous PPP leader

[117] Waqar Mahmood Zaman. My close friend

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Having achieved the best grades throughout my education, which is all based in Pakistan, I can safely say that, at least till the time I was studying, the standard and manner of education was reasonable. However we do not provide economic sustenance for the people who adopt teaching as a profession. The primary reason is remuneration. In short, a Professor in any university in Pakistan cannot afford a car. If it remains so, we will never prosper.

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3
Political observations in early life

Lantern or Rose- Election 1964

People not being sons of soil

I have patchy memories of the election between Miss Fatima Jinnah[118] and Ayub Khan in 1964/65. These elections were preceded by local bodies'elections. The persons so elected were called Basic Democracy (BD) Members. The person who got elected from our area was of Agra/Bharatpur group. His name was Mr Shamsul-Ebad[119]. He was a close friend of my uncle. His whole family, except his mother and the married sister, was killed in 1947 riots. He survived as at that time he was studying in Aligarh. He was a quiet person, with strange sadness in his eyes.

For obvious reasons, he was a supporter of Fatima Jinnah and *'Lantern'* was his election symbol. The opposing candidate fought as 'independent' as nobody had the courage to openly support Ayub Khan[120] in this area. To be a supporter of Ayub Khan was almost a sin. There was a consensus that Ayub Khan had disrespected Mr M A Jinnah (Quaid Azam) by contesting against his sister. There was no concept of a manifesto or the plan. It was a conviction. There was a clear indication that Miss Fatima Jinnah would win from Karachi and then East Pakistan only. On an overall basis, it was apparent that the establishment would manoeuvre the election. In fact, my family and our BD Member knew, before the election, that they would not win as Punjab and the army was with Ayub. Karachi and Hyderabad stood with Miss Fatima Jinnah. Karachi, since inception, had a different political mindset from the rest of Pakistan. Karachiites are very emotional in their election process and their aim had never been the power

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[118] Miss Fatima Jinnah. The sister of Mr M A Jinnah

[119] Mr Shamsul Ebad. The BD Member from Rizvia

[120] Ayub Khan. The first military dictator of Pakistan

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in Islamabad or even in Sindh. I will discuss in later chapters about the politics of Karachi from 1964 to 2025. We are confused people. Nothing has changed since 1964. We are still with '*Lantern*'. Therefore, our roads are broken and we buy water from the National Logistic Cell (NLC). Nevertheless, the way things are changing, and all other experiences to develop Pakistan without Karachi have failed, therefore, I see a bright future for Karachi.

Most of the people in our family were apolitical. They were either government servants or professionals. In my view, over ninety percent of the people had no affiliation with any political activity. They were not interested in a political set up in Pakistan or the Province of Sindh. Almost all of them were busy in their economic resettlement in the province of Sindh. However anyone supporting Ayub Khan was treated as an outcast. There was no obvious reason for that annihilation. Once I asked one of my elders why it was so? He replied that in an election one only votes for a person who he/she knows. Karachiites did not know Ayub Khan of Abottabad. He had a different mother tongue and culture. Therefore there was no question of any affinity. With some exceptions the situation is still the same especially in middle and lower middle classes. This is not discrimination. It is a lack of common binding factors. Religion can never be the one. In my view, the situation is still the same. Nothing has changed in the last seventy years. It will never change unless we change the primary political structure of Pakistan and the idea of sons of soil is removed and an egalitarian political agenda is promoted. .

Our vicinity was very close to the old Sindhi-Balochi location of *Bismillah Hotel.* There was effectively no political affiliation of Sindhi-Balochis of Karachi with Urdu speaking people of Karachi in 1964 elections. I was told that the BD Member elected from that area always cooperated with the member from our area. He was a nice man however he was completely illiterate and all his office work was done by our BD Member. He voted for Fatima Jinnah. Why was it so? There was an economic reason for the same. Ayub Khan represented Pathans in Karachi and Sindhi-Balochis were in competition with them in trades like transport, cinemas, small

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hotels and tea stalls and others. The reconciliation between Sindhis and Pathans in Karachi is difficult because there is an economic clash. At that time, Urdu speaking people were outside that rivalry as there was no economic clash either with Pathans or Sindhis. Urdu speaking people were not in trade and businesses held by these communities. The difference arose after the 1964 election for valid reasons.

I have been told that on the voting day and as expected everybody in Karachi, except Pathans voted for '*Lantern*'. There were some Pathan *chowkidars* (guards) and drivers in our colony. I do not know how they voted. My cousins told me that, at that time all such persons, were not voters in Karachi as their permanent address was not Karachi. It will be interesting to see the number of Ayub Khan's voters in Karachi in 1964 and locations from where anyone who supported the '*Rose*' got elected. I do not have statistics however as per my understanding over ninety five percent of BD Members of Karachi got elected on '*Lantern*'. Mr Haroon Ahmad[121], the father of former PIA MD Ijaz Haroon[122] who was also the uncle of Miftah Ismail[123], the former Finance Minister of Pakistan, was the main political worker of Miss Fatima Jinnah in Karachi. He belonged to the Memon community.

The results of 1964 elections in Karachi were communal and all Karachiites, except settlers from Punjab and then NWFP, voted for *Lantern*. There was another very strange phenomenon. Ladies in our family including my grandmother, aunts and mother did not vote. It was considered not appropriate to stand in the line outside the polling stations. I wonder if there is any difference between people now living in some districts of KPK and us. In our case, it was not *purdah*. Being part of a lost aristocracy, it was not considered appropriate that anybody else, other than a relative or a family, could be the ruler. Even prominent male members of our family voted at the end because it was considered beyond their

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[121] Haroon Ahmad. The Muslim League leader of Karachi

[122] Ijaz Haroon. Son of Mr Haroon Ahmad. Former MD PIA

[123] Miftah Ibrahim. Former Finance Minister of Pakistan

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dignity to stand in the queue. There were servants and workers who used to inform about the status at the polling stations and the appropriate time to vote. This I saw with my own eyes in 1970. I conclude that we are not democratic people. We strongly observe caste and class systems. In that situation, democracy in the real sense cannot evolve in our society. But this trend has to change.

There was no question of right or left politics at the time of election in 1964 in Karachi. Both sides of the political divide, being right and left, in the Urdu speaking community, supported Miss Fatima Jinnah. There can be two reasons for the same. Firstly, it was generally thought that Ayub Khan represented the establishment therefore keeping the democratic norms Miss Fatima Jinnah should be supported. This is the political side of it. Secondly, in my view a 'Pathan' from then NWFP, was considered as an alien in Karachi's politics. It was an election between a local and an outsider for Karachiites. Similarly, Miss Fatima Jinnah was alien to Punjabis and Pathans. Bengalis voted in reaction to a Pathan and Punjabi army man. The best part of that election was that there was no issue of religion in question.

There was organised engineered rigging in the election. The two-tier election process was designed to manipulate the results. This was an engineered election. The first process was the election of eighty thousand BD Members from the country. Both the parts of the country had equal numbers despite a higher population in the eastern part. These eighty thousand BD members were supposed to elect the President. Engineering was possible and perfectly done in the second process as it was very easy for the establishment to handle those eighty thousand members in instead of over one sixty million. District-wise results reveal that fact. The best test is to determine the total number of BD members who won on the patronage of Miss Fatima Jinnah and the ultimate result. Ayub Khan massively lost in the first process. However, as planned, those eighty thousand members were engineered (bought) except places where administration was not able to manipulate, like Karachi and the then East Pakistan. The only reason was the political strength in these areas. Almost all

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the politicians of present Pakistan are the following generations of those BD members, for example, Miftah Ismail of Karachi from Miss Fatima Jinnah and Khurrum Dastagir Khan from rival Ayub Khan's camp. I have been told that Miftah's uncle had a huge size lantern placed on his jeep.

There is another aspect of the BD election. After 1947 our family and relatives from Agra/Bharatpur decided to have two homes like that we had in undivided India, being one in Peharsar and other in Agra. In Pakistan, our family decided to have an urban centre at Karachi whereas lands were allotted in Tehsil Matli in Badin District. Some of the family members settled in Matli to look after those lands. My cousin's husband, Mr Saifullah Jafri[124] was one of them. He took part in the BD election from Matli and got elected against local Nizamanis. The unusual part of that election process in Matli was that our relatives travelled from Karachi to Matli as workers and polling staff and there was none available in Matli. The Nizamanis, who are a political family there used to take advice from my uncle in all matters. In the last seventy seven years most of our family has left Matli and only few people live there. They are named 'Shahs' and very few people know that they are Urdu speaking people from Agra who resettled in 1947.

Massacre by the procession led by Gohar Ayub Khan

The worst part of the 1964 election was not rigging (engineering). It was the riots which erupted in Karachi after the election. I have not seen from my eyes what happened on that particular day, however I have a patchy memory of an event after the election day. I saw, for the first time, a dead body and burning of houses along a location called *Gujjar Nallah* in the Liaquatabad/Nazimabad near our colony. This was the result of riots which erupted on account of a procession led by the son of Mr Ayub Khan, Mr Gohar Ayub Khan[125]. That procession passed through the main road in then Lalukhet, now Liaquatabad. There

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[124] Mr Saifullah Jafri. The BD Member from Matli

[125] Mr Gohar Ayub Khan. Son of Mr Ayub Khan

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was firing from the procession which killed some local residents. The procession moved towards the SITE area, being the stronghold of Pathans however there were riots throughout the passage including burning of houses at *Gujjar Nallah*[126].

After the procession had passed killing around ten people, there was a strong reaction in Lalukhet. People burnt the house of Mr Ali Kauser[127], a worker of Ayub Khan having a two storied house on the main road. It is reported that his daughter got killed. Anyone related to Ayub Khan or Ali Kauser was treated as an outcast. The killing spree that started with the procession of Gohar Ayub Khan has not stopped. It took many shapes and forms however the wounds inflicted on that day have not healed. Gohar Ayub Khan cannot be forgiven.

There was another related brutal incident which hounds my memories. I was standing, along with my father and other relatives, outside our colony, on the First *Chowrangi* and, looking at the houses on fire along the *Gujjar Nallah* which was in front of us. It was quite far. I noticed chaos in that area. Anyone coming from that side informed that the whole locality had been burnt by the people in the procession. Fire spread rapidly as those were shanty huts. Then we saw people running towards the corner building in Nazimabad No 1, being '*Sibtain Manzil*' the house of painter Sadeqain[128] family. It was subsequently revealed that someone had stabbed a poor Pathan cobbler and he had died. The body of that murdered Pathan cobbler was the first 'dead body' I saw in my life. He was a poor worker who might not know Ayub Khan or Miss Fatima Jinnah. After that incident, for some time, people of Pashtun origin used to avoid entering our vicinity. I thought about the family of that Pathan cobbler, as there was nobody around who could identify him. It was later learnt that people buried him in *Khamosh Colony* graveyard probably without

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[126] A lower middle class locality on Lyari River between Lalukhet and Nazimabad.

[127] Mr Ali Kausar. A leader of Ayub Muslim League in Karachi

[128] Sadeqain Naqvi. A famous painter

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any investigation by the police. This is the fate of common Pakistanis.

Now after over sixty three years, if we look back at the 1964 it appears that the said election polarised the political environment in Karachi forever, and the faith in the election process got eroded. It can be argued that Ayub Khan as an administrator would have been better than Miss Fatima Jinnah, however the manner in which the power was snatched and retained was dictatorial. It destroyed the roots of democracy in Pakistan forever.

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Zulfikar Ali Bhutto & 1970 Elections

The rise of Zulfikar Ali Bhutto

At the time of rise of Mr Zulfikar Ali Bhutto[129] in 1970s I was not fully cognizant of politics. However I admired the person known as '*Bhutto*'. Discussions in my family used to end with the comment that 'Bhutto' is like a breath of fresh air in Pakistan's politics. At that time, there used to be two identified political blocks being 'rightists' and 'leftists'. The right side was considered to be close to the US block and had religious inclinations. In Karachi *Jamaat Islami* and *Jamiat Ulema Pakistan* of Noorani Mian represented that. In Lahore, Daultana's Muslim could also be added. Leftists were the National Awami Party and the new Pakistan Peoples' Party. As Shias never liked Jamaat Islami, therefore, it was natural that their affiliation was with the left.

In the constituency, where Rizvia Colony fell, there were three main candidates being Mahmood Azam Farooqi[130] of Jamaat Islami, Maulana Shafi Aukarvi[131] of JUP and Mrs Kaneez Fatima[132] of the National Awami Party. It was a very very close contest and Mahmood Azam Farooqi won with a very small margin of forty nine votes. People from my locality, all voted for Kaneez Fatima. One of my elder cousins informed me that there was not a single vote for Mahmood Azam Farooqi from the booth of Rizvia Colony. Kaneez Fatima was the only one left over as my family was with PPP.

During 1970's, on account of Pakistan's siding with the US since 1950, there was a very strong feeling for a change. In my view, ZAB

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[129] Zulfikar Ali Bhutto. The great leader of Pakistan

[130] Mahmood Azam Farooqi. The MNA from Nazimabad in 1970

[131] Maulana Shafi Aukarvi. A leader of Jamiat Ulema of Pakistan

[132] Mrs Kaneez Fatima a leader of National Awami Party.

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encashed that sentiment and won in the then West Pakistan. We had many Bengali people around us. All the cooks in our area were Bengalis and they used to gather around in one of the buildings in that area. All of them were with Mujib.

I remember going to Federal A Area Ground with my friends and our Bengali servants in a public meeting of NAP Bhashani Group. I saw Maulana Bhashani[133] in a '*dhoti*' and cane cap there. Famous leader Mahmood Ul Haq Usmani[134] was the NAP Bhashani Group's candidate from Lalukhet. Mr Mairaj Muhammad Khan[135] informed me, in 2018, that he was supposed to contest from that seat; however he refrained. Mairaj Sahib could never explain to me the reasons for his withdrawal. It was his view that if NAP and PPP would have joined then both Nazimabad and Lalukhet was a sure win. Maulana Bhashani had a strange role in 1970 and the events which took place after that. In my view, the day when NAP Bhashani group decided not to contest against Mujib[136] the separation of the eastern wing from Pakistan became obvious. However, our Generals were not ready to see the writing on the wall. ZAB knew that. Whether he was a party to it or not, will be decided by history. However being an intelligent man it is not possible that he had not envisioned the calamity which happened.

ZAB and Karachiites

ZAB was also reasonably popular in Karachi. If there was a vote count of the whole Karachi then it would transpire that PPP's votes were almost equal to Jamaat and its affiliates. My uncle used to live in the place now close to Ancholi and their MPA was Mr Mohammad Ali Gabol[137], a Baloch PPP man from a village outside Karachi. The MPA from the place where Nine Zero is located was also a PPP man, Mr Abdul Wahid Arshi[138] of the famous Arshi

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[133]Maulana Abdul Hameed Khan Bhashani. A leader from East Pakistan

[134]Mahmood Ul Haq Usmani. A National Awami Party leader

[135] Mairaj Muhammad Khan. The labour leader

[136] Sheikh Mujibur Rehman. The founder of Bangladesh

[137]Mohammad Ali Gabol. A MPA of PPP in 1970

[138] Abdul Wahid Arshi. A MPA of PPP in 1970

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Cinema. If a proper analysis is made then it would transpire that Urdu speaking people of Karachi voted strongly for PPP and there was strong competition between PPP and Jamaat and PPP and Noorani Mian[139]. There was no labelling of PPP as an only Sindhis' Party. It was considered as progressive pro-poor party relying on secularism with a lot of good names like Mairaj Muhammad Khan, J A Rahim[140], Dr Mubashir Hasan[141] and Mir Rasool Buksh Talpur[142] My uncle, who used to live in Hyderabad, informed me

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[139] Noorani Mian. Maulana Shah Ahmad Noorani. The leader of Jamiat Ulema of Pakistan

[140] J A Rahim. The first secretary General of PPP. Jalaluddin Abdur Rahim also known as J. A. Rahim) (27 July 1906[1] – 1977) was a Bengali communist and political philosopher who was renowned as one of the founding members of the Pakistan People's Party—a democratic socialist political party. Rahim was also the first Secretary-General of the Pakistan People's Party, and served as the first minister of production. A Bengali civil servant, Rahim was a philosopher who politically guided Zulfikar Ali Bhutto, serving as his mentor, and had helped Bhutto navigate through the minefield of bureaucratic establishment when Ayub Khan had taken Bhutto into his cabinet. Rahim also guided Bhutto after Bhutto was deposed as Foreign Minister, critically guiding Bhutto to take down the once US-sponsored dictatorship of Ayub Khan. Educated at the University of Dhaka where Rahim received double BSc in Political Science and Philosophy after writing and publishing the brief thesis on Nietzsche Philosophy. Later, Rahim attended Calcutta University, receiving an LL.B. degree in Law and Justice. Rahim began his political activism in the Pakistan Movement,serving as its activist in East Bengal. His father, Justice Abdur Rahim also had served as a senior associate judge at the Supreme Court of Pakistan.

After his education, Rahim joined the Pakistan Civil Services, picking up the first bureaucratic assignment in Foreign Service of Pakistan. Rahim served as the Foreign Secretary under the government of Prime minister Muhammad Ali Bogra.For some time, he remained associated with Communist party, but also built personal relations with Zulfikar Ali Bhutto in 1965] After attending the socialist convention at the residence of Dr. Mubashir Hassan, J. A. Rahim played a key role in writing the party's socialist manifesto: "Islam is our religion; democracy is our politics; socialism is our economy; power lies with the people", on 30 November 1967. This manifesto was officially first issued on 9 December 1967. J.A. Rahim was made Pakistan Peoples Party's first secretary general after writing the party's constitution.Rahim earned public notability after his name was announced as a Bengali member of delegation of Pakistan Peoples Party to launch a negotiation with Awami League party under Sheikh Mujibur Rahman.In 1970, Rahim along with Ghulam Mustafa Khar, returned to West Pakistan, telling Bhutto that the "meeting with Mujib was of no use". After the 1971 war, Rahim stayed in what remained of Pakistan, governing the Law ministry, Justice minister, and the Township planning and agrovilles. In 1972, Rahim was appointed the first Minister of Defence Production which he governed until 1974.His relations with Bhutto deteriorated after the Pakistan People's Party began purging the radical and ultra-left wings of the party and J. A. Rahim was also sidelined by Bhutto later.

[141] Mubashir Hasan. Finance Minister in PPP Government

[142] Mir Rasool Baksh Talpur. The Governor Sindh in PPP time

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that 'Mir Sahib' was more popular amongst Urdu speaking people than our Sindhi brothers.

The sign of discord was sown through the language bill and ZAB is responsible for alienating urdu speaking people, like my family, from Sindhi speaking majority. The wounds inflicted by Mr Gohar Ayub Khan in 1964 were partly healed by the time in 1970's however ZAB ruptured them again through the Language Bill. Everybody knew that the only competition in Karachi politics was between PPP and Jamaat. Jamaat after losing elections on national level was anyway finished over the period of time. If we analyse the present problems of the Province of Sindh then it can easily be deduced that ZAB, is responsible for the present situation, may be without any intention. ZAB tried again in 1977, but by that time it was too late and ZAB had lost his credibility in urban Sindh. In my view, the same can never ever be regained by PPP, unless people like me, cooperate. Now the ball is in the court of Urdu speaking people. I discussed this subject with Mr Mairaj Muhammad Khan; who was quite close to me before his death. He could not give any answer. However his answer was hidden in one sentence to me:

> *'Shabbar Mian: Bhutto bara leader tha, magar tha aik wadera'. (*Shabbar: Bhutto was a greater but he was a feudal*)*

I was convinced with the reply of Mairaj Sahib within the perspective of what ZAB did with him after coming to power. Nevertheless, Miairaj Sahib could never satisfy me why he did not contest election in 1970 when the left bloc within the party was assured thirty five seats[143] by Bhutto. The gulf between Mairaj Sahib and Bhutto is the worst thing that has happened to Karachi. Like all muhajirs, Mairaj Sahib was confused about the politics of the new state made accidentally without preparation. In my view there is an answer. The establishment and their bosses did not

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[143] A statement by the famous journalist Mr Hussain Naqi in a book launching on Mairaj Muhammad Khan in 2024 at Arts Council Karachi

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like that Karachi be handed over to the left. They therefore brought Jamaat as the representative of Karachi. Karachi is too important to be given to the left. Maybe, Mairaj Sahib knew it.

Roti-Kapra aur Makan

ZAB was my hero. He was educated and used to talk about the poor and downtrodden. *'Roti, Kapra and Makan'* was a very efficacious slogan. I used to admire it. 'Socialism' as perceived by me, is a system where there will be equal respect and opportunity for all people with a benevolent state. I feel that ZAB was the only person, in Pakistan's politics, who acquired immense support from the poor and lower middle classes of the society and gave them a slogan of self-respect, though that respect was never delivered by PPP in the post 1971 government except by a few like Mir Rasool Buksh Talpur. That was the end of PPP in urban Sindh. Now there can be small pockets of popularity, however the same is not based on any ideology. It is personal loyalty and affiliation. In 2018, the city was taken over by a fourth force being PTI (third being MQM). Their support in 2024 was even greater.

Like Adnan Mandaris[144] of Turkey the death penalty of ZAB will never be forgotten by Pakistanis. Pakistan's nuclear program has something to with it. The fall of ZAB after 1977 was inevitable. However Zia Ul Haq recreated ZAB by not letting him finish politically. Zia Ul Haq's action has created a permanent sour in the eyes of rural Sindh. It is a tragedy of Pakistan politics that ZAB's party that symbolised a 'socialist' Pakistan is almost like a Sindhi nationalist party. PPP should realise that it is not symbolised by personalities. It had an ideology and a purpose. I admired it. If that

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[144] Adnan Mandaris. (1899 – 17 September 1961) was a Turkish politician who served as Prime Minister of Turkey between 1950 and 1960. He was one of the founders of the Democrat Party (DP) in 1946, the fourth legal opposition party of Turkey. He was tried and hanged under the military junta after the 1960 coup d'état, along with two other cabinet members, Fatin Rüştü Zorlu and Hasan Polatkan. One of the accusations brought against him was of him ordering the Istanbul pogrom against citizens of Greek ethnicity. He was the last Turkish political leader to be executed after a military coup and is also one of the four political leaders of the Turkish Republic (along with Kemal Atatürk, Süleyman Demirel and Turgut Özal) to have had a mausoleum built in his honour.

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purpose is rejuvenated, I would again like to be a part of that party. Socialism is the only solution for developing countries. Politics cannot be done on the basis of language and the history of ancestors' migration. Religion can never be the binding force in societies as it is a personal subject. The only binding force is always 'common economic interest'. Mr Jinnah made Pakistan on that basis which was, unintentionally, severely destroyed by ZAB. I consider all the persons, other than three people, irrelevant in Pakistan's politics. One died in 1948 under mysterious circumstances, another was hanged in Rawalpindi and the last one is in Adiala Jail at the moment. First was Jinnah and the person in Adiala is Imran Khan.

Baba-e-Socialism

My father was never interested in politics, unlike me. He decided to spend the election holidays in 1970 in Lahore. So, I witnessed the 1970 election in Lahore. By that time, my maternal grandfather had retired and he was active in politics. He had left Muslim League after Mr Jinnah's death and was one of the founding members of Pakistan People's Party in 1969 which was launched in Dr Mubasshir Hassan's house. He attended the first convention held at that place. He was a personal friend of Malik Mairaj Khalid[145]. Our area was the most important constituency of Lahore and, at that time, it included Ichhra, the residence of Maulana Maududi[146]. The candidate from that area was Amir Jamaat Islami, Mian Tufail Muhammad[147]. The PPP candidate for National Assembly was socialist leader Sh. Muhammad Rashid whereas provincial candidate was the cricketer Abdul Hafeez Kardar. Although my grandfather was supporting the PPP, however, on account of the financial resources, networking in political circles and the personality of Sheikh Sahib the chances of PPP winning the seats were not probable. It was considered to be a contest between Mian Tufail Muhammad and the Council

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[145] Malik Mairaj Khalid. Former caretaker Prime Minister and PPP leader

[146] Maulana Abul Ala Maududi. The founder of Jamaat Islami

[147] Mian Tufail Muhammad. The second Amir of Jamaat Islami

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Muslim League candidate who, if I remember correctly, was Chaudhry Muhammad Hussain[148].

The interesting divide

Krishen Nagar was populated by two main communities. There were a sizable number of Shia migrant families from UP and West Punjab areas of Panipat and Sonipat. The other significant portion of population were migrants from Amritsari Kashmiris and Arians. The latter group was subsequently represented by Mian Muhammad Azhar[149] and Mian Nawaz Sharif[150]. My family was purely and effectively the only big PPP base in the Krishen Nagar area amongst Shias. Muharrum procession on 9th Day of Ashura is brought from Imambargah Pando Street. There are around ten to fifteen thousand votes in that area of the Shia community.

On the day of election in 1970 I acted as an unofficial secretary/assistant of my maternal grandfather who was the chief polling agent of Sheikh Muhammad Rashid at the main polling station in the District Council Hall, located in Krishen Nagar. Since I was young and not a voter I was allowed, unofficially, to go inside the polling station to provide assistance to my grandfather. PPP had no facility of camps outside the polling station or conveyance from home to polling stations. At that time tongas were used. All the voters of our areas travelled on foot to the polling stations or used the tongas arranged by Jamaat Islami or Council Muslim League. At around 1pm, when I went inside the polling station with food for my grandfather I observed that he had no clue about the outcome. There was a discussion about the expected difference in voters between Mian Tufail and Chaudhry Muhammad Hussain. Nevertheless, I saw many poor people, including females, irrespective of their sect or caste, who voted for PPP. It is a fact that there was so much terror of Jamaat Islami, as their Amir was contesting that PPP workers used to disperse

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[148] Chaudhry Muhammad Husain. Former Mayor of Lahore

[149] Mian Muhammad Azhar. A MNA of PTI from Lahore

[150] Mian Nawaz Sharif. Former three time Prime Minister of Pakistan

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after voting. I still remember some prominent Jamaat people sitting in the camp outside our polling stations.

When in the evening the results were announced it transpired that Sheikh Muhammad Rashid[151] had a lead of over five thousands from that polling station. Since it was the main polling station, Mian Tufail Muhammad personally came in the evening whereas Sheikh Sahib was not there as he was in Ichhra. There were exchanges of strong words between Mian Tufail and my grandfather who was representing PPP. I still remember the rage in the eyes of Mian Tufail when my grandfather told him that a religious party can never win from Lahore. At that time, fights were limited to exchange of words. Mian Tufail threatened my grandfather for his remark. I could not understand the basis of the threat, however it later transpired that there was some complaint of voting in female booths. The interesting part of that brawl was that my grandfather was speaking in Urdu whereas Mian Tufail Sahib was speaking in pure Jalandhari Punjabi. It ultimately transpired that Sheikh Rashid defeated Mian Tufail Muhammad by around fifty thousand votes. This was the only election of Mian Tufail Muhammad in his life. I think that Mian Tufail had forgotten the threat for the reason that his margin of defeat was huge. I did not see Sheikh Rashid during the election process or even after winning the election. It was a vote for 'Bhutto'.

Once I asked my grandfather what was his reason for affiliation with ZAB. He told me that ZAB had taken a strong stand against Indians during the *Tashkent Summit* after 1965. He went to Lahore Railway Station when Bhutto came to Lahore after resigning from the Ayub's cabinet. In my view,'*Roti, Kapra, Makan'* was not an issue. It was a perceived courage to stand against the status quo and India. By 1977, the dream of ZAB was tarnished however as the other side was 'regressive' and so called Islamists, so my family continued support for PPP in Lahore prior to the emergence of PTI. In 1985 non-party election, which was the inauguration of

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[151] Sheikh Muhammad Rashid. A PPP Leader from Lahore. MNA 1970

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PML (N) in that area, the constituency was reconstituted and the Shia voting strength was divided as it was well known that they vote for PPP. This was amply demonstrated in the 1979 Local Bodies election and afterwards.

Malik Mairaj Khalid a friend of my grandfather was a candidate from Lahore's rural areas against Nawab Zulfiqar Ali Khan Qazilbash[152] the younger brother of Nawab Muzaffar Ali Khan Qazilbash[153], a very prominent political leader who had a high respect amongst the Shia community in Lahore. Thokar Niaz Beg area was inhabited by Shias. There was immense pressure on our community to disassociate from PPP in 1970 especially in that area. However since the elections were being fought on ideological basis there was no question of any communal, ethnic or sectarian divide. In that sense, the 1970 elections were ideal for democracy in Pakistan. General Yahya Khan should be given credit for the same. Malik Sahib won by a very big margin. I followed the life of Malik Mairaj Khalid and was amazed to see him as the 'Rector' of Islamic University, Islamabad. I can never conceive of any relation between theocratic education and Malik Sahib, an honest, dedicated, democratic, socialist worker from lower middle class. The election in Lahore's rural constituency and the life of Malik Mairaj Khalid is a case study of the emergence and downfall of ideological politics in Pakistan. The responsibility wholly lies on ZAB and Benazir Bhutto.

Progressiveness: the attribute of PPP

ZAB was perceived as an icon of progressive thoughts in Pakistan. He was seen as a fighter for secularism and socialism. He had defeated the conservative mindset in Punjab. Islamists who had an illusion that people would vote for religious parties were completely thrown out of politics by Bhutto. Even at the peak of his popularity, PML (N) had to take a non-theocratic approach for

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[152] Nawab Zulfiqar Ali Khan Qazilbash. A landlord of Lahore

[153] Nawab Muzaffar Ali Khan Qazilbash. A landlord and former Finance Minister of Pakistan

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winning the election. Despite all the differences, ZAB has to be given the credit for introducing people's politics in Punjab. If a comparison of PPP candidates in 1970 with those in 1977 elections is made then it can easily be deduced that selection of candidates for 1977 election was a 'recipe' for ideological suicide and since then PPP has never been able to win Punjab. There is no chance in the future. For the politics of Punjab, ZAB is history. He was responsible for his own death. Selection of 1977 candidates was a political suicide for ZAB though, even at that time, he carried his charisma to win the election. If the PPP wants to come back to Punjab, socialism is still the answer.

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Basant and obscurantism

Destroying Legacies

One of the most undesired acts against the culture and traditions of the city of Lahore is the restriction on the Basant festival. This is a conspiracy by the rightist elements in our society as they had failed in every field to mold the society to obscurantism. Now, they are in the mood of taking revenge for the 'reasonableness' and sensibility of the people. This I call *Maududi* style. By doing so the soul of Lahore has been killed. The apparent excuse is the use of 'wire' for flying kites which causes fatal accidents. This is not untrue, however there are hundreds of ways to rectify the same instead of destroying the culture and traditions which had prevailed in the city for centuries.

The reason for this closure is very simple and publicly known. The rightist elements in Pakistan do not want anything in our society that is derived from the geography of this area and its centuries' old history, tradition and culture. They want to live in the culture that prevailed in the Arabian desert. '*Basant*' is purely a feature of local Indian, non-Arab, culture that is hated by rightists' mindset. When I used to be in Lahore before 1987 there were statements by Jamaat and other such groups that such festivals like *Basant*, *Baisakhi* and *Nawroz* be banned. With rightists and semi rightists like, Sharifs and Imran Khan, coming to power, Basant was banned.

Basant: not a fashion show

Basant was really a big festival during my days in Lahore. Everybody had their own way of celebrating the same. In the end, it became a 'fashion show' which is also the reason for its closure. When I was in Lahore 1970's and 1980's there were no "Basant' at five star hotels. It was totally a family activity and the close family

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members and their friends used to enjoy the festival at the rooftops of the house that had the maximum height. Our house, 32 Onkar Road was the tallest in the area, with around four floors, therefore it was the centre of kites flying around the neighbourhood. This house was three houses away from the house of the film actor Yousuf Khan who belonged to a very noble family from Ludhiana. So there were two tall houses in that lane. The family of Mr Yousuf Khan[154] used to enjoy the Basant in a big way. He was also very ardent in grooming pigeons. Another very famous hobby of the old Lahoris.

In the late 1980s Basant became commercial and big organisations, including five star hotels, started arranging Basant parties. I never liked that. Basant is a middle and lower class activity where everybody is equal. If you are a good kite flyer, though being a poor man, you can overcome the rich flyer in the sky. I used to hear from the rooftop of Yousuf Khan the inquiry about the persons whose kites were entangled with theirs, so that they knew about their competitors. All this finished when it became partying with the show of money. One of the reasons for closure of this activity is the manner in which it transformed over the time. It is my earnest desire that there should be a revival of original Basant in Lahore. However my rooftop is no longer there as the house has been demolished.

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[154] Muhammad Yousuf Khan. Famous film actor of Pakistan

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Nasir Bagh & hanging of Zulfikar Ali Bhutto

The elections which were not held

The ruthless dictator in Pakistan, General Zia Ul Haq announced that elections were to be held within ninety days of the coup on July 5, 1977. These elections were postponed and could not be held. Zulfikar Ali Bhutto was in jail and the election campaign was run by Mrs Nusrat Bhutto[155]. Lahore was the main centre of politics and our area being the main bastion of PPP followers was under strict surveillance. One of the main '*Jalsa*' (gatherings) of PPP was held in the Nasir Bagh which is just outside Krishen Nagar across the Punjab Secretariat. This jalsa was addressed by Mrs Nusrat Bhutto and Maulana Kausar Niazi[156]. The stage of the jalsa was on the side of Town Hall. In those days, there were no security arrangements, like we have nowadays. I along with other workers of PPP was the part of the procession from Main Bazar, Krishen Nagar to Nasir Bagh. It was the biggest procession that joined that jalsa. We entered the Nasir Bagh from the side of Town Hall and Mrs Nusrat Bhutto was extremely joyous to see such a large crowd coming to attend the jalsa. We were accommodated in the front rows and I found a place on the stairs of the stage.

In her speech Mrs Nusrat Bhutto showed full confidence that PPP would sweep the polls. She was right and that was the main reason that such elections were never be held as Zia Ul Haq was terrified by the public support to PPP, despite state atrocities. I still wonder how PPP, being such a popular party in Punjab, lost its support to these rightist or semi-rightist elements at the behest of the establishment. Now there is no 'left' left in politics. This is the tragedy of Pakistan.

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[155] Mrs Nusrat Bhutto. The wife of Zulfikar Ali Bhutto

[156] Maulana Kausar Niazi. A leader of PPP

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MRD Movement

After the coup on July 5, 1977, Pakistan army swiftly moved to arrest the Prime Minister Zulfiqar Ali Bhutto and placed all the members of his cabinet and the main leaders of Pakistan Peoples Party under house arrest. With entire party cadres under arrest, the regime faced little opposition until the death penalty for Bhutto which was announced on 18 March 1978. His conviction was met with non-violent mass protests throughout Sindh and parts of Punjab. The protest in Nawabshah was so severe that it was crushed, in the first instance, of mass murder by the regime where hundreds of protesting peasants were killed by use of combat helicopters on the orders of the Governor of Sindh, LieutenantGeneral S.M. Abbasi[157].

This was followed by imposition of curfew in Nawabshah, Larkana, Sukkur, Hyderabad and parts of Karachi. The regime made thousands of arrests throughout Sindh and Punjab effectively banning display of the flag of PPP or its symbol. Cities throughout Sindh remained in continual state of curfew until April 4, 1979, when Bhutto was executed in secret, without a pre-announced date.

The silence of death

The news of the hanging reached the next day in Lahore. There was no curfew in Lahore. However there was a deadly silence in the city. All the major leaders were under house arrest. As per my information, party's internal network PPP had been infiltrated by the agencies. There was no coordination. Most of the people in our area, who were ardent supporters of PPP, were shocked as they did not believe that Bhutto could be hanged. Furthermore, they were of the opinion that if any such thing happens the party would break the barriers to paralyse the working of government. This proved wrong. I am almost sure that except for the family and a few limited second-tier leaders all the big wigs in PPP were

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[157] Lieutenant-General S.M. Abbasi. Former Governor of Sindh

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4
Professional Life

Accounting Profession-Forty long years 1979-2019

Joining to become Senior Partner

By the grace of God I am one of those few lucky persons who have never applied for any job or the post. All the jobs and posts have been offered to me and I have left them in unusual circumstances. This started in 1979 and is still continuing.

Hailey College of Commerce, University of the Punjab requires a compulsory training of three months for obtaining a B.Com degree. That training can be done in industry or in accounting firms. Those who are interested in doing Chartered Accountancy do the same in the audit firms like A F Ferguson & Co or Ford Rhodes etc.

After doing my B.Com, I was not at all interested in doing an MBA. I was inclined to do Chartered Accountancy from England & Wales. For that purpose, I started my research and found out that to do the same I had to first obtain a diploma from a polytechnic in England. This requirement came in as the UK stopped accepting our graduation degrees. I chose Sunderland Polytechnic UK for the same and started corresponding with them. They were agreeable to my admission after looking at my results in the B.Com. I informed my father who agreed. He was worried about the expenses, however he reassured me that he would take care of that.

Nevertheless, to complete my mandatory training for being awarded a B Com degree, I chose A F Ferguson & Co. A group of seven or eight of my colleagues in the B.Com went to A F Ferguson & Co to join the training program. My friends Shahab Waheed

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The fate of Bhutto and the Punjab politics is a case study. The Muslim masses of the Punjab are not tuned to open resistance against the establishment. They have a high number of their personnel in the army and police. It is not their psyche to resist openly. However, whenever they are allowed to resist with peace, Punjabi masses support the right causes. This they demonstrated in the 1970, 1988 and 2024 elections. It is a mistake of Imran Khan that he has not learnt from history about the political mindset of Punjabi masses. The book '*Indus Saga*' by Aitzaz Ahsan[159] is a good study to understand the political landscape and mindset of Punjabi Muslims. This view has however completely changed after the demonstration I have seen in Azad Kashmir. Azad Kashmir is effectively an extension of Punjab. If people have come out unitedly on the economics issues then it means that things have changed. A good sign for Pakistan. Bulk of the revolutionaries, being nationalist Indians, were people from Punjab however they were mostly Hindus or Sikhs including Bhagat Singh.

[159] Aitzaz Ahsan. A famous politician and writer

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Khawaja, Muhammad Amjad Siddique[160], Haroon Lodhi[161] were amongst those who joined with me.

The office of A F Ferguson & Co was located, at that time, at the 5th Floor of Alfalah Building, The Mall Lahore. We went to the firm and were told that there will be an admission test. The first person we met was Mr Shukrullah[162] . He asked me a question.

'Why do you want to join the firm?

I replied spontaneously

'to become the Senior Partner'

I still wonder why he asked this question and what was the reason for my confident reply. In 2014, I became the Senior Partner of the firm and he reminded me of the statement in 1979.

I passed the test and was asked to start my training in the firm on November 24, 1979. This is the day I started my career in the accounting profession which ended on my joining the government as the Chairman, Federal Board of Revenue Islamabad on May 8, 2019. I never looked back for any other option. UK qualification disappeared in between.

The urge to qualify

When I joined the firm Mr Khalil Mian[163] was the Partner In Charge in Lahore and Mr Javaid Iqbal Chaudhry[164] was the Senior Manager with Mr Khalid Yacob[165] and Mr Ijaz Ahmad[166] were Managers. I was asked to be a member of the audit team for Paintex Limited,

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[160] Muhammad Amjad Siddique. My friend at Hailey College and at A F Ferguson & Co

[161] Haroon Lodhi. My friend at Hailey College and at A F Ferguson & Co

[162] Mr Shukrullah. The administration manager of A F Ferguson & Co Lahore Office

[163] Mr M Khalil Mian. The former Senior Partner of A F Ferguson & Co

[164] Javaid Iqbal Chaudhry. A former Partner of A F Ferguson & Co

[165] Mr Khalid Yacob. A Manager at A F Ferguson and CFO of Packages Group

[166] Ijaz Ahmad. A Manager in A F Ferguson & Co

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being a subsidiary of the then ICI Pakistan Limited. It is now Akzo Nobel Pakistan Limited.The factory was located on Ferozpur Road adjacent to Model Town near Mian Sharif's family houses.Shakeel Sheikh[167] was my senior for the job. He asked me to reach Mozang Chowrangi at nine a.m. from where we were supposed to go to the plant. I was asked to stand near Zubair Medicos, a famous medical shop owned by the Mr Saifur Rehman[168] family. From Krishen Nagar I reached Mozang Chowrangi by public transport and was picked up by Shakeel for an onward journey.

It was good exercise and I, being a junior, was supposed to sit in the hall. There were two rooms in the hall which were occupied by the Finance Manager Mr Saeed Haider[169] and Mr Khurshid[170] the Assistant Finance Manager. I was very impressed by Mr Saeed Haider. I was told that he is a Chartered Accountant from England and Wales. I was very inquisitive and usually sought clarifications from Mr Khurshid. When the audit was about to complete there was further intake in the audit team. Shakeel Sheikh went on exam leave. The people who took over were Razi Khan[171], Shabbir Ahmad[172] and Imran Afzal[173]. This was a different team and there was a lot of pressure to complete the job as soon as possible. Accordingly, we used to sit late and at times till morning the next day. Razi Khan, who became my mentor at a later stage, was a jovial person with a carefree style of working. Shabbir was apparently senior to Razi but somehow Razi was job-incharge. Now after forty years, when I reconstrue the scene, I realise that the manner of training and atmosphere of work at that time was much better than at present. There was no mobile phone to frequently digress the thought process.

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[167] Mr Shakeel Sheikh. My first senior at A F Ferguson & Co

[168] Senator Saif Ur Rehman. A PML (N) Leader

[169] Saeed Haider. Former CFO of Paintex Limited

[170] Khurshid. Former Manager Accounts at Paintex Limited

[171] Muhammad Razi Khan. My friend at A F Ferguson & Co

[172] Shabbir Ahmad. A senior in A F Ferguson & Co

[173] Imran Afzal. Former President Institute of Chartered Accountants of Pakistan

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I observed that almost all of my seniors and semi seniors were not eager to pass the examinations. There was a culture of enjoying the training period as a reasonable sum was available by way of stipend and conveyance vouchers. Furthermore, there were appropriate and reasonably remunerated jobs available, in the clients, for even being a non qualified person, after completing training period in Ferguson. So there was no real urge to qualify the exams. The best example presented was one Mr Vincent Paul[174] in Sui Northern Gas Company Limited who was a Finance Manager, not a qualified person. There were many others. So all the boys were confident that if they complete the training they will get a good, more than reasonable salary in the market, especially with the clients. So there was no natural urge to do the dual duty of work and studies.

Our group was not the same. It was our desire to qualify as soon as possible. This was taken as a surprise by our seniors. It is for this reason that I qualified in May 1983 much before almost all the people who were my seniors. There was one exception, being Mr Anjum Ata Sheikh[175] who later became my close friend and the Senior Partner of Anjum Asim Shahid & Co.

Institute of Chartered Accountants of Pakistan's office in Lahore, at that time, was located in the McLoad Road in Salam Chambers. It had a hall with only one room. All the students were required to do 'assignments' as prescribed by the Institute. It was an accepted norm that students used to 'copy' from the assignments done by other students. Furthermore there were instances of getting a record of submitting the assignment without actually doing the same by greasing the palm of the record keeper. I still remember the face of that person.

I used to do assignments myself. This was taken as an exception. The person who used to receive the assignment got shocked when I went to the office to furnish the completed assignments done by

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[174] Vincent Paul. Accountant at SNGPL

[175] Anjum Ata Sheikh. My mentor, senior and close friend

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me. Nevertheless, he encouraged me for the same and said that I would get prominence in the profession.

At that time, there used to be two kinds of training. One was termed 'Articleship' and other as 'Audit Service'. There were fundamental differences between these two kinds of services. First service was not an employment. It was actually an 'apprenticeship' with a master who was a chartered accountant qualified to train an apprentice. Accordingly, there was a limit for the persons who can be under articleship of one practising member. I think it was eight or ten articleship per person. In 1979, there were around nine or ten Partners in A F Ferguson & Co on the national basis, therefore the total number of articleships could be ninety or hundred only. The period of articleship was three years with six months exam leave. This was an ideal system. Every articled clerk was supposed to pay a token royalty to the principal. In my case, it was Rupee One.

The second kind was 'Audit Ship' which was an employment for which there was no limitation of number. The time period was five years with six months' examination leave. I never asked for articleship however the management of A F Ferguson & Co was so judicious that they signed me as 'Articleship'. I signed the documents, which were brought to me by the same Mr Shukrullah. I noticed that I was articled with a man named Mr Shahab Azfar[176] a Partner based in Karachi. I had not met Shahab Azfar by that time. He was the younger brother of Barrister Kamal Azfar[177]. When I got the *Kasbati Gold Medal* for top position in CA Intermediate Examination in 1981, I received Rs 100 from Mr Shahab Azfar as a token of appreciation, though we had never met each other. If I remember correctly when I joined the firm in 1980, the Partners were Mr Irtiza Hussain[178], Mr Khalil Mian, Mr Shahab

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[176] Mr Shahab Azfar. A Partner in A F Ferguson & Co. My Principal for Articleship

[177] Barrister Kamal Azfar. Former Governor of Sindh

[178] Mr Irtiza Hussain. A Former Senior Partner of A F Ferguson & Co

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Azfar, Mr Farid Khan[179], Fuad Azim Hashmi[180], Mr Safdar Saleem[181], Mr Khalid Rafi[182], Mr Khallid Hussain [183]and Mr Rafiq Dina[184]. Out of these people only Mr Khalid Hussain was locally qualified. All others were foreign qualified. It was a firm of nine partners. It became a firm of five partners in 1983. I made it my mission, when I became a partner, to make it a large partnership again. When I left we were over twenty partners.

Single tier firm

The original firm, A F Ferguson & Co was a one-tier firm. Meaning thereby that all Partners were equal in authority. Subsequently, a two tier structure of Partnership was introduced. I never liked the two tier structure. Two tier meant Voting Partners and non Voting Partners. In our firm, this policy was instituted in the Partnership Deed of 1991. When I was a head of Committee for the redrafting of the Deed in 2010 I examined the earlier Partnership Deeds of A F Ferguson & Co and found that *'Original Partners'* were more equitable which lead to the creation of an institution. An A F Ferguson's partner is not the owner, but a trustee for the future generation. The firm was a 'one-tier' partnership in all sense. I should be entitled to take the credit for bringing back the judicious system with the help of my partners. In that process, I voluntarily brought down the profit sharing ratio of senior partners. I removed all veto powers of the Senior Partner in the deed in favour of elected committees. At that time, such powers were effectively held by me. I have no regrets and this statement is only for those who want to know about the firm's history and legacy. I am sure that what I have done in 2010 can now never be reversed, abolished or changed for the reason that there is a remote possibility of arranging a two third majority

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[179] Mr Farid Khan. A former Partner of A F Ferguson & Co

[180] Fuad Azim Hashmi. A former Partner of A F Ferguson & Co

[181] Mr Safdar Saleem. A former Partner of A F Ferguson & Co

[182] Mr Khalid Rafi.A former Senior Partner of A F Ferguson & Co

[183] Khalid Husain. A former Partner of A F Ferguson & Co

[184] Mr Rafiq Dina.A former Partner of A F Ferguson & Co

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which is necessarily required for the change of this fundamental clause of the Partnership deed.

Audit is trust

The disruption of the training system and abolition of articleship is a big blow to the profession. This happened throughout the world. However the accounting world will soon realise that there is a difference between a profession and education. A profession requires a mentor and direct personal relationship. An apprentice is not an employee. He has come to learn the craft and one day he may become a better craftsman than the master. The master is to be proud of that. This has been spoiled by making it an employment or studentship. An Article Clerk is not a student. The theory is to be done by self-learning ; however it is obligatory for the principal to train in the craft of accountancy by involving him in the audit of the financial statements. In that process, there is a question of trust and integrity. The auditor's job is not to prepare the financial statements. The purpose is to give a view that the financial statement reflects the true and fair value of the affairs of the enterprise. Since a lot of preliminary work is to be done by the Articled Clerk therefore there is a dire need for a relationship of trust between the articled clerk and the principal. This requires personal relationship.

Some particular clients

During my articleship one of my audits was for Lyallpur Cotton Mills Limited, Lyallpur (Faisalabad). This mill was run by the state. It was earlier held by the Hindu businessmen who also owned the Delhi Cloth Mills in Delhi. When one looks at the quality of buildings and the machinery that was there even in 1947, then one can easily see that the partition of India was a big blow to the industrial development in this region. If the manner in which that company was organised and operated in the pre 1947 period would have continued then one can easily visualize the status that would have been there by now. I observed that since the factory was being run by the government there was sheer

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mismanagement. I have been told that LCM has subsequently been disposed of and its space is being used as an ugly residential colony. A tragedy for the people of Lyallpur.

Another was the audit of Ittehad Chemicals Limited which was also a nationalised unit of Saigols Group. It is a caustic soda plant located in Kala Shah Kaku on the main GT Road. Ittehad Chemicals Limited was a part of a giant industrial complex established by Saigol Group which consisted of big units of Ravi Rayon Limited, Ravi Engineering Limited and Ravi Chemicals Limited. They were all integrated enterprises complementing each other. One may agree or disagree with the economic policies of the Pakistan Peoples Party, however, purely from an economic point of view, it was a setback for the industrial development of Pakistan. If it would have continued then there was no reason that Kala Shah Kaku would not have been the hub for the textile raw materials industry. In this job Mr Anjum Ata Sheikh was my senior. The accounting department of the company was headed by Mr Azhar[185]. He was an efficient and cultured person. During that audit I learnt from Mr Anjum Ata Sheikh the concept of 'global reconciliation' for the verification of assets or expenses. He is a very intelligent auditor and there I realised that the job of audit rests completely on common sense for which rules cannot be framed.

Packages Limited owned by Syed Babar Ali[186] group is a prestigious audit of Lahore office. I can take the credit that as a

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[185] Mr Muhammad Azhar. The CFO of then Ittehad Chemicals Limited

[186] Syed Babar Ali. My mentor. Syed Babar Ali OBE born 15 January 1926 is a Pakistani businessman, philanthropist and former caretaker Finance Minister of Pakistan. He is the founder of Packages Limited, Milkpak Limited (now Nestlé Pakistan) and Lahore University of Management Sciences. Syed Babar Ali School of Science and Engineering is named after him. Syed Babar Ali was born on 15 January 1926, to a businessman, Syed Maratib Ali, in Lahore, Pakistan. His father owned shops in the Walled City of Lahore and was a top contractor of the British Indian Army supplying them with services like logistics and all sorts of items used in regiments. The money was used to invest in land. His mother belonged to the prominent landlord family of Lahore.On his maternal side, his grandmother was a member of the Afghan royal family. He is the brother of Syed Amjad Ali and Syed Wajid Ali.

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junior I have compared the draft prepared for the formation of Milkpak Limited, which is now a big company, Nestle Pakistan Limited. Here I mention two memorable incidents from Packages Limited's audit. Mr Wajid Ali Shah was the Chief Executive. Once our audit team was consistently arguing with Shah Sahib about improvement in the internal control system. Shah Sahib gave a very apt reply. He said:

> *The best internal control is to personally sit at the gate stamping all the things coming in or going out.*

On another occasion when there were arguments on capitalization of cost of major spares used for the plant and machinery; Shah Sahib said:

> *Are you saying that my life will increase if I get new teeth?*

These were great people.

He received his education from Aitchison College, Lahore. He graduated from Government College, Lahore; for further studies he went to the University of Michigan till 1947, when he moved to the newly-created state of Pakistan.He completed his graduation from University of the Punjab, Lahore. He also briefly studied at Harvard School of Business which helped him later founding business school.

In the 1970s, Zulfikar Ali Bhutto's nationalisation affected five out of six companies, leaving only Packages Limited. He served as the First and Founder Chairman of National Fertilizer Corporation of Pakistan (NFC) from 1973 until 1980, helping to set up the country's first ever fertiliser company. He did not draw any salary during his tenure as Chairman NFC.Ali is the Chairman of Sanofi-Aventis Pakistan Limited, Siemens Pakistan Engineering Company Limited, and Coca-Cola Beverages Pakistan Limited. He believes in the joint venture philosophy and most of his businesses are joint ventures with major multinationals.In 1992, he founded 'Ali Institute of Education' for training of primary and secondary school teachers. He served as the Minister of Finance, Economic Affairs & Planning in the caretaker setup in 1993.Ali promoted the cause of the World Wide Fund for Nature where he served in various positions, both in Pakistan and internationally, from 1972 to 1996. He was the International President of WWF from 1996 to 1999 succeeding Prince Philip, Duke of Edinburgh.

Ali received honours and awards from the Government of Sweden, the Government of Netherlands, an Order of the British Empire from Britain (1997), and was awarded an Honorary Doctorate Degree of Laws from McGill University, Montreal, Canada (1997).

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A hilarious incident

At that time, Sui Northern Gas Pipelines Limited's (SNGPL) office was located in Monnoo House on Montgomery Road. We were auditors of SNGPL. There was a motorcycle owned by our colleague; Mr Amjad Siddique a member of the audit team, which was without brakes and clutch. One day our Senior, Razi Khan, asked me to bring lunch from Regal Chowk. I took that motorcycle and one of the staff Mr Javed Iqnal, son of Mr Siraj Din[187] accompanied me. Javed Iqbal[188] sat in the rear seat. I could not manage the motorcycle on the route to the Mall and was forced to take the side lane which goes in front of Shahdin Building on the corner of the Mall and Fatima Jinnah Road. Shahdin Building at that time, the office of BCCI (Bank of Credit & Commerce International). The Mercedes Benz car of the General Manager of BCCI was parked outside the office. This car was hit by my motorcycle and both of us fell on the ground. Somehow, the motorcycle's engine did not stop and I picked up the motorcycle and dashed towards Regal to reach Monnoo House. When I ran away, Javed Iqbal was on the ground. I left him there as I was afraid, but composed. I reached Monnoo House and narrated the episode to the team. We decided to first see,silently what happened to Javed Iqbal. I along with two or three others persons went to see the accident location and found that BCCI people had caught Javed and were enquiring him about the person who hit their car. Javed Iqbal, who was not known for his intelligence, constantly, diligently and persistently answered that he did not know the motorcyclist and he had only got a lift to go to Regal Chowk. We left one person to take care of Javed. Since there was no recourse to BCCI people Javaid was allowed to go home after one or two hours. Since that day, I consider Javed Iqbal to be one of the most intelligent people in our team.

Another audit which I did with Anjum Sahib was the NDFC Lahore Branch. In that audit I realised that there cannot be

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[187] Siraj Din. A Chartered Accountant from our firm

[188] Javaid Iqbal. The son of Mr Siraj Din. A Chartered Accountant

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decentralisation of activities in financial sector institutions. In NDFC, it was virtually impossible for Lahore to undertake any decision as all such policy functions were done in Karachi head office. This has been proved and reconfirmed by automation. There is no reason for having branches and sub offices in such cases which effectively become post offices. The right approach is to have a financial capital in Karachi as New York is for the USA.

Investigation on behalf of SECP

One of the memorable jobs during my articleship was the investigation undertaken by our Partner Incharge, Mr Khalid Rafi under Section 21 of the repealed Securities & Exchange Ordinance 1969 for an industrial group. In that case, I was the job in charge whereas Mr Shahid Kardar was my manager. We were supposed to identify financial mishandlings. In that process we realised that a practical fraud can only be undertaken successfully when the other party is a government or a government entity. In other situations and cases, the counter party is equally vigilant not to allow someone to take undue benefit. In that case, it was PICIC (Pakistan Industrial Credit & Investment Corporation Limited). We made a good report and the same was forwarded to the SECP however, I understand that nothing concrete happened. I will explain separately in the following chapter how institutions like PICIC, NDFC, BEL etc have helped industrialization in Pakistan, however, at the same time, how their mismanagement has spoiled Pakistan. Although there were blatant errors and omission duly reported, but no action was taken against the auditors also.

Waste money and national resources

A F Ferguson & Co was appointed to a stock check of stores and spares of WAPDA. One such area was the Jamshoro Central Store. I was the member of the team that went to Jamshoro. Now after forty years, I realise that it was a complete waste of time and money of the state. We were assigned the task to identify the physical availability of the items which were procured from

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various international suppliers of machinery by WAPDA such as Caterpillar, International Harvesters, Komatsu etc and were required to upkeep of Kotri and other barrages and agricultural systems.

These were heavy machinery items. So, they were scattered all over the area. For example, in the record the location was referred to as 'UTT'. We used to wonder what UTT means? Then the storekeeper told us that it meant '*Under the Tree*'. One day we were sitting on a huge steel stand which was itself the product we were looking for. Now, I realise how the aid and grants to Pakistan had been used. An exception, being an honest storekeeper, told us that only those items were there for which no buyer was available in the market. Otherwise all the useful and valuable items had already been stolen and sold. The power sector is one of the main contributors to the economic failure of the economy of Pakistan. WAPDA is to be solely blamed for the same. Subsidies to the energy sector are still the biggest burden on the national exchequer even then the energy in Pakistan is most expensive in the region.

This assignment was a picnic for us. I was slightly lucky as my cousins used to live in Hyderabad and I used to visit them quite often. The environment in the godown was pathetic and the Executive Engineer who was supposed to be in-charge was usually absent. We did a stock check, made money for the firm and came back from that picnic. If this is the status of commercial assets of the government then there cannot be any sustainable service for the common-men.

The exploitation of female and general conditions of middle classes

I along with Mr Feroze Cawasji[189] and Anjum Ata Sheikh also did the audit of clinics of family planning funded by United Nations' Fund for Population Activities (UNFPA). The UNFPA funded

[189] Mr Feroze Cawasji. My friend and a Chartered Accountant

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program has established family planning clinics in all big villages in districts. The fund program requires that independent auditors, by way of personal visits, should ensure the existence and operation of that clinic in that village. I did this audit for the districts of Lyallpur, Sheikhupura and Sialkot. As a result, I know each and every major village of these three districts and the pathetic condition of the people living in such villages. This is another Pakistan, not shown in the media, or referred to by the politicians.

People generally consider that the rural society of Central Punjab spend their lives in reasonable socio-economic conditions in comparison to other areas in Pakistan. This is wrong and farcical. There are serious economic, social and moral issues and that society is as exploitative as any other, especially rural one, in the country. The life of the lower middle class is miserable. It is for this reason young unmarried females from these areas are available for twenty four hour duty for household work, in urban areas for less than rupees twenty thousand per month. This is true for all big cities of Pakistan. Rural areas are getting unlivable for various reasons. The biggest victims are middle class females.

My observations in that audit are first hand knowledge. Our job was to have a surprise visit to the clinics. For that purpose, a jeep and a driver was provided. These clinics are staffed by two or three lady health workers who are mostly unmarried females between twenty five to forty years of age. They all usually lived in the district headquarter or a comparatively big city in that district. So in order to reach the clinics these girls have to travel daily in public transports to the clinics, which on average are forty to hundred kilometres away from their residences. Some clinics are so far away from the main roads that lady health workers have to walk for one or two miles to reach the clinic. I noticed a case where a girl used to go to a village ten miles away from Nankana Sahib daily from Sheikhupura. The monthly remuneration of these workers, at that time, was around ten to fifteen thousands per month. We noticed corruption of all kinds and characters in that environment. This included moral, intellectual and social

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injustices. In many cases, the concerned seniors, who were mostly doctors, used to undertake sexual advances *'with consent'* in consideration for posting at a convenient place.

Those who live in big cities cannot imagine the life of a young girl travelling daily to remote rural areas fifty to sixty miles away from home. These girls are frequently exploited on account of the discretion available with the in-charge in the matter of location of the clinic for the services i.e. transfers and postings. Secondly, there were many cases where such clinics do not exist at all. The premises is used for 'other purposes'. The *'other purpose'* is illegal abortions. On the basis of these observations I consider the number of illegal abortions in rural areas are much larger than those in the cities. These cases are performed by half-trained workers, being a clinical hazard for females. After working in these three districts and examining the social fabric I can easily vouch that our rural areas are getting morally bankrupt due to poverty and exploitation. There, the females are the real victims.

Some of these girls were so used to abuse by the seniors that they assumed us as their officers and there were open offers for sexual advances in some cases. I am convinced that the UNFPA program is an excellent step and reasonable funding is available, however such activities can only succeed if they are handled by local governments and union and tehsil councils. After looking at the possibility of opportunities of moral abuse available in the field I can easily realise why politicians do not encourage local governments. If one is a doctor and district medical service fond of such pleasure then there is unlimited availability of leisure with consent without any complaint. These are developed districts of Pakistan. One can easily envisage the state of affairs in other areas which are less developed. The results are obvious. Despite the funding by UNFPA, Pakistan has the highest population growth rate in the world. Nobody talks about this exploitation?

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Change of working style at Lahore Office

During my articleship there was a change in the Lahore Office. Mr Khalil Mian went to Karachi and became Senior Partner after the departure of Mr Irtiza Hussain. Mr Javiad Chaudhry also left for Karachi for being admitted as a Partner. Mr Khalid Rafi took over as the incharge Lahore office. There was a complete transformation of managers also. Both Mr Khalid Yacob and Ijaz Ahmad left and were replaced by a new team consisting of Mr Shahid Kardar[190], Mr Shahzad Hussain[191] and Mr Saad Bin Khalid[192]. One of the important actions undertaken by this new team of managers was to ask the people who had completed their training period, but stayed on, to leave the firm. It was a complete transformation of the staff. A number of our seniors left and our batch was provided an opportunity to lead some major audit assignments at an early age. In this manner, we were provided better opportunities to develop professionally.

I have learnt a lot from Mr Shahid Kardar. He is a confident and capable person. His style of working was different. He was not much interested in system audits. He taught us the concept of 'global reconciliation' and 'analytical approach'. Once he told me that if all the queries arising from the audit could not be summarised in two or three pages' notes then it means that the person has not understood the business and the financial statements of the client. Shahid Sahib's approach was admirable; it was a pleasure to work in that environment.

CA Intermediate & Gold Medal

I continued my studies for the examination throughout my articleship period. I found that only the books written by

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[190] Shahid Kardar. Former Governor State Bank of Pakistan and a Chartered Accountant.

[191] Shahzad Hussain. My friend and a Partner of A F Ferguson & Co

[192] Saad Bin Khalid. A Chartered Accountant and Manager of A F Ferguson & Co

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Professor Khawaja Amjad Saeed[193] were available for CA studies. I was not satisfied with them. Therefore I resorted to Indian books. I read, again and again, the book on 'Auditing' by Mr Kamal Gupta. Then I practiced on R R Gupta for Accounting. The best help I could find was from the examination papers of the past; however, at that time, model solutions were not available. Therefore we used to try ourselves. Throughout our studies up to B Com,we were supposed to answer five questions out of ten. In CA there was no such a system and the passing marks were not known.That was a scary aspect. Nevertheless, I appeared in the CA Examination in my first eligible attempt and went to the examination hall located in the Institute of Cost & Management Accountants on Ferozepur Road in a public transport. I was confident that I would pass however the system was new for me. When the result came I stood first in Pakistan and got Kasbati Memorial Gold Medal.

After I qualified for CA Inter, one day I received a letter from the Institute that there was a ceremony in hotel Pearl Continental, Lahore where I was to be given a gold medal. I was given the medal by then President of the Institute and Chairman Corporate Law Authority, Mr Irtiza Hussain. The photograph of Mr Irtiza Hussian, a tall man six feet three inches, placing the medal on my chest was published in 'Pakistan Accountant', the magazine of the Institute.

CA Final Examination- divine support

CA final was considered almost a 'non-achievable' territory. There were many brilliant persons who had done CA Inter however they were struggling with CA Final. This included Abdul Sattar, a gold medallist in B.Com and many others. There were very few cases who qualified the difficult CA Final Part 1 in the first attempt. There were many who had qualified CA Inter and CA Final Part II for the reason that CA Final Part II consisted of theoretical subjects as opposed to practical accounting in CA

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[193] Professor Khawaja Amjad Saeed. A Chartered Accountant and head of Institute of Business Administration in the Punjab University

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Final Part 1. In one of the exams only one person in Pakistan, my senior Feroze Cawasji, passed CA Final Part 1.

At that time, around fifteen to twenty people used to qualify on a half yearly basis. There was no reading and practical material for Financial Accounting and Management Accounting papers. When I did the CA Final Part 1 examination our Manager Mr Saad Bin Khalid had joined the firm. He shared with me the solved papers and reading material he had used in CA England and Wales. That was a great help for me. Nevertheless, the best practice was solving the past papers.

When CA Final Part 1 was held there were around sixty to seventy students in the examination hall in Lahore. When the paper for Financial Accounting was distributed it appeared that all the questions related to subjects/topics related to Management Accounting not Financial Accounting. All the examinees, including me, were totally lost. Then I observed that out of sixty students in the hall, around fifty five, left the examination hall within thirty minutes or so. For the first fifteen minutes, I read the paper repeatedly and had no clue, however after around half an hour I was totally in control and realised that I could complete the paper in around two hours instead of allocated three hours. This was the first time when I noticed that some divine power is there to help me. I completed the paper in around two hours and came out of the examination hall with a statement that:

> *'if any one will pass in Pakistan in this paper then I will be the one'.*

I was completely confident that all my answers were perfect. Same happened and against the norm, at that time, I passed the CA Final Part 1 in the first eligible attempt.

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Professional Life in Lahore

Audit Manager

CA Final Part 11 is a comparatively easier examination. I gave the exam in the first eligible attempt and qualified the Chartered Accounting in my first attempt within my articles' period in November 1983 Examination for which the results were announced on February 8, 1984. My articles had just finished and I was given the post of Assistant Manager at A F Ferguson & Co on a monthly pay of Rs six thousand per month. I did not apply for the job.

At that time, the firm did not use to provide conveyance to the managers. When I qualified, my father bought for me a new Toyota Corolla (GAB 3202). I used that car till the time I stayed in Lahore and sold it when I left Lahore in 1987. This had a dark green colour which was often used by other staff for '*dating*' and other purposes. Around four to five people in my office had duplicate keys of that car. When I asked my father the source of money for acquiring the car he told me that the same had been obtained by pledging his saving certificates with European Asian Bank Limited, the old name of Deutsche Bank in Pakistan.

By the time I qualified, Mr Shahid Kardar had been transferred to Karachi so as to be admitted as a Partner in the firm. At that time, it was assumed, and practised, that there will be only one Partner in Lahore and any person who was supposed to be the Partner was transferred to Karachi for admission to partnership. The Lahore office was very small. The main limitation was tax and non-audit practice. How it changed this is described in the following pages.

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Interaction with Sharif Family business

During my tenure as Manager in A F Ferguson & Co in Lahore, I had a very interesting interaction with the Sharif family. A F Ferguson & Co was asked by Ittefaq Brothers Limited, the industrial group owned by Mian Muhammad Sharif[194] for some professional advice. I was asked to get preliminary information before the ultimate meeting by my seniors. I went to the office of Ittefaq Brother Limited, which at that time was at 32 Empress Road near Radio Pakistan Lahore. It was a small but nice office. In the office I was welcomed by one Mr Ikram[195] who was the accountant

Then, I was called to the cabin of Mian Sharif which was small but cosy. Mian Sahib was a short-heighted man and he conversed with me in classical Punjabi. He appeared to be very intelligent and sharp. He asked me to evaluate their accounting system of the sale of iron and steel, being looked after by his sons and nephews in various cities. I was not able to understand what Mian Sahib wanted and left the office with a visibly annoyed Mian Sharif as he thought that, being a Chartered Accountant, I had answers to all questions relating to financial matters. Nevertheless I liked the man for his inquisitiveness. Mian Sahib was effectively asking me to look for some manner to identify the 'actual market price' in relation to prices booked in the accounts. His approach was correct and I realised that he was effectively looking for an answer to 'transfer pricing', if any.

Divine help in reckless driving

One of my audits as a manager was at a jute mill located at Jauharabad District Khushab. We had to stay at the factory premises to undertake that audit. One day during that audit when we were staying in Jauharabad, I and my senior Mr Nadeem Butt

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[194] Mian Muhammad Sharif. Father of Mr Nawaz Sharif

[195] Mr Ikram. An accountant of Ittefaq Group

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[196] decided to go to Lahore via Lyallpur. Those were Ramazan days. We left Jauharabad in my car which I was driving. We left around five p.m. and the roads were almost empty. I was driving at the speed of hundred to one hundred and forty km per hour. Nadeem was sitting in the front seat with me. At one point I asked

> "*Nadeem: whether the bus on the other side is going away or coming towards us'.*

Nadeem told me that after listening to the same he was convinced that this was his last day in life. We were trying to reach Lyallpur by the time of '*Iftar'* so we were speeding up. After some time, I saw that an ox-driven carriage carrying '*hay'* was standing still in the middle of the road. When I saw that cart, it was not possible for me to use the brake at that speed. Whereas a bus in full speed was coming on the other lane of the road. So, I was stuck in the middle, having no option. After realising that I had no option, I closed my eyes waiting for fatality. I clearly remember that I was ready for death. Then something divine happened and after a few moments my car was ahead of that ox-driven carriage. I still do not know whether I crossed between the incoming bus and ox-driven carriage or went through the sidelane on the ground beside the road. This was a divine intervention. After that event, I have stopped overspeeding.

Farcical so-called Islamic banking

I did an audit where the client company had borrowed the long term financing by way of a scheme called 'Participation Term Certificate' (PTC) introduced in the name of Islamic Finance by the dictator Zia Ul Haque. Under the terms of the PTC, the Development Finance Institution (DFI) was supposed to be given shares if there was a 'loss' and loan amount was to be reduced to that extent. The company made a 'Loss'. I asked the management to put that entry in the financial statements reducing the loan liability by a portion of loss attributable to PTC. The CEO was an

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[196] Nadeem Butt . A chartered accountant from A F Ferguson & Co

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intelligent person. He asked me to take up the matter with the DFI. The DFI told me that this is all farcical and it is a simple loan agreement, in substance. I strongly protested and took up the matter at various forums and contended that there cannot be anything against the term documents. I was successful in my attempts and the term PTC was replaced by 'Term Finance Certificate' (TFC). I take that credit to correct this farcical approach. This approach of 'Islamic Banking' is not understandable to me. I actually liked the original approach where the lenders were to be issued shares if there was a 'loss'. However I regretfully state that our people are still in the mindset of borrowing and lending and at the same time they want to place these transactions within the tenets of Islam. If we look at it seriously, the real 'kosher' transaction would have been the case where the supplier of finance is also liable to bear a part of the loss. It means that DFI was, in substance, concerned with interest in one form or the other.

Nepotism and favouritism

During my manager-ship, in Lahore, I did an audit of a company engaged in blending lubricating oil. It was a risk free business with guaranteed sale and purchase with minimal financial exposure also. Having such a company was effectively a concession/benefit to the owner by the state owned oil corporation. I was told that there were four or five of such plants in Pakistan for the state run oil marketing company in Pakistan. When enquired about that risk free ownership I was informed that this entity was owned by relatives of a very influential high level former bureaucrat. It is not the auditor's job to identify the owner and the manner in which the owners obtained that ownership, therefore, I was not supposed to reach the bottom of intellectual and financial corruption and nepotism, especially in the cases where state or state run entities are involved. This audit taught me two lessons. Firstly Pakistan has been spoiled in a very candid and planned manner; and secondly audit under the Companies Act is effectively only a regulatory compliance. The general perception that it covers everything is an illusion.

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Foreign Funding

One of the audits where I learnt about funding of political parties was that of a branch of a foreign bank. I observed that there was one person, designated as a manager of the branch. He had no work and was not involved in any operational activity. I got anxious as to how someone could remain a manager without any work. On enquiry, I was informed that this person has brought a big deposit as a current account which amounted to around seventy five percent of the whole deposits of the branch. It was further revealed that it was an account of an organisation dealing with some Islamic Research Fund. At the time of annual circulation of confirmation of deposits. I was informed that there cannot be any direct circulation for the confirmation of this balance with the depositor. I insisted and, at last, I was told that I can get the personal certification directly from the treasurer of the deposit holder. I was taken for personal certification to the headquarters of a religious party and the certificate was signed by the chief financial officer of a political party who happened to be the treasurer of that fund also.

On enquiry I found that the money has come from a middle eastern country. Later on, from some other sources, it came to my knowledge that the person who signed was an extremely honest and upright however he had been maintaining the balance on behalf of the political party. I can certify that Pakistan's financial fabric has been torn by regular and non-regular flow of funds for the Afghan war. I can also certify, on oath, that the person who received the funds and the party was not involved in any corruption, however it is impossible to trace the ultimate use of such funds given to so-called Jihadi organisations. Now in 2025, we are facing the results of that adventurism. The place I was taken was *Mansoora*[197] on Multan Road.

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[197]. A place on Multan Road Lahore

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Creating a barrier

There is an incident on the lighter side during the same audit. There was one Ms YH, a good looking expatriate female officer of the bank. The members of the audit team were all attracted to the girl. She used to be quite frank with other gender on account of her upbringing in the west. Then, one day, Mr Saad Bin Khalid joined as Manager. He was a young foreign qualified person. It was found that YH was then more interested in Saad Sahib and not in any of the member of the audit team. Next day, I went to YH and told her that Saad Sahib was married and he has three kids. At that time, Saad Sahib was unmarried. After that day, YH came back of original position, however we did not have the muscles and money to handle an expatriate girl brought up in the UK. She is still my friend.

Compassion for female gender

Then, as a matter of luck, a very good looking girl by the name of NF joined the firm and came as a trainee in that audit. She was totally useless in the work but admirable in looks and fashionable styles. Somehow Saad Sahib never liked her. One day, Saad Sahib came to the office and tore off all the papers prepared by NF and put them in the dustbin. I got those papers out of the dustbin and said:

'*Sir masoom bachi ka dil toot jaye ga*'

He shouted:

'*magar yeh koi kam nahi karti*'

I instantly replied:

'*Sir kam karney kay liyey hum hain na*'.

However due to the unromantic attitude of accountants, CA fraternity, was deprived of a good looking future CA as she left the firm.

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A genius-from Shujabad

One day, a Partner reviewing the audit papers of a textile mill was struck up in the calculation of input/output-ratio of cotton with the production of yarn. One of my staff by the name of Faiz Ali[198] said that he can explain it to me, not to the Partner as his manners may not be liked by an English speaking foreign qualified man. This person was Faiz Ali.

Faiz Ali was a genius, but a hard core '*Paindu*' who never used to wear socks with shoes. Already married at the age of fifteen in the village, which was somewhere near Shujabad, Faiz Ali was unlike others in the firm. To walk ten to fifteen miles a day was a regular feature for Faiz Ali. He used to reach the office by seven thirty a.m after getting up at *Fajar* and walking from Model Town to the office at the Mall. I supported and nurtured many people like Faiz Ali in the firm.

Refresher Classes

Anjum Ata Sheikh, who was also from Krishen Nagar, was my source of teaching interaction with the Institute of Chartered Accountants of Pakistan after qualification. He used to take 'Refresher Course' classes arranged by the Northern Regional Committee for the CA Final Student at the IBA Campus in Punjab University. He asked me to take such classes which I continued even after my transfer to Karachi in 1987. I also took the classes in Rawalpindi. At that time, Mr Abdullah Yousuf[199] used to look after the affairs in Rawalpindi. These classes were held in the evening. Most of the students in my classes were senior to me. It was like a mission for me. The remuneration was very nominal, however being a mission, I used to take classes for long hours. I consider that students benefited a lot from these classes. I also learnt a lot in that process.

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[198] Faiz Ali. A Chartered Accountant from A F Ferguson & Co

[199] Abdullah Yousuf. A Chartered Accountant and former Chairman FBR

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Benazir Bhutto's arrival in Lahore

When Benazir Bhutto returned to Pakistan in Lahore in 1987 she had a tumultuous welcome. She passed in front of our office. One of our Partners in the Karachi office, Mr M.I. Naseem[200] came to Lahore and he wanted to review the audit of a small client *'Pakistan Bible Society'* on that date. I was the Manager incharge however not being a part of Benazir Bhutto's process was not at all acceptable to me. However, I felt helpless. Nevertheles, I could not resist. When he went to the toilet, I slipped away and joined the procession. When Mr Naseem returned from the toilet he enquired about me from Mr Shahzad Hussain, who took him to the window on the Fifth Floor of Alfalah Building showing him the bonnet of the truck carrying Ms. Benezir Bhutto where I was sitting. I got that opportunity as Jahangir Badar, then PPP leader, was known to me. I sat on the bonnet and travelled with her till Minar-e-Pakistan. I was also on the stage during her speech. It was a great procession. However the speech was very incoherent.

Shifting to Gulberg

In 1985, my family moved to Karachi and we sold our house in Krishen Nagar, which I regret till this date. This house was 32 Onkar Road. As per my mother's logic, relationship is with the person not with the bricks and mortar. I then moved to my new address 81/D/1 Gulberg 111, the house of the famous person Mr. Masood Khadarposh[201] as a 'paying guest' in the Annexe. That house was located on the Main Boulevard and at one time it was also the residence of film actor Nadeem. There were only three people in the house, Mrs Masood[202] , Ms Shirin Masood[203] and myself. This was a really leisure time for me. A brand new car, a house in the best location, a good job and no worries. My expenses were around eight thousand rupees whereas my pay was only six

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[200] M I Naseem. A former Partner of A F Ferguson & Co

[201] Masood Khadarposh. The Hari Commission Chief

[202] Mrs Masood. Wife of Mr Masood Khadarposh

[203] Ms Shirin Masood, The daughter of Mr Masood Khadarposh

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thousand rupees. My father used to send two thousand rupees per month. I am a spoiled brat in that sense.

Held in an actress's rape case

In 1978, five or six people were alleged for a rape of an actress in Gulberg Main Market area. Next year in 1979, I was a member of the team auditing the *Roti Corporation of Pakistan,* Lahore whose plant was located in an industrial area in Gulberg. As usual, there were late sittings. One night at around 1.30, I along with my seniors were returning from that office towards Main Market Gulberg, as no conveyance was available near the plant. There was a police picket near the roundabout. They stopped us and asked the reason for roaming around at that time. My seniors tried to explain the position but there was no success. The police was not ready to accept us as '*auditors*'. However, as a concession they said that they would not shift us to the police station, and we would be allowed to go home after the sunrise. We sat down on the pavement. After around half an hour, I remembered that I had a small calculator. I went to the incharge, showed him the calculator and explained the position. He reluctantly released us with the remark

"*Tusi Dakoo Nahi Lakday: fair we awara ho'*

(you do not look like dacoits but any way you are loafers)

Namaz in Punjabi

Mr Masood was known for his innovations such as prayers in Punjabi. So for

'*Allah Ho Akbar'*

there was

'*Allah Tau Wada Aye*'.

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I liked his thought process. I regret that I did never meet Mr Masood. On a serious note, I am also confused about the language barrier we have with respect to the text of Quran which is in Arabic. There is something missing which we do not know however the approach of Mr Masood cannot be totally discounted.

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Professional Life in Karachi

Reluctant transferee

In 1987, one day Mr Khalid Rafi, then Senior Partner of the firm, came to Lahore. At that time, Mr Sohail Hasan[204] was in-charge of the Lahore office. Khalid Sahib called me in the Partner's room and informed that I had been transferred to the Karachi office and that too in the tax department. This was shocking news for me. I was very comfortable with my job in Lahore. Furthermore, I had no inclination to move to tax from audit and advisory.

Mr Khalid Rafi convinced me to accept the transfer. He made a visionary statement

> '*remember that if you make a mistake whilst doing an audit that can be corrected in the following year and there is no financial impact, however if there is a mistake whilst doing tax it cannot be retrieved*'.

What he meant was that the tax work is more challenging. I agreed, unwillingly, and left Lahore.

Uneasy start in tax department

In 1987, I came to Karachi as Manager in the tax department in Section T3, effectively a part of Section C, headed by Mr Najam I Chaudhri[205]. My immediate boss was Mr Islam Murtaza Zubairi, an ex employee of FBR, who had left the government service and joined A F Ferguson's tax practice. On technical matters, Mr Nusserwanji Mehli Rustomjee[206], the grand old man of tax in A F Ferguson & Co, was my boss. Mr Rustomjee was also the head of

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[204] Sohail Hasan. A former Senior Partner of A F Ferguson & Co

[205] Najam I Chaudhri. A former Senior Partner of A F Ferguson & Co

[206] Nusserwanji Mehli Rustomjee. Director Tax Services A.F Ferguson & Co

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a separate tax section T4. In the Karachi office, and especially the tax section, I was an 'outsider'.

I had a Toyota Corolla car in Lahore which I disposed of when I came to Karachi. On arrival, my father bought a new 'Subaru' car for me, which remained my car till I was given a Suzuki Cultus by A F Ferguson & Co. I had no money to buy a car.

This transformation from Lahore to Karachi was a difficult phase of my life. Many times, I thought of leaving the firm however there was no option to return to Lahore as my family had already moved to Karachi and my grandparents had died. Any job in the industry was not my option though Mr Shaukat Raza Mirza[207] offered me a very lucrative job in the Exxon (Engro) group. Shuakat Sahib was a genius. He also served as the Managing Director of Pakistan State Oil Company. He was murdered on sectarian grounds. I worked for him at the time of 'Employees Buy Out' of Exxon Pakistan and its transformation to '*Engro*'. I have learned many things from him. One such thing was the habit of taking complete notes of all meetings and discussions. When anyone used to visit him, years after a meeting, he would open the diary and start from the place where the discussion had ended in the earlier meeting. Thus there was complete consistency and no waste of time. The second thing was his ability to delegate. His personal secretary was almost like an office knowing every relevant office matter.

I stayed on unwillingly as I had no choice.

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[207] Shaukat Raza Mirza. The former CEO of Exxon in Pakistan and also CEO of Pakistan State Oil Company Limited. Shaukat Raza Mirza wrote a book "from Exxon to Engro" which chronicles and documents his endeavours as he orchestrated the first employee buyout in Pakistan's corporate history. This employee buyout was unique in many ways and was an unprecedented concept for many stakeholders from Pakistan. Mr. Shaukat Mirza also served as Managing Director Pakistan State Oil (PSO) where he was tasked with transforming this institution and once again he proved his abilities amazingly well. He transformed PSO into a professional corporate entity and revamped its policies and procedures on modern lines.His work as corporate visionary which he also chronicled in his famous book, will always be an inspiration for Pakistani professionals.Unfortunately this talented Pakistani mind was tragically murdered on sectarian grounds in 2002.

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Mental and physical torture at the tax office

The worst part of the job in the tax department was 'hearing before the Income Tax officers for clients'cases. It was a mental, physical, psychological and intellectual torture and punishment that cannot be conceived by people involved in such services nowadays. It was an intellectual torture for the reason that complicated accouting issues were examined by a person who did not had even preliminary knowledge of accounting. It was a real struggle. At times, it appeared that whole life has been wasted, by being a Chartered Accountant, as strange and stupid observations and questions were to be answered.

Someone who had designed the standard form of notice for hearing under the Income Tax Rules as applicable during that period, probably had no idea of the subject. Or he had kept in mind the case of a small grocery shop only. This was the standard format of notice under Section (61) of the Income Tax Ordinance 1979. The requirement used to be to bring *'All books of Accounts'*. This meant that, for example, in the case of assessment of say 'Packages Limited' we were required to present all books of accounts of Packages Limited before the assessing officer which, at times, were not even in physical form. For example, Habib Bank Limited, having local and foreign branches, was asked to bring all books of accounts in a ten by ten (10x10) room of the assessing officer. I have done this for Pakistan Tobacco Company Limited and many other clients.

All books of account

One can imagine the absurdity of the requirement but this was the common practice. In none of the cases, all the books were presented which was practically impossible, however at the end the assessing officers used to write in the assessment order *'books of accounts have been examined'*. In most of the cases a person from the client, being an assistant or clerk in the Finance Department, used to accompany us, with a peon, to carry heavy ledgers. This was highly irritating but there was no alternative. We used to

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carry '*General Ledgers*' and sit in front of an officer, who in my view, was usually unaware of the basics of the business of the client being the taxpayer. Accounting was obviously an alien subject. At the end of the hearing, the tax officer would usually ask us to bring details of expenses and some other useless items. Most of the time, the observations were based on what had been done in the earlier years.

We, the people working in the tax department, used to go to the tax office at around ten a.m and return by two to three p.m, completely exhausted having wasted hours outside the door of the tax officers. I have waited, quite frequently, for over three to four hours for one hearing. At one time, I waited for around two hours, on a bench allocated for peons, to take time for my Partner's meeting with one of the Commissioners of Income Tax. One or two hours on the benches outside the office of Income tax officers in the corridors of the Income Tax at Burns Road was a routine. On a lighter side, it brought complete humility in my mindset.

I used to wonder why I was doing that useless job. The whole environment was stinking. We used to see that some advisors, which included one of two very prominent personalities of our profession, would enter the tax officer's room without any appointment whilst a fool (*Shabbar Zaidi*), being a Chartered Accountant with eight gold medals, had been waiting for hours. Greasing the palm of the officers was an easy way, but that was an alien field for me and my firm.

Subsequently I started taking books to read whilst waiting. It is my observation, after the experience of over thirty five years, that around eight out of ten officers are either incompetent or intellectually as well as financially corrupt. This I observed from the environment whilst waiting outside the tax officers' room and discussions with the peons and clerks. In that process, almost all the peons and clerks of the Income Tax Department became my friends. Some of them still are. I am blessed that none of the officers ever became my personal friend. There were good

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relations with some officers but that is a professional relationship. I never had close social and personal interaction with the officers.

Nevertheless I should describe some people who were exceptional in that polluted environment. One was Mr Daud Khan[208] who retired as Member Income Tax Appellate Tribunal. Once when he was, Inspecting Assistant Commissioner (IAC) I informed him that an Income Tax Officer was adamant for the rejection of books of accounts for the largest multinational of the country without any reason. Mr Daud Khan asked me to come to him when proceedings were complete. At that time, I went to him. He called the Income Tax Officer and asked him to accept the accounts without any further discussion.

Markings on the file of the minimum amount of bribe

One day, whilst I was waiting, a peon, who had become my friend, showed me a file cover of a taxpayer. He indicated that a sum of rupees five hundred thousand was written on the back of the folder. He told me that this was the bribe taken in the earlier year and the reference has been made to ensure that there should not be a settlement for a lesser amount. The system is perfect. In those circumstances, we the people at Ferguson, were supposed to get an assessment done with good results. In those days, there was no 'self assessment' of the case as is nowadays. One can easily envision how we, the people of Ferguson and our clients were treated. Once a taxation officer told me that dealing with Ferguson is a waste of time for him. Nevertheless I survived. This process taught me many lessons. The first one was that some advisors were more corrupt than officers. Secondly, if one had the patience one can survive but the passage is very painful. Lastly, the whole tax building recognizes the face of the person who will get the work done on merit. So he was always an undesired person in that environment. Nevertheless I saw, many times, a

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[208] Daud Khan. The former Member of Income Tax Appellate Tribunal

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sense of respect even in the eyes of even corrupt officers for my endurance and hard work.

The Bengali Englishman

One day I was asked to get a letter reviewed by Mr Foizul Alam[209] a retired Bengali Partner who stayed in Pakistan after 1971 and was taken as advisor by the firm. He was almost an Englishman in his habits. It was a letter explaining the financial statements of a Branch of US company engaged in oil exploration business. Mr Foizul Alam reviewed my letter and placed a small initial on the top and stated that whatever I have written was correct. He did not change even a semicolon or full stop. I was not expecting the same after experiencing the torturous process, I had been going through in reviews by the Partners. His approach gave me extraordinary confidence. Now in 2025, I realise that many times the reviewers change the contents just due to lack of comprehension of the subject and destroys the original thoughts process of the writer. Mr Alam did not require the same. The approach, like Mr Alam, breeds confidence in the person who had prepared the draft. This fundamental objective is missed by many people.

Tax officer teaching English literature to an Oxford Graduate in literature

Afterwards, I was transferred from T3 to T2 which was headed by the Zoroastrian gentleman Mr Soli R Parakh[210]. I learnt a lot from Mr Parakh. One good thing about Mr Parakh was that once he had confidence that I had seen the papers he would not bother to reexamine the facts. When I was in T2, there was a merger of two big companies, being subsidiaries of one UK/Dutch conglomerate. This merger was a very prominent event in the media. The Managing Director of one of those companies came in an advertisement on TV to reflect the strength of his company. Then there was a one page advertisement in the newspapers about a

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[209] Foizul Alam. A former Partner of A F Ferguson & Co

[210] Soli R Parakh. A former Senior Partner of A F Ferguson & Co

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century old legacy of that company in the subcontinent. In tax, the merger is not a taxable event. I was the Manager in-charge of the job reporting directly to Mr Khalid Rafi, the Senior Partner and Mr Rustomjee. The taxation officer did not accept our contention and gave us notices for taxing the capital gain for the seller and deemed income for the buyer whereas in the case of a merger there is neither a buyer nor a seller.

We had numerous hearings and one day an English gentleman, who was a graduate from Oxford in English and Latin literature, went to the tax office with us. There, the taxation officer, who considered himself very educated, aggressively argued with that Englishman on something related to English Literature. He demonstrated that he knew more about Shakespeare than the Englishmen. The Englishman looked at me silently and miserably enquiring:

> *'Is this the person supposed to decide the fate of two big companies of Pakistan?*

I looked helpless. We had numerous meetings but could not convince the taxation officer. We tried to meet the Commissioner but he refused to meet even our Senior Partner or the English CEO. This is the primary flaw in the training and education of our civil servants. After passing a generalised examination for recruitment in civil services they consider that they know more about anything, including English literature, surpassing an Englishman educated in Oxford on this subject. I am a personal witness to many such episodes.

My first success-Case law on merger

Mr Rustomjee and Mr Khalid Rafi assigned me the task to do research on the subject of tax on merger and prepare a draft reply to the show cause notices issued by the taxation officer. I looked at the books in the firm but could not find any relevant material or the case law. Then, Mr Rustomjee told me that one of his students in his old firm Minoo Bamjee & Co, by the name of Mr

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Ramzan Dossa[211] has an excellent library where I can find relevant books. I went to the office of Mr Dossa and found books dealing with such cases in India. This research is the start of my habit of searching for more and more case laws which is still continuing. If I had not been there, I would have ended somewhere in an industry or audit practice being an unknown person. In that research, I found out the case of the Delhi High Court in the matter of *Bharat Development (P) Limited* reported as *[1982]133 ITR 470 (Delhi)* which in my opinion, is the best decision ever written on the subject of tax on the merger of two companies. Similarly the Supreme Court of India case in *Rasiklal Maneklal* reported as *[1989] 177 ITR 198* was discovered. I produced a reply consisting of around fifty pages, which was extensively and repeatedly reviewed by Mr Rustomjee, and ultimately filed with the taxation officer. That letter is almost a treatise on the matter of tax on mergers, as at that time there was no specific provision in Pakistan, introduced on my insistence in 2007, by way of Section (97A) of the Ordinance. Nevertheless, there was no reply by the taxation officer of what we had written. What we received was an assessment order with huge demands ignoring everything said by us.

Offer for consideration

One day, while I was sitting in the office, at around four p.m I received a call from an advisor, not at all related to the case, that there can be a compromise if some '*other means*' are used. I was completely lost and could not respond. I asked him that I would respond after talking to my Senior Partner. So, I called Mr Khalid Rafi who had left for home by that time. His wife informed me that Mr Rafi was having his prayers. When he ended the prayers I narrated the message to Mr Khalid Rafi. Mr Rafi replied that I should blankly refuse and also abuse the person who had called. This was the time when I really became proud of my firm. The next day, we received two orders with huge demands.

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[211] Ramzan Dossa. A Chartered Accountant trained by Minoo Bamjee & Co

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Learning from Tax Mentor-Mr Rustomjee

When Mrs Roshan Mehri[212], a manager in the tax department left the firm and joined a US oil and gas exploration company, I was transferred to Section T4 under Mr Rustomjee. This was the start of my real learning period. Mr Rustomjee was a gentleman. He was very hardworking and a straight thinker. He was extremely honest and the grandson of one time richest man of Karachi, Mr Hormusjee Jamsetjee Rustomjee[213]. Mr Ardesher Cawasji[214] in 2015 wrote the following about Mr H J Rustomjee:

> *"His beginnings were humble enough; he was a young merchant, however, at 15 years of age. He was only 53 at the time of his death. For forty years his life had been a long series of business successes. He steadily ascended the ladder of prosperity, till he had placed his foot firmly on the topmost rung. In social life, he was a racy conversationalist, full of anecdote and shrewd observations of men and nations. His command of the English language was perfect, and his social gifts made him popular in all the commercial capitals of Europe."*
>
> *In 1891, he built for himself at Karachi a fine building to house his business empire, described thus in the Sind Gazette of November 10 of that year: "Mr Rustomjee has taken the utmost pains to set off his huge building to the greatest advantage .... the building itself is certainly one of the handsomest and imposing structures of its kind, not in Karachi or in the province only, but in India. The architecture is purely Italian and the facade closely resembles that of the New Dresdner Bank at Berlin .... The site is admirable, occupying a large space of over 8,000 square yards near the point where the two principal roads of the town, the Bunder and the McLeod roads converge, being thus in the very heart*

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212 Roshan Mehri. A Chartered Accountant from A F Ferguson & Co

213 Hormusjee Jamsetjee Rustomjee. A Parsi Merchant

214 Ardeshir Cawasjee. A prominent Parsi Businessman

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of the business parts of the city. Mr H. J. Rustomjee;s mansion has a frontage of 100 feet and is constructed wholly of stone, having three stories, the total height being over 60 feet."

There is still a dilapidated structure at that place. At one time, it was used to be the best building of Karachi. Mr N M Rustomjee used to live in a rented house and when the builder wanted to demolish that house he was evicted by the intervention of police and I went with him to the Central Police Office with a complaint. I asked Mr Rustomjee why and how the empire of his grandfather was lost. The answer was the sudden death of his grandfather; not being careful about records etc. The usual curse of the Indian businessmen.

I was told that he qualified from the firm in 1961, being the first batch of the Institute. Earlier the certification was 'Registered Accountant' under the Ministry of Commerce. Mr Rustomjee was a 'senior' when he qualified. He was not offered the manager-ship for the reason that he was locally qualified. At that time, locally qualified people were not even taken as managers. The question of a Pakistani qualified being a Partner was almost impossible. Two Pakistani qualified persons, who became Partners, being Mr Abdul Qadir Kapadia and Mr Khalid Hussain had left for undesirable reasons. The doors of such admissions for locally qualified were almost closed.

Although this barrier was broken with the admission of Mr Adbul Mateen and Mr Soli Parakh however I worked very hard to remove remaining hurdles and change the mindset. When I left in 2019, around ninety five percent of our Partners were locally qualified. Mr Rustomjee told me that the same thing happened with Mr Irtiza Hussain for which he had to get a second qualification from the Institute of Chartered Accountants of Scotland.

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Mr Rustomjee, against his wishes, left the firm and joined the firm established by Mr Minoo Bamjee[215] the brother in law of Mr Byram D Avari[216] of Beach Luxury Hotel. Mr Rustomjee served the firm diligently however, later on he rejoined A F Ferguson & Co as Director, a post being equivalent to a Partner, but not being the part of the partnership deed.

Mr Bhaimia's section

During my tenure in T4, Mr Rustomjee gave me full space for my knowledge development.I learned a lot about the taxation matters of oil exploration companies. Section T4 was the part of Section D of the firm, being a special section of the firm. It had a legacy. In its earlier days A F Ferguson & Co was totally an English oriented firm which used to deal with only multinationals or selected government organisations. There was no Pakistani industrial group as the client of the firm. Mr Yousuf Bhaimia, who is an icon in A F Ferguson & Co, took all the non-traditional clients and established Section D and T4. So Section T4 has a history different from the rest of the firm. For example the Wazir Ali Group of Industries, now called Packages Group, came to A F Ferguson & Co in 1950's. It was handled by Section T4. Similar was the case with companies of Fancy Group etc. In Section T4 there were all varieties of clients being NDFC, PICIC, Hussain Industries, Packages Limited, IDBP, Union Texas, Occidental Petroleum and others. The support of Mr Rustomjee and a variety of clients greatly helped me in my professional development.

Admission to Partnership

On January 1, 1995, I was admitted as the Partner of the firm along with Mr M.Hidayatullah[217] and Mr Imtiaz Laliwala[218]. I was admitted as a Non-Voting Partner. The only effective perquisite different from the Senior Manager was a Honda Civic car instead

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[215] Minoo Bamjee. A practising Chartered Accountant

[216] Byram D Avari. A Parsi businessman

[217] Hidayatullah. My friend and a Partner of A F Ferguson & Co

[218] Imtiaz A Laliwala. A Partner of A F Ferguson & Co

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of Suzuki Cultus. I was told by Mr Javed Iqbal Chaudhry, a former Partner who left the firm before retirement, that one of the reasons he left the Partnership of the firm was the low level of remuneration in the firm compared to the employment in industry.

New strategy for the firm-Non audit advisory assignments-Fee of Rs 8 million for a single page advice

With the induction of new partners in 1990s, the firm changed its strategy. It emerged clearly that 'audit fee' will never be able to provide reasonable earnings to the partners therefore there should be a greater proportion of advisory assignments both in tax and non-tax fields. What my Partner M. Hidayatullah billed from a middle eastern bank in various assignments, at that time, was the start of a new wave which still continues. In early 2000, I billed rupees eight million for a tax advice to a conglomerate which consisted of only two and a half pages. E&Y, who were the regular advisors of that company, were shocked. The client asked E&Y for the regular charges and they informed them that the billing was on a higher side. The client asked us to review, to which I blankly refused. The CFO of that multinational company agreed and we were paid the whole amount. The advice related to interpretation of the Double Tax Treaty between Pakistan and the Netherlands.

Post Mortem

A new approach was introduced for advising on accounting, corporate, tax and foreign exchange matters. Under this approach the advise was obtained before the transactions were undertaken. Earlier, invariably in the majority of cases, the firm used to do a '*Post Mortem*'. This meant that opinion and views were reflected only in the audit report or the management letters. This reflected that after the patient had died, using the wrong medicine, and the accounting firm's was engaged to identify the cause of the death. This is reason I call it '*post mortem*'. The firm

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later on started prescribing preventive and curative medicines to reduce illness and death. This is also called a business approach.

Reflexes and confidence

In this connection, I would refer to one important transaction which Syed Babar Ali did for one of his companies. Syed Babar Ali came to the office of A F Ferguson & Co and visited Building IA, not being the main Building IC. He informed me that throughout his life and the engagements with the firm this that his second visit to the firm. First time he came, was in the late 1950s, to meet Mr Bhaimia[219] when Wazir Ali Group became our client. This was the second time. I asked Babar Sahib why he bothered to personally visit as I had already explained in writing the consequences and implications of the transaction. He made a visionary statement. He stated that this was a sensitive case and there was no precedent. He wanted to see my expression and body language to judge my confidence about the chances of success. Words were not enough in such situations. This requires observation of confidence by looking at the body language and demonstration of confidence.

Businessmen are not interested in the quality of English in our advice. They are only interested in our confidence and alternative solutions, if available. After the 1990s we became 'business advisors'. This changed our earning levels and 'audit fee' which used to be our main source of earning became less than around thirty to forty percent of the total billing of the firm.

Formation of Meezan Bank Limited

The involvement of the professionals at an early date can also be described in the case of the formation of Meezan Bank Limited. I can claim that I am the professional founder of present Meezan Bank Limited. The story is as follows.

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[219] Mr Yousuf Ibrahim Bhaimia

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We were the tax advisors to Pak Kuwait Investment Company Limited where Mr Irfan Siddique[220] was an employee. There was an investment bank owned by Pak Kuwait Investment Company Limited by the name of Al Meezan Investment Bank Limited. One day, Mr Irfan Siddiqu called me to his office and showed me the financial statements of the Pakistan Branch of Societe Generale, the French Bank. He wanted me to present the tax and accounting structure if there was a merger of that branch with the investment bank. I had done many such transactions therefore I prepared a simple solution in writing. After a week, Mr Irfan Siddique again called me again and asked me to visit his residence in North Nazimabad, as he was suffering from backache. In the '*study*' of Mr Irfan Siddique's residence I prepared on a rough sheet, the first combined projected financial statements of Al Meezan Investment Bank Limited and Pakistan Branch of Societe Generale, if amalgamated under Section 48 of the Banking Companies Ordinance, 1962. This was the first balance sheet of Meezan Bank Limited. Subsequently Meezan Bank Limited got the permission of the first Islamic Bank in Pakistan.

The other example is that of Pak Kuwait Investment Company Limited which was exempt from tax for a period of ten years. When this exemption was expiring Mr Irfan called me and asked to present the status of the affairs of the company as they would appear if the entity had always been taxed. I did a review and it transpired that almost all the balances as were appearing in the draft balance sheet were to be altered. During the course of these assignments Mr Irfan Siddique became my friend. I consider him the most successful businessman of Pakistan on account of incorporation and nourishment of Meezan Bank Limited. This friendship is beside the fact that I do not subscribe to many aspects of Islamic Banking. This is my declared position and I have explained the matter in my book '*Faith & Intellect*' printed in 2022.

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[220] Irfan Siddique. The President of Meezan Bank Limited

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Failure of PICIC etc and corruption in Pakistan

From 1993 to her demise, I had a very interactive relationship with the biggest and most important development financial institution of Pakistan, being Pakistan Industrial Credit & Investment Corporation (PICIC). It was the only organisation where a main contributor, the World Bank, had inscribed in the Articles of Association, that the statutory auditors were to be A F Ferguson & Co. with a joint auditor. We did the audit from birth to demise, except a few years, with another joint auditor being a big firm.

After looking at the fate of PICIC, IDBP, NDFC and Bankers' Equity Limited (BEL), I came to the conclusion that, for DFI's, the financial audit is effectively limited to regulatory compliance only. Something else was required to be done. Both PICIC and ICICI of India were established on the same model. ICICI's profit is around Rs 320 billion in 2023 (Indian). Their advertisement inter alia includes:

> *'iMobile Pay, ICICI Bank's mobile banking application, has more than 28 million users. The total value of transactions done through this app stood at close to ₹ 9,000 billion in fiscal 2023".*

If one wants to listen the story of Pakistan's financial collapse then PICIC is the case study. I had been involved in the last days PICIC. That included the job to get the provision for bad loans allowed for tax purposes. So, I know: (i) the story of almost all the loans, (ii) the business groups which borrowed the money, (iii) the manner of corruption and nepotism, and (iv) the ineffectiveness of international donor institutions like World Bank and Asian Development Bank (ADB) in overseeing the affairs of PICIC. In summary, I can say that all the domestic and international stakeholders have acted in a very organised manner in raping Pakistan. As international lenders, had a sovereign guarantee for the repayment of loan, so they were not worried.

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Very few people really appreciate this side and dimension of badly governed developing countries. A substantial part of money lying in the bank account of Pakistanis outside Pakistan is actually the funds so syphoned out (commissions) from the PICIC system of loans.

As a practice, PICIC was allocated the international credit lines for industrial investment in Pakistan. The borrowers, being Pakistani businessmen, were allowed sanctions for local and foreign currency loans repayable in rupee for establishing the industrial units. The interest was usually less than five percent. It was a bonanza for Pakistan's industrialists and businessmen.

This funding by the World Bank and ADB was the price for our support in the Cold War. This may be the reason, the lenders were not really interested in the proper utilisation of money as their money was guaranteed by the Federal Government, whether or not, the borrower from PICIC had repaid or not. Almost all the major groups of industries which existed till 1980 including those nationalised by Bhutto, were directly or indirectly the borrowers from PICIC, IDBP, NDFC or BEL. Nobody had invested its own money.

At that time, the most important person in Pakistan was not the Finance Minister of Pakistan but the Managing Director of PICIC. The method of operation was quite simple, which in usual circumstances, included (a) getting the industrial permission from the Ministry of Industries, (b) obtaining a sanction of foreign currency loan from PICIC, (c) arranging acquisition of plant from the foreign supplier and (d) installations and erection of plant in Pakistan. It had been a general assumption that a 'commission' or 'kickbanks' equal to five to ten percent of the value of plant imported would be placed in US$ in an appropriate Swiss Account of the borrower. The foreign suppliers, being very big names in the industrial world, were directly involved in this process. Foreign and local bankers, with black and gray '*Savile Row*' suits used to be the conduit. The Secretary Industries, Government of Pakistan, who was supposed to issue the permit to install the

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plant, was like a monarch in Pakistan. This, in India, was called 'Licence Raj'.

When I used to hear these stories in various quarters I always thought that these were usual Pakistani cultural gossips. However, when I got deeply involved in tax and especially the implementation of the Foreign Assets Declaration Act, 2018, I realised that almost all the stories were close to the ground realities. The commission on supply of plants is a reality.

I must appreciate the quality and manner of wealth management by Pakistanis in such transactions. These were immaculate and perfect in every sense. It was holistically ensured that nothing was declared in Pakistan tax reporting and there was no trail. Best international bankers and lawyers were used to hide money. The banking systems at that time were intentionally made opaque. There were no common reporting standards and Swiss bankers jealously guarded their secrecy laws. I can safely assume that the lenders (World Bank,ADB and others) knew all this. They were doubly happy as a liability arose against the Pakistan government without risk whereas ten percent remained in their economic system. Our governments were either highly incompetent or part of the scheme. At that time, the same was happening in India also.

In February 2012, the director of India's Central Bureau of Investigation said that Indians have US$500 billion of illegal funds in foreign tax havens, more than any other country. In March 2012, the government of India clarified in its parliament that the CBI director's statement on $500 billion of illegal money was an estimate based on a statement made to India's Supreme Court in July 2011.

In our case, an official summary the Finance Secretary of Government of Pakistan sometimes in 2010s revealed that Pakistanis hold around $ 200 billion outside Pakistan. In my view this amount is overstated. The amount is close to $ 120 to $ 150 billion. I have discussed this subject in my book "*Panama Leak- A Blessing in disguise*"

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After these revelations, now when I see patriotism, love and affection for the country by the members and siblings of these groups and families then I feel ashamed for our value system. Our establishment and bureaucracy is responsible for many political and social problems of the country however our businessmen would have to share the bigger burden. They were the main beneficiary. The sharing ratio was eighty five, ten and five for businessmen, bureaucrats and establishment and advisors respectively.

As a covert policy most of the loans were given to persons from West Pakistan even if plants were located in the eastern wing. No wonder, Bengalis decided to separate. PICIC is the story of the collapse and corruption of Pakistan. The people from the establishment were earlier involved in political spheres only. PICIC taught them lessons for financial corruption also.

The '*Bedford*' truck is a good case study of earning money by creating a monopoly with state patronage. The Bedford trucks gained popularity in the 1950s and in 1953 National Motors Ltd. was established with the help of General Motors to start manufacturing Bedford and Vauxhall vehicles in Karachi. In 1963 National Motors was acquired by Ghandhara Industries Ltd. In 1972 it was nationalized. During the period 1963 to 1972 it almost had the monopoly and over fifty percent of the transport was being done by trucks. Every Pakistani is aware of the relationship between a military dictator and the owners of Bedford trucks. The status of monopoly was as under:

> *"When Bedford trucks were being assembled in Pakistan, the government had imposed restrictions on the import of other trucks for some time. This also contributed to the success of Bedford trucks. When other trucks like Hino, Isuzu and Nissan were finally allowed to be imported, Bedford got a major competition."*

One can imagine the wealth amassed in such ventures. This generated hatred against big businesses in Pakistan. This was

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exploited by ZAB by way of nationalisation. This is a simple illustration of crony capitalism in Pakistan. In that process PICIC acted as the catalyst.

Notwithstanding the nepotism and corruption, in comparison to organisations to follow, PICIC was better organised. There was some decency in the system than what prevailed in DFIs which emerged later on. In PICIC the borrowers were generally from Karachi and West Pakistan as Bengalis were considered as an outclass in business. The structure of PICIC was reasonably drawn and the Board of Directors included private sector people including industrialists. However there cannot be any check or control when greed and easy money pervades in the system and the country is run by military dictators. Those who admire the industrial development of the Ayub Khan era are suggested to read the history reasons of collapse of PICIC. There was industrial development however the primary liability of foreign debts of US$ 140 billion is essentially the roll over and multiplied amount of original loans obtained by these DFIs during that period out of which around ten percent had been kept outside. Since there was no corresponding increase in exports therefore Pakistan ultimately became bankrupt in foreign currency by 2010. I think this subject has not been handled in this manner in any book in the past. The flats and houses in London and New York started accumulating at that time and ultimately became a norm. As a Pakistani, at times, I wonder about the organisations / enterprises which pay such commissions and kickbacks. These are not commoners. These are big established enterprises of the west. It is therefore clear that it is a rule of the game that supplies to the underdeveloped world will be loaded with commissions and concessions to bureaucrats and businessmen.

In the end, in PICIC, there was infighting between the shareholders; many of them were also the borrowers of PICIC. There used to be frequent ups and downs in the share price of PICIC with all sorts of speculations. Ultimately the corporation was converted into a bank which merged with NIB Bank owned by Tamasek group of Singapore which also demised.

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After Bhutto, there was a 'complaint' by the politicians of Sindh and Punjab that the opportunity, described above, had not been given to the new breed of politico-businessmen of Punjab, Sindh and KPK. Politico-businessmen are usually the sons/cousins/brothers and brothers in law of a political family who venture into business essentially on borrowed money from government owned DFI or banks. The earlier class of beneficiaries were businessmen from Karachi and Lahore therefore others felt that an undue advantage had been provided and they were to be given a chance also.

Bhutto Sahib agreed that there should not be such deprivation. Then came NDFC and BEL. The modus operandi was almost the same however now the rate of commission increased and 'cuts' were obtained even in local procurements. These institutions were bound to fail. The costs of projects were escalated and there was no risk for the sponsors as their capital effectively returned ab-initio in some way or other. The borrowers included sugar mills almost all owned by the politicians. Resultantly both NDFC and BEL collapsed and loans had to be written off whereas the foreign liabilities were adopted by the Government of Pakistan which our generation is paying back. I intend to write a book on this subject. There is nothing wrong with the common man of Pakistan. The problem lies in greed and values of the privileged classes. The list of defaulters in PICIC, NDFC, BEL and nationalised banks is sufficient to identify the persons who have brought the country to this level. Now some of them are very respectable. This is a report in the press on this matter.

> *"The Supreme Court, while hearing a suo-motu case on September 27, 2010, questioned the authority and jurisdiction of State Bank of Pakistan (SBP) to waive off Rs 256 billion bank loans during the period from 1971 to 2009 under Banking Companies Ordinance.*
>
> *Banks have written off some Rs 125 billion worth of loans during the past six years - 2000-2006 period - against Rs 30*

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billion written off during 1985-1999, and larger number of loans have been written off under the SBP circular No 29/2002, of which major beneficiaries are politicians and industrialists"

Pakistan is a very unlucky country. We look for personal gains without realising that in the long run undue personal gains by all leads to national loss where everyone loses.

When I recollect the story of PICIC, NDFC, BEL and IDBP I realise that we Pakistanis did not deserve an independent country. The financial integrity and the vision required for handling money is not in our genes. As a society, Muslims have no history of living on the money earned by themselves. They are characteristically mercenaries who like to earn their living for that kind of service or job. At the most, they are like Arab traders who used to take the goods produced in India and China at Edan port on Arabian Sea and deliver the same at Gaza Port for delivery to Europe. The capability required for industrialization and commercialisation in a competitive environment is intrinsically missing in the people living in areas which constitute present Pakistan. Bangladesh after 1971, by installing value addition industries have demonstrated that they do not encourage a rent-seeking culture.

In Pakistan only those communities have survived in business who were trained by Hindus. These were mostly Memons and Chiniotis. Chiniotis survive for the reason that they were originally trained in Calcutta by Hindu businessmen. Chiniotis' main business was leather as Hindus avoided trading in that commodity. I have dealt with other communities. They are effectively not ready to operate in competitive environments. Their businesses survive only where there is government patronage or rent-seeking. The biggest problem of Pakistani business at medium and small scale is that there is no concept of voluntary paying taxes. At times, tax is not included in the calculation of sale price and distributable income. There is effectively no share of the government in the business. This is a pure obscurantist mindset

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encouraged by our so-called religious scholars, who consider that taxes are intrinsicly unIslamic.

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The Institute of Chartered Accountants of Pakistan

Glimpses from history

The Institute of Chartered Accountant of Pakistan (Institute) is a symbol of quality in Pakistan. In this society, filled with all kinds of corruption and incompetence, everybody in and outside Pakistan, is convinced that the examination system of the Institute is perfect. This is the only reason for a high pedestal for the Institute.

The institute, was earlier a division of the Ministry of Commerce. There was an examination for accountants by that division. The qualified persons were called '*Registered Accountants*'. In 1961 an Ordinance by the name of Chartered Accountants Ordinance 1961 was promulgated and the Institute came into existence. The institute is a self regulatory body. Unlike, the English and Bangladeshi institutes, we followed the Indian model where there is a sizable nomination from the government in the Council. We have council members, being the nominees of the government. For this reason, there was no need for an oversight board in Pakistan. I always maintained that an oversight board in Pakistan is a useless exercise of overloading the regulations. However, now we have an Accounting Oversight Board. Despite my disagreement on principles, the regulators asked me to draft the regulations for that Board. I could never understand the reason why I was given that task. I have tried to make them as simple as possible.

I never met Mr Ataullah[221] however, all the persons who had met him informed me that a lot of good attributes in the Institute, at

[221] Mr Ataullah,. The first Secretary of the Institute of Chartered Accountants of Pakistan

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present, are those which were introduced when Mr Ataullah was the first Secretary. Previously he was the Section Officer looking after Registered Accountants. This was also exhibited in his personal character. At that time, the examination papers were held in the personal custody of the secretary; however the son of Mr Ataullah remained unqualified. When I was the President of the Institute I named the Members' Lounge as '*Attaullah Lounge*'. I was told that Mr Attaullah was a practising Ahmadi and many of my fundamentalist Muslim friends opposed such recognition. But I prevailed. I will always remain grateful to Mr Attaullah and he will always be remembered by me. Pakistan institute owes to Mr Attaullah.

The second person who worked a lot for the Institute was Mr J P Patel[222] the former Senior Partner of A F Ferguson & Co. He was a Zoraistarian. Though himself being a UK qualified, Mr Patel tried to establish international best practices in the administration of the Institute. All the initial procedures for the Institute were designed by the staff of A F Ferguson & Co under the leadership of Mr Patel. I have been told that Mr Patel left his engagement, in the institute's affairs with an unpleasant note due to unreasonable attitude of some of the office bearers.

The third person was Mr Afzal Muniff[223]. Afzal Sahib was a great administrator and belonged to the family of Nawab Muhammad Ismail Khan[224] of Meerut. Afzal Sahib told me the interesting history of the present building of the Institute in Clifton.

According to Afzal Sahib, one Mr Rao[225] of Rao & Co was also engaged in real estate business and had three plots at the place where the present Institute is situated being G 31/8 Clifton Karachi. Institute's office bearers bought these three plots for Rs 32,000 each. In the following Annual General Meeting the group

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[222] J P Patel. A former Senior Partner of A F Ferguson & Co

[223] Mr Afzal Muniff. A former Minister of Sindh and a practising Chartered Accountant.

[224] Nawab Muhammad Ismail Khan. A Nawab of Meerut. President UP Muslim League.

[225] Rao Nowsher Khan. A practising Chartered Accountant

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of disgruntled members led by Mr Abdul Wahid[226] alleged wrongdoings in that transaction. Mr Rao got so irritated that he offered to take back those three plots. Resultantly, the Institute kept one plot which is the present building and surrendered the rest two.

I have never been able to understand the mindset of Mr Abdul Wahid. In all the Annual General Meetings of the Institute his only pursuit was to irritate and embarrass the office bearer on trivial points. I think the people with this mindset are not happy with Pakistan. They had an idea about some obscurantist state. When they could not achieve the same they have become disgruntled and vindictive. I always had a serious difference with Mr Wahid as I never liked his insistence of having a seminar on 'Zakat' in the Institute. At the fag-end of his life he became my friend and requested me to chair one such seminar. I did the same only for Mr Wahid. May God bless him.

The story has not ended here. When the issue of construction came into consideration some office bearers suggested that building should have shops and markets on the ground floor with the Institute's offices on the first and upper floors. When this 'useless and absurd' proposal came into the knowledge of the then President, who used to be Secretary Finance Government of Pakistan, Mr Ejaz A Naek, he immediately asked the architect to prepare a plan and start construction. I wonder what would have been the shape of this building if that proposal had been implemented.

On a lighter side, I would recommend a statue of Mr Ejaz Naek be placed in the building with a statement about those who suggested a shopping plaza. Throughout my tenure in the Institute, I had two fights. One with a group led by Mr Abdul Wahid who never liked me on account of my secular mindset and other being the shopping plaza approach which was diligently resisted by Mr Naek. But when I was fighting these battles,

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[226] Abdul Wahid. A Chartered Accountant in practice.

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reasonable people like, Mr Naek, had already left so I had to fight the battle alone. I realised that I was able to handle the second front but lost miserably in dealing with people having Mr Wahid's mindset.

Election of Office bearer

My first interaction with the Institute's election was Mr Khalid Rafi's contest for his second term in the Council. Mr Zeeshan Qureshi[227], our late Partner, was a candidate for the Regional Committee. I was new in Karachi. I was Mr Khalid Rafi's election agent. During the course of election proceedings I noticed that there is something dubious happening against Mr Rafi. I identified the culprit and heated words were exchanged with some people working against Khalid Sahib. In the results, Khalid Sahib was trailing at number seven or eight whereas only the first seven were to be elected. Mr Khalid Rafi left the counting hall with instructions that if he was close to winning then I should inform him otherwise he would stay at home. After some time, when he was in a comfortable position I informed that he was in 6th position so he should come back. Mr Rafi came in 6th number and got elected. In around ten elections which I have actively participated in, I found that there is some inherent jealousy against A F Ferguson & Co. All other groups combine to make our life difficult. This is, notwithstanding the fact, that out of the qualified people around forty to fifty percent are our alumni. I subsequently explored that there is a history to that. In one of the Council Elections our former Partner late Mr Khalid Hussain and Taseer Hadi's Partner Mr Masoud Naqvi[228] lost against an alliance of members belonging to a particular linguistic group. In that election, Mr Azfal Muniff had a very bitter experience due to which he developed an aggressive feeling about certain persons belonging to that linguistic group. For me, being a person from Lahore with strong relations in Karachi, this was a strange phenomenon. Since I was regularly engaged in classes at the

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[227] Zeeshan A Qureshi. A former Partner of A F Ferguson & Co

[228] Syed Masoud Ali Naqvi. Former Senior Partner A F Ferguson & Co

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Institute and the speaker at the seminars therefore my personal position was never in trouble. After Mr Khalid Rafi, Mr Najam I Chaudhri[229] had two Council terms. In both the elections we had to work very hard. I was the Regional Committee candidate with Mr Chaudhri.

My four successes in elections

I fought four elections for the Institute, two for Regional Committee and two for the Council. My position had never been below second and I always won with very clear margins. I always got over eighty percent of the votes cast in all the four elections. I could never get the remaining twenty percent of the votes. I know the reasons. These are the votes of 'Islamic fundamentalist' in our membership who hate me. I never subscribed Islamic Banking, Islamic Accounting Standards, Seminar on Zakat etc. I had decided not to compromise with them to get votes. I am extremely happy that I remained steadfast in my commitment and got a very high number of votes. Until my last election, I can count around two hundred members who would oppose me in every forum. I know them by name. They have their own views and have the right to oppose the person who did not subscribe to their missions. In this matter, I am inspired by the saying by Hazrat Ali (AS) that a person who did not have an enemy is actually a hypocrite ('*Munafiq*').

Control room for election

During the Institute's elections there used to be a control room for bringing the voters for polling. We used to arrange that control room in the office of Mr Anwar Mansoor Khan[230] behind the Institute building along with Mr Sharifuddin Pirzada's[231] office. Mr Syed Muhammad Husnain[232], our Partner now, was our

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229 Najam I Chaudhri. Former Senior Partner of A F Ferguson & Co

230 Anwar Mansoor Khan. Former Attorney General of Pakistan

231 Mr Sharifuddin Pirzada. Former Law Minister of Pakistan

232 Syed Muhammad Husnain. A friend, brother and the Partner A F Ferguson & Co

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administrator of that control room in almost all elections which I fought.

Mr Afzal Muniff was extraordinarily interested in Institute elections. Since he had already been a President therefore he could not himself take part in the election. But he became the 'kingmaker' leading the group of 'Urdu speaking members'. Mr Muniff was adamant to balance the score for the battle when his group lost in an earlier election. He somehow realised that I can be 'the force' to complete his mission. I always asked Muniff Sahib that we should be non-discriminative.

An interesting episode happened when my Partner Mr Zahid Bhatti[233] was contesting. I took him to Muniff Sahib's house. When I introduced Mr Bhatti, Mr Muniff without any hesitation asked me whether I would like him to support a person with the surname '*Bhatti*'. I kept quiet. Then Mr Z I Bhatti intelligently replied '*An Urdu speaking Bhatti*'. Mr Muniff agreed but unwillingly only on account of the recommendation by me and Mr Najam I Chaudhri.

President of the Institute

In 2006, I was elected as the President of the Institute. At that time, the Council consisted of my friends like Shahzad Hussain, Mr Nasim Hyder[234] of Sidat Hyder and Mr Asad Ali Shah[235] of Deloitte. It was the second year of that Council as the first President amongst that Council was Mr Zafar Iqbal Sobani[236]. When I became President I started sitting in the Institute from ten a.m. to twelve. We selected Mr Moiz Ahmad[237] as the Secretary of the Institute. At the period prior to that, Institute had already

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[233] Zahid Iqbal Bhatti. A friend and a former Partner of A F Ferguson & Co

[234] Nasim Hyder. Former President the Institute of Chartered Accountants of Pakistan

[235] Syed Asad Ali Shah. Former President the Institute of Chartered Accountants of Pakistan

[236] Zafar Iqbal Sobani. Former President the Institute of Chartered Accountants of Pakistan

[237] Moiz Ahmad. A Secretary of the Institute of Chartered Accountants of Pakistan

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appointed Mr Massod Akhter[238], the nice gentleman as Controller Examination. So, I was confident that there would be nothing wrong with the examination. As a President, the only thing to worry about is the quality of examination. Everything else is just a peripheral activity.

During my tenure Graham Ward visited Pakistan. Graham Ward[239] was the former World Utilities Leader of the PricewaterhouseCoopers (PwC) network of firms, a former President of the Institute of Chartered Accountants in England and Wales (lCAEW) and a former President of the International Federation of Accountants (lFAC). We arranged a meeting of Mr Ward with the President of Pakistan General Pervez Musharraf[240]. I met with the President of Pakistan where Mr Razi UR Rehman Khan[241] then Chairman Securities & Exchange Commission of Pakistan and Waseem Haqqie[242] the then State Minister of Investment were also present. General Musharraf was extraordinarily courteous and offered us any help that was required. We suggested a University of Accounting. The President agreed. He said that the same should be in Karachi.

Investigation Process at the Institute

In the Institute there are only two relevant committees. These are examination and investigation committees. Examinations are conducted from Karachi therefore the examination committee is headed by Vice President South whereas the investigation committee is headed by Vice President North. This is a practice not a regulation. When I became the President of the Institute I observed that there was a lack of clarity in the process of initiation and conclusion of the cases by the investigation committee. We took the advice of prominent legal counsel Mr Fatehally W. Vellani

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238 Masood Akhtar. Director Examination the Institute of Chartered Accountants of Pakistan

239 Graham Ward. Former President International Federation of Accountants

240 General Pervez Musharraf. Former President of Pakistan

241 Razi ur Rehman Khan. Former Chairman Securities & Exchange Commission of Pakistan

242 Wasim Haqqie. Former Minister of State for Investment

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on the matter and tried to streamline the process. In that exercise our in-house counsel Mr Faisal Mansoor Alam capably assisted. He is now a Judge at the Sindh High Court. This process is required to be further refined.

I am still not satisfied with the investigation process. There is effectively no case where the investigation against fraud or gross negligence has ended with an appropriate order at the High Court. Under the regulation all the investigation reports are to be approved by the Council of the Institute. When I was the President I found that three cases were pending for a long time. These related to the financial statements of the national airline, a development financial institution and a privatized company. I tried to finalize the same. In all the three cases we found the concerned member guilty of gross negligence. Notwithstanding the same, I can say that the concerned member in the first two cases was a gentleman. I cannot imagine any negligence on his part. However the case was crystal clear against him. That person got a stay from the High Court and probably the matter ended in his favour. My analysis of the cases revealed that, at times, errors occur for the reason that external auditors are placed in an odd position by the clients by not providing information in complete and proper form. Whereas external auditors have to meet the target date. In that process mistakes are made. This 'run' for the earlier finalization of financial statements is not a good practice. The quality and prestige of the Institute rests on the trust public at large reposes on these two committees. There cannot be any complacency on these matters.

University of Accounting and internal politics

When I reached Karachi after the meeting with the President of Pakistan, the Institute received a letter from the President's Secretariat approving the 'University of Accounting' under the auspices of the Institute. We had a Council Meeting and discussed the future relationship between the Institute and the proposed University. Then we conceived the idea of 'Pakistan Accounting

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Foundation' a trust under the Trust Act, 1882 where the Trustees are the Past Presidents and the Council Members at any particular time are revolving trustees. The foundation was registered as a trust with a contribution of one hundred thousand by every trustee. It was an ideal scheme. Government was willing to allot a plot in front of Mazar Abdullah Shah Ghazi [243] in Clifton

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[243] Abdullah Shah Ghazi i. The great grandson of Imam Hasan (AS) buried in Clifton Karachi. Abdullah Shah Ghazi romanized: *'Abd Allāh Shāh Ghāzī*) (c. 720 - c. 768) was a Muslim mystic and Sufi whose shrine is located in Clifton in Karachi, in Sindh province of Pakistan.His real name was Abdullah al-Ashtar. His father, Muhammad al-Nafs al-Zakiyya, was a descendant of the Islamic prophet Muhammad through his daughter Fatimah. Around 761, Muhammad Nafs al-Zakiyah sailed from Aden to Sindh where he consulted with the governor, Umar ibn Hafs Hazarmard before returning to Kufah and Medina. His son, Abdullah al-Ashtar, also known as Abdullah Shah Ghazi, married a woman from Sindh and had children by her. According to Tabari, Sindh was selected since its governor, Umar ibn Hafs, supported Muhammad's claim to the Imamate. Ibn Khaldun and Ibn al-Athir say that the governor had Shi'ite inclinations.

Once they decided enough support had been amassed to revolt successfully (762), Muhammad went to Medina, and Abdullah al-Ashtar stayed in Sindh. Abdullah al-Ashtar was accompanied by a number of troops belonging to the Shi'ite sect of Zaidiyyah, who at the time were active supporters of Ahlulbayt, willing to take a militant stance in pursuit of the Imamate. Shortly thereafter, however, Umar received word from his wife in Basrah that Muhammad Nafs Al-Zakiyah had been killed in Medina (14 Ramadan 145/6 December 762). As a consequence, Umar felt that their presence in the capital compromised his position as governor. Unwilling to take any definite action either for or against them, he summoned Abdullah al-Ashtar and suggested:

> *"I have an idea: one of the princes of Sindh has a mighty kingdom with numerous supporters. Despite his polytheism, he greatly honours [the family of] the Prophet. He is a reliable man. I will write to him and conclude an agreement between the two of you. You can then go to him, stay there, and you will not desire anything better.*

Abdullah al-Ashtar went to that area and spent some years there, probably from 762 to 769. Eventually hearing of their presence in Sindh, the caliph al-Mansur replaced Umar ibn Hafs with Hisham ibn Amr al-Taghlibi on the understanding that he seized Abdullah al-Ashtar, kill or otherwise disperse the Zaidiyyah, and annex the non-Muslim region. When Hisham, after reaching Sindh, also proved reluctant to undertake the task, his brother Sufath (later a governor of Sindh) did it for him, killing Abdullah along with many of his companions. The tomb is constructed on an elevated platform, while the body is laid to rest in a subterranean crypt. The shrine comprises a tall, square chamber adorned with Sindhi tile work, flags, and buntings, crowned by a striking green-and-white striped dome. Devotees tenderly touch the silver railing surrounding the burial site, adorning it with floral garlands. The shrine commands deep admiration and reverence from people belonging to diverse ethnicities and religious backgrounds..

Until the early twentieth century, the shrine stood as a humble hut atop a sandy hill in Clifton. It was Syed Nadir Ali Shah, a revered Sufi saint belonging to the

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measuring 2000 sq yards and another big plot of around one hundred acres in the proposed Education City on Super Highway. They were also ready to finance the construction. When this process was going on, a group, again led by Mr Abdul Wahid, supported by some of our Council Members, started a malicious campaign that this favour has been given due to my personal relations with General Musharraf and there is something wrong in this transaction. I got disgusted and abandoned the scheme.In my view the foundation (trust) still exists. This reflects the mindset of the people of one of the premier Institutes of the country. The group that was opposing me were all very religious and pious persons. All other people, who are *'Kafirs'* like me, were not supposed to do anything good that can be remembered. Nevertheless these people were really exposed when I went to the marriage of the daughter of one such member. There I found one member of FBR who was in-charge of outsourcing audits to Chartered Accountants. Both the Member FBR and our Member were part of the same religious party and later on it transpired that some major audits were allocated to a firm with less than ten staff run by that person. I am totally convinced, for which I can give numerous examples of their obvious double standards for determining fairness. The rules are for others, not for them. Some of them think that if one has a beard, wears shalwar kameez and offers prayers five times a day then all his wrong actions become *'Kosher'*.

IASB and the Institute

Sir David Philip Tweedie[244] was the full-time chairman of the Accounting Standards Board 1990 to 2000. Then in 2001 he was appointed as the initial Chairman of the International Accounting Standards Board. He retained the role for a decade, through the financial crisis of 2007–2010, and stood down in June 2011. Sir David visited Pakistan. He was a great scholar in the Accounting

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Qadiriyya Sufi Order of Lal Shahbaz Qalandar, who became the custodian of the shrine and played a pivotal role in its construction and development.

[244] Sir David Philip Tweedie. The President Accounting Standard Board

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Profession. We held a seminar in his honour where he made a classical remark. At that time, International Accounting Standard (IAS) 39 on 'Derivatives' was much under discussion. Sir David said:

> *if someone says that he has understood IAS 39 then it means that he has not read it.*

We had some great proponents for the adoption of IAS 39 in Pakistan. I disagreed with their views for various reasons. The stalemate occurred in the case of Hubco audit where a position was adopted by the external auditors. This resulted in a deadlock between the auditors and the client. I had to intervene. Auditors thought that IAS 39 was a divine intervention for which they were given sole authority of interpretation. In this chaos, the only solution for me was the deferment of the IAS on the Institute's recommendation by SECP which they did and the client was saved from embarrassment. I think that the deferment letter is still valid. The financial impact was around rupees one hundred billion, being an unrealised gain. Since 1990, there has been a movement for the full adoption of IFRS. I agree with that objective, however that is not the only purpose of the Institute if the same is not tuned with our environment. Now it is 2025, and in my view we are still not far from where we had started. There are valid reasons for no progress on that count. In this respect, I would like to recommend the adoption of the Indian approach where they recognise IFRS as Indian Accounting Standards. That approach provides them the space to adapt the standards as per their particular environment. I could not do it in my lifetime. Now through this autobiography I recommend that we should not be ashamed of learning from India. Accounting is their subject being *'Banias'* not warriors, like us. They are more knowledgeable and practical in this field than us. Let us accept that.

Lost battles

In the Institute, I fought three battles and lost all of them. Nevertheless the impact of my efforts are now being gradually

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recognised by the membership. My first battle was about the role of the Institute. I always maintained that a professional institution can never be a 'teaching institution'. It has to be an examining body like actuarial sciences, medicine, etc and the English institute which is the mentor of our institute. It is not the job of the institute to teach the examinees. Nevertheless, I was not able to convince many people who considered that the quality of our university graduates, being the induction level, was not appropriate for the profession therefore the institute should be involved in the pre-graduation education. Under the Chartered Accountants Ordinance, 1961 the institute can not do this job therefore a private sector system was introduced to educate the students before induction. It was prescribed that only after a two years' education (after FA[245] or equivalent) and passing the induction examination by the institute such persons were eligible to be inducted to the profession. This was a misperceived replica of the UK system where this procedure is only for non UK graduates. The system prescribed by our institute has been frequently altered but substance is still the same. This is a wrong system and in some manner an illegal system as the person is not a graduate by degreee.

After spending over forty years in the profession I can candidly say that the quality and the market of our qualified people is deteriorating. They may be good *'Technicians'* in accounting only, however finesse is evaporating. College and university life and education is essential for all professionals. In the accounting profession in Pakistan we have deprived our youngsters from proper education. Now, after around fifteen years, people have forgotten the beauty of the earlier regime. We are producing accountants neither having a graduation degree nor the education in proper college environment. This ultimately affects their personality and the career. In this process, there are only two winners: the institute in financial terms as it is earning a huge examination fee and the training centres whose owners are now billionaires. These training centres are actually tuition centres.

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[245] Two years of education after matriculation .

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It would be interesting to narrate an episode on this matter. When I was the member of the Committee approving the training institutes Mr Masoud Ali Naqvi came to me and said that a particular application be approved for the reason the person who has applied for sponsorship of the training institute cannot be employed by his firm and at the same time no reasonable job for that person is available in the market. Now, by the Grace of God, and the help of the Institute, that man's wealth is at least ten times of Mr Naqvi's wealth who retired as Senior Partner of his firm.

The second battle was relating to the characterisation of the institute as a 'social club' or a professional body. I consider that due to various reasons the institute is turning into a social club with group politics etc. Furthermore, there is a disproportionate concentration on seminars, conferences, and get-togethers leaving development in examination and investigation spheres which are the core objectives of the Institute. The manner in which elections are held is also questionable. Their code of conduct is being broken frequently and continuously. The institute is not a social club. If we continue with this club-like approach then one day the government will intervene and take over the examination function which will destroy the institute forever. We exist not for that reason that the Finance Minister or the Prime Minister attend our seminar or conferences, but for a rationale that examination and investigation body of a profession can only be regulated by professionals, otherwise the syllabus of M.Com is not much different from CA. I miserably failed in ingraining this philosophy to our members. There is a difference between a college or university, a state-owned regulatory certification body and a professional body. The best examples in Pakistan are the Institute of Chartered Accountants of Pakistan and the College of Physicians & Surgeons in Pakistan.

The last battle was even more serious and dangerous. If one looks at the largest percentage of people with long untrimmed beards and ladies in full '*Hijab*' (covering the face also) then that would be the accounting fraternity. There is nothing wrong with being

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religious. But a professional body cannot be religious *per se.* Institute is a body which had a committee dealing with 'Islamic Accounting Standards', not being the part of main committees. One past president was the permanent chair, in our time, for the reason that all the council members were deemed to be not equivalent to him in knowledge and practice of Islam. We had an accounting standard for 'Leasing' which in my opinion was not an accounting standard under any basis. I repeatedly told them that when Bahrain and Malaysia were doing good work on that system then why do we need to reinvent the wheel. The diplomatic answer was that our so-called religious scholars do not recognise those standards.

So we have Korangi[246] based accounting standards not those worked by scholars outside Pakistan. We used to spend long hours on such discussions and create deviations and discretion/discriminations. There were firms in the profession who used to award five additional marks in entrance examinations if the person had a beard. A particular person promoted this mindset. This mindset was so strong that we had a person, who was very competent in interpreting accounting standards, never had his photograph as it was considered un-Islamic by him. I wonder what he used to do with CNIC and the passport. One of the training institutes established by one such person had a policy that female students were not allowed to interact with the male students and if one was found doing so then there was a fine of rupees hundred. This is like '*morality*' policing in Taliban Afghanistan.

The result is a peculiar obscurantist mindset. I am still facing the brunt of my battle and a reasonable number of such people do not want to see me at the institute in any manner. However, by the Grace of God Almighty all reasonable people, at present and in future, will agree that there are very few Chartered Accountants who have had more social and professional impact on the society than me, since 1961. There is nothing wrong in adopting a

[246] The place where an Islamic seminary exists

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religious way of life however when dealing with a public body and its environment there should be complete secularism.

South Asian Federation of Accountants

In 2008, I was elected as the President of South Asian Federation of Accountants (SAFA), a body of South Asian Association of Regional Cooperation (SAARC). The headquarters of SAFA is at the Institute of Chartered Accountants of India building in Delhi. The member countries are India, Bangladesh, Nepal and Sri Lanka. There is no comparison between the strength of the Indian institute with other institutes in the number of members, the quality of research, the interaction with the government, publication and general humility. They are now larger than the English institute in number of members.

Since Delhi is the city of my grandfather, I was very comfortable there. I knew the Muslim areas. One day I invited the office bearers of the Indian Institute for dinner at 'Karim's' Hotel in the old Delhi area. The owners of Karims were aware of my background. When Indian office bearers, living in Delhi, arrived at the venue and looked at the environment and the manner in which meat dishes were being served they were shocked. One of them asked me about the location. I replied:

> *Mr ....., I have come from Karachi. You live in Delhi and you are asking me the location.*

Those Pakistanis who gauge the status of Muslims in India from the media should visit the Jama Masjid Area of Delhi and look how Muslims are living there. The Muslims there told me that their only desire is to have a '*Nihari*' of beef which is rarely available in Delhi. They have to use buffalo meat instead of cows. On a lighter side, I can say that Pakistan has come into being due to dietary habits of Hindus and Muslims otherwise they were able to live together. We cannot live without meat which Hindus do not like.

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So we decided to have a separate country. This statement was partly agreed by my mother who left Delhi when she was nine years old.

The quality and level of education in Indian Institute is superb. Their Secretary of Institute were luminaries like Dr Kamal Gupta and Dr Ashok Haldia[247]. Both PhDs and superb in their pursuits. The book written by Dr Kamal Gupta is one of the finest books, I have seen on auditing. What I observed in the Indian Institute is the difference between various regions of the Institute. In this respect, India is not a country but a continent. I could easily observe the underlying currents between people from Chennai, Mumbai, Kolkata and Delhi. Nevertheless the consistency of policies, even with respect to running the profession, has made them strong. There are around four hundred thousand Chartered Accountants in India as against around only ten thousand in Pakistan.

Whilst I was the President of SAFA, I tried to enter into Memorandum of Understanding with all the Member countries to have a common platform for all accounting matters. I insisted that there should be a SAFA Standard of Accounting that suits us. However I failed because my institute was not ready to accept the superiority of the Indian institute which is a natural phenomenon. I nevertheless consider that my successors in the institute will understand this and have close coordination with the Indian institute. It is hard to admit, but it is a reality that Bengalis were not comfortable with us. The Indian President of my time Mr Ved Jain[248] is still my close friend and we are in touch with each other. He is from Haryana and my ancestors are from Bharatpur therefore our roots, language and culture is quite close. In Pakistan we had an excellent person by the name of Mr Hidayat Ali [249] in our council elected from Peshawar. Let me admit and

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[247] Ashok Haldia. Secretary of the Indian Institute of Chartered Accountants

[248] Ved Jain. Former President of the Institute of Chartered Accountants of India

[249] Hidayat Ali. Former Council Member of the Institute of Chartered Accountants of Pakistan

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state that my communication with Mr Hidayat Ali was, at times, not as fluent and easy than I had with Mr Ved Jain. Whatever we do, natural relationships which necessarily depend on culture and language cannot be broken. If my priority is to eat cow meat Mr Hidayat Ali is the choice. However if professional and technical development is the priority then Mr Ved Jain is the only choice. Both options, with appropriate caveats should remain open. Mrs. Ved Jain is a PhD in taxation.

A stark reality

I had a very sad but eye opening episode at one of the SAFA seminars in Karachi. In that conference Mr Javed Jabbar[250], former Minister for Information was the speaker. He vociferously talked about Pakistan and Pakistan resolution.This seminar was also attended by a former President of the Institute of Chartered Accountants of Bangladesh Mr Abul Khair Chowdhary[251]. After continuously listening about Pakistan and Pakistan resolution Mr Chowdhary asked me if he could speak for five minutes to reply to Mr Javed Jabbar. I allowed him to do so. He stood up, went to the stage and said that the Pakistan resolution was presented by a Bengali Leader Mr A.K Fazlul Haque[252] and Bengalis were fifty

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[250] Mr Javed Jabbar: Former Information Minister of Pakistan

[251] Mr. Abul Khair Chowdhury FCA. Late Abul Khair Chowdhury FCA (Enrolment No. 52) was one of the founding Partners of Hoda Vasi Chowdhury & Co., Chartered Accountants and was trained in A F Ferguson & Co - Chartered Accountants in between 1962-1967 and qualified as CA in 1968 from ICAP. He was also founder member & Vice President of Chittagong Stock Exchange and Ex-Officio Councilor of Dhaka Stock Exchange (Y2K) and member of the SEC Advisory Board. He was President of ICAB for 2000. Mr. Chowdhury had the rare distinction of serving the Bangladesh Government in exile at Mujibnagar in 1971.

[252] A K Fazlul Haque. Abul Kasem Fazlul Huq (26 October 1873 – 27 April 1962), popularly known as Sher-e-Bangla (*Lion of Bengal*),was a Bengali lawyer and politician who presented the Lahore Resolution which had the objective of creating an independent Pakistan. He also served as the first and longest Prime Minister of Bengal during the British Raj.

Born in 1873 to a Bengali Muslim family in British Bengal, Fazlul Huq held important political offices in the subcontinent, including President of the All India Muslim League (1916–1921), General Secretary of the Indian National Congress (1916–1918), Education Minister of Bengal (1924), Mayor of Calcutta (1935), Prime Minister of Bengal (1937–1943), Advocate General of East Bengal (1947–1952), Chief Minister of East Bengal

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percent of the population. They, being the majority owners, decided in 1971 to change the 'brand name' from Pakistan to

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(1954), Home Minister of Pakistan (1955–1956) and Governor of East Pakistan (1956-19 Mr. Abul Khair Chowdhury FCA. Late Abul Khair Chowdhury FCA (Enrolment No. 52) was one of the founding Partners of Hoda Vasi Chowdhury & Co., Chartered Accountants and was trained in A F Ferguson & Co - Chartered Accountants in between 1962-1967 and qualified as CA in 1968 from ICAP. He was also founder member & Vice President of Chittagong Stock Exchange and Ex-Officio Councilor of Dhaka Stock Exchange (Y2K) and member of the SEC Advisory Board. He was President of ICAB for 2000. Mr. Chowdhury had the rare distinction of serving the Bangladesh Government in exile at Mujibnagar in 1971.

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Born in 1873 to a Bengali Muslim family in British Bengal58). Fazlul Huq was first elected to the Bengal Legislative Council from Dhaka in 1913; and served on the council for 21 years until 1934.Fazlul Huq was a key figure in the Indian independence movement and then the Pakistan movement. In 1919, he had the unique distinction of concurrently serving as President of the All India Muslim League and General Secretary of the Indian National Congress. He was also a member of the Congress Party's committee enquiring into the Amritsar massacre. Fazlul Huq was a member of the Central Legislative Assembly from 1934 to 1936 Between 1937 and 1947, he was an elected member of the Bengal Legislative Assembly, where he was Prime Minister and Leader of the House for six years. After partition, he was elected to the East Bengal Legislative Assembly, where he was Chief Minister for 2 months; and to the Constituent Assembly of Pakistan, where he was Home Minister for one year during the 1950s.

Fazlul Huq boycotted titles and a knighthood granted by the British government. He was notable for his English oratory during speeches to the Bengali legislature. Fazlul Huq courted the votes of the Bengali middle classes and rural communities. He pushed for land reform and curbing the influence of zamindars. As Prime Minister, Fazlul Huq used legal and administrative measures to reduce the debt of millions of farmers subjected to tenancy under the Permanent Settlement. Fazlul Huq was considered a leftist and social democrat on the political spectrum. His ministries were marked by intense factional infighting.

In 1940, Fazlul Huq had one of his most notable political achievements when he presented the Lahore Resolution which called for the creation of a sovereign state in the Muslim-majority eastern and northwestern parts of British India. During the Second World War, Fazlul Huq joined the Viceroy of India's Defence Council and supported the Allied war efforts. Under pressure from the Governor of Bengal during the Quit India movement and after the withdrawal of the Hindu Mahasabha from his cabinet, Fazlul Huq resigned from the post of premier in March 1943. In the Dominion of Pakistan, Fazlul Huq worked for five years as East Bengal's Attorney-General and participated in the Bengali Language Movement. He was elected as Chief Minister, served as a federal minister and was a provincial governor in the 1950s.

Fazlul Huq died in Dacca, East Pakistan on 27 April 1962. He is buried in the Mausoleum of Three Leaders. Sher-e-Bangla Nagar, where the National Parliament is located, is named in honour of Fazlul Huq.

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'Bangladesh'. There is nothing wrong in that. West Pakistanis should recognise the ground realities. Mr Chowdhary was quite bitter as he did his articles with the largest firm in Karachi. What Mr Chowdhary had said made a lot of sense to me. The brand value diluted a lot after 1971.

International Federation of Accountants (IFAC)

I also served as a Member of the Developing Nations' Committee International Federation of Accountants (IFAC) for nine years. This is a body which is assigned the job of establishing the profession of accounting in those countries where such bodies do not exist. In that process, I travelled to Mongolia, Croatia, Maldives, Kazakhstan and many such countries which people do not usually visit. I can take the credit that I am the initiator of the professional institute in Maldives. IFAC is totally dominated by the USA. Since the major funding is from the USA, therefore there is priority to the systems used in the USA. This differentiation is not properly understood by common members. For common knowledge, it is stated that Generally Accepted Accounting Principles (GAAP or U.S. GAAP or GAAP (USA), pronounced like "gap") is the accounting standard adopted by the U.S. Securities and Exchange Commission (SEC) and is by default the accounting standard used by companies based in the United States. The Financial Accounting Standards Board (FASB) publishes and maintains the Accounting Standards Codification (ASC), which is the single source of authoritative nongovernmental U.S.GAAP. This is not similar to International Financial Reporting Standards (IFRS) used by us.

In 2006, the FASB began working with the International Accounting Standards Board (IASB) to reduce or eliminate the differences between U.S.GAAP and the International Financial Reporting Standards (IFRS), known as the IASB-FASB convergence project. The scope of the overall IASB-FASB convergence project has evolved over time. The IASB and FASB issued converged standards for accounting topics including Business combinations (2008), Consolidation (2011), Fair value

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measurement (2011), and Revenue recognition (2014). Other convergence projects have been discontinued. As of 2022, the convergence project came to an end and no new projects have been added to the agenda. The purpose of this description is to identify that there are still major differences between two primary sources of accounting standards. It is therefore not a divine obligation that IFRS be completely adopted in Pakistan. I reiterate that the Indian approach is better where they have the advantage to take good parts from FASB GAAP whilst drafting their standards. My objective is not to stand on the podium and state that I have fully implemented IFRS. The objective is to develop the business and industry with a good accounting system commensurate with the domestic socio-economic environment. In IFAC, I found a club-like approach as it is actually a club of accounting bodies not a standard setting or examining body.

Sweepers being Christians cannot be full time employees.

One day, whilst I was the President, sweepers of the Institute came to see. They said that there is no reason why like other employees they should not be full time employees, with retirement benefits etc. I asked the management to take necessary action. After some time they came again and said that their demand has not been accepted and the management is not agreeable to my direction. I inquired with the Administration Manager who gave many various reasons for not complying with the instructions. I rejected all of them. Then he fired his last shot. He said:

> *"Sir they cannot be given full time employment because they are Hindus and Christians".*

This was an answer from the body where one can find a very high number of apparently pious people.

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Increase in the salary of security guard

There was a very efficient security guard at the outer gate of the Institute. Once he asked me that his salary is very low and that it should be increased. I asked the Administration Manager to do the needful. After a few days, the guard complained again and said that there has been an increment but that is meaningless. I inquired about the workings. He said that his original salary was rupees twelve thousand which has been increased by five percent to twelve thousand six hundred. I asked the Administration manager to review again after which the salary was increased by three hundred rupees making an increase of seven point five percent. After two or three days the Administration Manager came for his own salary increment case. The increase asked for was around twenty five to thirty thousand rupees. I reminded him about the suggestion made for that guard. The reply was great:

> *Sir, that man lives in Lyari and comes on foot. This salary is enough for him.*

These are my real time experiences and I am very clear why Pakistan does not prosper. Egalitarianism is not the virtue of a Muslim. They are answerable to an unseen God only.

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A F Ferguson & Co

The change in the firm

In 1998, Mr Khalid Rafi sent me to Lahore and Islamabad to review the tax practice. There was a stagnation in billing in these offices especially in the tax sections. I visited Lahore and Rawalpindi/Islamabad. At that time, the total billing of Lahore office's tax section was less than rupees two million. There was no qualified manager in the section. One unqualified manager Mr Iqbal Chughtai[253] with three non-qualified assistants were the total staff. The audit partner used to oversee the work. Mr Chughtai was a senior employee of A F Ferguson & Co however he never fully attempted CA examination. At that time, there was no concept of any qualified person in tax section in Lahore and those people who had been struggling in examinations used to opt for the tax section to find spare time for studies. My close friend Mr Naveed Jeddy[254], who subsequently became a successful Partner in a big tax practice in the Middle East, was the first proper induction in the tax section of the Lahore office.

Mr Chughtai was trained by former English Partners. During my review whenever I inquired about the reason for the adoption of particular processes whilst performing the jobs then the recurring answer was that the same was undertaken, as such, by Mr McNulty, the last English Partner in Lahore. One day the arguments got heated, and I irritably said:

'Chughtai Sahib: McNulty is dead'.

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[253] Mr Iqbal Chughtai. Former Tax Manager of Lahore A F Ferguson

[254] Naveed Jeddy. My friend and a Chartered Accountant form A FFerguson & Co

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Since that day Chughtai Sahib had been annoyed with me. Mr Chughtai was from the old school of thought. He died during the writing of this autobiography before I could say 'sorry' to him. Now we will meet on the day of judgments and I suppose Mr. McNulty would be there also. It was Chughtai Sahib's habit not to destroy the 'drafts'of various letters sent to clients or tax offices. He used to write '*DND*' which meant 'Do not destroy'. I ultimately convinced Mr Chughtai that there should be induction of qualified persons in the tax section and he should also involve Mr Shahzad Husain, the Partner in the office, in tax work. Mr Chughtai had good personal relationship with Shahzad so he agreed. The process started. I and Mr Rustomjee used to assist Shahzad from the Karachi office. Then Mr Asim Zulfiqar Ali came in and everything improved. When I visited the Lahore office on April 19, 2024 I was amazed to see that there were seven full time tax partners in the Lahore office and the billing of the tax department is more than any other section. I am proud to be a contributor to this growth.

Almost the same was the case with the Rawalpindi / Islamabad office. However it was slightly better than Lahore. This office was also headed by a person Mr Oliver Peter Pervaiz.[255] who qualified later on. There also I applied the same recipe, and Mr Shahid Sadiq, who subsequently retired as Partner Incharge Islamabad Office, was inducted with adequate qualified support. Now A F Ferguson & Co has a big tax practice in Islamabad which actually got a boost when there was merger of Coopers Lybrand Pakistan with A F Ferguson & Co and my close friend, Mr Rashid Ibrahim joined us from that firm.

Hubco event and resignation

A F Ferguson & Co was appointed by the National Accountability Bureau to investigate the affairs of a power company. There were allegations of corruption. Mr M. Hidayatullah was asked to conduct the assignment. He did excellent work. Suddenly, the

[255] Mr Oliver Peter Pervaiz. A chartered Accountant and former Tax Manager of A F Ferguson & Co

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government asked us to close the investigation. Hidayatullah got depressed. Then there was some misunderstanding and he left A F Ferguson & Co. Since Hidayatullah was very close to me I also decided to resign however Mr Najam I Chaudhri convinced me not to resign. Hidayatullah was also of the same view. So I stayed on.

Substantial revision in profit sharing ratio

All our Senior Partners, other than the Englishmen Mr Chapman and Mr Bray could not reach their retirement age of sixty years. These senior partners were Mr J P Patel, Mr Irtiza Husain and Mr Muhammad Khalil Mian. The main issue was always authority and profit sharing ratio. There are two ways to handle these critical issues. Two options are available being 'authoritarianism' or 'democracy'. Both have merits and demerits. In a partnership only the latter can work. So we adopted it fully when I was the Chair of the Committee that redrafted the Partnership Deed. History will decide the better option.

On July 1, 2004, all the existing Partners were made Voting Partners and A F Ferguson & Co became a 'single tier' firm again after almost twenty one years. In July 1,2004 Mr Najam I Chadhri became the Senior Partner. All the Partners collectively decided that '*The profit sharing ratio of the partnership firm will range from 2 to 7 from.....*' I conceived this idea and convinced other partners who adopted it. This is my biggest success in life.

A Partnership Deed-Now forever

In a Partnership structure, there are only two issues to be handled. One is profit sharing ratio and other being the manner and criterion for the induction of new Partners. We, the people of the Indian sub-continent cannot handle both these issues which is the reason partnerships do not flourish in this region. It is my view that a profession is a vocation with a passion. In many cases there are people who are intelligent, hardworking and cultured

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however they do not have passion for the profession therefore they do not see continuation of an institution.

In 2010, the firm constituted a Partnership Deed drafting Committee under my Chairmanship. Other Members were Mr Z I Bhatti, Asim Zulfiqar Ali, Rashid Ibrahim[256] and Mr Farrukh Rehman[257]. In the new deed we decided that the ratio of profit between senior most and the junior most Partner should not be more than 1:4. Furthermore the 'veto power' of the Senior Partner with respect to induction of the new Partners was assigned to an elected 'Partner's Admission Committee'. The profit distribution formula was to be designed by an elected 'Partners' Income Distribution Committee'. A special committee was formed for conduct and compliance. Then there was an Executive Committee headed by the Senior Partner, for running the day to day affairs of the firm and public exposure. Human Resources was designed on a national level etc.

This deed was reviewed by the affiliate viz. PricewaterhouseCoopers and the legal counsel, who came to Pakistan for this purpose, observed that this is one of the best deeds amongst different jurisdictions.

After the implementation of the deed, it became possible that the profit of the senior most Partner may be less than a junior Partner, if the formula results in that working. Seniority remains a relevant basis but not the only criterion. I consider that, after A F Ferguson & Co, many other firms changed their deeds and like many of its attributes and features we were able to present a model partnership deed for the profession in Pakistan. This is our contribution.

If the institution of a partnership is to survive for a long period then induction of partners should be totally on merit, otherwise even the best document will not work. I am really proud of my

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[256] Rashid Ibrahim. A former Partner A F Ferguson & Co

[257] Farrukh Rehman. President of the Institute of Chartered Accountants of Pakistan

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services in drafting the Partnership Deed and I consider, that by sacrificing earnings and authority, I have given a better future to the next generation, whether they acknowledge it or not. When I joined, the difference between the ratio of share of profit between the Senior Partner and the junior most was substantially reduced. In that process there was direct loss of profit for me. I have no regrets. I am sure that the deed we drafted in 2010 can not be changed for a very long time, say fifty years or so. There is an inbuilt protection to retain the fundamental characters of the deed. The majority required in number and percentage of profit to change the fundamental character of the deed is not expected to be achieved,therefore, for all times to come, unless something extraordinary happens, this deed, with its fundamental principles, will remain operative.

Senior Partnership

After the retirement of Mr Soli R Parakh, I became the Senior Partner under the new deed in 2014. All the committees, we introduced, were in place. A F Ferguson & Co had two major housekeeping issues being infrastructure at the Karachi office, especially first floor in building IC, which is the central office of the firm. The second was furnishing of floors in the tax section at Karachi. I installed the photographs of Mr A F Ferguson[258] and J P Bray[259] in the main office of the firm. Furthermore the names of all the people who had been the partner were also been placed for record.

World Economic Forum

In 2018, Mr Ikram Saigol asked me to be in Davos for the World Economic Forum. It was a very good experience and when my firm, PwC, came to know that I was there, they invited me for their exclusive dinner in Davos. There my dear friend (Late) Mr Shahzada Dawood and his German wife, were also my guest. I really miss Shahzada Dawood who died in an accident.

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[258] A F Ferguson. The founder of A F Ferguson & Co

[259] J P Bray. The first Senior Partner of A F Ferguson & Co Pakistan

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Whilst in Davos I stayed at a cheaper hotel which was around eighty kilometres from Davos as the hotels in and near Davos were very expensive. Mr Saigol had arranged coaches for the people to reach the venue. I prefer trains as one is not bound by the timings of the coach. One day, we had dinner in Davos. I got a single return ticket to Davos and back. When I decided to return, one of the famous TV Compare decided to accompany me. We thought that other ticket would be purchased at the station. When we reached the station the ticket office had already been closed and the last train was just ready to leave the platform. Both of us boarded the train with only one ticket. We were highly terrified of the chances of being caught for travelling without a ticket. Therefore after forty odd kilometers, we decided to disembark on a deserted station between Davos and our destination. It was pitch dark outside and only one person, not knowing English, was roaming around on the platform. In his broken English, he asked us to continue as there is no other choice and the second mistake would have been there if we had stayed on that station. We boarded again and reached our destination safely. However it was one of the most memorable journeys of my life including the incident of standing on a platform, with a TV Compare, in a railway station in the Alpine forests without a train ticket with two passengers and one ticket.

Pakistan Banking Award

My friend Mr Hameed Haroon[260] Daily Dawn desired in 2016 that he wanted to organise an award for good performing banks in Pakistan. I sat down with Mr Hameed Haroon in his office where we conceived the blueprint of what is now the Pakistan Banking Awards. I asked my Partner Mr Faraz Anwar[261] to help as he had been involved with the banking industry. I and Mr Hameed Haroon decided that there should be some government recognised third partner in that venture. We selected the Institute

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[260] Mr Hameed Haroon. The owner of Daily Dawn

[261] Faraz Anwar. A Partner in A F Ferguson & Co

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of Banker of Pakistan. So a consortium of these three institutions was formed to launch the First Banking Award in Pakistan and in the maiden distribution ceremony of the Pakistan Banking Awards (2016), United Bank (UBL) was declared the country's best bank.

An independent jury evaluated the entries in eight different categories before announcing its decisions in the ceremony attended by State Bank of Pakistan (SBP) Governor Ashraf Mehmood Wathra[262] as chief guest. The jury for the inaugural Pakistan Banking Awards included former SBP Governor Syed Salim Raza[263], Pakistan Institute of Corporate Governance CEO Mr. Fuad Hashimi, State Life Insurance Corporation Chairperson Ms. Nargis Ghallo[264], former Banking Ombudsman Mr. Azhar Hameed[265], and former regional head for Citibank Middle East and Pakistan Mr. Shehzad Naqvi[266]. Habib Bank (HBL) received the Best Bank for Small Businesses and Agriculture Award for its strong performance, diversification and quality of small and medium enterprises (SME) and agricultural lending nationwide. HBL also grabbed the award for the Best Environment and Social Governance Bank for contributing the most in terms of the long-term sustainability of the environment, employees, customers and communities.

Videoconferencing between offices

The communication between Partners is essential for good governance of the firm. We have three units based in Karachi, Lahore and Islamabad. The connectivity through video conferencing was instituted that changed the whole operations of the firm. The Committees which are based on a national basis can only operate where there is constant virtual contact. Further interaction on a professional level is required. We soon realised

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262 Ashraf Mahmood Wathra. The former Governor of State Bank of Pakistan

263 Syed Salim Raza. Former Governor State Bank of Pakistan

264 Nargis Ghallo. Chairman State Life Insurance Company Limited

265 Azhar Hameed. Former Banking Ombudsman

266 Shahzad Naqvi. Former Citibank Regional Chief

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that investment in technological infrastructure is essential in the present business environment.

Daycare Centre

The number of females in the profession in Pakistan is completely non-commensurate with the overall population of that gender. I observed that one of the major roadblock for working females is the care of children up to three to five years. This became all the more obvious when one of my best staff, Ms. Safura Fatima had her first child. So I decided that there should be a 'Day Care' for the children of our female staff. Due to shortage of space we kept it available only for the qualified manager. It was located in a small corner in Building IA. It became a real success and I could easily see the satisfaction and level of concentration for work, amongst these mothers, if their children were close to them during the working hours. Then, when we did the overall renovation of the buildings, we had a big place for the day care. A F Ferguson & Co may be the first organisation to do so in Karachi. The first child is now a mature girl living in Australia.

Accounting Information

I firmly believe that the best way to develop trust and good governance is to improve transparency. I instituted the same with the help of my brilliant Partner Mr Zulfiqar Akhter Mian with the introduction of the system of providing a firm's financial statements on a monthly basis. Such statements revealed the financial and other relevant information of the firm in three to four pages. Let me state, with conviction, that the whole psyche of the firm changed with the availability of that financial information. On this subject, on a lighter side, I state that accountants can only understand numbers.

Abrupt end of the journey

My journey in A F Ferguson & Co, which started on November 24, 1979 at Alfalah Building, Lahore Office, ended with the call from

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the then Prime Minister of Pakistan Mr Imran Khan on May 8, 2019. This journey of forty years from an Articled Clerk to the Senior Partner is my life. I can proudly say that I was able to make a significant contribution in an already admirable history of the firm. During these forty years the biggest sacrifice was made by my wife Aasma as my professional life overtook my family responsibilities. Similar was the case with my children. The sad part of the matter is that the present generation of the firm, except a few, in the firm and in the Institute, do not know how this equitable status for partners, all being Pakistani qualified, has been achieved. Most of them believe that my life and struggle in A F Ferguson & Co was similar to others.

The struggle, I made to achieve equity for others, is my only achievement in life. I am satisfied that I was judicious in the distribution of profits of the firm. I never took a single penny more than what I 'earned' from my personal efforts. I have no regret as ultimately everybody has to end up, empty handed, in a dark six by three (6x3) mud filled grave. There the accountability, if any in life after death, will not be for the faith but for the equity with which a person has dealt with his fellow beings under his control. I am proud of my efforts for the same. I also take the credit that I increased the minimum wages substantially in the firm for the lower staff. I may have made mistakes however my conscience is satisfied that I have not done anything with malafide intend. So, in my mind I am not accountable to anyone for my acts I did during forty years of my life, which I consider successful in the firm. November 24, 1979 in Lahore to May 8, 2019 was a very long period. I joined as an Articled Clerk and left as the Senior Partner.

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Income Tax Bar Association

As the staff of the tax department of A F Ferguson & Co, I daily used to go to the tax office. One day, one of our staff, Mr Nazir Ahmad[267] took me to the Members' room of the Income Tax Bar Association at the ground floor of the Income Tax Building at Burns Road. It was a nice place to relax. There, my first acquaintance was Mr Mr Ali A Rahim[268], a family friend. I found different groups sitting at different places. The main corner was occupied by seniors. Amongst the regular attendees were Mr Rahan Hasan Naqvi, Mr Ehtesham Khawaja[269], Mr Ather Saeed[270] (the retired Judge of the Supreme Court of Pakistan), Mr H R Khan[271], Mr Yousuf Adil[272], Mr Ebrahim Dahodwala[273], Mr Iqbal Naeem Pasha[274] and his son (Late)Salman Pasha[275], Mr Abdul Jabbar Qazi[276], Mr Shamsuddin Uraizee[277], Mr Ishratullah Khairi[278], Mr Muhammad Nasim[279] (father of Mr Farooq Naseem), Mr Gangat[280], Mr Masood Ahmad Abbasi, Mr Shakil Ahmad Abbasi, Mr Jan Alam Fazli[281] and many others. We juniors used to sit on the other corner.

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[267] Nazir Ahmad. A friend in A F Ferguson & Co

[268] Ali A Rahim. My friend a tax practitioner

[269] Ehtesham Khawaja. Director Tax Ford Rhodes Robson Morrow

[270] Ather Saeed. The retired Judge of the Supreme Court of Pakistan

[271] Mr H R Khan. A practising Chartered Accountant

[272] Mr Yousuf Adil. Former President the Institute of Chartered Accountants of Pakistan

[273] Ebrahim Dahodwala. First Elected President of the Institute of Chartered Accountants of Pakistan

[274] Mr Iqbal Naeem Pasha: A senior tax lawyer of Pakistan

[275] Salman Pasa. A lawyer in tax

[276] Abdul Jabbar Qazi. A practising chartered accountant.

[277] Mr Uraizee. A famous tax practitioner

[278] Mr Ishratullah. Former President Income Tax Bar Association Karachi

[279] Muhammad Naseem . A famous lawyer in tax

[280] Mr Gangat. A practising chartered accountant

[281] Jan-e-Alam Fazli. A famous tax practitioner

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Mr H R Khan was a regular visitor in the senior group. He was a Chartered Accountant. Mr H R Khan's complexion was slightly darker than normal. Once a person remarked on his dark complexion. Mr Khan's spontaneous and excellent response was:

> *'When Englishmen came to India; people in India took two benefits. Some got big jagirs for conspiring in the 1857 War of Independence and some got their complexion improved. We are 'original'.*

I really liked the sense of humour of Mr H R Khan.

Clash of egos

After I became a Member of the ITBA. I started visiting the place as it was a relaxing place in the tortuous environment of the tax office. In 1997, I was told by Mr Ali A Rahim that I had been selected by the present executive committee to contest for the election of the next executive committee. The decision makers were Mr Iqbal Naeem Pasha, Mr Ather Saeed, Mr Rehan Hasan Naqvi and others. I had no clue about the election and the process of election. I was new in Karachi and nobody knew me. These elders told me that it was their decision and I had to obey. I agreed.

The election day was very interesting. I came to know that after many years the opposition group was active and they had placed Mr Muhammad Naseem, the father of Dr.Farooq Naseem, for the executive committee. Mr Naseem was a senior and well known person also having the tacit support of MQM. I was a new person from our group and the other party was sure that I would not be able to beat Mr Naseem for the eighth seat in the executive committee. Mr Naseem was a sure win. All the other seats of the executive committee were a sure win for our group. So, there was almost a direct, one to one, contest between me and Mr Muhammad Naseem for the eighth seat of the executive committee.

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My elders being Mr Rehan Hasan Naqvi, Mr Ishratullah and Mr Iqbal Naeem Pasha had also realised that I was on the weak wicket against Mr Muhammad Naseem and this election may be a start of a dent for the overwhelming power of their group in the bar if they did not work hard on account of selection of the eight candidate of executive committee from their group. On election day, I found my friend Dr. Farogh Naseem at the polling station. I enquired why he was there. He told me that one Mr Muhammad Naseem who was contesting against me was his father. It was shocking revelation for me as Farogh was my old friend and I had no hunch that Muhammad Mr Naseem was Farogh's father.

During polling, I observed interesting scenes. Four or five chairs were placed on the reception corridor of the tax building just after the entrance. These chairs were occupied by Mr Rehan Hasan Naqvi, Mr Ishratullah, Mr Iqbal Naeem Pasha, Mr M Latif[282] and Mr Ahter Saeed. I had not known any of them fully by that time. Whenever any member, being a senior person, used to enter the building he was grapped up by any one from these five people and it was ensured that the eighth vote for the executive committee was grasped.

The voters were carried from the entrance to the booth leaving no chance for others. I was not sure why these senior people were so desperately interested in my success. Once after the election, I asked the reason for this enthusiasm. I was told that these senior players in ITBA wanted to demonstrate that even the youngest and unknown person nominated by them (*khamba)* can beat the biggest player of the other group.

In the evening, when there was a vote counting, the contest for the eighth seat was tough. I lost in the category of new voters, however gained a lead in the votes cast by the seniors and ultimately won by seven (7) votes which was the narrowest lead in the election.

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[282] M Latif. A famous lawyer of tax.

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Now, after almost two decades, on the recollection of the scene I really feel honoured for the manner in which such stalwarts in the tax fraternity were canvassing for a youngster against a very senior person from another group. During the election, there was a grand lunch in the tax office; and food was arranged by Mr Shamsuddin Uraizee. I never had more delicious food than what was served there. I asked for my contribution for the lunch, for which I was told that, since I was a newcomer therefore my contribution had been paid by Mr Rehan Hasan Naqvi.

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Farhat Ali Khan and Income Tax Appellate Tribunal

This is an interesting and memorable event in my professional life. When I was in Section T2, I was asked by the Partner Mr Soli R Parakh to represent a case before the Income Tax Appellate Tribunal. This was my first appearance at that place. I had no idea about the Tribunal.

This was an application against an order passed by the Tribunal which we considered as erroneous, relating to one of our US clients engaged in IT services. It is called a 'rectification application' which means that the Tribunal had passed a wrong order, which they had to correct. It is a very serious issue as it is generally difficult for such a high forum to make a mistake and even if it is so, to admit and agree to rectify.

I reached the depilated building of the Income Tax Appellate Tribunal on Shahrah-e-Liaquat at eight a.m. I waited in the bar room on the first floor, which had a large table at the centre and some ten to twelve broken chairs. There I found an old, sober and educated person reading some files. It later transpired that he was Mr M Shaban[283] the famous tax consultant and father of my friend Mr Abid Shaban[284]. He enquired my background and encouraged me to pursue the profession. He however, advised that my statement before the court should be short and precise. I also found another gentleman who later transpired to be Mr Najmi[285] of Jan Alam & Co.

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[283] Mr M Shaban. One of the foremost President of Income Tax Bar Association Karachi

[284] Mr Abid Shaban. Son of Mr Shaban, my friend and a lawyer of tax

[285] Mr Najmi. A practising lawyer at Najmi & Co

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When my turn came, I was taken to a big courtroom, which is now the new bar room. There was a stage at the centre where a fair looking old man was sitting, being Mr Farhat Ali Khan, the then Chairman Tribunal. There were two tables on each end. Each allocated to the authorised representative (AR) and departmental representative (DR) respectively. I observed that Mr Farhat Ali Khan[286] was not expecting a new face of around thirty five years, standing in front of him to represent A F Ferguson & Co. The short dialogues which were exchanged between me and Mr Farhat Ali Khan were:

> **FAK**: *Do you know why you are here? And who are you and what is your qualification?*
>
> **SZ**: *Yes. The Tribunal in their earlier order has made a mistake and I am here to ask the Tribunal to correct it. I am a Chartered Accountant who is appearing for the first time before the Tribunal.*
>
> **FAK**: *Look at him. He has just been born and has come to declare that the order of the Chairman of the Tribunal is wrong.*
>
> **SZ:** *I can demonstrate that the order is wrong as an incorrect provision of law has been picked up to decide the matter.*
>
> **FAK**: *Mr; whatever is your name. Keep quiet. You may leave.*

The DR was Mr Muhammad Farid, a strange gentleman with whom I had serious differences on professional matters later in life. He was thoroughly enjoying that AR is being thrashed out in this manner. I came back to the bar room and mentally decided that I was in the wrong profession and there was no reason why I should face this humiliation. I informed Mr Shaban exactly what had happened. He asked me whether there were any other

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[286] Farhat Ali Khan. Former Chairman Income Tax Appellate Tribunal

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questions. I said '*No*'. I told him that the gentleman was not ready to listen anything. Shaban Sahib said:

> '*Boy, relax and enjoy. I can assure you that the order will be in your favour.*'

It so happened. I received an order rectifying the earlier order. Later on, I developed good relations with Mr Farhat Ali Khan. A great jurist.

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5
The Genesis of a confused nation

Pakistan and Partition of India

The genesis of a confused nation

At the outset, I want to state that my forefather made Pakistan and left their homes and graves of their forefather for this country. Around one hundred and fifty people of my extended family were killed in the massacre in 1947/1948. I have full faith on the matter of sustainability of the state of Pakistan. This, I have explained in the chapter relating to my predictions. However, in this part of the book, I want to remove certain misconceptions, which have been inflicted in our minds about the history of the partition of India and creation of the state of Pakistan.

The nature and the type of contents, included in the following pages, do not generally form a part of an autobiography. However, I have done so for a particular reason. From 1947, 'one-sided' monotonous propaganda, having a particular objective has camouflaged actual history. This part describes, my views, on the independence of the Indian subcontinent and creation of Pakistan. This has been written after doing a reasonably extensive study and research of the subject, spanning over thirty years. This may be treated as incorrect by someone, however I have the right to present my case. I believe that the reasons for a lot of problems, being faced by Pakistanis, lie in the genesis of this state and the mindset with which this country has been run for the last seventy seven years. Those who are not interested in reading such aspects may skip these chapters as this has nothing to do, in particular, to my personal life which is the actual subject matter of this book. History cannot be rewritten however, the mistakes, omission and errors have to be identified for rectification for a better future of following generations.

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I start with the constitution . The preamble to the Constitution of Pakistan states:

> *Whereas sovereignty over the entire Universe belongs to Almighty Allah alone, and the authority to be exercised by the people of Pakistan within the limits prescribed by Him is a sacred trust;*
>
> .....
>
> *Now, therefore, we, the people of Pakistan;*
>
> .....
>
> *Faithful to the declaration made by the Founder of Pakistan, Quaid-i-Azam Mohammad Ali Jinnah, that Pakistan would be a democratic State based on Islamic principles of social justice;*

As against that the preamble of the Constitution of India states:

> *WE, THE PEOPLE OF INDIA, having solemnly resolved to constitute India into a SOVEREIGN SOCIALIST SECULAR DEMOCRATIC REPUBLIC and to secure to all its citizens.....*

In my view the phrases

> '*democratic state based on Islamic principles of social justice*'

and

> '*sovereign socialist secular democratic republic*'

ultimately mean that same form of governance in the broader practical sense, however common Muslims especially Pakistanis, will never accept and understand the same. I have tried to explain the same in the chapter on 'faith'. The terms used in the Indian constitution are those which, rightly or wrongly, have been scholarly defined and practically in existence. As against that, in our case it is closer to a percevied society not having any real life model.

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Furthermore the name '*Pakistan*', as against *India,* is not an 'area' or 'location' known and identified, in history or geography. The name of the new state is the one given in the statute of the British Parliament being 'Indian Independence Act 1947'. There is no history or geography attached to that particular name. There is nothing wrong with it. It is our uniqueness. However, India which included Pakistan, has been there in history and geography for centuries.

The British Parliament gave a name to certain areas which they carved out of India. Who gave them that name is not exactly known. This name was not there in the Lahore Resolution of March 23, 1940. It was between 1940 to 1943 that Mr M. A. Jinnah started naming the demand for a separate state by the name of '*Pakistan*'. The British adopted that name. Mr M A Jinnah never explained the meaning of that name though the same term had been coined by one Chaudhary Rehmat Ali earlier. As per my information, Mr Jinnah never met Chaudhry Rehmat Ali. If it is considered that this is an amalgam of first alphabet of names of Muslim majority provinces of undivided India then that theory does not sink well also as there is no 'B' being Bengal, the largest Muslim province of India. It is not arabic as there is no vowel 'P' in arabic. The only remaining logic is '*Land of Pure*' being a persian derivative for representing a place where pure people live. So Pakistan is an Urdu or Persion word. Our name does not exist in Arabic and I feel disgusted when Arabs call me '*Bakistanis*'.

The law as passed by that parliament stated:

> *1.-(i) As from the fifteenth day of August*[287]*, nineteen hundred and forty-seven, two independent Dominions shall be set up. India, to be known respectively as India and Pakistan.*

[287] We consider that we got independence on August 14, 1947 instead of August 15.

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(2) The said Dominions are hereafter in this Act referred to as the new Dominions ", and the said fifteenth day of August is hereafter in this Act referred to as " the appointed day ".

2.-(1) Subject to the provisions of subsections (3) and (4) this section, the territories of India shall be the territories under the new sovereignty of His Majesty which, immediately before the appointed day was included in British India except the territories which, under subsection(2) of this section, are to be the territories of Pakistan.

Pakistan, as against India, was an idea that had to be placed in the minds of the people who fell in areas of this dominion. Earlier, they were living in the same place with a different identity for centuries. Lahoris, living in India and known as Indians, before 1947, became Pakistanis overnight. This was unusual. The other name close in character is the name *'Israel'* however even Israel, has some relation with the origin of people living there. People of this area have been given an identity not related to history, geography, race or language. Majority religion may be a binding factor. We were Indians, who became Pakistanis, with the stroke of a pen by the British Parliament. It is therefore, natural that we were not able to find a binding link except the religion, however that was also not justified as a substantial number of co-religionists stayed in areas falling out of Pakistan. Adoption of the name 'Bangladesh' for East Bengal called East Pakistan, disturbed the core philosophy of Pakistan in 1971. Pakistan is the name for a sovereign state in North Western India. There is nothing wrong with this identity, however it is necessary to place a proper binding link. I love to be called a *'Pakistani'* however there should be a correct record of history. Being a Pakistan this is my only identity. We are people of Indus civilization which is different from Gangetic civilization and the history of this region is over four thousand five hundred years old.[288]

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[288] Mohenjo-daro, a city of the ancient Indus Valley Civilization, was built around 2500 BCE and flourished until around 1900 BCE, making it approximately 4500 years old

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I have included four detailed chapters in this book on the genesis of the people (Pakistanis) who are generally confused on many questions about history, geography and the role of religion in this country. There are historical and cultural reasons for this confused mindset.

Summary of observations

I have read hundreds of Pakistani, Indian and British books, documents and articles on the subject of history of the Indian sub-continent, especially Pakistan and partition of India. I intend to write a separate book on the subject. This research spans over a period of thirty years. For the purposes of this autobiography, I have succinctly placed my observations in fifteen points otherwsie each point requires a detailed chapter, which is not permitted in an autobiography.

1. Political independence of Indian sub-continent was not the result of any mass movement by Indians, like the liberation movements of Algeria or South Africa and others;

2. Independence and partition of sub-continent was a 'policy' decision of Britishers made on account of the economic and political turmoil after the end of the 2nd World War. Indians were not part in making this policy decision;

3. Independence and partition of sub-continet was an 'amicable' settlement of the Britishers with Indian National Congress and the Muslim League. Britishers left with 'dignity and honour' unlike other colonisers;

4. Gandhi, Nehru and Jinnah were mild leaders. Nationalists like Bhagat Singh, Sukhdev, Rajguru, Subhash Bose, Ashfaqullah Khan and others were severely prosecuted.

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Nationalists have been omitted from history, both in India and Pakistan;

5. Britain and their allies wanted absolute loyalty from the Indian army during the 2nd World War. Disloyalty would have been suicidal for the empire. During the war there was a constant fear for the empire that Hitler may intrude in Indian politics against the interest of the empire. Partition was the 'reward' to the Indian army for loyal services rendered during the 2nd World War. The Indian military was a necessity of the empire during the war. That military had a major Muslim composition of over fifty percent and that from particular areas in India. Reward was therefore given accordingly;

6. The Royal Indian army would have been a burden for the economy of the empire if that would have continued. Britain decided to shift that burden to Indians by giving them political independence;

7. Churchill, and many such personalities, were not in favour of independence of India. However, the American (USA) who emerged as the actual winner, after the war, wanted to demonstrate their preference for decolonisation. Accordingly Mr Harry S. Truman, the President of the USA, insisted on complete independence of India after the war. The empire was not strong enough to resist the USA's pressure;

8. Communists, especially in the Soviet Union, emerged as a force after the war. The empire wanted a territory totally against communism. This was only possible by exploiting and igniting religious sentiments. The empire was aware of Nehru's romance with socialism and the Soviets. Jinnah and Muslims, were intrinsically against communism. Independence and partition complimented divide and rule policy. Religion was intentionally placed on the chess board;

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9. The empire had realised her incompetence during the Indian famine. This famine of 1942-1944 was caused by blocked Burmese rice supplies, destruction of rice stocks in East India in early 1942 by the British Army (fearing a Japanese invasion), and hoarding of food grains by Indian traders. This was compounded by the incompetence of British India officials;

10. The real urgency for partition came after the Navy Mutiny in *PNS Talwar* at Bombay and Karachi in 1946 when the communist took the leadership and all the mainstream parties were sidelined. It was a really horrendous event for the empire;

11. There was untimely death of two towering political personalities of the undivided Muslim Punjab. These were Sir Fazal-e-Hussain in 1936 and Sir Sikandar Hayat Khan in 1942. These two deaths, created a vacuum in Muslim Punjab politics. The vacuum was filled by Mr Jinnah. Sir Chotu Ram also died in 1945.

12. The Empire and its allies had clearly anticipated and envisioned a 'war' with the Soviets in the areas close to those now forming part of Pakistan in future. They had a euphoria on the matter of the Russian's desire to reach the hot waters of the Arabian sea. Whatever they anticipated and envisioned in 1947, actually happened in the form of Afghan war in 1979;

13. Partition was envisioned much before 1947. The Port of Karachi's role in this game for this area as being at the doorstep for energy in the Persian Gulf was duly recognised. Nehru was not reliable as the gatekeeper of that gateway. This port was to be handed over to a more loyal partner;

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14. The dispute of Kashmir, and chaos in Afghanistan and communal riots were fabricated by Britishers; and

15. If benefit of doubt is to be given, then probably, Mr. M.A. Jinnah thought that Pakistan would include unpartitioned Bengal and Punjab. It did not happen.

There can be separate chapters for each fifteen observations garnered above. This provides a glimpse of the whole history of independence of India and creation of Pakistan. In summary, there is nothing romantic and admirable in this story. The role of Indians was minimal and residual. Partition of India added mystery, chaos and bloodshed in the lives of the people of this region especially Muslims and Sikhs. Nevertheless, the division is there for good.

Decision by the colonisers

East India Company, a commercial organisation came with their vested interests, converted their occupation into an empire and left honourably at their own desire without any substantial pressure from Indians. The Israeli scholar Yuval Harari[289] of the University of Jerusalem says:

> *Global governance as currently structured is not designed to serve the common good, it is designed to defend the national interest of the winners of the Second World War.*

The independence of India and partition thereof was in the interest of the colonisers. Colonisation in the 17th century and

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[289] Yuval Noah Harari is an Israeli medievalist, military historian, public intellectual,and popular science writer. He currently serves as professor in the Department of History at the Hebrew University of Jerusalem. His first bestseller, *Sapiens: A Brief History of Humankind* (2011) is based on his lectures to an undergraduate world history class. Among his other works are other bestsellers like *Homo Deus: A Brief History of Tomorrow* (2016), *21 Lessons for the 21st Century* (2018), and *Nexus: A Brief History of Information Networks from the Stone Age to AI* (2024). His published work examines themes of free will, consciousness, intelligence, happiness, and suffering.

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independence in the 19th century, in a compromising position, reflects weaknesses of Indian society, people and politicians. Outsiders cannot be blamed. Except for the Naval Mutiny in Bombay and Karachi and the Bhagat Singh episodes, there is no evidence of any real resistance against colonisation after 1857. This reveals that:

a. Division of India is a product of empire's mindset;

b. The division of India suited the empire and allied forces;

c. The religiosity was placed to keep the Muslims, being a major force in the Indian army, away from emerging communism. Pakistan was a fertile land to sow such seeds. Nehru in comparison to Jinnah, was not suited for the same;

d. Muslim dominated Indian army was to be rewarded for services rendered in the two world wars;

e. Persian gulf's oil resources were protected through alliance of Pakistan, Iran, Iraq and Turkey with Karachi as a protection gate;

f. East Pakistan, now Bangladesh, was not fit in the equation therefore as a second thought, after twenty five years it was separated using the Indian Army. This had been decided in 1947;

g. Nehru supported partition of India by having a buffer state between Kabul and Delhi, as his community (Hindus) had seen repeated invasions on Delhi from the Khyber Pass. The Wagah Border is not to protect Lahore. It is to protect against invasions on Delhi from Kabul and Kandahar as had happened for centuries.

As I study more, my conclusions are being further strengthened. The myth which was created in the early years of partition is

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fading out and now, many people realise that the real story is different from what had been told. The romanticism about personalities is gradually fading out.

Re-examination of historical facts about the mindset of colonisers

History reveals that during the period 1947 to 2025, on the political side, the only 'relevant' international event, which changed the world, was the fall of the Berlin Wall with the demise of the USSR.[290] The capitalist world, led by the USA and intellectually guided by the UK, was working to achieve the same since 1917. However it got messed up and delayed by two world wars. After the end of the 2nd World War in 1945, there was only one point agenda of the empire and her cronies, being the demise of the USSR. Partition of India, in this manner, was part of scheme to achieve this objective. Pakistan was made the closest ally of the capitalist world in the war against communism and ultimately played by her role, for which it had been created, after the USSR invasion of Afghanistan. This resolves many questions relating to partition of India and creation of a state using religion for namesake.

After achieving their objectives, the US and her allies are back home and our cities and villages are burning. The added misery was a change in the mindset of India leadership, from Nehru's socialism to Manmohan Singh's capitalism. Now the US is the biggest ally and supporter of India, not Pakistan.

The book '*The Shadow of the Great Game*' by *Narendra Singh Sarila*[291] is a good description of the underlying mindset of the

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[290] 9/11 is a different subject.

[291] Sarila, Narendra Singh 1927–Born January 2, 1927, in India; married Rani Rohini Devi, 1945 (divorced); married Countess Rita von Oberndorff, 1955 (divorced, 1958); married Kumari Shefali Kunwar, 1972; children: (second marriage) Rajkumari, (third marriage) Samar. *Education:* Educated at Mayo College, Ajmer, Allahabad University, and Magdalene College. Diplomat and civil servant. Heir to the princely state of Sarila in central India; aide-de-camp to Lord Louis Mountbatten, the last Viceroy of British India, 1948; served in the Indian Foreign Service, 1948-85; deputy permanent

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colonisers. At first, it would be interesting to quote from that book Lord Wevell's[292] views about Indian politicians:

> *"Wavell's judgement of the capabilities of Indian leaders also influenced his assessment of their value as Britain's future partners. Except for Vallabhbhai Patel, whom he considered 'the most forceful character among them' and 'more of a man...though communal', Wavell had little time for the others. Maulana Azad, he noted, was a 'gentleman but against Gandhi like a rabbit faced with a stoat'; Ghaffar Khan 'stupid and stubborn'; and Gandhiji 'shrewd but*

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representative of the Indian Delegation to the United Nations, New York, NY, 1963-65; officer on special duty, Kashmir Affairs, 1967-68; joint secretary dealing with Pakistan and then United Nation affairs in the External Affairs Ministry, 1968-72; special delegate to the Indian Delegation to the United Nations during the Bangladesh crisis and war, 1971; ambassador to Spain 1972-74; ambassador to Brazil, 1974-77; ambassador to Libya (with concurrent accreditation to Malta), 1977-81; ambassador to Switzerland (with concurrent accreditation to the Vatican), 1981-82, ambassador to France, 1982-85; Nestle India, New Delhi, chairman of the board, 1994-2000.

Narendra Singh Sarila, formerly a prince of the Indian state of Sarila and the aide-de-camp to Lord Louis Mountbatten, the last Viceroy of British India, is the author of *The Shadow of the Great Game: The Untold Story of India's Partition.* The book is "a useful look at a tumultuous series of events," observed Jay Freeman in a review for *Booklist.* The 1947 partition of British India into the independent nations of Pakistan and India resulted in extreme violence and the displacement of millions of people. In his work, Sarila asserts that, contrary to conventional wisdom, "the British favoured partition and worked successfully to achieve it because they did not trust a Congress government to provide a bulwark against Russian incursions into the area," noted Philip Ziegler in the *Spectator*. Further, he stated: "Only a strong, independent Pakistan could be relied on to protect the Himalayan frontiers and the rich oil fields of the Middle East."

The Shadow of the Great Game received decidedly mixed reviews. "Sarila has undoubtedly added to, and sometimes significantly altered, our understanding of what went on during the lead-up to Partition, but his book rambles," remarked *Telegraph* contributor Peter Parker. Ziegler, calling *The Shadow of the Great Game* a "thoughtful, interesting, if essentially wrong-headed book," also wrote that "even if the reader does not accept Narendra Singh Sarila's thesis, it still deserves attention." The author "shines a light on the diplomatic world of hints, pressures and concealed motives on the route to partition that he has uncovered through painstaking research," noted Jad Adams in the *Telegraph.*

[292] Lord Wavell. (5 May 1883 – 24 May 1950) He served as Commander-in-Chief, India, from July 1941 until June 1943 (apart from a brief tour as Commander of American-British-Dutch-Australian Command) and then served as Viceroy of India until his retirement in February 1947.

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devious and malevolent'. Nehru was 'sincere and intelligent and personally courageous but unbalanced', according to Wavell's opinion of the future prime minister. The epithets he used for Jinnah were: 'unhappy', 'arbitrary', 'self-centred', 'lonely', 'but straighter and more sincere', which apparently did not disqualify him in the same sense as they did the Congress Party leaders. Some officers of the Indian Army, while recounting their exploits of chivalry in the Middle East and Burma, told me that they were surprised how racist the British were, though they shrugged this off as 'one of those things'. So, when writing this book, it became necessary to explore a little further if racism had indeed played a part in creating mutual Anglo–Indian antipathy in the British Indian Army. Fears about the loyalty of this Army, perhaps more than any other factor, shook the foundations of the Raj".

Lord Wavell, being viceroy of India from 1943 to early 1947, was among the first of the British strategists to grasp the undernoted interrelated ground realities. He had recognised the relevance of Muslim factor in the politics of India and the Middle East. The conclusions drawn by Wavell are exactly similar to my observations in the earlier part of this chapter. He concluded:

1. India's primary usefulness to Britain was in the field of defence and not any more as a market.

2. Because of its fading power in India, Britain would have to withdraw from India sooner than later after the Second World War.

3. The Congress Party leaders, who would rule India after the British withdrew, were unlikely to cooperate with Britain on military matters and foreign policy, whereas the Muslim League Party, which wanted a partition of India, would be willing to do so.

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4. The breach to be caused in Britain's capacity to defend the Middle East and the Indian Ocean area could be plugged if the Muslim League were to succeed in separating India's strategic northwest from the rest of the country, a realisable goal considering the close ties that Lord [Victor Alexander John Hope] Linlithgow, Wavell's predecessor, had built up with the Muslim League leader Mohammad Ali Jinnah during the Second World War.

By early 1947 the British chiefs of staff had become enthusiastic proponents of Pakistan that would cooperate with Britain in military matters.

On 12 May 1947 General Leslie Hollis wrote to Prime Minister Clement Attlee highlighting the views of the chiefs of staff, who wanted 'to deal with...western India First of all, From the strategic point of view there are overwhelming arguments in favour of a western Pakistan remaining in the Commonwealth [i.e., maintaining defence ties with Britain].'He put forward the following points to buttress his views:

1. We should obtain important strategic facilities [such as] the port of Karachi and air bases in North West India and the support of Muslim manpower.

2. We should be able to ensure the continued independence and integrity [of] Afghanistan.

3. We should increase our prestige and improve our position throughout the Muslim World, and demonstrate, by the assistance Pakistan would receive, the advantages of links with the British Commonwealth.

4. Our link with Pakistan might have a stabilising effect on India as a whole, since an attack by Hindustan on Pakistan would involve Hindustan in

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war, not with Pakistan alone, but [also] with the British Commonwealth.

5. The position on the Frontier might well become more settled since relations between the tribes and Pakistan would be easier than they could be with a united India.

Sarila quotes the telegram of viceroy Lord Wavell to the Secretary of State for India on February 6/7, 1946. Excerpts from the telegram read:

"1. If compelled to indicate demarcation of genuine Muslim areas, I recommend that we should include: (a) Sind, North West Frontier Province, British Baluchistan and Rawalpindi, Multan and Lahore divisions of Punjab less Amritsar and Gurdaspur districts. (b) In Bengal, the Chittagong and Dacca Divisions, the Rajshahi division (less Jalpaiguri and Darjeeling), the Nadia, Murshidabad and Jessore districts of Presidency division and in Assam, the Sylhet district.

2. In the Punjab the only Moslem majority district that would not go into Pakistan under this demarcation is Gurdaspur (51 percent Moslem). Gurdaspur must go with Amritsar for geographical reasons and Amritsar being the sacred city of Sikhs, must stay out of Pakistan..."

This are not a coincidence. These are facts. Thus, contrary to common knowledge, Cyril Radcliffe did not draw the boundaries in 1947. Wavell drew them in February 1946. On March 3, 1946, Wavell wired the Secretary of State,

"The first, most important is the Pakistan issue. It is essential HMG should have some policy on this... They may decide that the unity of India is of such importance that they will in no circumstances allow a complete partition of India and discount the adverse effect this will have on Muslims not only

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> *in India but in other parts of the world and are prepared to face the consequences that might include civil war in India and enmity in other Muslim countries".*

Clearly, Wavell was in favour of partition. Furthermore Mr Jinnah had given a hint of this militant thinking to Lord Linlithgow as early as 13 March 1940, when he told him:

> *'The Muslim areas would be poorer, but because of the Muslims' military power and British collaboration, they will be able to safeguard even those of their community domiciled in the Hindu areas.*

Mr Jinnah's bargain of partition was based on Muslim military power of then united India. Mr Jinnah considered that 'security' of Muslims left over in India, which were almost equal to those who were becoming the part of Pakistan, was a strong Pakistan army being a constant threat to India especially against any atrocity or adverse action by Hindus against their fellow Muslims. This was a flawed and wrong idea which failed miserably. This was the gamble which Jinnah played, might be with good intention. This presumption was strange as there is no historical evidence of any such a kind of protection or security for people living in a different state.

Whilst agreeing to the aforesaid proposal Mr Jinnah was assuming undivided Bengal and Punjab, being untruncated two big Muslim majority provinces. Furthermore, there was no anticipation of mass migration in Punjab providing a fighting force in the shape of Sikhs to the Indian republic. What Jinnah thought was not there, during the period from 1947 to 2025. It proved that the military is not a solution to any political or geographical problem. A very appropriate analysis of this subject has been made in a paper by Dr. Abdul Rauf[293] of Peshawar University when he stated as under:

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[293] Dr. Abdul Rauf. Ph.D , Quaid-i-Azam University, Islamabad (2007) in Socio-political Thought in Pakistan. Research Interest: Religion and Politics in Pakistan

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A group of scholars both in India and Pakistan asserted that the creation of Pakistan is due to the fallacious policies of Congress and particularly that of Jawaharlal Nehru in the last days of united India. If Congress leaders were sagacious, Pakistan would not have been made and the question of Muslims would have been solved as envisaged in the Cabinet Mission Plan (1946) which was accepted by the Muslim League.

[This view was upheld by Mawlana Abul Kalam Azad (Azad, 1988) who remained president of Congress from 1939 to 1946, H. M. Seervai (Seervai, 2005), a retired advocate general of Maharashtra, India between 1957 and 74 and Jaswant Singh (Singh, 2009), the ex-Foreign Minister of India]

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Azad gave an account of the events leading to the revision of the Muslim League's decision about the Cabinet Mission Plan. Nehru, President of Congress, expressed his views on the Cabinet Mission Plan as 'the Congress had agreed only to participate in the constituent assembly and regarded itself free to change or modify the Cabinet Mission Plan as it thought best' (Azad, 1988, p. 165). Azad refers to the statement of Nehru as an event which 'changed the course of history' (Azad, p. 164). He termed Nehru's statement as a 'bombshell' (Azad, p. 165). Afterward Muslim League and Jinnah argued that if Congress could change its position on the Plan while the British were still in India then what assurances the minority had that once the British left the Congress would not change its policy. Subsequently the last chance of a United India fades away due to Congress and Nehru mishandling of the situation.

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The account of Congress politics in thwarting a United India has recently been added by Jaswant Singh, Ex-External

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Minister of India and a leader of the BJP. He made Nehru and Congress responsible for partition as they stressed more on a strong centre while Jinnah was in favour of federation where the federating units enjoyed autonomy. Singh tried to remove the impression that Jinnah was against the Hindus. He supported the opinion that his opposition was not against the Hindus or Hinduism; it was the Congress that he considered as the true political rival of the Muslim League, and that Congress politics and attitudes transformed Jinnah from the championship of HinduMuslim unity (Ahmad, n.d., p. 157)7 to that of Hindu-Muslim separatism. Jinnah had differences with Congress and not with the Hindus in general (Singh, 2009, p. 485). Singh also blamed Congress leadership for always overestimating its strength, its influence, and its leaders were extremely reluctant to accept Jinnah as the leader of not just the Muslim League but eventually of most Muslims of India. The Congress leadership, 'sadly, also lacked a befitting sense of reality' (Singh, 2009, p. 509). Though the argument carries weightage to blame Congress and not Muslim League for the division of India but the overall impression one gets from this school of thought is that Jinnah's politics was reactionary politics and thus cannot be acceptable when we look at Jinnah's political life. The case of Muslims' demand for Pakistan is imbibed with a constructive thinking to make the people of Muslim majority areas sovereign of their own destiny. Moreover, the reaction of Congress and Nehru can be put together with the last explanation given below.

Mr Abdul Rauf has beautifully summed up as under:

However, by accepting this view there are certain questions which need to be answered. If this view is correct then why certain great religious scholars opposed the idea of Pakistan? Another question arises whether the purpose of religion, particularly Islam is to divide lands and create new states? Has Islam come to the world to create new states? A close look at Islam shows that its injunctions are neither confined to a

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particular people nor to a specific region. Islam is universal, sent by Allah for the entire humanity and not only for the Muslims (Islahi, 1976, p. 8). It cannot only guide the Muslims, but non-Muslims as well. Moreover, the spread of Islam which according to some Muslim scholars is an obligation upon Muslims will be possible only when Muslims have good relations with others and only then, the message of Islam will be received sympathetically. Otherwise, Islam will be confined only to a certain community i.e. Muslims. It is true that many differences between Muslims and Hindus can be attributed to the religion. The lives of Indian Muslims were greatly influenced when they converted to Islam. But the distinction between Islam as religion and Muslims as a community should not be ignored. Differences between Muslims and Hindus in India other than religion also existed and on the basis of these differences Muslims finally resorted to demand a separate homeland. But at the same time Islam should be kept apart from the Muslims' demand as it will distort the image of a religion which carries a universal message to humanity and not to a particular community (Muslims).

The Plan that could not be implemented-Cabinet Plan

The history and recollection of events just before partition further can assist in arriving at the correct conclusion. The most important was the Cabinet Mission Plan 1946[294] that proposed a

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[294] The Cabinet Mission Plan was a statement made by the Cabinet Mission and the Viceroy, Lord Wavell, on May 16, 1946, that contained proposals regarding the constitutional future of India in the wake of Indian political parties and representatives not coming to an agreement. The members of the Cabinet Mission were: Lord Penthick-Lawrence, Secretary of State for India, Sir Stafford Cripps, President of the Board of Trade, and A.V Alexander, First Lord of Admiralty.

In September 1945, the new elected Labour government in Britain expressed its intention of creating a Constituent Assembly for India that would frame India's Constitution; the Cabinet Mission was sent to India in March 1946 to make this happen. The *Mission* had to deal with a major obstacle: the two main political parties – the Indian National Congress and the Muslim League – had fundamental differences over India's future.

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three-tier administrative structure for British India. Mr Jinnah accepted it. A Federal Union at the top tier, individual provinces at the bottom tier and groups of provinces as a middle tier. Three groups were proposed. They were called Groups A, B and C, respectively, for Northwest India, Eastern India and the remaining Central provinces of India.In specific terms the The Plan stated:

> *7. We therefore considered whether a smaller sovereign Pakistan confined to the Muslim majority areas alone might be a possible basis of compromise. Such a Pakistan is regarded by the Muslim League as quite impracticable because it would entail the exclusion from Pakistan of*
>
> *(a) the whole of the Ambala and Jalandhar Divisions in the Punjab;*
>
> *(b) the whole of Assam except the district of Sylhet; and*

While the Muslim League wanted the Muslim majority provinces of India to constitute a separate sovereign state of Pakistan, the Congress wanted a united India. The *Mission*, at the Shimla Conference, attempted to facilitate an agreement between the Muslim League and the Congress. When this failed, the *Mission* came out with its own proposals known as the Cabinet Mission Plan.

The *Plan* is around nine pages long – organised around twenty-four points. While some parts of the *Plan* are written in explanatory prose – unpacking the political context, approach and rationale behind its proposals, other parts of the *Plan* are written in a quasi-legal style laying down the future steps to be taken that included the form of elections to the Constituent Assembly and its preliminary functioning. The core of the *Plan* is Point 15 which lays out the basic form of the future constitution of India.

Point 15 consists of six sub-points that propose the basic form of the Constitution of India; strikingly, all relate to the federal structure of India. The *Plan* rejected the Muslim League demand for a separate state of Pakistan and instead called for an Indian Union that consisted of British provinces and the Princely States. While the *Plan* rejected Pakistan, it proposed a unique federal set-up that it hoped would be acceptable to the Congress Party and the Muslim League: it introduced the concept of grouping/sections; provinces and princely states were free to form groups under the Union, having a legislature and executive, enjoying significant autonomy.

The *Plan* was initially accepted by the Muslim League and the Congress Party. However, the Congress Party soon rejected the 'grouping' part of the plan; specifically, it was concerned about and opposed the grouping of provinces on the basis of religion. The Muslim League was not open to changing any part of the *Plan* and so any consensus between the Congress and the Muslim League broke down.

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(c) a large part of Western Bengal including Calcutta, in which city the percentage of the Muslim population is 23-6 percent.

We ourselves are also convinced that any solution which involves a radical partition of the Punjab and Bengal, as this would do, would be contrary to the wishes and interests of a very large proportion of the inhabitants of these provinces. Bengal and Punjab each have their own common language and a long history and tradition. Moreover, any division of the Punjab would of necessity divide the Sikhs, leaving substantial bodies of Sikhs on both sides of the boundary. We have therefore been forced to the conclusion that neither a larger nor a smaller sovereign State of Pakistan would provide an acceptable solution for the communal problem.

We recommend that the constitution should take the following basic form :

(1) There should be a Union of India, embracing both British India and the States, which should deal with the following subjects: Foreign Affairs, Defence, and Communications; and should have the powers necessary to raise the finances required for the above subjects.

(2) The Union should have an Executive and a Legislature constituted from British Indian and States representatives. Any question raising a major communal issue in the Legislature should require for its decision a majority of the representatives present and voting of each of the two major communities as well as a majority of all the members present and voting.

(3) All subjects other than the Union subjects and all residuary powers should vest in the Provinces.

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(4) The States will retain all subjects and powers other than those ceded to the Union.

(5) Provinces should be free to form Groups with executives and legislatures and each Group could determine the Provincial subjects to be taken in common.

(6) The constitutions of the Union and of the Groups should contain a provision whereby any Province could, by a majority vote of its Legislative Assembly, call for a reconsideration of the terms of the constitution after an initial period of 10 years and at 10 yearly intervals thereafter.

In short the Plan was:

> *"The mission made its own proposals, after inconclusive dialogue with the Indian leadership, and saw that the Congress opposed Jinnah's demand for a Pakistan comprising six full provinces.The mission proposed a complicated system for India with three tiers: the provinces, provincial groupings and the centre. The centre's power was to be confined to foreign affairs, defence, currency and communications. The provinces would keep all other powers and could establish three groups. The plan's main characteristic was the grouping of provinces. Two groups would be constituted by the mainly-Muslim western and eastern provinces. The third group would comprise the mostly-Hindu areas in the south and the centre.Thus provinces such as United Provinces, Central Provinces and Berar, Bombay, Bihar, Orissa and Madras would make Group A Group B would comprise Sind, Punjab, Northwest Frontier and Baluchistan. Bengal and Assam would make a Group C.Princely States will retain all subjects and powers other than those ceded to the Union".*

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Actual Plan being is a 'Menon' Plan

Muslim League and Jinnah accepted the Cabinet Plan and withdrew from their demand for Pakistan as a separate state. For reasons described in the following paragraphs, the Cabinet Plan was abandoned and two dominion states being Pakistan and India came into existence. How that happened? The real time drama was staged during the period of acceptance of the Cabinet Plan and actual plan of partition that decided the fate of four hundred million people. The events which led to the rejection of the Cabinet Plan and emergence of a new plan came into being, are very well described by Dr R P Fernando[295] in his article '*Forgotten Architect of Modern India*' on the life of Mr V. P. Menon[296]. This whole episode is so interesting that it deserves to

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[295] A Sri Lankan scholar

[296] Vappala Pangunni Menon (30 September 1893 – 31 December 1965) V P Menon was born in Malabar, Kerala in 1894. As a schoolboy, he ran away from home to spare his family the cost of his education. He worked in a gold mine in Mysore and then as an English teacher. In 1914 he joined the Government Service as an assistant in the Home Department. He was drafted into the Reforms Department and there by sheer brilliance and hard work became Deputy to Sir Hawthorne Lewis, Reforms Commissioner, in 1936. He had an encyclopaedic knowledge of everything to do with the Indian Constitution. He attended the Indian Round Table Conferences in London. He was loyal to the Government of India and to successive Viceroys, by whom he was entrusted with the closest political secrets but he was also a staunch Indian patriot and had the confidence of political leaders, especially Sardar Patel. When the post of Reforms Commissioner became vacant in 1942 following the departure of H V Hodson, there was some reluctance to appoint an Indian to a position of such intimate trust on political and constitutional matters. However, the Viceroy, Lord Linlithgow, had been so impressed by Menon's loyalty, judgement and technical knowledge that he was appointed to the post.Menon thus became the highest serving Indian officer in the Indian Government Service. When Lord Mountbatten arrived as Viceroy in 1947, Menon was not initially included in his inner team, as Mounbatten brought several senior advisers from London to reinforce the Viceroy's Private Secretariat. Lord Ismay came to serve as Chief of Staff and Sir Eric Miéville as Principal Secretary. Alan Campbell-Johnson was appointed Press Attaché. There was also a feeling that it would be difficult for an Indian Hindu to avoid being partisan during the tense negotiations for independence. Indeed, Mountbatten's Private Secretary, George Abell, wrote to Mountbatten saying that, though Menon was an old friend of his and had many fine qualities, he is now perceived as being close to Congress and should not be taken into confidence as fully as before. However, Menon's role completely changed following the events in Simla, described in the text, after which he became one of Mountbatten's most trusted advisers.

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be a part of this book. What is written in this chapter is an open secret and very few people have any doubt on these contents. Mr Menon was the trusted advisor to Lord Mountbetten, the last Viceroy of India. Dr R P Fernando, wrote:

> *Both Britain and India owe a substantial debt of gratitude to Sri Menon. Successive Viceroys over many years had tried but failed to formulate a plan for the governance of India after independence which had the backing of both the League and Congress. Menon's plan was the first and only one which succeeded in doing so. Though he is sometimes considered as being too close to Congress, it is important to recognise that Menon was instrumental in persuading Sardar Patel and then played a part in persuading Nehru on the need for the creation of Pakistan. If Menon had not produced his plan in Simla, the British might have had to hand over power to the Provinces without any agreed central authority.*

Mr Fernando then takes us through the trail as under:

> *Having given up on the parties' agreement to the Cabinet Mission Plan, Mountbatten set up a committee consisting of himself, Miéville, Ismay and Abell to formulate an alternative plan. This group met the chief political leaders and, without laying a formal document, discussed in outline what was proposed. This was to transfer power to the provinces or groups of provinces for an interim period. These would then decide whether to join India, Pakistan or be independent. There would be some kind of central authority to deal with overall defence. Under this plan, the members of the Legislative Assemblies of Bengal and Punjab would meet separately in two parts to decide whether to partition the province. The plan also envisaged holding an election in the North West Frontier Province. The draft of the text was shown to Nehru and Jinnah. Ismay and Abell took the plan to London on the 2nd May. It was Mountbatten's intention to call a meeting of Party Leaders on May 17 to ascertain their reactions to the plan.*[13,14]

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Though Menon was not involved in the formulation of this plan, he was consulted on its content. Menon always opposed it and made that clear to Mountbatten's advisers. He particularly opposed the notion that the provinces should initially become independent. If the plan were finally accepted, he said that he would resign. At this stage, Lady Mountbatten had heard that disagreements had arisen and asked Menon to meet her. Menon explained the situation to her. She advised Menon against any hasty action and told him that the Viceroy and Nehru were going to Simla shortly and he should take this opportunity to put his arguments before them in a calmer atmosphere.

It is interesting to consider why Menon was asked to accompany Mountbatten to Simla. The Simla trip was intended to be a short period of rest and relaxation. Nehru was invited for the same purpose. At that stage Menon was not part of Mountbatten's inner team. There was no obvious reason why he should have been taken. If Menon's presence in Simla was due to Lady Mountbatten's intervention, her actions would have profound consequences for both India and Britain.

At Simla, Menon relates that he had for the first time an opportunity to explain his position to the Viceroy in person. Menon informed Mountbatten that during Lord Wavell's time, when it seemed that agreement between Congress and the Muslim League, based on the Cabinet Mission Plan, seemed impossible, he had attempted to devise a fresh approach to the problem.

In December 1946 or January 1947, Menon said he had discussed the matter with Sardar Patel. Menon considered that a unitary India under the Cabinet Mission Plan was an illusion. The three-tier constitution would have been unwieldy and difficult to work. His personal view was that it was better for the country to be divided than gravitate

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towards civil war. He felt that the best solution would be that India should be divided into two central governments based on Dominion Status.

By accepting Dominion Status, Congress would gain three advantages. There would be a peaceful transfer of power. Such acceptance would be warmly welcomed in Britain. Then it would be possible to continue to have the services of British civil servants and British officers in the Indian Army during the transitional period. Moreover, the Princes with their past associations with the British Crown, would be reassured and more likely to negotiate. Congress would be able to have a strong central government which would be able to withstand the centrifugal forces all too apparent at the moment and to frame a truly democratic constitution unhampered by any communal considerations. Sardar Patel had assured him that if power could be transferred at once on Dominion Status, he would use his influence to see that Congress accept it. This plan, with Lord Wavell's concurrence, was conveyed to the Secretary of State in London but it was not acted upon, though Mountbatten remembered having seen it before coming out to India.

Nehru arrived in Simla on the 8th of May and stayed as a guest of the Viceroy at Viceregal Lodge. Mountbatten suggested that Menon should discuss his plan with Nehru. This he did and gathered the impression that Nehru was not averse to it. On the 10th, a conference was called by Mountbatten which was attended by Nehru, Miéville and Menon. Mountbatten asked Menon to outline his plan to Nehru. Menon started by saying that he had mentioned the plan to Nehru the day before and to Patel about four months earlier. Both were extremely anxious for the early transfer of power. Mountbatten indicated that, though originally June 1948 was the target date for the transfer of power, under the new scheme it was hoped to bring the transfer forward by almost a year. The broad outline was that the Muslim majority areas should be separated from India and power

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should be transferred to two central governments, each having its own Governor-General. The interim constitution of each of the Dominions would be based on the Government of India Act 1935, suitably adapted for the purpose. The existing legislature would be dissolved and replaced by the respective Constituent Assemblies. Nehru gave his own reaction to the scheme that it was very desirable that there should be a transfer of power as soon as possible on a Dominion Status basis. The basic reason for wanting early transfer of power, apart from the fact that Indians wanted to control their own affairs, was that developments in India would not otherwise take place as they should. However, the possibility of a divided India constituted a real difficulty.[18,19]

On the same day the Viceroy received from London the plan taken by Lord Ismay as finalized and approved by the British Cabinet. This embodied certain important modifications and Mountbatten was worried that these worsened the prospect of the acceptance of the plan by the party leaders. On a hunch he decided to show it to Nehru. Nehru turned it down most vehemently, first verbally, then in writing. Mountbatten was stunned by Nehru's reaction but in this moment of calamity, he switched to Menon's plan. They had another meeting with Nehru. After listening to a restatement of Nehru's objections to the plan received from London, they proceeded to explain how Menon's plan would meet these objections. At the end of the meeting, Mountbatten asked Nehru whether Congress would accept the new plan. Nehru replied that he would have to see it in draft before he could commit himself. In view of the new developments, the conference of party leaders called on the 17th May to discuss the London plan was postponed till the 2nd June. After the meeting with Nehru, Menon returned to his hotel. He had only two or three hours to produce the draft plan as Nehru was leaving Simla that evening and Mountbatten was keen that Nehru should see it before he left. Meanwhile Menon kept Sardar Patel informed of the developments in Simla and Patel was delighted by the turn of events. The Viceroy informed London, and officials there

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> *were bewildered as to why the plan they had just sent to India was being replaced by another one. Mountbatten was asked to come to London to explain. This he did on the 18th May, taking Menon with him.*[20]
>
> *Before leaving for London, Mountbatten felt he should have the consent of the party leaders for Menon's plan. Menon drew up a draft 'Heads of Agreement' on the 16th May. After the Viceroy had approved the draft, Menon showed it to Nehru, Patel and Baldev Singh and Miéville did likewise with Jinnah and Liquat Ali Khan. Mountbatten had further consultations with all the main leaders and they all accepted the general principles of the plan. Commentators sometimes refer to Menon's plan as a redrafting of the earlier plan taken to London. This is not so. Menon's plan had a separate genesis. Documents at the time refer to it as 'Menon's plan'. In London, Mountbatten obtained the agreement of the British Government and the Opposition to the new plan and he and Menon returned to India on 31st May. After further meetings with the party leaders, Mountbatten held the historic meeting on 3rd June at which the plan was formally accepted by them.*

This is what actually happened. Now all historians, by and large, agree with these facts. In the new plan there was division of Punjab and Bengal and a Boundary Commission for that. What happened in the Commission is part of history. However even Mr Menon in his historic book '*Transfer of Power*' writes as under:

> *Nor were differences of opinion confined to those who tendered evidence before the Commissions; there were differences among the members themselves. Neither as regards Bengal nor the Punjab were the members able to reach any satisfactory agreement. It was finally agreed that the Chairman should give his own award. Sir Cyril Radcliffe was ready with his award only on 13 August.' It was Lord Mountbatten's plan to hand over copies of the award to the leaders of the Congress and the Muslim League immediately*

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> *after he had received them from Sir Cyril Radcliffe, but since he was going to Karachi on the 13th, he could not possibly summon the party leaders on that date. The earliest he was able to get the leaders together from Karachi as well as Delhi to receive the Radcliffe award was on 17 August, and copies were handed over on that day; in fact, before the meeting on the 17th, no one, not even Lord Mountbatten, had seen or read the award*

Then Menon concludes the issue as under:

> *As might have been anticipated, the Radcliffe award satisfied none of the parties. The Hindu press characterized it as self-contradictory, anomalous and arbitrary and as unjust to the Hindus of Bengal and the Punjab. The Muslim press declared that Pakistan had been cheated ; that the award was a biased decision, an act of shameful partiality. Nonetheless, all were agreed that the award should be accepted for the time being and that adjustments might be sought later by negotiation.*

The reality of truncated Pakistan becomes obvious by the following words of Dr R P Fernando:

> *'It is interesting to note that the Radcliffe line was largely based on a line proposed by Menon and Sir B N Rau in the previous year'.*

The rejection of the Cabinet Plan by Congress can also be seen in a different context. The reasons have been summarised in the biography of Nehru by Mr Sarvepalli Gopal[297]

> *It can, of course, be argued that, once the League was committed to the Plan, it would have been wise tactics for the Congress to adopt a low posture and give Jinnah no*

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[297] Sarvepalli Gopal was born in Madras, India, on 23 April 1923 into a middle-class family. He was the only son of S. Radhakrishnan, the first vice-president and second president of independent India, and Sivakamu..In the 1960s.,

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> *opportunity to withdraw from the Constituent Assembly. But it is difficult to see the Plan as a conversion of Jinnah which had been. It can, of course, be argued that, once the League was committed to the Plan, it would have been wise tactics for the Congress to adopt a low posture and give Jinnah no opportunity to withdraw from the Constituent Assembly. But it is difficult to see the Plan as a conversion of Jinnah which had been set at naught by Jawaharlal. As Jawaharlal said later while commenting on Azad's book[in 1959], "this was to think too much in individual terms and not in terms of the historical forces at work". Pakistan was not made inevitable by two statements of Jawaharlal. They, at the most, provided Jinnah with an opening.."*

Dr Fernando summarises Menon's view on the subject as under:

> *Menon goes on to say that the Muslims took advantage of the Congress being in the wilderness, supported the war effort and made the British feel that they were reliable friends. In a sense both the Congress and the League were gambling on the outcome of the war and the League backed the winner. In return for Muslim support for the war, the British were willing to do anything the League desired. In the beginning, British support to the League was not given publicly. The attitude of the Viceroy and the Secretary of State was correct, and Amery, in particular, made it clear that he did not favour partition. But many lesser, but quite influential, British officials did much to help the League, in some instances without the knowledge of their superiors. Though the majority of British officials favoured the Muslims, by no means all of them favoured partition.*

Jinnah's position

Mr Jinnah had accepted the Cabinet Plan and then subsequently agreed for a 'truncated' Pakistan within a span of a year. These were two totally different propositions. This raises following questions with respect to Mr Jinnah:

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a. Was he a weak person?;

b. Since he knew that was dying, he thought that future Muslim leadership would not be able to achieve even whatever was being given?;

c. He was not given a choice. The agreed position between Nehru and Mounbatten was forced upon him; and

d. Colonisers were interested in having a divided India with a Muslim satellite state along the Afghan boarders;

In my view, the answer to all the questions is affirmative. Mr Jinnah was brought to a blind allay. There were no alternative routes. So he conceded. Furthermore he was alone, having masses with him without second-tier leadership. Menon described Mr Jinnah as under:

> *Though through the centuries many attempts had been made to bring India under one central Government, it is the proud claim of the British that it was they who first time created an Indian Empire, extending from Kashmir in the north to Cape Cormorin in the south, and from Baluchistan in the west to Assam in the east. It is a sad reflection that the British who achieved that unity could not bequeath it to their successors. But sadder still is the thought that Jinnah, the hero of my generation, a great nationalist in his time and one who fought many a battle for the freedom of his country, should later have fought so successfully against its freedom, and eventually, almost single-handed, have brought about its division'*

Mr V P Menon had no soft corner for Muslims. On the other hand, he had a very close working relationship with Sardar Patel. When Edwina Mountbatten and Menon were on one side, it was quite natural that the decision was to be against the Muslims. Mr Menon convinced Nehru that partition of India would be better

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for Hindus. Initially Nehru was not agreeable to the same however, when he was shown historical perspective of India, from the eyes of Hindus, he got convinced to make Pakistan. So, Nehru being an avid observer of history, accepted the partition of India. This means that the fate of forty million people of India has been decided by one individual, who came from a humble family background. He left the school and home before matriculation and started working as a 'coolie'. Later, he sold towels in Mumbai and then he got a temporary government job as a typist, then a stenographer and a clerk. Somehow he became very close to Lord and Lady Mounbatten before 1947. Muslims and Sikhs greatly suffered due to this. The truncated Pakistan with two units being thousand miles apart was a non-workable idea. This proved right in 1971.

The fate of Muslims of undivided India

The ultimate setup, achieved in 1947 and then in 1971, divided the strength of Muslims in the sub-continent into three units. On the other hand, opponents being Hindus came under one state. This, in my view, was not a reasonable solution. The areas which became Pakistan were those, which at the provincial level, were already governed by Muslims. These were undivided Punjab and Bengal. For the people of these areas there was no change, except the name of Chief Minister. In Punjab from Khizar Hayat Tiwana to Iftikhar Hussain Mamdot. One feudal replaced by another. During the Pakistan movement, it was portrayed that division of the sub-continent was essential as otherwise Hindu majority would overpower Muslims who were in minority on an overall basis. Accordingly it was propagated that a separate state for Muslim majority provinces was essential. This premise was intrinsically defective as it would not have been possible to overpower the big number of Muslims in India who were around forty percent of total population having absolute majority in two big provinces of Bengal and Punjab. The perception of ultimate control of India by Hindus after the departure of the coloniser was entirely misconceived and a fear of the unknown appeared without reasons. It was an overstated fallacy. Even if it was there,

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what happened was not a solution as one third of Muslims were left in a completely Hindu dominated area. I also consider that communal tensions were raised, intentionally by the then rulers in 1946-47 to demonstrate that differences between communities were not surmountable. One such incident was Noakhali in East Bengal. The report stated as under:

> *"The next place where the communal drama unfolded was at Noakhali and Tippera districts in East Bengal. More prolonged than the Calcutta riots, they started on 10 October 1946 and continued in a sporadic form till December 1946. In several ways, they seemed like a spill-over from the Calcutta Killings, a vengeance for the killing of thousands of Muslims in Calcutta. Nirmal Kumar Bose points out that although the 'battle of Calcutta' might not have proved decisive, 'enthusiastic' followers of the two-nation theory felt that the war had to be carried on further and a decisive victory gained at some other advantageous point in Bengal.' However, a deeper look would reveal that it was not just a simple reaction"* .

This happened before June 3, 1947. This means that communal riots were a conspiracy. It appears that everything was pre-planned. I will give Mr Jinnah the benefit of doubt that he was not fully aware of the deep conspiracy that was hatched against Muslims. On the other hand, the relationship and 'inside' information of the Indians can be gauged by the fact that on July 23 1948, V.P. Menon told the US Ambassador that the Indian government would

> *...agree to a partition of Kashmir based on the cession of Muzaffarabad and Gilgit to Pakistan.*

One should look at the areas of Azad Kashmir in 2025. This is exactly what Menon said. I am sure that the present status of Kashmir is the one that was desired by Indians as Pakistani Kashmir areas are different from the original Jammu and

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Kashmir valley. To conclude, the losers were Muslims and Sikhs of the sub-continent in 1947.

Royal Indian Navy Mutiny-1946

The event which has been omitted from history, both in India and Pakistan, is the Naval Mutiny which started in the Royal Indian Navy Ship *Talwar* in Bombay in 1946. That event, in my view, changed the course of history in India. Britishers actually decided to leave India after looking at the public reaction to this mutiny and the inroads made by the communist in the masses. In this mutiny, the politicians who supported Britishers were exposed.

The RIN revolt started as a strike by ratings of the Royal Indian Navy on 18 February 1946 in protest against general conditions. The immediate issues of the revolt were living conditions and food. The headquarters of the planning committee of the naval uprising was located in Marine Drive, Mumbai. Y. K. Menon and Aruna Asaf Ali were a few more people who supported the mutiny from the outside. All these people were declared leftists opposing imperialism.

Salil Shyam, B. C. Dutt, Madan Singh, Rishi Dev Puri (Deb), and M.S.Khan were the leaders of the mutiny. The protest was not just about bad food, but about the British state and its treatment of Indians. Nationalist slogans like '*Inquilab Zindabad*' were prominent among the ratings.

News about the revolt broke out fast. It was on the All India Radio soon and reached every household in India. The nationalist press supported the ratings indiscriminately, lauding them in their writings. The Union Jack was taken down in the docks in *Talwar*. Soon ratings in naval bases across India like Madras and Sindh, among others, followed suit. Inspired by the ratings in *Talwar* and dealing with the same problems, they too revolted. The ratings asked the shopkeepers to close shops and the latter agreed. The British retailers did not agree and received serious

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blows from the Indian sailors. The movement grew bigger. It was no more just against the British naval officers, but everything that was a product of foreign imperialism, including British mail vans.

The mutiny became an outright confrontational affair in Bengal, Madras, Delhi, and other places. It was participated by not just naval officers, but even civilians. As news of the uprising had reached Britain, the then Prime Minister announced a plan to send the Cabinet Mission to India to discuss an early transfer of full self-government in India.

The Naval Mutiny of February 1946 was the greatest embarrassment the British faced. Britain, after all, boasted their admiralty. Brittania ruled the waves for nearly two centuries. The spark was ignited by the 'privates' (non-commissioned officers) and sailors. This mutiny places something of a dampener, on the romantic image that many have nurtured of persons like; Gandhi, Nehru, Jinnah, Sardar Patel as 'fighters' against the British. All of them appear to be more sympathetic to the British than to the ratings who had ignited a massive rebellion against discrimination and poor rations. It was a popular uprising against the British.

The afternoon of 20 February 1946 saw remarkable scenes of fraternisation, with crowds bringing food for the striking ratings at the Gateway of India and shopkeepers inviting them to take whatever they needed. The Indian National Congress opposed this? The mutiny spread to 78 ships, 21 shore establishments and over 20,000 ratings. In less than 48 hours, it had crippled one of the most formidable navies of the Second World War. There were pitched battles. Hundreds were killed.

The most significant feature of this short uprising was the massive outpouring of public support for the mutineers. The city of Bombay, especially the labouring classes, went on strike on 22 February 1946 in solidarity. The public transport network was

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brought to a halt, trains were burnt, roadblocks were erected and commercial establishments were shut down. An army battalion was inducted to control the situation. Three days later Bombay was quiet, but 228 civilians had died and 1,046 were injured. Meanwhile, following assurances of sympathetic treatment from Vallabhbhai Patel and M.A. Jinnah, the ratings in Bombay surrendered on 23 February.

The Congress' stance was criticised at the time by the Communist Party and later by radical historians who argued that in 1946 India stood at the edge of a massive popular uprising, one that could have secured real independence instead of a mere 'transfer of power'. These arguments can be overstated, but the fact remains that the RIN revolt convinced the British that the sword arm of the Raj could no longer be relied upon to protect it.

What must have rung alarm bells in London and conservative Indians like Gandhi, Patel and Jinnah was the fact that the leadership of the uprising was with the Communist Party of India. Leaders like SA Dange, who later became secretary general of the Communist Party of India, were in the vanguard as were leaders of the left wing of the Congress party like Aruna Asaf Ali. Nehru's dilemma was acute. He was anxious about the left faction of the Congress: what if it deserts the party, thereby weakening him?

On 19 February, the ratings tore down and burnt the American flag at the US Information Service office in Bombay. American intelligence described the revolt as 'characterised by unexampled savagery' and as an 'orgy of bloodshed and destruction'. The Americans were particularly concerned about the role of the communists in orchestrating the revolt.

US secretary of State Dean Acheson asked for more reports from India regarding 'all events in which communist policy can be identified'. Desk-level officials in the state department argued that the Communists were the 'world's greatest specialists' in

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stoking naval mutinies. Their fingerprints were all over the RIN mutiny too, but 'naturally the Indian Communist Party is not going to boast of having started such a mutiny'. Although reports from India contradicted such gloomy analysis, Washington continued to perceive these events through anti-communism lenses.

After all, the Royal Indian Navy (RIN) mutiny was definitely the single most important event in convincing the British government that it could no longer hold on to India. This event has been omitted from our history. We are afraid of writing about the most important event which led to the departure of the British from India. In short, Britishers put their loyal politicians, including Mr Jinnah, to look after their interest against the war with the communists.

Gatekeepers for Persian Gulf Oil

The energy resources in the Persian Gulf and the location of Karachi port is also one of the major factors in the decision to partition India against the option given by the Cabinet Plan. This has been stated by Sarila as under:

> *There are two main material factors in the revolutionary change that has come over the strategic face of Asia. One is air power, the other is oil.... Oil, which is the source of air power, concerns very deeply that part of Asia with which this society deals, since the principal known oil reserves of the world lie in the Persian Gulf. The next great struggle for world power, if it takes place, may well be for the control of these oil reserves. It may centre on Western Asia, the Persian Gulf, the approaches to India.... This may be the battleground of both the material struggle for oil and air bases, and of the spiritual struggle of at least three great creeds – Christianity, Islam, Communism – and of the political theories of democracy and totalitarianism. In such a struggle the base of the Western Powers must surely be in the Middle East... He did not, of course, even hint that he had played a part in*

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laying the foundation of a state that would help buttress the British military position in the Middle East.

In Wavell's dispatches, appeasement of the Muslim League in India has been throughout justified on the ground that ignoring Jinnah's demands in India would hurt the British position amongst the Muslims of the Middle East. The British were indeed anxious to retain the goodwill of the Arabs at a time when they were committed to permitting Jewish immigration into Palestine. But appeasing Jinnah was not quite relevant for this purpose, because there was no special sympathy for Jinnah or his movement in Muslim countries. Indeed, many people in these countries saw Jinnah as a British puppet. In the Middle East at that time, feelings of anti-colonialism, nationalism and socialism were stronger than those of the Islamic brotherhood. The Palestinians were fighting the Jews to prevent their land from being occupied on the basis of nationalism and not on communal considerations. The secular Baath party of Lebanon, which was to spread to Syria and Iraq, and later the phenomenon of 'Nasserism' in Egypt, attempted to adopt socialism and nationalism as their planks, essentially to create an ideological platform other than one based on Islam, on which people of other faiths could join Muslims in their struggle against foreign domination. In reality, Britain's main concern was the USSR, i.e., about finding partners for the Great Game to block Soviet influence in the oil-rich Middle East. Afghanistan was so hostile to Pakistan that it was the only country in the world to vote against the latter's admission to the United Nations. There was no contact between Jinnah and Saudi Arabia. The Saudi royal family saw Muslim regimes that espoused secularism as a threat to their kingdom and to themselves. Mohammad Mossadeq, the prime minister of Iran, who nationalised oil, was moved by a secular impulse. Iran turned pro-Pakistan after the British and the Americans helped to build up the Pakistan–Iran axis under the umbrella of the anti-Soviet Baghdad Pact and the CENTO Pact.

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Pakistan and the results of 1946 Elections

On 15 March 1946, in a debate held in the House of Commons on the Cabinet Mission's visit to India, Attlee had declared:

> *'What form of Government was to replace the present regime was for India to decide.' ....."We are mindful of the rights of the minorities, on the other hand we cannot allow a minority to place a veto on the advance of the majority"*

Though Attlee's statements prepared the ground for a friendly reception of the Cabinet Mission by the Congress Party, it was there to also satisfy the Congress Party sympathisers in his Labour Party. The results of the provincial elections had, meanwhile, come in. Even though the Muslim League emerged as the largest Muslim grouping, it made a poor showing in the Muslim-majority British provinces that had been earmarked by Wavell, either in whole or in part, for Pakistan. In the vital NWFP, with a 95 percent Muslim population, the Congress Party was returned to power. In the Punjab, another crucial province, a large proportion of the Muslims continued to side with the Unionists, who again formed a coalition government with the help of the Sikhs and Hindu groupings. In Assam a non-Muslim-majority province, contiguous with Burma, which was claimed by Jinnah, the Congress Party once more emerged victorious. In only two British provinces (Bengal and Sind), out of the five claimed by Jinnah for Pakistan (besides British Baluchistan), could the Muslim League form governments. In Sind, the governor's intervention was needed since the League and the opposition had equal numbers in the legislature. All the impressive gains of the Muslim League were made in the six Muslim-minority provinces (5 percent to 15 per cent of the population) that had been earmarked by Wavell for '*Hindustan*', namely, the United Provinces, Bihar, the Central Provinces, Bombay, Madras and Orissa, even though in each of them the Congress Party was returned with overwhelming majorities. These results depict the people who voted for Pakistan even in 1946. Pakistan was made in the areas which are not the part of

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Pakistan in 2025. This is the final answer to the question. Who made this country?

The fear of communism

All these developments served to confirm once again the prognosis that Pakistan's idea was catching on amongst the Muslims of the Muslim-minority provinces, where the cry of 'Islam in danger' could be raised, but not in the Muslim-majority areas, where the Muslims already exercised political dominance. The League's campaign in the election had been strongly communal, the students of the Aligarh Muslim University in the United Provinces in their speeches to Muslim villagers invoking the martyrdom of 'Imam Hussain', the grandson of the Prophet Mohammad, and making out that in the new Congress (Hindu) Raj cows will be tethered to their mosques. Other such devices were also used to whip up communal frenzy. The success of the Muslim League in Muslim-minority provinces can also be attributed to the fact that no one explained to the Muslims in these provinces that if Pakistan was achieved they would be excluded from it. Even the educated Muslims failed to think-through the Pakistan idea. As one writer has noted:

> *'It stood for them as some sort of general salvation from Hindu domination and symbolised an Islamic revival in India.'*

Kashmir Issue

The division of Kashmir is also to be seen in its correct perspective. These observations need to be taken into account:

> *Whole of this area going to India would mean:*
>
> *"the Indian Army on the long Pakistan border within 30 miles of the strategic railway leading from Peshawar through West Punjab to Lahore"....*

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> *The occupation of Bhimber and Mirpur [two important places in that area] would have given India the strategic advantage of ...sitting on our doorsteps, threatening the Jhelum bridge which was so vital for Pakistan. It will also give them control of the Mangla Headworks placing the irrigation in Jhelum and other districts at their mercy....*
>
> *Furthermore, loss of Muzaffarabad-Kohala [a strategically located place] would have the most far-reaching effect on the security of Pakistan. It would enable the Indian Army to secure the rear gateway to Pakistan through which it can march in at any time it wishes*
>
> *....Indian Army is not to be allowed to advance beyond the general line Uri-Poonch-Naoshera.*

All these observations of the historians are to be matched with what V P Menon said to the US Ambassador in 1948 about Kashmir. It was all decided. A game of chess.

This aspect has been summarised well by Alex Von Tunzelmann who wrote:

> ..... that Churchill, hoping to forestall independence by opportunistically supporting Muslim separatism, instead became "instrumental in creating the world's first modern Islamic state." This is a bit unfair—not to Churchill but to Jinnah, the founder of Pakistan. Though always keen to incite Muslim disaffection in his last years, the Anglicized Jinnah was far from being an Islamic theocrat; he wanted a secular Pakistan, in which Muslims, Hindus, and Christians were equal before the law. (In fact, political Islam found only intermittent support within Pakistan until the nineteen-eighties, when the country's military dictator, working with the Saudis and the C.I.A., turned the North-West Frontier province into the base of a global jihad against the Soviet occupation of neighbouring Afghanistan.)

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My life started with a different perception about the history of Pakistan. Now in 2025, I realise that we were taught tainted history due to which we deduced wrong conclusions. What is the role of Pakistani Kashmir is not what we always thought. The empire demarcated the area as per her plan. Not a comma or full stop has changed.

Fiction or history

History is unambiguous, however we repeatedly try to fabricate a euphoria based on misconception of religion. The best demonstration of this mindset is by *Syed Sharifuddin Pirzada*[298] in his book '*Foundation of Pakistan*'. He writes as under:

> *The conception of Pakistan (i.e. a separate homeland for the Muslims) has been traced back by historians to the entry of Islam in the Subcontinent, and attributed to Muhammad bin Qasim, the first Muslim conqueror of Sindh, early in the eighth century, to Sheikh Ahmad Sirhindi (d. 1625), to Shah Wali Ullah (d. 1762), and later to Jamaluddin Afghani (d. 1897) and Sir Syed Ahmad Khan (d. 1898). The partition of the Subcontinent has been explained as the inevitable consequence of the irreconcilable differences between the Hindus and Muslims, which in their turn were the logical conclusion of Hindu-dreams of Hindu padshahi. One may easily read clear indications of these dreams in the rise and growth of Hindu nationalism in the second quarter of the nineteenth century and of Hindu revivalist movements in its last decades. Early in the present century, the policy of the*

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[298] Syed Sharifuddin Pirzada NI (12 June 1923 – 2 June 2017) was a noted Pakistani lawyer who served as a senior advocate at the Supreme Court of Pakistan. Pirzada was a well known lawyer in Pakistan and internationally. He served as Attorney General of Pakistan from 1965 to 1966 and again from 1968 to 1971. He was the youngest person ever to be appointed to that post and the longest serving. From 1966 to 1968, he served as Foreign Minister of Pakistan. Pirzada was a member of the United Nations Sub-Commission on Prevention of Discrimination and Protection of Minorities (1972–1979) and served as Chairman from 1977 to 1978. Pirzada died on 2 June 2017 at a medical centre in Karachi, aged 93.

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> *Indian National Congress with regard to the partition of Bengal and the movement launched by it to get it annulled removed all doubts about the intentions of the Hindu leaders and their ultimate goal. The Muslim reaction to these ever-growing demonstrations of Hindu communalism was the demand for separate electorates. After a short interval of harmonious relations beginning with the Lucknow Pact of 1916, the forces of communal hatred reappeared in the early twenties in the form of the Shuddhi and Sangathan movements. The sightedness of the Congress leaders did not allow them to be fair to the Muslims. Even the most enlightened of them, Moti Lal Nehru, for instance, failed to do justice to their cause: the Nehru Report made the cleavage between the Hindus and Muslims wider than ever. In fact they failed to realise that the Muslims of the Subcontinent were determined to secure liberation from the British as well as the Hindus by establishing an independent homeland of their own. This led to the formulation of the famous Fourteen Points by the Quaid-i-Azam in January 1929.*

Mr Pirzada placed a note in the books justifying the division of India as under:

> *It may be of some interest to note that on the eve of the Battle of Train (1192 A.D.), Sultan Mu'izz Al Din had suggested to his adversary, Prithwiraj, to partition the Sub-continent, leaving the region of Sirhind, Punjab and Multan with him (the Sultan) and retaining the rest of Hindustan for himself.*

Mr Pirzada was a very intelligent man. I was always amazed how he could write such a passage. Taking the liberty of my personal relations with him; once I asked the reason for such absurd statements. He frankly told me that he is '*Pirzada*' because he is from the family of the people who wrote the book on faith '*Fatawa-e-Alamgiri*' for the Mughal Emperor Aurangzeb. He admitted that he could not deviate from that mindset, which destroyed the one thousand years old empire. I am clear why he

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wrote what he has written in this book. Mr. Pirzada, being an intelligent man, knew the facts, but it was too late for him to admit the mistake. He had no other option.

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Religion and the State of Pakistan

Dr Sir Muhammad Iqbal in his lecture in Allahabad in 1930 said:

> *"Personally, I would go further... I would like to see the Punjab, the North-West Frontier Province, Sind and Baluchistan amalgamated into a single state. Self Government within the British Empire, or without the British Empire, the formation of a consolidated North-West Indian Muslim state appears to me to be the final destiny of the Muslims, at least of North-West India".*

He further stated:

> *The idea need not alarm the Hindus or the British, India is the greatest Muslim country in the world. The life of Islam as a cultural force in this living country very largely depends on its centralization in a specified territory... Possessing full opportunity of development within the body-politics of India, the North-West Indian Muslims will prove the best defenders of India against a foreign invasion, be that invasion one of the ideas or of the bayonets... The Muslim demand....is actuated by a genuine desire for free development, which is practically impossible under the type of unitary government contemplated by the nationalist Hindu politicians with a view to securing permanent communal dominance in the whole of India. Nor should the Hindus fear that the creation of autonomous Muslim states will mean the introduction of a kind of religious rule in such states... I, therefore, demand the formation of a consolidated Muslim State in the best interests of India and Islam. For India, it means security and peace resulting from an internal balance of power; for Islam, an opportunity to rid itself of the stamp that Arabian imperialism was forced to give it, to mobilise its laws, its education, its culture, and to bring them*

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> *into closer contact with its own original spirit and with the spirit of modern times".*

There are three unanswered questions in the above statement. Firstly, it does not include East Bengal which was the biggest Muslim cluster in India. Thus Iqbal's Pakistan was not for Muslims. It was for the Muslims of North Western India only. Pakistan, as conceived by Iqbal, was what Pakistan is geographically now. Bangladesh was never a permanent part. So the cessation of that part, in 1971, was natural.

Secondly, the objective was to provide a comfort zone for Hindus by having a Muslim buffer state protecting them from invaders from Afghanistan as happened over centuries. The sentence:

> *"the North-West Indian Muslims will prove the best defenders of India against a foreign invasion"*

can not be ignored. The real fear was from the Tsar of Russia which converged into communism in 1917.

Thirdly, it was to be the place to create a *'laboratory'* for experience in implementing religion in society. The experience which could not be implemented in over eight hundred years of absolute power of Muslims was going to be tried in a truncated piece of land. All these three presumptions were wrong and faulty.

All these objectives were achieved by 1947 and 1971. Pakistan is without Bengal and it is a buffer state between Afghanistan and India. It is a safety valve for Delhi. The catastrophe arose on account of achieving the third objective. The experiments in the laboratory have destroyed the core value of a civilized society. Mr Jinnah has not left any written material on this subject except a speech in the assembly on August 11, 1947[299]. I do not want to

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[299] The speech was reproduced in its entirety by newspapers. Until at least 1977, portions of it were often quoted on the state-owned radio and TV channels. However,

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discuss the same at this stage. However Dr Sir Muhammad Iqbal in his thesis '*Reconstruction of Religious Thoughts in Islam*' said:

> *Humanity needs three things today- a spiritual interpretation of the universe, spiritual emancipation of the individual, and basic principles of a universal import directing the evolution of human society on a spiritual basis. Modern Europe has, no doubt, built idealistic systems on these lines, but experience shows that truth revealed through pure reason is incapable of bringing that fire of living conviction which personal revelation alone can bring. This is the reason why pure thought has so little influenced men, while religion has always elevated individuals, and transformed whole societies.*
>
> *The idealism of Europe never became a living factor in her life, and the result is a perverted ego seeking itself through mutually intolerant democracies whose sole function is to exploit the poor in the interest of the rich. Believe me, Europe today is the greatest hindrance in the way of man's ethical advancement. The Muslim, on the other hand, is in possession of these ultimate ideas on the basis of a revelation, which, speaking from the inmost depths of life, internalises its own apparent externality. With him the spiritual basis of life is a matter of conviction for which even the least enlightened man among us can easily lay down his life; and in view of the basic idea of Islam that there can be no further revelation binding on man, we ought to be spiritually one of the most emancipated peoples on earth.*
>
> *Early Muslims emerging out of the spiritual slavery of pre-Islamic Asia were not in a position to realise the true significance of this basic idea. Let the Muslim of today appreciate his position, reconstruct his social life in the light*

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even before 1977 — from whence it stopped being quoted or referred to in the state-owned media and in school curriculum textbooks — there was an attempt made by some members of Jinnah's ruling Muslim League to expunge this portion of the draft of the speech which was to be given to newspapers for publication.

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> *of ultimate principles, and evolve, out of the hitherto partially revealed purpose of Islam, that spiritual democracy which is the ultimate aim of Islam.?*

Dr Iqbal believed that early Muslims (632 to 1947AD) were not able to realise the true significance of Islam. He considered that Muslims in the 1930s and afterwards, could reconstruct social life in the light of ultimate principles of Islam, and evolve, out of the hitherto *partially revealed purpose of Islam* after a gap of over thirteen centuries. This was an illusion and populist grimmick for uneducated masses. According to him, *spiritual democracy..... .is the ultimate aim of Islam*? The '*spiritual democracy*' was concept that could never be understood by a common Muslim. This is how confusion was created and it pervaded.

After the creation of Pakistan Mr Muhammad Ali Jinnah reiterated the same in his address to the Karachi Bar Association, 25 January 1948:

> *"Islam and its idealism have taught democracy. Islam has taught equality, justice and fair play to everybody."*
>
> *"The Prophet (PBUH) was a great teacher. He was a great law-giver. He was a great statesman and he was a great Sovereign who ruled. No doubt, there are people who do not quite appreciate when we talk of Islam. . . Islam is not only a set of rituals, traditions and spiritual doctrines. Islam is a code for every Muslim which regulates his life and his conduct in even politics and economics and the like."*
>
> *"Why this feeling of nervousness that the future constitution of Pakistan is going to be in conflict with Shariat Laws? . . .*
>
> *Islamic principles today are as applicable to life as they were 1,300 years ago. "*

Then it was followed by the famous lines that are often quoted on this subject:

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> *"Therefore, we must learn a lesson from this. You are free; you are free to go to your temples, you are free to go to your mosques or to any other place or worship in this State of Pakistan. You may belong to any religion or caste or creed that has nothing to do with the business of the State."*

It is to be noted that emphasis on the creed, which is a synonym for religion. He did not stop here. He now harked back to history and gave the example of England and its Protestant-Catholic conflict. Jinnah spoke of 'discriminations made' and 'bars imposed against a particular class'.

> *"As you know, history shows that in England, conditions, some time ago, were much worse than those prevailing in India today. The Roman Catholics and the Protestants persecuted each other. Even now there are some States in existence where there are discriminations made and bars imposed against a particular class. Thank God, we are not starting in those days. We are starting in the days where there is no discrimination, no distinction between one community and another, no discrimination between one caste or creed and another. We are starting with this fundamental principle that we are all citizens and equal citizens of one State. The people of England in course of time had to face the realities of the situation and had to discharge the responsibilities and burdens placed upon them by the government of their country and they went through that fire step by step. Today, you might say with justice that Roman Catholics and Protestants do not exist; what exists now is that every man is a citizen, an equal citizen of Great Britain and they are all members of the Nation."*

He then went on to declare that if this ideal was to be followed, Hindu Muslim distinction is to end in a political sense as religion is a personal matter.

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> *"Now I think we should keep that in front of us as our ideal and you will find that in course of time Hindus would cease to be Hindus and Muslims would cease to be Muslims, not in the religious sense, because that is the personal faith of each individual, but in the political sense as citizens of the State."*

This 'fine distinction' of English educated Mr Jinnah was supposed to be understood by the Muslim masses who consisted of an uneducated/illiterate population to the extent of seventy five percent. This was suicidal exercise and was destined to be abused. A half educated man who has not seen and studied Westminster democracy, believed and acted differently. The dictators followed by Mr Jinnah like Malik Ghulam Muhammad, Field Marshall Ayub Khan and General Zia Ul Haque coined varied meanings, as per their convenience, to this ambiguous opening and destroyed the state. For that purpose, they had adequate support of religious personalities like Maulana Maududi, Maulana Mufti Mahmood, Dr Israr Ahmad amongst others. Incidentally almost all of them, except Dr. Israr, were against Mr Muhammad Ali Jinnah till the date Pakistan came into being. The confusion multiplied with the introduction of the term *'theodemocracy'* by Maulana Maududi.

This subject has been analysed by the article "*Theorizing Popular Sovereignty in the Colony: Abul A'la Maududi's Theodemocracy*" by Humeira Iqtidar[300]

> *Another implication that he drew from this Quranic verse and others was that there was no space for dictatorship (a word Maududi transliterates in Urdu) of an individual or a class in an Islamic state (NS, 20). Ordinary Muslims had the right to make decisions about their profession, skills, children's education, and so forth. He claimed that in Islamic historical experience slaves had become kings, low caste individuals had led prayers, and weavers and cloth sellers*

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[300] Humeira Iqtidar is a Reader in Politics in the Department of Political Economy at King's College London. ,

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had become qāzi (judge) and muftī (legal scholar) (NS, 20). All this showed, to him, that there were no legal and discursive barriers to leadership and active participation across classes in Islam. Muslims, he argued, have the right and duty to elect an amīr or a president whose "position is no more than . . . the concentration of the viceregency of all the Muslims" (NS, 22). He—and it had to be a man—would not be above criticism and oversight. Ideally as a sign of his piety and modesty, the contender would not put his own candidacy forward (NS, 23). The amīr would also be directly responsible to the majlis-e-shūra, a body elected through general election.

Maududi recognized that elections were not part of the state in Medina and noted his support for electing a shūra "even though there is no example of this among the first caliphs" (NS, 23). The Medinian polity of the Prophet and his first caliphs provided some hints but not the full picture of his ideal Islamic state.

In Maududi's Islamic state, democratic decision-making was to be facilitated by the shūra, where each individual member was to be responsible for voting based on his conscience rather than party discipline. In keeping with long-running Islamic practice, the courts would be entirely independent of the executive. This is the form of government that Maududi called "theodemocracy" or 'ilahi jamhūrī hakumat'.

The term had been also used by the Mormon leader Joseph Smith in 1844 and remained in use by the group into the twentieth century. This Islamic "theory of the state" (NS, 19) he insisted was different from the European experience. Europe, he wrote, "is familiar with that theocracy in which a particular religious class (priestly class) uses God's name to make its own rule and impose it on others, and establishes its God-like writ [khudai] on common citizens" (NS, 12). Maududi's ideal Islamic state drew upon the historical experience of Muslim ulema who as a class had not been

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> *imbricated with the state in the way the clergy had been in Europe. Maududi wanted to incorporate these important differences in historical experiences into his theory of the state, at the same time as recognizing the transformed institutional and ideational context of the twentieth century. He thus claimed that his theodemocracy was a democracy to the extent that it supported limited popular will for rational decision making, but also produced epistemic humility by recognizing conceptually and practically that shari'a, not unbounded human will, provided the overarching moral framework for this state.*

Furthermore, Mr Wael Hallaq[301] summarised the matter in his book '*The Impossible State: Islam, Politics, and Modernity's Moral Predicament*'. As per Mr Hallaq the Islamic State is the '*Impossible State*' because the modern state devoid of morality is a European invention with a clear European genealogy. Hallaq substantiates his argument through a description of the historical rise of the modern state and its comparison to the '*paradigmatic Islamic governance*'. The delineating features of the modern state are its sovereignty, monopoly of power, domination of the process of subjectivity formation, and its discursive abstraction as a universal, timeless and enduring subject. This is the result of a process back to the rise of powerful absolutist European monarchs who were sovereign in the sense that they had legislative power and used legislation to give discipline and order

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301 Wael B. Hallaq is the Avalon Foundation Professor in the Humanities at Columbia University, where he has been teaching ethics, law, and political thought since 2009. He is considered a leading scholar in the field of Islamic legal studies, and has been described as one of the world's leading authorities on Islamic law.He has published over eighty books and articles on topics including law, legal theory, philosophy, political theory, and logic. In 2009, John Esposito and his review panel included Hallaq in a list of the 500 most influential Muslims in the world for his research and publications on Islamic law,[7] although Hallaq is Christian. Hallaq gained prominence for his doctoral work challenging the notion of the so-called "the closing of the gate of ijtihad," a narrative that was for long accepted in the field as paradigmatic. The narrative posited that Muslim jurists of the post formative period abandoned creative legal reasoning, this leading to a generalised stagnation of the law. Hallaq further argued that this narrative was a product of colonial discourse that attempted to justify the colonisation of Muslim lands and the destruction of indigenous Muslim legal institutions.

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to the societies they ruled. Armies and barracks were the first institutions of coercion and discipline and that conscription signalled the arrival of the modern state. Prisons, schools, and hospitals later joined this system as institutions of discipline and control. Disciplining operations carried over the body through these institutions created tamed-and-politically innocuous 'state subjects'. The modern state project, therefore, entailed the rise of the legal and political devoid of the moral, which inculcated the citizens, or 'state subjects', who would sacrifice their lives for the state.

In contrast to European development there is a 'paradigmatic Islamic governance' based on a morally grounded 'paradigmatic sharia' that could not accommodate absolutism and a top down disciplining apparatus. Muslim rulers lacked sovereignty, which belonged to God. That is, they did not have legislative power, which remained at the hands of 'ulama' as the interpreters of divine law. The disciplining operations in Muslim community were carried out through the bottom-up moral technologies of the self. This means that a modern '*Islamic State*' is '*the Impossible State*'

Dr Humaira Iqtidar in another article '*Is Tolerance Liberal?*' reviews Javed Ahmad Ghamidi as under:

> *"The main responsibility that citizens have in Ghamidi's ideal polity is to choose the right people to govern over them. This is not an easy task, of course. Ghamidi interprets the Quranic verse 42:38 "and their system is based on their consultation" to mean that, the system itself is based on consultation; everyone should have an equal right in consultation; whatever is done through consultation should only be undone through consultation; everyone that is part of the system should have a say in its affairs and in the absence of a consensus, the majority opinion should decide the matter.*

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This reveals that, after all these intellectual excursions, ultimately all the so-called Muslim intellectuals had to come to the conclusion that the concept of adult franchise, consultation and consensus is the only manner of governance for the people of a state. There is minimal role of religion in the life of a state.

There is a vested interest in creating this confusion. This is a benign conspiracy to keep Muslims away from the global community of democratic states so that the masses remain under an illusion that their problems are temporal. An illusionary Islamic government, using divine interventions, would resolve all the their problems and they would rule the world. And that regime is yet to come. In my view, there is no confusion on the subject and statecraft is to be settled by the community as per their culture, demography and traditions. Divine intervention is not required for that subject.

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All India Muslim League-A non-egalitarian party

A very short description of Muslim League, as a party, during the period 1940 (the year when a resolution for separate states for Muslims of India was passed) to 1947 is essential to understand the present problems of Pakistan. Firstly, it has to be noted that the All India Muslim League has always been a party close to 'establishment'. It had become a Muslim psyche on account of the minority rule over the sub-continent of around one thousand years, that power could only be achieved by being closer to establishment rather than through people's mandate. It is so, as they were, warriors in a minority who grabbed power by force in the Indian sub-continent. Democracy, on an all India basis, was against their interest therefore democratic norms were never the part of 'psyche' of the Muslims of the sub-continent. Intimacy with establishment is synonymous with power in Pakistan. This is true for all political leaders of Pakistan from Mr. M A Jinah to Imran Khan. For Muslims of India, 'power' and 'force' have the same meanings on account of their historical background and legacy. In other words, the transition, in the mindset that power actually represents public mandate (democracy) not the force (rule of establishment) has not happened in the Muslim communities. This is not a theory. This is apparent from what happened from 1947 to 2025. The following extracts from the diary of All India Muslim League is worth reading in this context:

> *21 March (1940).*
>
> *A tumultuous reception was accorded to Jinnah, President of AIML, who arrived in Lahore this morning from Delhi by a special train, bedecked with Muslim League flags, and buntings. Islamic slogans rent the air as the train steamed into the ceremonial platform of the Lahore railway station.*

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Jinnah received a great ovation as the train drew up. He was received by Sir Sikandar Hayat Khan, Premier of the Punjab, Sir Shah Nawaz Khan, Chairman of the Reception Committee, and other prominent Muslims, including delegates from all over the country. Never before in the history of Lahore had Muslims shown such enthusiasm as they did today. In spite of the restrictions imposed by the Railway authorities, every vantage point on the platform and the adjoining buildings was occupied by the crowds eager to have a look at the "Quaid-i-Azam". The platform was crowded to its utmost capacity and the cordons of police and volunteers were broken on several occasions. The Premier personally helped in controlling the crowd which was estimated to have been about 50,000. Jinnah drove to the residence of Sir Shah Nawaz Khan in a decorated car. Jinnah was accompanied by Miss Fatima Jinnah, Nawabzada Liaquat Ali Khan, and Begum Liaquat Ali Khan, Nawab Mohammad Ismail,, Sir Abdullah Haroon and a large number of delegates.

Miss Jinnah was accorded a separate reception by Muslim ladies, a lot of whom were in purdah. —,

This afternoon Jinnah performed the flaghoisting ceremony at the Muslim League pandal in the presence of a large gathering including a number of women, a lot of whom were in purdah. —,

A meeting of the Council of the AIML was held in Lahore with M.A. Jinnah as President.

22 March.

—, A meeting of the Council of the AIML was held in Lahore with M.A. Jinnah as President.

22-24 March.

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Twenty-seventh session of the AIML was held at Lahore with Jinnah as President and Nawab Sir Shah Nawaz Khan as Chairman, Reception Committee. The prime resolution passed by this session is popularly known as the "Pakistan Resolution". Over 100,000 people participated in the historic meeting held at Minto Park, outside Badshahi Mosque, Lahore. Stirring scenes were witnessed during the session. In his presidential address Jinnah declared his views on Muslim Nationalism, differences between Hindu and Muslim cultures in India along with its historical dimensions. The pivotal resolution adopted at the session was, inter alia, "That geographically contiguous units are demarcated into regions which should be so constituted, with such territorial readjustments as may be necessary, that the areas in which the Muslims are numerically in a majority, as in the North-Western and Eastern zones of India, should be grouped to constitute Independent States in which the constituent units shall be autonomous and sovereign". Other resolutions adopted included those appealing to the British Government to solve the Palestine problem; and empowering the AIML Working Committee to regulate the activities of the provincial Leagues.

20 April.

At Calicut Malabar District Muslim League Conference began with A.K. Fazlul Huq, Premier of Bengal as President. At this Conference P.M. Attam Koya Thangal, M.L.A., Chairman, Reception Committee, welcoming the delegates at the Conference said: "Mr. Jinnah's clarion call to the Muslims to organize themselves found a deep and ready response in the minds of the Moplahs...To the Moplahs there is no greater and more venerable living leader than Mr. Mohamed Ali Jinnah whose name has become a household word with them. The Moplahs, like all true and self-respecting Muslims, firmly believe that Muslims are a separate nation with a religion, culture and tradition of their own and that Muslims, can and will never submit themselves

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to the domination of any nation or political party. The League grew from strength to strength till it has become today a true Parliament of the Muslims of India." Jinnah's message was also read at this first Malabar District Muslim League Conference.

24 May.

A Bombay Presidency Muslim League Conference was held at Hubli with Raja Sahib of Mahmudabad as President.

In his speech he pointed out that "The Lahore resolution was unambiguous. The Muslims had demanded the very right of selfdetermination that the Congress had been asking from the British Government. We have demanded a place in the Indian Sun, where we will be able to re-establish the Government of Islam. We have demanded the right to establish a laboratory wherein we may experiment in peace the greatest experiment that was ever tried".

"We do not want wholesale emigration of the Mussalmans from the Provinces in which they are in a minority, nor is it our intention to expel the non-Muslim minorities from the Muslim States. It is a calumny, a wholly unwarranted distortion of our intentions and programme. I myself belong to a minority province and much as I would have liked to have been born in a Muslim sovereign state of India, I do not intend to uproot myself from my home and leave my coreligionists to their fate."

The Lahore gathering of March 23, 1940 was supported by the government of the day. Sir Sikandar Hayat Khan, the Premier of Punjab came to welcome Mr Jinnah at the railway station. Nothing more needs to be said. Everybody knows the affiliations of Sir Sikandar Hayat and people who supported him.

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Furthermore what the Raja Mahmudabad[302] said might be right in his view however such laboratories cannot operate where there are seventy two recognised sub-faiths in Islam. Rest is history. Raja Sahib himself left Pakistan after losing hope in 1970s forever. He could afford it however he left behind miseries for his followers who lived in the shanty huts in Golimar, Lalukhet[303] in Karachi and Chotki Gitti[304] in Hyderabad.

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[302] Mohammad Amir Ahmed Khan titled as the Raja of Mahmudabad (5 November 1914 – 14 October 1973) was a prominent politician and leader of the All India Muslim League, during the Pakistan Movement.He served as Managing Trustee from 1940–1944 of Madrasatul Waizeen, a centre of Shia Islamic education founded by his father located in Lucknow. He carried on the family tradition and was an accomplished poet in Urdu and Persian. He composed a number of ruba'iyat, salaams, and marsiya as well as some ghazals and nazms under the takhalus (nom de plume) of 'Bahr' and 'Mahbub'. One of his previously unpublished marsiya, entitled Jawn Martyr of Karbala Lamented, has been recently published in London.

He inherited the Estate of Mahamudabad in 1931 upon death of his father Maharaja Sir Mohammad Ali Mohammad Khan.After his demise, his estate - including the Metropole Hotel in Nainital - was taken over by the Government of India under 'Enemy Properties Act'. His wife, Rani Kaniz Abid, and his only son and heir Raja Mohammad Amir Mohammad Khan remained an Indian citizen and fought a case for recovery of their ancestral estate for reclaiming their heritage worth millions of rupees and the case is, at present, in high profile legal dispute in India. He won the case after 37 herculean years winning through district court, High Court of Bombay, and the Supreme Court of India which gave a landmark judgement in 2005 ordering "vacant possession" to his properties. Yet to date, the order is far from implementation as the Indian Government continues to bring emergency ordinances in order to block the Supreme Court order; so the case is back in the courts.

[303] A lower middle class superb of Karachi.

[304] A lower middle class superb in Hyderabad

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Bhagat Singh, Abdul Majid and revolutionaries of Lahore

Lahore the nationalist's city

It would be an unrighteous act if I complete my autobiography without describing the role of the city of Lahore in the genuine independence movement of the sub-continent. I can convincingly prove that Lahore was the centre of nationalist movements against the British empire before partition. Furthermore, one of the reasons for partition of India, with an absolute segregation of population on the basis of religion in the Punjab, was to crush forever the anti-imperialist tendencies which existed in the city of Lahore in 1930s and 1940s. Lahore can be called the city of Indian nationalist movement. Since nationalist movements had a natural inclination towards the left side of the political divide, therefore it was considered necessary to destroy the nationalistic fabric of the city in collaboration with Muslim feudals. The job has been completed in an organised and planned manner. Now in 2025, Lahore is a different city. This was the city where progressives like Amrita Pritam, Sohan Singh Joshi, I K Gujral, Sheikh Abdullah, Mirza Muhammad Ibrahim, Gauhar Rehman; Comrade Ramachandra, Bari Alig, Saifuddin Kitclew, Faiz Ahmad Faiz, Saadat Hasan Minto, Dr Taseer and above all Bhagat Singh lived is now filled with obscurantists. The poison of communalism was necessarily required to break that fabric. It was done very intelligently in 1947 in the Punjab. If there is an identification of the cities that had the worst effect of the chaos of I947 then Lahore would be on the top of the list. The city totally changed in 1947. There is still a sizable and recognisable Muslim population in Delhi. However there is no recognisable Hindu or Sikh family in Lahore. Why and how did it happen? Before 1947 around seventy five percent of the real estate in Lahore was owned by non-Muslims. Now there is none. As against the city, where girls used to travel on bicycle to Kinniard

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College from their homes in Mozang and other areas in the 1930s and 1940s, now in 2025, it is almost impossible to move around in public for the females.

A conspiracy was hatched against people of Punjab and Lahore. This requires some recollection from history.

Pakistan resolution was passed by a session of Muslim League in Lahore on March 23, 1940. However most Lahoris and Pakistani are not aware that just seven years ago on the same March 23, 1931 Bhagat Singh, my hero, was hanged with his comrades Rajguru and Sukhdev in the same city in Lahore jail which is now Shadman Town. Their bodies were secretly incriminated along with River Sutlej. The story of Bhagat Shigh's funeral has been written by an Indian journalist with reference to Mr I K Gujral, the former Prime Minister of India, as under:

> *A portrait of Bhagat Singh adorned the walls of India's former Prime Minister, IK Gujral's 6, Janpath residence in Lutyens Delhi. After demitting his office of Prime Minister in March 1998, he was allotted a house at Janpath. And he used to become very emotional when conversations revolved around Bhagat Singh whom he greatly adored. And as a young kid of 12 years, Gujral sahab had seen the pyre of Bhagat Singh and his two comrades- Sukhdev and Rajguru on March 24, 1931.Gujral sahab had recalled as to how he went to river Sutlej near Lahore with his father, Avtar Krishan Gujral, and others to attend the funeral of great revolutionaries. Recalling those days and moments, he had said, "Bhagat Singh and his two comrades were hanged on March 23, 1931 in Lahore Jail. They were hanged very hurriedly and silently so that the outside world didn't know about it." Even though there were no 24x7 news channels and Twitter then, yet when news of their hanging and later cremation became public, people of nearby areas had started rushing to the spot to be part of the funeral. Gujral's father, Avtar Krishan Gujral, who was a*

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Congress leader and was also member of the Pakistan Constituent Assembly, though he migrated to India post 1947, took him (IK Gujral) to place of cremation along with some others, including, Satyavati by bus. .....Annamalai Gujral sahab used to recall that the bus took around one hour to reach river Sutlej. When they reached the cremation spot, already very large numbers of people were there. "The scene was heart rendering as the pyres were in the final stages and people were weeping uncontrollably," he recalled. After spending around two hours there, they all came back to Lahore. Along the way, the angry people were on the streets. They were annoyed and shocked that despite appeals from everyone, Bhagat Singh and his two friends were hanged. When he was narrating the events of that day, his voice was choking and he was almost in tears. .....In his book 'The Execution of Bhagat Singh, Satvinder Singh Juss writes, "Bhagat Singh, Sukhdev and Rajguru had requested that they be executed by firing squad due to their status as political prisoners, and not hanged by the neck as common criminals; this had gone unheeded. Bhagat Singh had walked in the middle, with Sukhdev on his left and Rajguru on his right. It was not too difficult to see why they felt so elated, because as they had walked the path to the gallows Bhagat Singh sang out a verse. The other two joined in: 'Dil se niklegi na marker bhi watan ki ulfat / Meri mittee se bhi Khushbue watan aegi' ('When we are dead there would be still patriotism left in us / Even my corpse will emit the fragrance of my motherland')." Even after so many decades of Bhagat Singh's passing away, he continues to inspire millions of Indians with his revolutionary zeal and views.

Divine Justice

This is the life of a real hero. The most interesting twist and divine resolution of the Bhagat Singh's story is the following reproduction of history:

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> *"Muhammad Ahmed Khan Kasuri (1903–1974) was a Pakistani man assassinated on 11 November 1974, in a car ambush likely aimed at targeting his son Ahmad Raza Khan Kasuri, a critic of the country's prime minister. The son who was driving the ambushed car escaped unhurt. The attack was allegedly on the orders of Pakistani Prime Minister Zulfikar Ali Bhutto.*
>
> *He was the judge and magistrate who signed and witnessed the hanging of Bhagat Singh. No magistrate in India wanted to witness Singh's hanging. The British asked Kasuri to sign Singh's hanging and witness as magistrate, as according to British law, a magistrate is needed to witness hanging. The place where Kasuri was assassinated in Lahore is the same place where in British time the jail was situated where Bhagat Singh was hanged.*
>
> *Zulfikar Ali Bhutto was later arrested and convicted in 1978 by the Lahore High Court and was hanged in 1979. On 6 March 2024, a 9-member bench, headed by Chief Justice of Pakistan, Qazi Faiz Isa, the Supreme court of Pakistan, in response to the presidential reference provided an opinion that Mr. Zulfikar Ali Bhutto was not provided a fair trial as mentioned in Article 4 and 9 of the Constitution of Pakistan"*[305]

In another article, this coincidence is further advanced:

> *Buried under the shade of a Waan tree in the courtyard of Bulleh Shah's shrine is the grave of Nawab Muhammad Ahmad Khan Kasuri, one of the most important contemporary descendants of the Pathan family of Kasur, who once ostracised Bulleh*

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[305] Wikipedia and other sources

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Shah from the city. Muhammad Ahmad Khan was shot near Fawara chowk at Shadman in Lahore in 1974. In 1979, the deposed Prime Minister of Pakistan, Zulfiqar Ali Bhutto, was hanged by the kangaroo courts of military dictator Zia-ul-Haq for Muhammad Ahmad Khan's murder. The coincidences of history only get weirder from here.

In 1931, the British wanted to hang freedom fighter Bhagat Singh and his comrades for the murder of John Saunders, a British police official, and the bombing of the Central Legislative Assembly in New Delhi in 1929. However, by this time Bhagat Singh had become a household name and no magistrate was willing to supervise the hanging of Bhagat Singh and his comrades in Lahore jail. It was honorary magistrate Nawab Muhammad Ahmad Khan Kasuri, who finally agreed to do so. On March 23, Bhagat Singh, and his comrades Rajguru and Sukhdev were hanged at the same Fawara chowk where almost 40 years later the honorary magistrate was shot and killed.

These events and incidents are not the part of history known to the common man of India and Pakistan for vested reasons. I want to bring forth the matter for the reason that people should recognise that there were people who stood against oppression in the past.

Hindustan Socialist Republican Army

This is another story that has been removed from the annals of history of Lahore and Pakistan. However history of the sub-continent's independence movement could not be complete without including the history of Hindustan Socialist Republican Army (HSRA). If this party had succeeded, the history of the world would have been different. The headquarters of that party and centre of their activities was the city of Lahore.

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The perception that the Punjabi Army has crushed the Indian Independence Movement in 1857 is correct however the other side of the picture being the resistance of common man of Punjab is also forgotten and not recognised. Punjab is the place where the event of *Jallianwala Bagh* that brutally killed thousands of unarmed people happened. A Punjabi Udham Singh took revenge for the same after twenty one years by killing in London Michael O'Dwyer, the former lieutenant governor of the Punjab in India at that time, on 13 March 1940.

Jallianwala Bagh

The revolutionaries of Lahore and the perception of Punjabi army and intelligentsia has been communalised. Since there is no poem or statement of Dr Sir Muhammad Iqbal against the Jallianwala Bagh incident therefore we have taken the subject out of history. This is not fair. Mr Jinnah played a very positive role in that movement. Late Mr A G Noorani wrote in Daily Dawn on April 13, 2019 as under:

> *'As president of the All-India Muslim League session in Calcutta, Mohammad Ali Jinnah delivered a famous speech on Sept 7, 1930, in which he said:*
>
> *The 1919 massacre marked a turning point in the campaign for independence.*
>
> *"What we want is true political freedom of the people, not posts and positions in government. Secondly, the unusual haste displayed in the passing of the Rowlatt Act before the new Council, and contrary to universal opinion, only goes to illustrate the policy of the government. And when, in the Punjab, this universal opposition against the Rowlatt manifested itself through constitutional methods, it fell to the lot of the lieutenant-governor to dishonestly characterise it as 'open rebellion'.*

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> *"Only his administrative genius could have conjured up a vision of 'open rebellion'. Martial law was introduced; the manner and circumstances of its proclamation and its administration was calculated to destroy political freedom, political life, not only in the Punjab but throughout India, by striking terror into the hearts of its people.*

At the famous Nagpur session of the Congress in December 1920, Mohammad Ali Jinnah said:

> *"I make bold to say in this assembly that you will never get your in dependence without bloodshed [cries of 'no, no']. If you think that you are not going to get your independence without bloodshed, I say that you are making the greatest blunder. Therefore, I say that at this moment you are making a declaration which you do not have the means to carry out."*

It is my personal view that Britishers by the time of the 2nd World War were more afraid of any revolutionary movement in the Punjab than in any other part of India. It was so, as a big number of Punjabi army was fighting for the Britishers. In order to counter that tendency they bought the loyalties of Muslims feudals and Sikh Jats against ordinary peasants and workers of the Punjab and ultimately divided Punjab on communal basis in 1947.

The tragedy of the Punjab

In 1947, Punjab was the only province in India where there was complete, around ninety nine percent displacement on communal basis from one part and to another. This led to massive massacres on both sides.I have been told by Syed Babar Ali, an old resident of Lahore, that at the time of partition around seventy five percent of the real estates of Lahore were owned by Hindus or Sikhs. Amritsar though having Harmindar Sahib, a Sikh pilgrimage, had a high percentage of Muslims. Why did this happen? It has been a deliberate act to divide and rule and sell armaments to these two countries. In 1965 and 1971 two people

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from the same place were fighting with each other. The regiment that was divided was the Punjab Regiment:

> *At the onset of independence in 1947, the 1st, 8th, 14th, 15th and 16th Punjab Regiments went over to the newly raised Pakistan Army, while the 2nd Punjab Regiment was retained in the Indian Army. Troops were transferred between regiments based on whether the soldiers would be a part of Pakistan or India.*

The traditions and values, which were ingrained by the colonisers for their own vested interests, have been carried on by us. We add an adjective 'enemy' whilst referring to the country on our eastern borders This adjective is imposed by both sides equally.

The only question we have to answer is whether '*Fawara Chowk*' in Shadman, Lahore which was the place where Bhagat Singh, was hanged can be moved out of Lahore. Furthermore common men of Punjab are still being exploited as persons in any other part of Pakistan and India. But Indians, especially those having RSS mindset would have to accept that Pakistan is an undeniable reality which will exist forever.

Comrade Abdul Majid of Mochi Darwaza Lahore

Another person from Lahore who has been completely omitted from our history is Comrade Abdul Majid alias *Sahari*. However he is remembered in the memoirs of communists and mentioned in the accounts of almost all historical moments connected to the Indian communist and revolutionary movements of the 1920s and 1930s. He is mentioned in documents confiscated by British colonial police. Abdul Majid was also named in two of three major communist conspiracy cases (Peshawar and Meerut) in the 1920s. However, despite his central role in mobilizing and consolidating the early Left and communist movements of India, little is known about the person he was.

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The memoir of Comrade Muzaffar Ahmed, one of the stalwarts of the communist movement in India, titled *Myself and the Communist Party of India,* dedicated it to Abdul Majid:

> "*Mir Abdul Majid and to the memory of Ferozuddin Mansur.*
>
> *They were among the first members of the Communist Party of India. They studied in the Communist University of the Toiling East in Moscow. To spread Communist ideas, they crossed the all but insurmountable Pamirs and returned to India...Abdul Majid was one of the founders of the well-known Naujawan Bharat Sabha...*"

He was born in 1902 to Faiz Baksh, a Kashmiri trader who had settled in Lahore near Mochi Gate. Abdul Majid was completing his prison sentence when the first Communist Conference in India was held on December 26, 1925. Such was his stature that he was nevertheless elected to the executive committee in absentia. Upon release, he arrived in Lahore and established links with the communists of the international *Ghadar Party* organization. With Sohan Singh Joshi, he founded the Kirti Kisan Party on 12th April 1928. Abdul Majid was the joint secretary and a part of the five-member committee to decide the rules, regulations, and programme of the party.

Muzaffar Ahmed's memoir remembers Abdul Majid as:

> '*a tireless trade-union leader, who along with some of his close associates, did some excellent organisational work among the Railwaymen and textile workers at Lahore*'.

While Abdul Majid was beginning his political journey in Lahore as a pan-Islamist in the late 1910s, another young Muslim man from the United Provinces had started on a similar course. His name was Ashfaqullah Khan[306].

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[306] Incidentally Ashfaqullah Khan was the uncle of Islamullah Khan Tipu who hijacked PIA plane as an Al Zulfikar operations against Zia

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Khan, as he wrote in his short autobiography, was initially a pan-Islamist who later moved towards nationalism and in his last days, veered towards socialism. Ashfaqullah was on the run after the infamous Kakori Train robbery in 1925, when he arrived in Ajmer and wrote a letter to Abdul Majid.

In his unpublished dissertation titled *Revolutionary Networks in North Indian Politics (1974),* Max Harcourt recounts that:

> "*the letter to [Abdul Majid] suggested that he use his influence with the Amir [of Afghanistan] to get Ashfaqullah a passport to Kabul under an assumed name or to get him a job as a lascar or a ship's clerk on a ship out of Bombay. In return he promised to work for the Comintern once he got to Europe*".

Muzaffar Ahmed and Comrade Ramachandra also mention Ashfaqullah Khan's correspondence with Abdul Majid in their memoirs. According to Ramachandra, when Ashfaqullah reached Lahore, Abdul Majid arranged his stay and his onward travels to the Soviet Union via Afghanistan. But before Ashfaqullah could undertake the journey, he was arrested.

In popular memory, the Naujawan Bharat Sabha (NBS Youth Society of India) is usually associated with Bhagat Singh and his comrades. They had formed NBS in 1926 as an open mass front of the Hindustan Republican Association (HRA) (also known as Hindustan Socialist Republican Association, HSRA). But the HRA was largely limited to colleges of Lahore. In 1928, Bhagat Singh met Sohan Singh Joshi (Founder-President of Kirti Kisan Party) and attempted to build a mass organization for students and youth. Joshi writes in his memoir *My Tryst with Secularism (1991)* that the name of the new youth organization was suggested by Bhagat Singh who also merged his group with Kirti. This gave rise to two tendencies: one represented by Bhagat Singh (anarchist) and the other represented by communists like Joshi and Abdul Majid.

The newly reconstituted NBS was able to expand to other regions of Punjab and became a mass organization. Though largely associated

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with Bhagat Singh, both Abdul Majid and Joshi played a crucial role (arguably larger than Singh as he and his comrades got more involved in reviving and revitalizing the near-defunct HRA following the Kakori Train conspiracy case) in expanding the organization as they toured villages and towns of Punjab. With a lot of communists in its ranks, NBS had a significant impact upon Bhagat Singh's group and their ideology.

After his release from prison in November 1933, Abdul Majid arrived in Lahore and launched an Urdu weekly titled *Mehnatkash* (which translates to toiler) along with Gauhar Rehman and Comrade Ramachandra. Marxist or communist literature was scarce and censored in Punjab. None of the essays written by Abdul Majid in *Mehnatkash* is available in the public domain today, but there is access to fragments of speeches by Abdul Majid during Naujawan Bharat Sabha and Kirti Kisan Party meetings. These speeches were recorded in shorthand by CID officers shadowing Abdul Majid and other Kirti or NBS leaders and were presented as 'evidence' in the Meerut Conspiracy case trial. This is the last episode where Abdul Majid's name crops up, either in documents of the colonial government or in the memoirs of his comrades (at least those publicly available). After partition Abdul Majid established a printing press in Lahore. Abdul Majid died in 1980. This therefore establishes that it is not justified to state that there has been no progressive movement in Lahore. People like Bhagat Singh and Abdul Majid were nourished by Lahore.

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The umbilical cord

Pakistan's umbilical cord

Since 1947, there has been debate about the role of the army in running the affairs of Pakistan. On the ground the 'role' exists. If we want to understand the role of army in Pakistan then we would have to examine:

1. the history of this area since 1857;
2. the political developments that led to the partition of India;
3. the size of the army in relation to the resources of the state;
4. the issues which erupted after partition;
5. the composition of army where Bengalis, Sindhis and Baluchis are minimal. ;
6. the role of world powers with respect to person on the throne in Karachi or Islamabad as the case may be:
7. the short-sightedness of civilian segments in safeguarding their turf;
8. the ultimate desire, even at present, of the politicians to get the support from Rawalpindi instead of uniting for civilian supremacy; and
9. the overwhelming role of one linguistic group in civilian and military establishments.

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These are very sensitive topics. I think not a single subject has ever been appropriately handled or brought to the table. History and the facts have been distorted. I would like to present my views on these matters as per my understanding that may not be agreed by all. These are totally my personal observations.

The story should start from the '*War of Independence*' , called 'Mutiny' by our colonial rulers. In that war of Independence, except for certain limited instances like Ahmad Khan Kharal[307] and others, the military that really helped the British in re-conquering Delhi, the centre of that war, were people of Punjab and KPK. The establishment, not the people, based in Lahore was fighting against Delhi and Lucknow. In the gazetteer of these areas a credit was taken for the forces provided by the landlords of the area to the British Army. Two prominent personalities were Mirza Ghulam Murtaza, the father of Mirza Ghulam Ahmad[308], the founder of Ahmadi religion and Shah Mahmood Qureshi II [309] the forefather Mr Shah Mahmood Qureshi[310] of Multan. Similarly the word '*Tiwana*' is supposedly derived from the word '*two anna*' which was the amount paid for recruiting one soldier. Same was the case of the Maharaja of Patiala[311]. As against that majority of Sikhs never supported the British Empire. Muslims aristocracy of Punjab was the biggest supporter of British people in regaining control of the empire after the War of Independence in 1857.

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[307] Ahmad Khan Kharal. A freedom fighter of Punjab

[308] Mirza Ghulam Ahmad. The founder of Ahmadi faith

[309] Shah Mahmood Qureshi I.A PTI leader and former Foreign Minister of Pakistan

[310] Shah Mahmood Qureshi II. The grandfather of Shah Mahmood Qureshi II

[311] Maharaja of Patiala. Narinder Singh KCSI (26 November 1824 – 13 November 1862), also spelt as Narendra Singh,was Maharaja of the princely state of Patiala from 1845 to 1862. He was one of the first local rulers to receive the Order of the Star of India and was a Member of the Indian Legislative Council during Lord Canning's Viceroyalty.His father was the Maharaja of Patiala, Karam Singh. He succeeded his father on 18 January 1846 aged twenty-three.During his reign the Moti Bagh Palace was constructed at a cost of five lakhs of rupees.During the Indian Mutiny of 1857, Singh offered assistance to the East India Company and his services were later acknowledged by Lord Canning as being of incalculable value.He died of fever on 13 November 1862 at the age of thirty-nine. He was succeeded as Maharaja by his ten-year-old son, Mohinder Singh.

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As a result, feudals of this area became pampered boys of the colonial rulers. There is a view that a separate country was given to them as a 'return' (gift) for that support. I subscribe to this theory. From 1857 to 1947 the period of ninety years is the period of glory of the empire which was attained with the help of the army from the Punjab. Sikhs who ruled the Punjab before 1857 were not the party as they were the people from whom the power was snatched in Punjab 1849. The reward was due to Muslims. It was duly given against the wishes of Sikhs. Punjab was the epicentre of the events which took place in 1947. The partition was devised in this manner by Britishers for vested interest as explained earlier in this book. There are no exact statistics available however it is said that around one million people died in 1947 massacres. Out of that over sixty percent were Punjabis. The Thoha Khalsa massacre of Sikhs in Rawalpindi district was savagery like Sharifpura Muslim killings in Amritsar. Both cannot be justified. The tragedy is that, masses from those who were supposed to be given reward were massacred. May be the reward was for feudals only.

From another perspective, if Mr Jinnah is said to be the father of the nation Sir Winston Churchill deserves to be called the 'uncle' of the state. Churchill was an avid reader of history and he somehow disliked Hindus. About Churchill's policy on India it is written:

> *'In the year 1945, following a campaign unleashed by the Muslim League for the partition of India, and the creation of Pakistan, the then Prime Minister of Great Britain, Winston Churchill, said that he favoured India's partition into Pakistan, Hindustan and Princestan'.*

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Lal Krishen Advani[312] wrote in his blog as under:

> *In June 1948, while "bemoaning the disappearance of the title of Emperor of India from the Royal titles", he poured venom on India and Indians in these words: "Power will go into the hands of rascals, rogues and free booters... These are men of straw of whom no trace will be found after a few years".*
>
> *From his sick-bed in Dehradun, Patel gave Churchill a blistering reply. The Sardar described the acclaimed victor of World War II as "an unashamed imperialist at a time when imperialism is on its last legs." Patel added that he (Churchill) was "the proverbial last ditcher for whom obstinacy and stupid consistency count more than reason, imagination or wisdom."*

In the book '*Churchill and India: Manipulation or Betrayal?*' by Kishan S Rana (Routledge, Oxford, 2023) it is stated:

> *Churchill viewed the Congress as intent on pursuing religious and caste interests to secure "Brahmin domination" after Britain's departure. Churchill was particularly hostile to Gandhiji; he referred to him as a "fanatic" and a "fakir-type" typical of the East; Churchill popularised the term "naked fakir". He also loathed Nehru as a "Communist revolutionary" and the worst of Britain's enemies in India.*
>
> *In contrast, Churchill had very cordial ties with Mohammed Ali Jinnah, the head of the Muslim League, and consistently highlighted Jinnah's concerns relating to the interests of Muslims in India. In this regard, Churchill was not averse to serious misrepresentation of facts and figures to support his prejudices. In the 1930s, he said that India had 80 million Hindus and the same number of Muslims, while the correct figure was 240 million Hindus.*

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[312] L K Advani: A Sindhi Migrant Leader of BJP

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Churchill also told US president Roosevelt, then pushing for constitutional reform, that Muslims, then 100 million strong in the country, provided the "main fighting part" of the Indian army—again, a falsehood: Hindus in the armed forces were 41 percent, while Muslims were 35 percent.

Churchill viewed Jinnah's championing of Muslim interests as strengthening Britain's "divide-and-rule" agenda in India, while Jinnah obtained powerful support for his own political game-plan; thus, the interests of these two stalwarts converged. Churchill's interest, as Rana says, was to continue the British Empire for a few more generations. But, if independence of India became inevitable, then Churchill saw much merit in Jinnah's "two-nation" project, seeing in Muslim Pakistan a long-term strategic asset to serve western interests in South, West and Central Asia in the emerging divided world order.

Thus, after delaying constitutional reform in India for many years, Churchill played a significant, perhaps crucial role in achieving the partition of the country on communal basis in 1947.

The archives suggest that Jinnah's first contact with Churchill was in 1941. However, Rana has convincingly argued that their ties possibly went back to the early 1930s, when in 1931-34 Jinnah had temporarily moved his residence to London. Later, throughout Churchill's tenure as prime minister (1941-45), Jinnah maintained a regular interaction with his patron'.

The supremacy of the army over civilian power has been ingrained in the mindset of a particular class of people of Punjab by their colonial rulers. Over the time, that class developed the tendency to be loyal to the ruler whosoever be. In consideration of this loyalty, big pieces of land were allocated to them. These people exploited the commonmen of the Punjab who are still

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exploited like any other place of India for centuries. The Royal Indian Army had a large number of people who belonged to the areas which are now in Pakistan. Pakistan is around one seventh of total undivided India but the people from these areas were not less than one half of that army. This proportion is the cause of many problems of present Pakistan. This can be properly understood by what has been written by Dr Ambedkar in 1940.

Prophecy of Dr Bhim Rao Ambedkar

What was the role of the legacy of the army in pre and post independent Pakistan is directly related to the present state of affairs of Pakistan. B R Ambedkar[313] in his book *'Pakistan or Partition of India'* written in 1940 and reprinted in 1946 'supported' the creation of Pakistan and partition of India primarily on the basis of composition of the Indian Army. He thoroughly discussed the subject and concluded that there cannot be a domestically sustainable united India with the then composition and style of Indian army. He asked Hindus to separate the areas from where the majority of army personnel are recruited. What has been written by Babasahib Ambedkar has

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[313] B R Ambedkar. Bhimrao Ramji Ambedkar (Bhīmrāo Rāmjī Āmbēḍkar; [illegible] 1891 – 6 December 1956) was an Indian jurist, economist, social reformer and political leader who headed the committee drafting the Constitution of India from the Constituent Assembly debates, served as Law and Justice minister in the first cabinet of Jawaharlal Nehru, and inspired the Dalit Buddhist movement after renouncing Hinduism.

After graduating from Elphinstone College, University of Bombay, Ambedkar studied economics at Columbia University and the London School of Economics, receiving doctorates in 1927 and 1923, respectively, and was among a handful of Indian students to have done so at either institution in the 1920s. He also trained in the law at Gray's Inn, London. In his early career, he was an economist, professor, and lawyer. His later life was marked by his political activities; he became involved in campaigning and negotiations for partition, publishing journals, advocating political rights and social freedom for Dalits, and contributing to the establishment of the state of India. In 1956, he converted to Buddhism, initiating mass conversions of Dalits]

In 1990, the Bharat Ratna, India's highest civilian award, was posthumously conferred on Ambedkar. The salutation *Jai Bhim* (lit. "Hail Bhim") used by followers to honour him. He is also referred to by the nickname Babasaheb (*BAH-bə SAH-hayb*), meaning "Respected Father".

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proved totally correct and prophetic after over eighty four years. From 1940 to 2025.

The reproduction from the treatise of Babasahib Ambedkar in this book is lengthy however the text is so relevant and interesting that no part can be deleted or abridged. Very few, amongst us realise that one of the reasons for the partition of India was composition and the sources of recruitment in the Indian army. He states on page 96 onwards as under:

> *"Whatever be the explanation, two glaring facts stand out from the above survey. One is that the Indian Army today is predominantly Muslim in its composition. The other is that the Musalmans who predominate are the Musalmans from the Punjab and the N. W. F. P. Such a composition of the Indian Army means that the Musalmans of the Punjab and the N. W. F. P. are made the sole defenders of India from foreign invasion. So patent has this fact become that the Musalmans of the Punjab and the N. W. F. P. are quite conscious of this proud position which has been assigned to them by the British, for reasons best known to them. For, one often hears them say that they are the 'gatekeepers' of India. The Hindus must consider the problem of the defence of India in the light of this crucial fact. How far can the Hindus depend upon these 'gate-keepers' to hold the gate and protect the liberty and freedom of India ? The answer to this question must depend upon who comes to force the gate open. It is obvious that there are only two foreign countries which are likely to force this gate from the North-West side of India, Russia or Afghanistan, the borders of both of which touch the border of India. Which of them will invade India and when, no one can say definitely. If the invasion came from Russia, it may be hoped that these gate-keepers of India will be staunch and loyal enough to hold the gate and stop the invader. But suppose the Afghans singly or in combination with other Muslim States march on India, will these gate-keepers stop the invaders or will they open the gates and let them in ? This is a question which no Hindu can afford to*

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ignore. This is a question on which every Hindu must feel assured, because it is the most crucial question. It is possible to say that Afghanistan will never think of invading India. But a theory is best tested by examining its capacity to meet the worst case. The loyalty and dependability of this Army of the Punjabi and N. W. F. P. Muslims can only be tested by considering how it will behave in the event of an invasion by the Afghans. Will they respond to the call of the land of their birth or will they be swayed by the call of their religion, is the question which must be faced if ultimate security is to be obtained. It is not safe to seek to escape from these annoying and discomforting questions by believing that we need not worry about a foreign invasion so long as India is under the protection of the British. Such a complacent attitude is unforgivable to say the least. In the first place, the last war has shown that a situation may arise when Great Britain may not be able to protect India, although that is the time when India needs her protection most.

Secondly, the efficiency of an institution must be tested under natural conditions and not under artificial conditions. The behaviour of the Indian soldier under British control is artificial. His behaviour when he is under Indian control is his natural behaviour. British control does not allow much play to the natural instincts and natural sympathies of the men in the Army. That is why the men in the Army behave so well. But that is an artificial and not a natural condition. That the Indian Army behaves well under British control is no guarantee of its good behaviour under Indian control. A Hindu must be satisfied that it will behave as well when British control is withdrawn. The question is how this army of the Punjabi and the N. W. F. P. Muslims will behave if Afghanistan invades India, is a very pertinent and crucial question and must be faced, however unpleasant it may be. Some may say—why assume that the large proportion of Muslims in the Army is a settled fact and that it cannot be unsettled ? Those who can unsettle it are welcome to make what efforts they can. But, so far as one can see, it is not going

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to be unsettled. On the contrary, I should not be surprised if it was entered in the constitution, when revised, as a safeguard for the Muslim Minority. The Musalmans are sure to make this demand and as against the Hindus, the Muslims somehow always succeed. We must, therefore, proceed on the assumption that the composition of the Indian Army will remain what it is at present. The basis remaining the same, the question to be pursued remains what it was : Can the Hindus depend upon such an Army to defend the country against the invasion of Afghanistan ? Only the so-called Indian Nationalists will say 'yes' to it. The boldest among the realists must stop to think before he can give an answer to the question. The realist must take note of the fact that the Musalmans look upon the Hindus as Kaffirs, who deserve more to be exterminated than protected. The realist must take note of the fact that while the Musalman accepts the European as his superior, he looks upon the Hindu as his inferior. It is doubtful how far a regiment of Musalmans will accept the authority of their Hindu officers if they are placed under them. The realist must take note that of all the Musalmans, the Musalman of the North-West is the most disaffected Musalman in his relation with the Hindus. The realist must take note that the Punjabi Musalman is fully susceptible to the propaganda in favour of Pan-Islamism. Taking note of all these considerations, there can be very little doubt that he would be a bold Hindu who would say that in any invasion by Muslim countries, the Muslims in the Indian Army would be loyal and that there is no danger of their going over to the invader. Even Theodore Morrison, writing 'Imperial Rule in India', page 5. was of the opinion that—

> *" The views held by the Mahomedans (certainly the most aggressive and truculent of the peoples of India) are alone sufficient to prevent the establishment of an independent Indian Government. Were the Afghan to descend from the north upon an autonomous India, the Mahomedans, instead of*

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uniting with the Sikhs and the Hindus to repel him, would be drawn by all the ties of kinship and religion to join his flag."

And when it is recalled that in 1919 the Indian Musalmans who were carrying on the Khilafat movement actually went to the length of inviting the Amir of Afghanistan to invade India, the view expressed by Sir Theodore Morrison acquires added strength and ceases to be a matter of mere speculation. How this Army was composed of the Muslims of the Punjab and N. W. F. P. will behave in the case of an invasion by Afghanistan is not the only question which the Hindus are called upon to consider. There is another and equally important question on which the Hindus must ponder. That question is: Will the Indian Government be free to use this Army, whatever its loyalties, against the invading Afghans ? In this connection, attention must be drawn to the stand taken by the Muslim League. It is to the effect that the Indian Army shall not be used against Muslim powers. There is nothing new in this. This principle was enunciated by the Khilafat Committee long before the League. Apart from this, the question remains how far the Indian Muslims will, in future, make it their article of faith. That the League has not succeeded on this behalf against the British Government does not mean that it will not succeed against an Indian Government. The chances are that it will, because, however unpatriotic the principle may be from the standpoint of the Hindus, it is most agreeable to the Muslim sentiment and the League may find a sanction for it in the general support of the Muslim community in India. If the Muslim League succeeds in enforcing this limitation upon India's right to use her fighting forces, what is going to be the position of the Hindus ? This is another question which the Hindus have to consider.

If India remains politically one whole and the two-nation mentality created by Pakistan continues to be fostered, the Hindus will find themselves between the devil and the deep

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sea, so far as the defence of India is concerned. Having an Army, they will not be free to use it because the League objects. Using it, it will not be possible to depend upon it because its loyalty is doubtful. This is a position which is as pathetic as it is precarious. If the Army continues to be dominated by the Muslims of the Punjab and the N. W. F. P., the Hindus will have to pay it but will not be able to use it and even if they were free to use it against a Muslim invader, they will find it hazardous to depend upon it. If the League view prevails and India does not remain free to use her Army against Muslim countries, then, even if the Muslims lose their predominance in the Army, India on account of these military limitations, will have to remain on terms of subordinate co-operation with the Muslim countries on her border, as do the Indian States under British paramountcy. The Hindus have a difficult choice to make : to have a safe Army or a safe border. In this difficulty, what is the wisest course for the Hindus to pursue ? Is it in their interest to insist that the Muslim India should remain part of India so that they may have a safe border, or is it in their interest to welcome its separation from India so that they may have a safe Army ? The Musalmans of this area are hostile to the Hindus. As to this, there can be no doubt. Which is then better for the Hindus : Should these Musalmans be without and against or should they be within and against ? If the question is asked to any prudent man, there will be only one answer, namely, that if the Musalmans are to be against the Hindus, it is better that they should be without and against, rather than within and against. Indeed, it is a consummation devoutly to be wished that the Muslims should be without. That is the only way of getting rid of the Muslim preponderance in the Indian Army. How can it be brought about ? Here again, there is only one way to bring it about and that is to support the scheme of Pakistan. Once Pakistan is created, Hindustan, having ample resources in men and money, can have an Army which it can call its own and there will be nobody to dictate as to how it should be used and against whom it should be used. The defence of Hindustan,

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far from being weakened by the creation of Pakistan, will be infinitely improved by it. The Hindus do not seem to realise at what disadvantage they are placed from the point of view of their defence, by their exclusion from the Army. Much less do they know that, strange as it may appear, they are in fact purchasing this disadvantage at a very heavy price. The Pakistan area which is the main recruiting ground of the present Indian Army, contributes very little to the Central Exchequer as will be seen from the following figures :—

Contribution to the Central Exchequer

Punjab 1,18,01,385
North-West Frontier ... 9,28,294
Sind 5,86,46,915
Balochistan ... ... Nil

Total ... 7,13,76,594

As against this the provinces of Hindustan contribute as follows:—

Madras 9,53,26,745
Bombay 22,53,44,247
Bengal 12,00,00,000*
U.P. 4,05,53,000
Bihar 1,54,37,742
C. P. & Berar 31,42,682
Assam 1,87,55,967
Orissa 5,67,346

Total ... 51,91,27,729

The Pakistan Provinces, it will be seen, contribute very little. The main contribution comes from the Provinces of Hindustan. In fact, it is the money contributed by the Provinces of Hindustan which enables the Government of India to carry out its activities in the Pakistan Provinces.

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The Pakistan Provinces are a drain on the Provinces of Hindustan. Not only do they contribute very little to the Central Government but they receive a great deal from the Central Government. The revenue of the Central Government amounts to Rs. 121 crores. Of this, about Rs. 52 crores are annually spent on the Army. In what area is this amount spent ? Who pays the bulk of this amount of Rs. 52 crores ? The bulk of this amount of Rs. 52 crores which is spent on the Army is spent over the Muslim Army drawn from the Pakistan area. Now the bulk of this amount of Rs. 52 crores is contributed by the Hindu Provinces and is spent on an Army which for the most part consists of non-Hindus ! ! How many Hindus are aware of this tragedy ? How many know at whose cost this tragedy is being enacted ? Today the Hindus are not responsible for it because they cannot prevent it. The question is whether they will allow this tragedy to continue. If they mean to stop it, the surest way of putting an end to it is to allow the scheme of Pakistan to take effect. To oppose it, is to buy a sure weapon of their own destruction. A safe Army is better than a safe border. l

"It will be seen from this table that the burden of maintaining the Central Government is not only heavy but falls unequally upon the different provinces.

> *The Bombay Provincial Government raises Rs. 12,44,59,553; as against this, the Central Government raises Rs. 22,53,44,247 from Bombay.*
>
> *The Bengal Government raises Rs. 12,76,60,892; as against this, the Central Government raises Rs. 23,79,01,583 from Bengal.*
>
> *The Sindh Government raises Rs. 3,70,29,354; as against this, the Central Government raises Rs. 5,66,46,915 from Sind.*

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The Assam Government raises nearly Rs. 2 1/2 crores; but the Central Government raises nearly Rs. 2 crores from Assam.

While such is the burden of the Central Government on these provinces, the rest of the provinces contribute next to nothing to the Central Government. The Punjab raises Rs. 11 crores for itself but contributes only Rs. 1 crore to the Central Government. In the N.W.F.P. The provincial revenue is Rs. 1,80,83,548; its total contribution to the Central Government however is only Rs. 9,28,294. U.P. raises Rs. 13 crores but contributes only Rs. 4 crores to the Centre. Bihar collects Rs. 5 crores for itself; she gives only 11/2 crores to the Centre. C.P. and Berar levy a total of 4 crores and pay to the Centre 31 lakhs. This financial factor has so far passed without notice. But time may come when even to the Hindus, who are the strongest supporters of a Central Government in India, the financial considerations may make a greater appeal than what purely patriotic considerations do now. So, it is possible that some day the Muslims, for communal considerations, and the Hindus, for financial considerations, may join hands to abolish the Central Government."

"The Simon Commission found that this state of affairs was natural to India, and in support of it, cited the following figures of recruitment from the different Provinces of India during the Great War especially because "it cannot be suggested that any discouragement was offered to recruitment in any area ":

Province: Enlisted Total
Madras ... 92,340
Bombay ... 71,483
Bengal ... 59,052
United Provinces ... 281,143
Punjab ... 446,976
North-West Frontier ... 45,231
Balochistan ... 2,088

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Burma ... 18,673
Bihar & Orissa ... 41,552
Central Provinces ...15,007
Assam ... 15,124
Ajmer-Merwara ... 8,973
Nepal ... 58,904

Total ... 1,156,546

it will thus be seen that the distinction between Martial and Non-martial Classes, which was put forth for the first time in 1879, as a matter of principle, which was later on insisted upon as a matter of serious consideration by Lord Roberts and which was subsequently recognised by Lord Kitchener as a principle governing recruitment to the Indian Army, had nothing to do with the origin of this preponderance of the men of the North-West in the Indian Army. No doubt, the accident that the people from North-West India had the good luck of being declared by the Government as belonging to the Martial Class, while most of the classes coming from the rest of India had the ill-luck of being declared Non-martial Classes had important consequences. Being regularly employed in the Army, the people of North-West India came to look upon service in the Army as an occupation with a security and a career which was denied to men from the rest of India. The large number of recruits drawn from North-West India, therefore, indicates nothing more than this—namely, owing to the policy of the British Government, service in the Army has become their occupation and if people in other parts of India do not readily come forth to enlist in the Army, the reason is that Government did not employ them in the Army. People follow their ancestral occupations whether they like it or not. When a person does not take to a new occupation it does not necessarily mean that they are not fit for it. It only means that it is not their ancestral occupation"*

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*"It was, therefore, proposed by Sir John Lawrence that in organising the Indian Army care should be taken "to preserve that distinctiveness which is so valuable, and while it lasts, makes the Mahomedan of one country despise, fear or dislike the Mahomedan of another; Corps should in future be provincial, and adhere to the geographical limits within which differences and McMunn and Lovett, The Armies of India, pp. 84-85, quoted by Chaudhari. Let all races, Hindu or Mahomedan of one province be enlisted in one regiment and no others, and having created distinctive regiments, let us keep them so, against the hour of need..... By the system thus indicated two great evils are avoided : firstly, that community of feeling throughout the native army and that mischievous political activity and intrigue which results from association with other races and travel in other Indian provinces." **

"Whatever be the explanation, two glaring facts stand out from the above survey. One is that the Indian Army today is predominantly Muslim in its composition. The other is that the Musalmans who predominate are the Musalmans from the Punjab and the N. W. F. P. Such a composition of the Indian Army means that the Musalmans of the Punjab and the N. W. F. P. are made the sole defenders of India from foreign invasion. So patent has this fact become that the Musalmans of the Punjab and the N. W. F. P. are quite conscious of this proud position which has been assigned to them by the British, for reasons best known to them. For, one often hears them say that they are the 'gatekeepers' of India. The Hindus must consider the problem of the defence of India in the light of this crucial fact. How far can the Hindus depend upon these 'gate-keepers' to hold the gate and protect the liberty and freedom of India ? The answer to this question must depend upon who comes to force the gate open. It is obvious that there are only two foreign countries which are likely to force this gate from the North-West side of India, Russia or Afghanistan, the borders of both of which touch the border of India. Which of them will invade India and when,

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no one can say definitely. If the invasion came from Russia, it may be hoped that these gate-keepers of India will be staunch and loyal enough to hold the gate and stop the invader. But suppose the Afghans singly or in combination with other Muslim States march on India, will these gate-keepers stop the invaders or will they open the gates and let them in ? This is a question which no Hindu can afford to ignore. This is a question on which every Hindu must feel assured, because it is the most crucial question"[314]

Attestation of Dr Ambedkar views by Pakistani thinkers

Dr Ambedkar reached a conclusion in 1940 which proved absolutely correct by the subsequent events. What was true then is so, at present. This analogy is further confirmed after looking at what a Pakistani thinker has said on the same subject. Dr Amna Mahmood[315], an Assistant Professor of Political Science, in International Islamic University, Islamabad writes in her paper "*The Royal Indian Army, Evolution & Organisation:*

"The military power was the major source of British supremacy as a colonial power. But in India a different pattern emerged when an indigenous force officered by the British was used to colonise its own motherland and then its role was extended as the guarantor of the Imperial rule. As it was predominantly an army of natives officered by the British, therefore a special pattern of recruitment was followed to use the warrior potential of some of the classes and to ensure uninterrupted supply of the loyal manpower"

"The British established a unique type of civil-military relations in which principally the military was subordinated to the civilian government but at the same time they were supporters of their policies and acted as an instrument of

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[314] The book is available on internet.

[315] Amna Mahmood. Department of Politics & International Relations, Faculty of Social Sciences (F) International Islamic University. Post-doctorate University of North Carolina Wilmington, USA.Ph.D

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> *policy. In the absence of sovereignty the military was accountable to the HMG in London while operating in India as almost the equal partner of the civil government. Though the Commander-in-Chief was responsible to the Governor General but as a member of the Indian legislative member and sole administrator of the Indian Army, he was all powerful in military affairs. As the Indian legislature could exercise no control over the military strategic planning and expenditures, the military affairs were virtually out of bounds for the Indians, leaving the Governor General and the Commander In-Chief all in all in the military affairs. Even the Government of India Act 1935, which provided a semi-self government in the centre and provinces, kept the defence department under the Viceroy's control directly along with the foreign affairs.*

Dr Amna has indicated that the pre-partition Indian legislature being the Government of India Act, 1935 could exercise no control over the military's strategic planning and expenditure.

Is Pakistan's military, the successor of Britishers, tuned culturally to accept any interference in their strategy and expenditure by the civil authorities? This is an open question. The history of Pakistan from 1947 to 2025 suggests that the answer is negative. Former President of India Dr Rajendra Prasad[316], in his book '*India Divided*' written in 1945 and second edition released in June 1947 before partition printed in 1946 stated something which has proved wholly true now in 2025.

> *"The cost of defence has not been included in the above statements and it has to be considered whether this small*

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[316] Rajendra Prasad (born Rajendra Prasad Srivastava; 3 December 1884 – 28 February 1963) was an Indian politician, lawyer, journalist and scholar who served as the first president of India from 1950 to 1962. After the constituent assembly 1946 elections, Prasad served as 1st Minister of Food and Agriculture in the central government from 1947 to 1948. Upon independence in 1947, Prasad was elected as President of the Constituent Assembly of India, which prepared the Constitution of India and which served as its provisional Parliament. When India became a republic in 1950, Prasad was elected as its first president by the Constituent Assembly.

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surplus will be able to meet the cost of defence in the North-West Independent Muslim State. Prof. Coupland, whose sympathy for the Muslim League point of view is apparent throughout his book, comes to the clear conclusion that it is impossible for the North-Western Zone to meet the cost of defence. His conclusion may be stated in his own words :

> *' It appears then that the greatest difficulty of Pakistan and its gravest risk lie in Defence. If the probabilities discussed above are really probable, it would have to face the prospect of defending the NorthWestern Frontier without the help of Hindu India; and to do that on anything like the time scale as it was done before the war, even without considering the increased cost of modern armament, would be far beyond its powers. Even to raise a substantial fraction of the money needed would require such extra taxation on the one hand and such drastic cutting down of administrative cost and social services on the other as would greatly lower the general standard of living and not only render the backward masses of the people still more backward but doom them to that state for years to come. And that might not be all. Might there not be some anxiety as to the safety of Pakistan's Eastern Frontier too? In the earlier part of this chapter an attempt was made to state the advantages of partition as objectively as possible, and the examination of its disadvantages must be no less objective. What, then, is the conclusion to which the facts or the reasonable probabilities point in this crucial matter of Defence ? Is it not clear beyond dispute that Pakistan would not be able to maintain the security it has hitherto enjoyed as part of India ? Even the minimum necessities of defence would strain its resources to the utmost and hold up the social advancement of its people. For the rest it would have to take the risk'*

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In support of his views he has also quoted from a speech of Sir Sikandar Hayat Khan in the Punjab Legislative Assembly.

From 1947 to 2025, our human development index has been constantly falling. In the past Pakistanis were concerned about the security on the eastern borders. Now in 2025, we are fighting on both the sides of the border. He further stated:

A similar conclusion is reached by Sir Homi Mody and DrMatthai who write:

> *'India satisfies the requirements of an optimum unit for economic development in terms of area, population and resources more than any other single country in the world except the United States of America and Soviet Russia. . . . Division of India would weaken both Pakistan and Hindustan but the former would suffer more than the latter ... in respect of mineral resources, lacking coal and iron and ferro-alloys, the position of Pakistan in respect of both zones would be substantially weaker and she would lack the necessary mineral base for large-scale industrial development which is so essential for her future progress.'*

There is another aspect of the question of defence to which reference is made by Prof. Coupland which has to be further considered, particularly by the protagonists of Pakistan. If independent Muslim and non-Muslim States are established, each will undoubtedly maintain its own army, navy and air-force, which will be composed naturally of its own nationals. This will have the effect of considerably changing the composition of the personnel of the Army. Dr Ambedkar has pointed out that in 1856 just before the Mutiny the Indian infantry comprised not less than 90 per cent of its men from North-East India, U.P. and Bihar and less than 10 per cent from the North-Western Zone. In 1858 just after the Mutiny

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and as the result of change of policy due to it, the position was completely altered and the army consisted of 47 percent from the North-Western Zone, 6 percent from Nepal, Garhwal and Kumaon, and 47 per cent from North-East India, U.P. and Bihar. 'The distinction between martial and non-martial classes which was put forth for the first time in 1879 as a matter of principle and which was later on insisted upon as a matter of serious consideration by Lord Roberts and recognized by Lord Kitchener as a principle governing recruitment of the Indian Army had nothing to do with the origin of this preponderance of the men of the NorthWest in the Indian Army.'

(4) The modern tendency even in Muslim countries is to base politics and economics more and more on other considerations than religion. Whatever the Muslim League and the protagonists of Pakistan may say, there is no doubt that the Muslim states of the world today are becoming if they have not already become secular states, just like the Christian countries of Europe. The Question is whether Indian Muslims will be able to turn the tide of events and establish and maintain the state on any other basis in India.

If for the reasons stated above we exclude the Bengal industries from our calculation as falling mostly outside the Muslim Zone of Bengal the industrial position of the N.-W. and Eastern Zones as compared with British India as a whole appears to be still more unsatisfactory. The population of the Muslim Zones of Bengal and Punjab, and of the N.-W.F.P., Sind and Baluchistan constitutes 26.7 per cent of the total population of British India, but the number of industrial establishments Government, Local Funds,and others is only 13.9 percent and the number employed by them is only 7.36 per cent of that of British India, and as stated above the larger ones are Ordnance Factories and Railway Workshops

My conclusions based on Dr B.R.Ambedkar, Dr Amna and Dr Rajendra Prasad's analysis are:

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a. The army we inherited was disproportionate in relation to the total resources which came as part of Pakistan. The resources of army in pre-partition period were financed by the provinces who did not provide personnel (soldiers) to the army;

b. The army was never subordinated to the domestic legislature or, in other words, civil administration. The army was under the control of Governor General of India or the Commander In Chief; and

c. For strategy and expenditure the army was never subservient to any authority. They were independent.

In India, unlike Pakistan the situation was completely different. They had a proportionately lesser army as far as the personnel is concerned. Civilians remained in control. In Pakistan, civilians surrendered or were made to surrender after Liaquat Ali Khan. Pakistan inherited the dispute of Kashmir that led to justification of the size of the army and expenditure to be incurred on the army. Accordingly from 1947 to around 2000 Pakistanis used to compare military expenses, with a state seven times bigger in size and resources, being India. In that process, the conflict of the Cold War played a benign role and the USA and her allies supported Pakistan militarily and financially for their own interests. This all led to the establishment of an overpowering army in Pakistan.

Bengalis were fifty five percent of the total population. Their percentage in army personnel was highly disproportionate. The political leadership of Pakistan even including Mr M A Jinnah had particular views about the Bengali majority. Over-politicised Bengali masses were the '*Achilles heel*' in Pakistan. The tension continued for over twenty five years which hampered civilian rule.

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Fixed doctrines

The Royal Indian army was trained to decide its strategy without any consultation of civilians.This habit, which was ingrained by the colonial masters, became a roadblock and the habit for the following year leading to absence of cohesive relationship between civilians and the army. In the pre-partition period the safety of the British interest and the empire was the prime role. After partition following 'doctrines' emerged:

a. *Security against Indian aggression;*

b. *Movement for the liberation of Kashmir;*,

c. *Custodian of two-nations' theory in sub-continent'; and*

d. *Defender of faith against communism.*

These doctrines, some of which are totally justified, were made the sole objective of the state without considering whether or not the people or the resources of the country could sustain or bear the same. These pre-emptive assumptions, at time appeared as roadblocks for a better economic working model for the state. The first dissent came from Bengalis so they were separated or left. Post 1971, there was a chance to demonstrate civilian supermacy. But Bhutto failed. Civilian institutions got weaker day by day on account of actions of the civilians from 1970 to 1977. Which lead to complete dark period of Zia Ul Haque rule from 1977 to 1988. After that the balance of power between army and civilians remains an unsettled question. It rotated in various forms and ended up in almost an economic bankruptcy by 2021. During that period Mr Nawaz Sharif had disputes with the army three times. But in 2024 his position is different.

Pakistan's geographical location is an 'asset' as well as a 'liability'. It suited the USA and her allies to use the land of Pakistan for spying against the USSR. Pakistanis are aware of the air force base in '*Badaber*' near Peshawar which was used against the

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USSR. One day Mr Khrushchev[317], the USSR leader warned Pakistan to stop the same, otherwise the whole of KPK would be made into rubble. The USA nurtured the Pakistani army with technical, financial and strategic support due to which it emerged as the largest and most trained army, loyal to imperialists/ non-communist blocs in this region.

Since the USSR was a communist state therefore the ingredient of religion was ably placed in the recipe. As a result Pakistan army, as an institution became a force which was much larger in size, competence, power and resources than all other national institutions combined. No political leader has ever been able to handle the army properly since 1948. Liaquat Ali Khan, Bhutto, Nawaz Sharif and Imran Khan were also not the exceptions. The legacy described in the earlier paragraphs reveals that there is need for co-existance with equal terms, unlike other countries, as we cannot erase our history and settled mindset.

Notwithstanding the same, if there is any institution that can be given the reins of Pakistan, in crises, it is the army as a last resort; for protecting borders and people within the country otherwise there could be civil disobedience. It is a fact that civil institutions have failed in many sphere. I am convinced that in the present situation security within the country cannot be guaranteed without the support of the army. There is a counter argument that no such institution has ever been allowed to nourish. In my view this is a *'chicken or egg first'* dilemma and both sides have their valid plausible arguments.

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[317] Nikita Sergeyevich Khrushchev (15 April [O.S. 3 April] 1894 – 11 September 1971) was First Secretary of the Communist Party of the Soviet Union from 1953 to 1964, and Chairman of the Council of Ministers (premier) from 1958 to 1964.

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After the separation of Bangladesh, Khan Abdul Ghaffar Khan[318] said:

> *'Yahya Khan, an honest Pathan was a fool who conducted a free and fair election; and Pakistan was divided'.*

In the post 1971 era a civilian Mr Zulfiqar Ali Bhutto established the political wing in the intelligence establishment. Now there are complaints against the role of that wing. The primary question is who established that wing? If

> *'ensuring that political activities and elections are held in the interest of the security of Pakistan'*

is the terms of reference then every person in-charge is entitled to interpret 'the sentence' and design the strategy, which is his duty, in his own way. The most popular leader of Pakistan (Imran Khan) at the moment is questioning the interpretation.

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318 Khan Abdul Ghaffar Khan. Abdul Ghaffār Khān February 1890 – 20 January 1988), also known as Bacha Khan ('King of Chiefs') or Badshah Khan) was a Pashtun independence activist, and founder of the Khudai Khidmatgar resistance movement against British colonial rule in India.He was a political and spiritual leader known for his nonviolent opposition and lifelong pacifism; he was a devout Muslim and an advocate for Hindu–Muslim unity in the subcontinent. Khan strongly opposed the proposal for the Partition of India into the Muslim-majority Dominion of Pakistan and the Hindu-majority Dominion of India, and consequently sided with the pro-union Indian National Congress and All-India Azad Muslim Conference against the pro-partition All-India Muslim League. When the Indian National Congress reluctantly declared its acceptance of the partition plan without consulting the Khudai Khidmatgar leaders, he felt deeply betrayed, telling the Congress leaders "you have thrown us to the wolves."] In June 1947, Khan and other Khudai Khidmatgar leaders formally issued the Bannu Resolution to the British authorities, demanding that the ethnic Pashtuns be given a choice to have an independent state of Pashtunistan, which was to comprise all of the Pashtun territories of British India and not be included (as almost all other Muslim-majority provinces were) within the state of Pakistan—the creation of which was still underway at the time. However, the British government refused the demands of this resolution. In response, Khan and his elder brother, Abdul Jabbar Khan, boycotted the 1947 North-West Frontier Province referendum on whether the province should be merged with India or Pakistan, objecting that it did not offer options for the Pashtun-majority province to become independent or to join neighbouring Afghanistan.

After the Partition of India by the British government, Khan pledged allegiance to the newly created nation of Pakistan, and stayed in the now-Pakistani North-West Frontier Province; He was awarded Bharat Ratna, India's highest civilian award, by the Indian government in 1987. Following his will upon his death in Peshawar in 1988, he was buried at his house in Jalalabad, Afghanistan.

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Tomorrow, the interpretation may change and the same leader may agree. This is the simple reality of Pakistan's politics and the army. Except a few, all politicians are always inclined to take a shortcut route through Rawalpindi, and remain divided, therefore they are the people to be blamed.

The public of Pakistan, since inception at least after 1948, is aware of this balance of power. They do not like it and have proved the same constantly in all the elections, whatever the official results may be. If we look at some of these doctrines and those of rightist parties of Pakistan, especially Jamaat Islami, then it appears that there is some strange commonness. It is so, as army dictators, not having people mandate present abstract reasons for their rule. Such as '*Islamization*' by Zia Ul Haque. For political parties like Jamaat Islami and other religious elements this appears to be shortcut to enter the corridors of power. But people have rejected the same in all the elections held from 1948 to 2024 and will always do that.

Now, there are three segments in Pakistan's politics. Firstly there are Islamists. They can never succeed at the ballot box as they are confused people. Therefore they inherently support dictators. For them Ustan Daman said:

> '*Mere mulk de do khuda,*
> *Laa ilaa te marshal law.*
> *Ik rehnda ae arshaan utte,*
> *Duja rehnda farshan utte, Ohda naa e Allah mian,*
> *Ehda naa ae general Zia.*
>
> (My country has two gods. One in the skies and the other martial law. One is called 'Allah', the other Zia).

Second are remnants of past liberal forces. These are now extinct breeds. They have no representation in politics and the parliament. They had been severely prosecuted from 1951 to 1970 after which ZAB hijacked half of them. Despite all their shortcomings there are still sparks in the ashes. These people are

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the only force who would ultimately balance obscurantism with much needed secularism in Pakistan's society.

Then there are middle order batsmen which include Bilawal Bhutto, Nawaz Sharif and Imran Khan. All these people have public support but they came to power only when their nomination form as the 'Prime Minister' is approved by Rawalpindi and countersigned from Washington. I do not agree that there is any possibility of an immediate reduction in the role of the army in politics. The Prime Minister will always be a person having the blessing from Pindi. Nevertheless there has to be a gradual transition towards more civilian authority as the economic condition of Pakistan cannot sustain continued tension and uncertainty.

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6

Experiences with the Governments

Caretaker Finance Minister Sindh-2013

Induction

On the evening of March 29, 2013, I received a call from the President House, Islamabad and was informed that the President desired that I should be part of the caretaker setup of the province of Sindh. This caretaker setup was being formed in accordance with the Constitution of Pakistan for undertaking the election on the completion of five year's rule of the Pakistan People's Party in 2013.

At around eight o'clock I received a call from the then Governor of Sindh Dr. Ishratul Ebad Khan who told me that I have been selected to take over as the Finance Minister in the caretaker set up for Sindh. I informed him that, in principle, I agree, however I will have to seek permission from my family, especially my mother, my mentor Dr Adib Rizvi and my firm A.F. Ferguson & Co. The Governor agreed and asked me to contact him in the morning.

The following morning of March 30, 2013 after getting the consent from my office, I went to Dr Adib at his hospital at around two p.m. When I reached the hospital, I saw that my name is being flashed as the Finance Minister in the caretaker cabinet of Sindh. Dr Adib asked me to call Dr Ishratul Ebad Khan. He informed me that my name has been confirmed and approved by the caretaker Chief Minister of Sindh Justice (R) Zahid Qurban Alavi[319] and it would be the desire of all 'concerned' that I should join for the said three to four months. When I reached home my mother asked me to refuse the offer as she was against accepting

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[319] Zahid Qurban Alvi. Former caretaker Chief Minister of Sindh

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any government post or job. She was adamant on that subject. I had to involve my wife, Dr Adib and Kishwar Baji to persuade her to agree. She agreed reluctantly.

The only sign of a Minister

I was informed that the oath taking ceremony will take place in the Sindh Governor House, the following evening, at around five p.m. I went to Governor House with my wife Aasma and my sister Tahira. The caretaker Sindh cabinet took over oath by the Governor. After the ceremony, when I got out of the Governor House, the protocol of the Governor House told me that I had been allocated a government vehicle with a national flag. There were cars and drivers equal to the number of ministers sworn in. I asked that person, who I think was the Chief of Protocol of the Governor House, that I do not want a government vehicle with the national flag. For one moment, he was shocked. He warned me of security and other concerns, if such a car is not used. I asked him not to worry and I returned home in my personal A.F. Ferguson & Co. car.

The protocol people thought that the real reason was my lack of knowledge about protocol procedures, not my philosophy of life. Throughout my tenure, I did not use the official car. My reason was quite simple: if one has a personal car then there is no need to have an official car. Furthermore I was more comfortable with my private driver then the new person, being an official driver. It is my personal view, that the availability of official cars for the minister and other government posts be abolished.

Sitting on peon's bench

I was assigned the role of the Finance Minister. The next morning, my driver, Shabbir, did not arrive due to some personal reasons. I was tense and confused on account of the new role. I woke up at seven a.m. instead of my regular time of nine a.m. I did not know where I had to go. I took my car and drove to Tughlaq House, the Secretariat of the Sindh Government. I

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considered that all the ministers have their offices there. At the gate of the secretariat, they did not allow me to enter. I told them that I have been given an oath as the Finance Minister and I have to take charge. The gatekeeper, opened the gate, but he was not confident. I went inside the building and asked for the Finance Department. The liftman informed me that the Finance Department is not located in that building. That office is located in an adjacent building called A.K. Lodhi Building. I returned from the secretariat and, at that time, the security there were almost sure that I was the wrong person.

I did not know the way to A.K.Lodhi Building as the road outside the secretariat is one way traffic. I roamed around in that area for around five minutes then, after being totally confused I asked the gatekeeper of the Income Tax Building, which is opposite the secretariat building to let me know the location of the A.K. Lodhi Building. He guided me and I entered A.K. Lodhi building where again the security did not allow me to enter. I got out of the car and informed them about my role. They reluctantly agreed, however they did not allow me to park the car allocated for the Finance Minister. I had to park the car in ordinary parking. There I realised the status and prestige of the car with and that without a flag. After going through this ordeal, I am convinced that a criminal can get into any government building if there is a big car with a flag. This is our culture.

I entered the building and asked a person about the office of the Finance Minister. It was on the first floor. I reached there and told the peon that I have taken oath as the Finance Minister and I wanted to take charge. He told me that he has not been informed and the then Secretary Finance is out of the office therefore he cannot allow me to enter the office. He asked me to wait outside on the bench allocated for peons, definitely assuming that I am not a Finance Minister.

I sat down there for around ten to minutes and then decided to look for alternatives. A person who appeared to be a senior official asked me to go back to the Civil & General Administration

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Department located in the Secretariat. I again went to the Secretariat building at Tughlaq House. By that time, on account of media coverage the security had some clue. Accordingly, in the second attempt secretariat's security allowed me to enter the secretariat without any fuss. I went to the C & G department and met the Secretary C&G Mr Naveed Kamran Baloch, a very nice man. He asked me to wait there. He contacted the Finance Secretary and informed me that the Finance Secretary will reach office in fifteen minutes. After around fifteen minutes, the Finance Secretary called Secretary C & G and asked me to come to A.K. Lodhi building to take over the charge. I went there again. At that time, from the road to the office, there were around ten to fifteen people waiting for me at various places. This is Pakistan.

The purpose of describing this ordeal is not to show any annoyance or misery. It is to demonstrate that if a person with a 1300 car reasonably dressed cannot enter the civil secretariat without hassle then how our poor people travelling in public transport can approach any civil servants for the redressal of their problems. When I went for the first time to the secretariat the security had informed me that my car could not be allowed to be parked. Furthermore I would have to wait for around half-and hour to an hour to obtain the permit to enter. The Civil Secretariat of Sindh is almost similar to an *'Autaq'* (meeting place) of a wadera (feudal) where nobody can enter without the blessing of the wadera. This is not a political or ethnic issue. It is a cultural issue.

There is no realisation that persons in the secretariat are civil servants not officers. However they do not realise that this is like a house of cards. Whenever one pillar will move whole building, which is based on exploitation through feudalism, would collapse. In my view that time is not very far. Feudalism, in my view, is a mindset. A peon can also be a feudal in his place. The supervisor of the sweeper is a feudal in his position.

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Having settled by around 11.30 a.m I asked my official Secretary to let me know what I had to do. He was shocked. He asked me to take rest as it was the first day and I had been roaming around for over two hours. On my insistence, he led me to my room. It was a very reasonably arranged room, unlike other government offices. It was like the office of a CEO. It was so, as Syed Murad Ali Shah, who was the earlier Finance Minister had designed the whole secretariat of the Finance Department in a modern way.

No need to read the file

The person designated to me as my personal secretary reluctantly agreed to work and placed before me some files for which approval was required. I started reading the files. I observed that he looked disturbed. I asked him the reason for this reaction. He told me that files are not to be read by the Minister. It is only the concerned officer or Secretary Finance who knows the details and contents therefore it would be a waste of time if the Minster reads the file without having a briefing from the concerned officer.

Powerful or powerless

It is my observation that, in the system, the most helpless or powerful, as the case may be, is a Minister. He completely helpless if he is a reasonable or honest person as it would be almost impossible to obtain a consensus, on any decision, of the whole team from the Senior Clerk to Secretary Finance. If the Minister tries to convince juniors to reach a consensus then their apparent conclusion will always be that in that case the Minister has some personal interest. There is no concept of a 'selfless' decision. Even if it is proved that there is no personal interest then it will be wholly assumed that there will be some conflict of interest. Thus there is no point in disagreeing with what has been written by the lowest person in the cadre. There is a huge trust gap. Thus an honest minister is the most powerless person. If the Minister wants to be a powerful man, which he is in most of the cases, then by force, threat or compulsion, it is to be ensured that from the clerk to the secretary finance the 'notings' are what the

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minister wanted. Subordinates do whatever is ordered and the reward in return is proportionate corruption by all the people in the chain. If subordinates do not agree then they are to be transferred or suspended. This is how Pakistan is run. The system is simple and straightforward.

Change of portfolio

I started as caretaker Minister of Finance and ended up as Minister for Revenue & Excise. This is an important event in my life. It changed my mindset about power politics in Pakistan. One day, Chief Minister Justice(R) Mr Zahid Qurban Alvi called and informed me that a very relevant political person in Pakistan wanted to meet me at his residence on the following day. It was Sunday the next day. The time arranged was four o' clock. Since it was Sunday therefore I drove the car and went to that residence. It was a pleasant meeting with that relevant person for fifteen to twenty minutes. He very politely asked me that it is his desire that I should leave the charge of Ministry of Finance and that I would be assigned some other portfolio.

I replied that I will think and revert back in the morning. Next morning, I went to the Chief Minister and presented my resignation.He agreed that it was not appropriate and decent to change the portfolio after two months when only a month or so was left in the tenure. He requested me to stay in the provincial cabinet. He offered me any other portfolio as desired by me. He suggested that I should take up the education portfolio. I informed him that I came only to serve the country and I will be more than happy to resign. Justice Sahib was an extremely nice person. He informed me that my departure will cast doubt on his leadership. I asked him to let me think about it and give me time till next morning.

The next morning, I went to the Ministry of Finance. The senior people in the Ministry assured me of their support however they advised me to take up the portfolio of Revenue & Excise if I wanted to continue. I took advice from my mother, Dr Adib and

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Justice Sahib and decided to take up the Ministry of Revenue & Excise.

Now in 2025, after having extensive interaction with the government, I am convinced that persons like me, were unsuited for the post of the Finance Minister only for the reason that this Ministry deals with the disbursements and I was not ready to spend a single penny where I knew that the funds were properly used. In the government accounting 'emphasis' is on documentation whereas I believed that actual delivery of services for the masses should also be taken into account whilst disbursing the government money. I am not properly educated in statecraft. I am convinced that I was a misfit for the job.

Minster for Revenue & Excise

The next day, I took charge of the Ministry of Revenue & Excise. This Ministry deals with the Board of Revenue, the land record of the Province and Excises which includes excise on liquor. For the last month as caretaker I was in-charge of the availability of liquor to the (non-Muslim) residents of the province of Sindh.

The office of that ministry is located in the Sindh Assembly building. It was good for me, from another angle, as two of my friends, who were also the caretaker Ministers used to sit in the same building. They were Mr Mahmood Mandviwala[320], the Minister for Law and Justice and Prison and Dr Junaid Ali Shah[321], Minister for Health. I, Mahmood and Junaid represent the people who are considered successful in their careers and have achieved the highest acclaim in their respective fields. All three of us have firmly decided that we will abstain from any public office in future as it is nothing, but frustration. We all, however, consider that this is also not the solution. Something has to be done.

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[320] Mr Mahmood Mandviwala. A close friend and caretaker Law Minister of Sindh

[321] Junaid Ali Shah. A close friend and caretaker Health Minister of Sindh

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Unlike the general perception, the senior officers of the Ministry of Finance, Government of Sindh, I dealt with, were competent and educated people. I used to think why such people are not able to deliver the services desired. Is it the issue of corruption or competence? In my view, the stalemate does not exist on account of financial corruption or competence of any particular person. It is the overall 'intellectual corruption' of the system of state which we have adopted and consolidated. We inherited a colonial system which was designed to exploit the people of India with the help of some local touts to fulfil the economic and political objectives of the empire. In fact we never got independence. Only the form was changed, not the substance. The empire has been replaced by urban and rural feudals.

Is there a shortage of funds?

Let me admit that I could not do anything for the betterment of the people of Sindh during my tenure as the Provincial Minister of Finance, except that I did not spend a single penny which was not justified. It is relevant to discuss why there is no delivery by the provincial governments who are there to provide basic facilities to the people of the country.

When I was the Finance Minister in 2013, the total size of the budget of the Sindh government was around Rs 670 billion. There was no shortage of funds. The problem is equitable distribution amongst various districts and the output from the so-called development spending. Development expenditure at that time was around one third of the budget being around Rupees two hundred and fifty billion. When I joined in the month of April around seventy percent of that sum was unutilized and the same was to be spent by June 30, being the end of the government's financial year. It is my view that tangible results do not arise from these so-called development expenditures for the reason that there are extraordinary discretionary powers to the Chief Ministers of the Provinces for allocation of funds without any overall planning at the provincial government level which are to be lined up with a national economic plan.

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After the 18th Amendment and consequent revision of National Finance Commission (NFC) award, Chief Ministers are more relevant for the common man than the Prime Minister. Under the present system the Prime Minister collects money for the Chief Ministers to spend without any accountability. Development expenditures are necessary for all governments. However, the problem lies in the priority for having a particular scheme. For example, do we need funds to repair the road for the SITE industrial area or the said money should be used in developing a new industrial zone in a remote place that can never have the inertia for having that zone?

Another example is whether or not we should have a University in every district or we should have sufficient funding for the existing universities. It is the utmost desire of the bureaucrats to spend on 'bricks and mortar' rather than developing human capital. I assist NED University of Engineering, Karachi. This is the oldest university of engineering in this part of the world. The funds allocated to that university are barely able to meet the establishment expenditure and there are no funds left for repairs and maintenance and research and development. Both the campuses of the university look like deserted places.

There is a need to improve the quality of our universities, not their numbers. Foreign education and fee remittance for the same be limited to cases of specialisation, not available in Pakistan. For all other courses, rich or poor, one should study in Pakistan. Through a notorious anti-people gang up, which includes me, the well-to-do people of Pakistan rely on western universities for their children. Accordingly, nobody is interested in improving our domestic universities.

Planning & Development department

It is my experience, after actually working as a Minister that unlike the general perception, people of Pakistan are governable, like any other state, but the governors are intellectually

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dishonest. How can we have intellectually honest governors? The answer is simple. The governors should be those who do not desire that post. Governorship should be a 'responsibility' not an 'authority'. There should be very strong surveillance of the wealth of the people in power. This was earlier called '*Living beyond means'*.

Whilst entering Kufa after being designated as the ruler Hazrat Ali (AS) asked the people to notice the clothes and mode of transport being used by him. If on return they find better clothes or mode of transfer then it would mean that there was improper governance. The quality of government is to be measured by not counting the miles conquered but the justice delivered to the people. As otherwise, Alexander the Great and Changiz Khan had conquered almost the whole civilised world at that time. Mr Kofi Annan in his report has said that the best rule in the world was the four year rule of Hazrat Ali (AS). [322] (36th to 40th Hijri) The criterion was justice and care for poor.

Pakistan cannot economically develop unless there is very strong coordination between provinces on the matter of economic planning and development. This does not mean reversing the devolution made by the 18th Amendment. What is required is a national economic plan where all the provinces are the partners as there is no restriction on changing residences in between the provinces. Thousands of people move from KPK, Punjab and Baluchistan to Karachi. Accordingly no economic planning can be undertaken unless whole Pakistan is taken into account. Pakistan cannot achieve any sustainable economic development unless we design an economic development plan for another fifty years. This means a practical plan, like the earlier four five year plans, we had in the 60s and 70s.

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[322] In 2002 the United Nations Committee on Human Rights under the chairmanship of its Secretary General Kofi Annan issued a historic resolution in a 160 pages document "The Caliph Ali Bin Abi Talib is considered the fairest governor who appeared during human history (after Prophet Muhammad)".

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On the basis of my two month's tenure as the Finance Minister of the province it is my firm view that one third of the budget of the province is used without any planning. It is actually a waste of money. P&D is a world, in itself, and people in P&D are never made accountable for the irrationality of undertaking a project.

Accountability agencies attempt, in vain, to locate the financial corruption in undertaking a project. They very conveniently ignore the intellectual corruption that is made in conceiving and approving various projects. An obvious example for the same was the *'Pakki Pakkai Roti'* project by the Bhutto government or *Yellow Cab* scheme by Nawaz Sharif. The whole investment in Chunian/Nooriabad went into drains whereas SITE in Karachi that has the natural inertia for industrial growth has been ignored and industrial plots are being used for purposes, such as Madrassahs not industries.

Employment only for political purposes

'Ghost Employee' means an employee who is not there at all but shown as an employee for financial and legal purposes. This is a serious problem, however in Sindh, this is not the major issue. The problem lies with actual employees who do not perform the duty assigned. Politicians, including MQM, get jobs for the people for political benefit and are not bothered whether such persons actually attend their jobs or not. This is the biggest problem of Pakistan, especially Sindh. I observed during my tenure that a very large number of primary school teachers do not come to schools. I had a very interesting episode during my tenure. There is an office in city court Karachi from where stamps and other judicial papers are sold. During my tenure, I visited that place and noticed that the building is around one hundred and fifty years old and apparently not repaired for a long time. The Inspector of Stamp in-charge of that office had not attended the office for over a year but he remained posted there on record. I am sure that the standard and quality of education in Sindh will improve, by at least fifty percent, only if all the teachers attend the classes for eight hours for which they are paid for. The same

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is the case of doctors in government hospitals. This is a simple question of governance. However, very strangely the society at large is not concerned with this subject. It is so, as we have erroneously decided that services cannot be provided by state run institutions without realising that basic facilities of education, health and transport for common man, in all jurisdictions, even in the USA, are run by the state.

Provincial Finance Commission

Intellectual dishonesty is not limited to persons. It is often institutionalised for political expediency. As Minister Finance of the Province of Sindh. I was able to observe the institutional corruption in the structure and primary assumption of the Provincial Finance Commission (PFC). Majority of Pakistanis do not know the significance of PFC. They only talk about the National Finance Commission (NFC) award. In my view, NFC is meaningless unless there is a proper local body system and an equitable PFC award. PFC is the award of the Provincial Finance Commission for allocation of resources of the province amongst districts. I as Minister of Finance asked the composition of the PFC in Sindh and the latest applicable award, and its underlying assumptions, but could not find a reasonable answer.

PFC award distributes the resources of the province between different districts. Such distribution is made after accounting for various factors such as population, level of development etc. There has not been any revision in such awards over one and a half decades. Ninety percent of the issues of Karachi will be resolved if there is a proper PFC for the province of Sindh. This is not a subject of urban and rural Sindh. This subject relates to equity and justice. Hazrat Ali (AS) said that the government can be run without faith however the same cannot be run without justice. These matters are sowing discontent in the minds of people of Karachi. The same happened in the case of the then East Pakistan which became Bangladesh as there was lack of trust between the people of two parts of the country on the matter of allocation of finance. I am the only person in the

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country who has seen this matter from a practical side. It is so, as the Finance Ministers of Sindh are always from the rural areas not from any urban centre. I was an exception, maybe by mistake. As a Finance Minister, I frequently used to receive calls from Karachi Municipal Corporation that they had no funds to pay the salaries of their employees.I had over rupees one hundred and fifty billion unspent however, PFC stopped me in doing reallocation.

Province's right over natural resources

An important matter which I took up as the Finance Minister was the matter of allocation of natural resources. In my view, under the Constitution of Pakistan, the province that produces a particular natural resource is entitled to use the same within that province, subject to certain conditions. There is a need to examine that matter in relation to the Province of Sindh for natural gas. If there is an allocation of gas equitably then there will be no shortage in Karachi for industrial and other use. I wrote a letter as the Finance Minister to the Federal government to review this matter. As expected, there was no reply and my tenure finished.

Over centralisation

There is a huge difference between the capabilities of the people in the Finance Ministry at Karachi and the districts where such resources are actually used. Like Islamabad, there is complete centralization in Karachi in the case of the provincial government. The human resources quality in Karachi is reasonable, as opposed to pathetic in the districts, as everybody competent wants a posting in Karachi. The system has been designed in a manner that there is no devolution of power and whole authority lies with the Chief Minister based in Karachi.

White wash the street walls in Karachi

One day, I called my Secretary Finance and asked that as we had adequate funds, then why we should not use such funds for '*white*

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washing' the walls all across the province which were filled with filthy and obscene wall chalkings. He agreed with the proposal however he observed, as a matter of wisdom, that such an action would provide a 'clean white board' for further wall chalking. I asked the Ministry of Interior and the Inspector General Police whether they can assure that once the walls are cleansed then there would be no more wall chalking. Their answer was negative. There was no valid reason for this helplessness. I dropped the idea and realised that civilians are not able to govern themselves by even keeping their walls clean. Nobody can dare to do wall-chalking on military premises. This observation should not be ignored. If we cannot assure as a civil government that there is no wall-chalking on civil properties, then how can we ensure that there is no organised crime in the province. This is the real breakdown of the state. Civilians are leaving a vacuum in the society which is being naturally filled by a more organised institution. They should not be blamed.

Secured Green Zone of Karachi

In a Provincial Cabinet meeting, also attended by all senior officers including Inspector General Police of Sindh, there was a long debate on the law and order situation. I observed that the police department was complaining about the lack of resources such as personnel, equipment etc. I intervened and asked the Chief Minister to inquire about the shortage of funds. IG who was a very refined and educated person asked for some extra allocation for refurbishment and development etc. The Cabinet agreed.

I suggested an innovative proposal for improvement of law and order in the business distrct of Karachi. I stated that an area of four square miles in central Karachi, is the nerve centre of Pakistan business where around eighty five percent of the country's commodities are traded. This area is between McLeod Road, Lawrence Road and Mauripur Road roads. These four square miles could easily be placed under complete camera surveillance and expedient delivery of security. The IG very

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candidly said this is not feasible. I was not able to understand the response and was completely shocked. After the meeting, I called the IG and reiterated my suggestion. He said that our tenure was limited and the person who would join, after the election, will not agree with what was being said. I said that I am ready to take the risk as CM was with me. But he declined very politely.

It is my conclusion there is no shortage of funds, it is the lack of will. There is a very high level of intellectual gap as the Finance Ministers, who always belonged to the rural areas, do not have complete knowledge and interest in the improvement of Karachi. Furthermore, a section of businessmen, in those areas, do not want rule of law as any proper surveillance would lead to recording, monitoring and documentation of businesses which they do not want. I have come to the conclusion that as a Pakistani we are intellectually corrupt. Loss due to financial corruption is nothing compared to that.

Land Record

The Ministry of Revenue is actually the Ministry of Land. It is the record keeper land of the province of Sindh. This Ministry is also responsible for allotment of Sindh Government's land. In accordance with the generally agreed principle, whilst notifying the Ministry of Revenue, the power of allotment was not devolved and it remained the sole prerogative of the Chief Minister. I enquired about the reason. The answer was simple. Over a very long time, no Chief Minister of Sindh considered any person appropriate to be given the charge of the Ministry of Revenue as far as allotment of land is concerned. This reveals the kind of governance and the trust with which such power is exercised.

The building of the Board of Revenue Sindh, which was located beside the High Court, which has recently been demolished was a debilitated monument. Again like the Ministry of Finance when I visited that building, without any intimation, I was not allowed to enter. After persuasion they allowed me to enter but did not

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allow parking of my car at the places marked for senior officials. This episode reconfirmed the strength and authority of a small Pakistan flag on the vehicle.

As usual, the Senior Member, who is the head of Board of Revenue, was not available as he was busy in some meeting somewhere else. Since I had time, I tried to look into various sections of that building. There was a wooden staircase that must have been a piece of art at one time. However, it was fully debilitating and I was advised not to visit the first floor as such stairs were not safe and the ceiling of the rooms on the first floor could collapse. I had not seen a worse office than that in my life. I went to the record room where the record keeper, who was sitting outside the record room, for lack of space informed me that there is no possibility to locate any record as they are in the process of digitization of records, for which records have to be sent to Hyderabad where such a task was being undertaken.

Project Office

After looking at that building I wondered about the manner in which our bureaucrats, in such a lucrative ministry, would have been working. There seemed to be a missing link. Subsequenltyy following a very inquisitive dialogue it was revealed that there is another office called the Project Office in Clifton close to Ziauddin Hospital near Bilawal House. I decided to visit that office. When I went to that office I was again flabbergasted. The office was almost empty except, for one very nice room of the Project Director, who was a very nice and educated man. The building, furnishing and equipment at that office were marvelous. The main attraction was the Conference Room which had a capability to accommodate over forty people. The seating arrangement and facilities including IT infrastructure was better than the offices of multinationals. I have been to many Board Rooms in Pakistan and around the world. This was the best conference room I had ever seen. I do not know whether such a facility is used fully or not. However during my tenure I used the same for a meeting with the task force I constituted on the matter

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of provincial revenues. This means that there are now two characters of the bureaucracy. They have arranged good offices for themselves; however, they demonstrate a pathetic environment in places used for public service. This is a conspiracy against Pakistan.

Visit to Karachi Jail

My friend Mahmood Mandviwala informed me that he had chosen the Ministry of Prison specifically for the reason that he wanted to see the misery and the plight of the jail prisoners in Sindh. He informed me that, after his tenure, he would like to devote his future life, on this subject, as what he has seen is completely inhuman. Once he took me to Karachi Central Prison which is now located in the centre of the city. The condition was pathetic. As a Pakistani we make sure that there is a continuous exploitation without any empowerment for the masses. A jail, is a jail, only for the poor. It becomes a five star hotel if the inmate has 'resources'.

Summary to allow import of liquor

The Ministry of Excise deals with liquor also. There is no import of liquor in Pakistan. Liquor is banned for Muslims, however it is available to non-Muslims on the basis of a licence issued by the Ministry of Excise. So the Minister for Excise is the liquor king of the province. Bulk of Pakistanis, especially well to do people, who are the major consumers, do not use domestically produced liquor. They use imported liquor which is smuggled or provided by some consulates in Karachi. I was told that daily consumption of imported liquor is over twenty million per day in Karachi's post areas of Clifton and Defence alone.

I thought that it would be a good idea to allow import of liquor and charge reasonable excise duty on the same. So I asked the Secretary Finance for a summary to the effect that imported liquor be allowed and a reasonable excise be charged. After some time, the Secretary came back to me and said that he totally

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agreed with my suggestion however he would not like me to write this summary. I asked for the reasons. He said that within hours of this summary the newspaper belonging to a religious party, after illegally obtaining the copy of this summary which he regularly did, would place the headline that:

> '*Aik Shia Minister nay Sharab halal kar di*'
>
> (One Shia Minister allowed liquor in the country).

After this there would be serious danger to my security. He asked me that if I still insisted then he might alter the summary. After one week, he came back with a revised summary which was very confusing containing verses from Holy Quran and *Ahadees* and somehow brought the subject which I wanted. I signed the summary but, as expected, it was not approved. It may be lying somewhere in the Chief Minister's office.

One day when I was returning from the office I found my peon and clerk making a list and comparing it with something. I enquired about the activity. After a lot of persuasion they disclosed that it was a list of gifts of '*Black Label Whiskey*' cartons for the friends of the ..... I told that I am the Minister and there is no such list of gift like this. They laughed and effectively ignored me. It is important to note that this quality is imported.

Counter for registration for stolen cars

There is a counter where motor vehicles are registered in the civil secretariat in Gulshan-e-Iqbal. There was immense pressure for posting on various counters in that office. Almost all of which were for allotments of windows dealing with stolen cars and vehicles with tempered number plates. The window was so lucrative that even one or two weeks' postings were taken as enough. I got so frustrated that I asked to close that window and bring in an online system. But I failed, as the Cabinet was not ready to take this policy decision. I was told that ninety percent

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of the heavy vehicles in interior Sindh are either not registered or they have passed through that window.

A Lady MPA from Lyari

One day a young lady MPA from the Lyari area entered my office and informed me that she belonged to the Uzair Baloch group. She asked me for the appointment of certain people. I remained extremely calm, unlike my regular instance. This was a divine help. I told her that I would like to see the case. She replied

'Mairay Aadmi ko tum na nahi kar saktay'

(You cannot say not to my people).

Computerised land record

I was told that all the land records of Sindh have been shifted to Shahbaz Secretariat at Hyderabad. I asked my team that I want to go to Hyderabad to personally see the status. I travelled in my own car. However as I used to cross one police station one or two police mobiles with over six people started accompanying me. By the time I reached Hyderabad, there were over five such mobiles. I asked why there are so many mobiles. The answer was simple and straightforward. Every police station has been instructed to accompany the Minister.

In Hyderabad I found that almost the whole of the land record has been computerised. Nevertheless, whenever somebody wants a record, which is not required to be shown to the common man, the standard answer was that the same had been burnt on the day of assassination of Benazir Bhutto on December 27, 2007. The quality of product and the input was reasonably good however it was just a memorandum record. Everything else is still in the hands of Tapedars, Mukhtarkar or Patwaris as we call them.

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In summary, I observed that the problems are soluble however firewalls have been intentionally created in the last seventy seven years against elimination of intellectual corruption. Politics and establishment is effectively the hostage of that system. This does not include financial corruption as unlike the general perception, that is not the main cause of problems in Pakistan. The main cause is lack of trust over institutions.

Rehabilitation of Abbas Town Blast victims.

The March 3, 2013 Karachi bombing was a terrorist attack that struck a predominantly Shia area inside Abbas Town, Gulshan-e-Iqbal Town in Karachi. At least forty eight people were killed and more than one eighty others injured after a car bomb was detonated outside a Shia mosque, just as locals were leaving after the evening's services. As rescuers gathered at the scene of the bombings, a second blast caused even more destruction. Authorities suspected the Sunni militant group Lashkar-e Jhangvi for being behind the attacks. Two blocks of flat were completely destroyed. I took upon the task of re-building the flats at the cost of the government of Sindh with active support from the Governor Dr Ishratul Ibad Khan.It may be the only case where we rebuilt all flats and took care of the education of orphans. I reached the place of the blast within half an hour and can say that those who did were not human beings. I wonder if we are so cruel then why there are still rains in our fields. We do not deserve them.

Agriculture Income Tax

Agriculture Income Tax is a provincial subject. I asked the Secretary Finance that I would like to meet the officers of Sindh Board of Revenue dealing with Agricultural Income Tax. There was no response. Ultimately it was told that this department is stationed in Shahbaz Secretariat in Hyderabad. I decided to travel to Hyderabad. There was a strong resistance that a Minister should not travel on the highway in a private car.

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However they had to subside. I reached Hyderabad and asked for the persons and the team dealing with Agriculture Income Tax. After an hour, I was told that on the first floor there is a section of Agricultural Income Tax. The officers wanted me to call the person in charge instead of personally visiting the place. However I insisted that I wanted to see that place. I went upstairs and found a single desk with one person sitting on an almost emply table. When I asked some questions about the tax he gave a beautiful reply

> *'Sir: I have no idea what is Agricultural tax and I do not deal with Agriculture Income Tax. Since you were coming in therefore I was asked to sit on this desk'.*

I returned to Karachi by around 3 p.m as there was nothing more to do in that depressive mood.

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Establishment and civilian rule

Perception about army and the first interaction

Before 2018, I had no direct interaction with the General Headquarter (GHQ). In our environment, general perception about the army top brass, after Ayub Khan, remained questionable. This cynicism arose on account of the role of 'primary villains' of Pakistan's politics and judiciary, being Major General Iskandar Mirza, Malik Ghulam Muhammad[323], General Ayub Khan, and Justice Muhammad Munir[324]. Anyone in our circle, who used to have any positive view about these persons was treated as intellectually bankrupt. We revered Mr M A Jinnah, Mr Liaquat Ali Khan[325], Miss Fatima, Jinnah, Khawaja Nazimuddin[326], Maulvi Tamizuddin Khan[327] and Zulfiqar Ali Bhutto. Ayub and Zia Ul Haq were ultimate villains in our circles.

My first active interaction with the army happened in 2018 when as a Senior Partner of A F Ferguson & Co. I was asked to undertake a technical study on trade related matters. For that purpose, I went to GHQ in Rawalpindi which was my first ever visit to that place.

A study was on the matter of 'Trade with India'. The officer informed me that numerous, as many as, around forty 'studies' had been done on this subject, however each had a particular dimension. There was a desire for a clear and independent analysis on that subject. During the discussion the concerned officer informed us that the then Chief of Army Staff General

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323 Malik Ghulam Muhammad. The second Governor General of Pakistan

324 Muhammad Munir. The Chief of Federal Court of Pakistan

325 Laiqaat Ali Khan. First Prime Minister of Pakistan

326 Khawaja Nazimuddin. The Second Prime Minister of Pakistan

327 Maulvi Tamizuddin Khan. The President of First Assembly of Pakistan

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Qamar Javed Bajwa[328] favours developing all round trade relations with India. However he wanted to ensure that the same is economically and strategically suitable for Pakistan.

I informed the officer that in my personal view there is no reason why Pakistan and India should not have good trade relations. I also informed the officer that, unlike the common perception, the real obstacle in opening the trade relations are certain elements in the so-called business community of Pakistan who are inherently afraid of competition from India. In my view, trade relations with India will eliminate the rent-seeking attitude of the Pakistani business community in certain areas. There are 'mafias' in Pakistan whose interests are served in creating a fear of the unknown. It has tentacles to religious parties as they survive on anti-India rhetoric.

The supra-cabinet

Before the start of this exercise I had to leave the firm to join the government as Chairman, Federal Board of Revenue. Nevertheless our preliminary work in that exercise revealed that trade between India and Pakistan is essential for the future sustainable development of the people of this region.

In early 2019, I was informed by Mr Jahangir Khan Tareen that some committee was being formed to assist the Imran Khan's government which had come to power after the 2018 election. Afterwards, I received a three pager document containing objectives and presentation on this matter. It was called '*Strategic Reform Implementation Unit*' (SRIU). In that unit the Chair was Mr Jahangir Tareen and five people were supposed to help him in their respective fields. I was one of them dealing with Finance and Tax Affairs.

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[328] General Qamar Javaid Bajwa. A former Chief of Army Staff of Pakistan

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After one of two days the compare Kamran Khan[329] in his TV program '*Aaj Kamran Khan Key Sath*' had a special session on SRIU. He showed the organisation chart and the people involved. I had no other information on this subject except a very informal discussion with Mr Jahangir Tareen. The background and objective of SRIU became clear to me in 2019.

After I had joined as the Chairman FBR in June 2019 the undernoted SRO was issued:

Other Notifications, Orders, etc.
PRIME MINISTER'S OFFICE NOTIFICATION

Islamabad, the 28th June, 2019 Dy. No. 954/DS(EA-II)/2019.—

In view of the urgency to expedite implementation of the Prime Minister's Reform Agenda, the Prime Minister is pleased to establish Prime Minister's Strategic Reforms and Implementation Unit "SRIU" with immediate effect to operate under the leadership of Prime Minister; consisting of members who shall be appointed, based on expertise in relevant field/sector, by the Prime Minister on honorary basis.

2. Terms of Reference of the Unit shall include:

i.Facilitating Ministries/Organizations/Provincial Governments to develop detailed strategies/ plans with input from government and private stakeholders in priority areas as identified by the Prime Minister.

ii. Creating alignment and facilitating coordination across all levels of government.

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329 Kamran Khan. My friend and a famous TV anchor

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iii. Where deemed necessary, providing technical expertise to achieve desired outcomes.

iv. Developing Work Plans with time lines and key deliverables; well aligned with the overarching Five-Year Development Plan, within the shortest possible time from the date of issuance of this notification.

3. The Unit will be housed in the Prime Minister's Office.

4. The Prime Minister will nominate one of the experts of the relevant field/sector to head the unit/team dealing with that particular field/sector.

5. The Prime Minister's Office shall designate a Focal Person and a team to assist the Focal Person to liaise with Federal and/or Provincial Governments on behalf of SRIU to ensure implementation and follow up on policy recommendations / advisories / plans after due clearance from the Prime Minister's Office.

6. Concerned Ministries / Provincial Governments shall immediately designate relevant officers to attend meetings of SRIU as and when intimated on a case to case basis.

The aforesaid notification, its contents, and the manner it was supposed to be implemented is an unknown chapter of the PTI Government. It is my view that SRIU under the Chairmanship of Mr Jahangir Tareen was a '*Supra-Cabinet*' of Imran Khan's government responsible to undertake strategic reforms with a tacit support of the establishment without the interference of bureaucracy and the political influence of the party in power. This was a unique experience and appeared to be the first attempt to officially place a technocratic team in this manner above the Cabinet.

The system, as envisaged started, however it faded after the strong resistance of cabinet members, bureaucracy and the lack

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of legal framework for the same. It was a non-starter. I would however state that Mr Jahangir Tareen, Imran Khan and General Bajwa were always on the same page on this matter. Why this model failed is a mystery, however, in my view, Imran Khan got confused. He started believing that he had the team and support to run the government without a dedicated group for strategic reform. I do not state that SRIU was definitely going to be successful, however this was the model with which the establishment of that time had brought Imran Khan to power. Imran Khan was required to provide space for SRIU to operate, or finish if not required, in an amicable manner. What actually transpired was not frictionless and ultimately Imran Khan and Pakistan suffered. In short, there was a need for separation of Imran Khan and Jahangir Tareen that should have happened in an amicable manner. It is my view that relevant people changed their view about Imran Khan after that.

Now in 2025, when I see that development, in retrospect, then I realise that this supra Cabinet, being the direct advisor to the Prime Minister on major economic issues is required. One may agree to disagree, however there is a need for such a unit having the support of Rawalpindi if the major economic issues are to be resolved. In our political and bureaucratic triangle, this experience could not be tried, however history will decide the utility or otherwise of this process.

The Special Investment Facilitation Committee (SIFC) is a replica of the same approach. SIFC is restricted to investment. There is a need for close coordination between two centres of power of Pakistan. Both sides, being civilians and the establishment, have to be on one page if we want sustainable growth. This is not required in other jurisdictions however in Pakistan the role of the army had been so dominating that it is now almost impossible to switch completely to civilian empowerment without an amicable, smooth and agreed upon transition with adequate guarantees.

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Personal interaction with army

After 2018, I had many direct interactions with General Qamar Javed Bajwa and his team. General Bajwa in one of the discussions specifically said that war is not the solution for India and Pakistan problems. Furthermore, he was clear that international politics has changed and there cannot be an isolation of Pakistan in foreign affairs. Pakistan's foreign policy cannot be solely anti-India centric.

I consider that the army also wanted a review of their public discourses. On all matters the army is strategically clear however after seventy five years of monotone there cannot be an abrupt change in the tone. Nevertheless, I feel there is an inherent, but benign, realisation that things have to change.

In 2025, the biggest issue for the army is the deteriorating economic situation resulting in decrease in the resources available to them. The budget of the armed forces has increased by around twenty percent over two to three years only whereas in USD terms the expenses have multiplied by over one hundred percent. So, in fact, the budget of the army has been reduced in USD terms over the last two to three years. Furthermore, for the first time in history, their role in politics and economics is being discussed publicly.

Pakistan is under an IMF program due to her 'current account' problems . The IMF is constantly monitoring the increase in budget allocation to the army. They have asked the government to bring all cash flows including those relating to the army into one Public Finance Management system. As identified by B.R Ambedkar, way back in 1940's, the primary issue with the army of the areas of Punjab and KPK was the economic sustainability. The issue has not been resolved. Political and strategic considerations have only postponed the same and the matter has never been taken up seriously. Now in 2025, with a worrying economic position the answer lies in changing the primary security doctrines.

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The increasing role

I attended a detailed session with General Qamar Javed Bajwa as Chairman FBR, where all the prominent Pakistani businessmen, being who's who of Pakistan, were present. Dr Hafeez Shekih and M Hammad Azhar were also there. Those present included Hussain Dawood[330], Mian Mansha[331], Ali S Habib[332], Malik Riaz[333] and others. The General asked for advice on some immediate steps to streamline the economy. It was not his function to undertake that exercise when the Prime Minister was there in the city. However, these aberrations usually happen in Pakistan. The greater tragedy was that there were no tangible recommendations or proposals by businessmen. I was shocked to see that the business community of Pakistan who constantly complain about governance had nothing to offer in front of the person who assured immediate solution. On that day, I fully realised that there are 'problems' other than the bureaucracy and army in Pakistan. Malik Raiz of Bahria Town complained about corruption. Most of the questions were addressed to me and related to release of 'refunds' and concessions and exemption from taxes. That day I realised that Pakistan is not financially bankrupt. It is intellectually bankrupt.

The session at Rawalpindi was purely on economic affairs without reporting, no written agenda and no minutes. In societies there can be a dispute between 'de-facto' and 'de-juro' rulers. In Pakistan 'de-juro' rulers have left, or have been made to leave, so de-facto rulers survive. This institution is not supposed to rule, remain relevant with a strong argument that society is so fragmented and divided and if they get off from the scene then there can be a civil war like Ethiopia, Sudan, Nigeria and other countries. One may agree or disagree but it is a fact

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330 Hussain Dawood. The Chairman of Dawood Group in Pakistan

331 Mian Muhammad Mansha. A prominent industrialist of Pakistan

332 Ali S Habib. Former Chief of House of Habib

333 Malik Riaz. The Chairman of Bahria Town

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that the largest city being Karachi has been under Rangers (a part of the army) for almost a decade for valid reasons. I know Karachi and on account of ethnic and political fragmentation I agree that Rangers are not admirable but practical solution. Nevertheless the ultimate responsibility, for creating this vacuum lies in natural or unnatural enmity between politicians and their selfish attitude. I firmly believe that there should be no personal enmity between Imran Khan, Nawaz Sharif and Asif Ali Zardari. If they do not sit on one table then the vacuum would naturally emerge that 'has' to be filled in one manner or another. It is for this reason Mrs Hilary Clinton[334] called Pakistan a '*Deep State*'. Depth is increasing for the reason that enmity between politicians is increasing day by day. Unless and until Pakistanis decide that ultimately, there has to be a secular civil democratic rule, there cannot be any sustainable development in Pakistan.

Communication at Rawalpindi

Once I was invited for tea at the residence of COAS. The other person with me was Dr Hafeez Sheikh, the Finance Minister. This was my first meeting with General Bajwa. I was not fully aware of the decorum of such meetings, which I considered informal discussion. There I felt that my observations and candid comments were not appreciated. In other words, I was not tuned to Rawalpindi/ Islamabad 'etiquette'. Over the time I realised the bottom line of that etiquette is not to complete a subject or give final answers. The decorum requires that one end remains open to facilitate change of position whenever required. There is no need to give a conclusion as only the 'boss' was supposed to conclude. I was a misfit in that culture.

It is my first impression that, in the bureaucracy, many obvious subjects which are known and required to be solved instantly, are not given priority. For example 'rampant corruption'. In the first meeting when I provided instances of policy measures which lead to apparent corruption. My outburst was, however,

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[334] Mrs Hilary Clinton. The wife of President Bill Clintom

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not taken as necessary. I felt that there is an inherent desire for a status quo. It is correct that the army cannot change the rules of the game on a day to day basis as it is formed with limited long term objectives that require stability. As against that, economics and civil administration require constant change in approach. The army can therefore never be successful in economic and civil administration.

In my view, the biggest problem of Pakistan is hypocrisy. The people are not ready to say the truth, in public even in their personal and private meetings. There is a fabricated posture not based on facts. There is an 'unknown fear' that the real state of affairs of the system should not be exposed as that may cripple the state. Many times I observed that remarks and observations given by me in private for limited consumption were quoted and referred to at incorrect times and places. I came to the conclusion that Islamabad is not a good place to live for people like me.

There are many perceived custodians of the state of Pakistan in Islamabad. That duty is not shared with all citizens of Pakistan. Not only a General or a Chief Secretary but even a sweeper at the FBR or GHQ considers himself the guardian and custodian of the state of Pakistan. As against that, civilians are very easily labelled as unpatriotic or careless. This is the continuation of the colonial time mindset where '*Gora Sahibs*' or their 'nominees' were treated as loyal to the empire. The loyalty of all others was always doubtful. This mindset continues and is increasing over time and has created a gulf between the establishment and public as many civilians and their leaders have repeatedly been shown as anti-state since 1948. On the other hand, if history is correctly written then the damage which General Ayub Khan, Yahya Khan, Zia Ul Haque and Musharraf have inflicted to Pakistan is much more than what has been done by politicians.

During these meetings I repeated my observation that the economic situation of the country is not good. Furthermore I frequently referred to the economic development of India. Both

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these observations were not 'absorbed' well by the participants. I noted that whenever I used the word 'India', armymen would look at me, as if I was some anti-state personality.

Once General Bajwa showed us his personal library at the COAS House. I will always remember the statement of Mr Bajwa when he said:

> '*Look, most of the books which I have added relate to economics and finance. And my children are not in the military.*

I would state that amongst all the people who attended the meeting General Bajwa was the person most interested in listening to economic issues. After sometime I realised that for all those present, even in the private meeting, a protocol is followed that there has to be an agreement with the COAS. I observed that it was an unwritten standard operating procedure (SOP) that in front of 'others', which are 'Civilian Pakistanis', there should always be a posture of a unity of command even in informal dealings and discussions.

I am a resourceful man by all Pakistani standards but I concede that I am afraid of agencies. They have been extremely respectful and nice to me and have never misbehaved with me. Whenever I visited their offices Islamabad in my official capacity or Karachi and Lahore in my private capacity the Station Commanders came out of the room to receive and say 'goodbye' to me. Intelligence agencies throughout the world are tough against anti-state acts and statements. However in Pakistan the definition of 'anti-state' is, at times, dealt different for political expediency.

Furthermore, in Pakistan, after Zia, one cannot determine where one crosses the line of religious sentiments of others. This environment has closed the chapters of reconciliation and fruitful discourse in the society on such subjects.

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There are more than sixty million mobile connections in Pakistan. In the elections of 2024, there was a silent resistance and agitation against the system. Now everyone is aware of everything, however one has to deduce the truth from the flood of information that is available. The answer does not lie in curtailing the availability of information. The solution is to present the correct view in an appropriate manner. This requires a social transformation in the role of the establishment which started in this region after 1857. How these habits of over one hundred and seventy five years will be changed is a big question for the Pakistani society. Unless we all agree to change the system and bring transparency there cannot be economic and political transformation which is essential for Pakistan.

The solution for transition

In my view, the establishment's mindset has not changed since 1857. They got a country in 1947. Nevertheless, the establishment is also a part of Pakistani society. There has to be an establishment in the country and it should be that country's army and bureaucracy. The foreign army cannot be there. There is a universal rule for settling the turfs. Turfs may be completely different in today's two countries, for example China is different from the USA on the subject of the role of army. In Pakistan, there is a need for cohesion, communication and settling the turfs. In Pakistan, there had always been settling the turf between personalities, not institutions. The solution lies in settling the turfs between the institutions. The best person to answer this question is Mian Nawaz Sharif. He is a Punjabi, a civilian, twice favoured by the army; yet he had apparent fights with General Kakar, General Asif Nawaz and General Qamar Javed Bajwa. Now after the 2024 elections though, being a leader of the party was not given the chance of becoming the Prime Minister.

In my view, a difficult road is ahead both for the establishment and politicians in Pakistan. It is the duty of institutions to understand that a big army like us, can only survive with a robust economy. A robust economy in the present world is only possible

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in the private sector. Even China, being a communist country ackonwledges the same. Except for certain special types of regimes like China the private sector cannot exist and nourish, under a military dominated system. It requires civilian supremacy. Pakistanis are being repeatedly told, and some of them have started believing it, that a long term autocratic rule (maybe a military dictator) can provide a sustainable environment for the robust economic development through private sector. This presumption is incorrect. What we need is an empowered civilian rule on the matter of economy and foreign affairs.

The army is to be there to avoid the possibility of any army, civilian or judicial dictator. In other jurisdictions this role is not given to the army however in Pakistan as a transitional step this caveat is necessarily required. This suggests the establishment of an empowered 'National Security Council' headed by the President and represented by the Prime Minister, COAS and the Chief Justice of Pakistan. The power of that Council should include dissolution of the National Assembly [Article 58(2)(b) of the Constitution] and recommend proceeding under Article 6 of the Constitution if any one stakeholder spoils the rule of the game. If any, one of the four members, as above is found guilty of that action then that person is not to be the part of such proceedings and his immediate lieutenent to be the member of the council. It is high time to settle the primary issue of the 'man-in-charge'. I have seen the actual dealings of real power players, in Pakistan, therefore I felt it is as an obligation to place my candid views on this subject.

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Task Force for Tax Reform

General Musharraf's government constituted a Task Force for Tax Reform (TFTR) under the leadership of the economist Mr Shahid Hussain in June 2000. I was a member of that Task Force. TFTR included Dr. Altamash Kamal, Khawar Anwar Khawaja, Ahsan M. Saleem, Athar Minallah, Badar F. Vellani and Syed Riaz Hussain Naqvi as its members; Ahmad Khan as both a member and secretary.

The TFTR was tasked to review the: (i) existing management and policies of CBR[335] and its subordinate organizations to evaluate their effectiveness; (ii) management of human resources, i.e. recruitment, training, promotion, evaluation of performance and discipline; (iii) the compensation system for its effectiveness in attracting and motivating qualified persons and ensuring integrity; (iv) the causes of corruption among staff and management of the tax administration and recommend measures to eliminate corruption; (v) system and processes, for the management of information as a key ingredient in improving the effectiveness of the tax machinery; (vi) the organization and structure of the tax administration in relation to the needs of cost minimization, speedy processing and decision-making, engendering a sense of service and responsibility; and (vii) legal and administrative status of CBR and its subordinate organizations. These are all generic objectives which have remained the same since inception.

The World Bank chipped in with a grant sum of US $500,000 for the preparation of the Task Force report.

In 2025, and after serving as Chairman Federal Board of Revenue for eight months, I feel that this was a waste of time and money.

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[335] The earlier name of the Federal Board of Revenue (RBR)

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The task force where I was the member is one of at least, seven or eight such high level task forces and commissions, which have been formed in Pakistan. The results are in front of the people of Pakistan. In fact, in some of the cases the recommendations of the reform commission have been wrongly used to spoil the tax system. The primary reason for the failure is no real change in the human resources of FBR. We continue to operate through the Civil Services System (CSS) without proper concentration of efforts on automation, documentation and availability of data base of economic transactions of the country. I have repeatedly stated that the present FBR with a staff of over eighteen thousand people can operate efficiently and more productively with less than eight thousand people. These extra people are one of the main sources of corruption and extortion. One of the main recommendations of the Task Force was formation of a separate revenue service by the name of '*Pakistan Revenue Services*' (PRS). In order to undertake that project a separate Act was passed being the Federal Board of Revenue Act 2007. It is still a piece of paper. With regard to employees Section 17 of the Act said:

> ***17. Continuance of service of the employees, etc., of the Central Board of Revenue after the reconstitution of Federal Board.-***
>
> *(1) Subject to the provisions of this Act, any person who immediately before the 11 commencement of this Act was in the employment and service of Central Board of Revenue, its field offices, organizations and attached departments, shall continue to be in the employment and service of Federal Board of Revenue, its field offices, organizations and attached departments, on the same terms and conditions as were applicable to him as an employee of the Central Board of Revenue, unless modified or amended under the provisions of this Act or the rules or regulations made thereunder.*
>
> *(2) All the authorities and officers of the Central Board of Revenue throughout Pakistan exercising functions*

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> *immediately before commencement of this Act shall continue to exercise their respective, powers, policies, programmes, reforms, projects, functions and processes etc. as were being carried out, or proposed to be carried out, unless modified under the provisions of this Act or rules and regulations made thereunder.*

It was envisaged that, after 2007, all the new appointments would be made by PRS on a system different from the traditional system and FBR would be made an efficient and lean department. There has been no change in that process since 2007. I tried in 2019, however I was effectively asked to leave. When I decided to make a surplus pool I used the following power, but those who mattered never liked it:

> ***4. Powers and functions of the Board.-*** *(1) The Board shall exercise powers and perform all such functions that are necessary to achieve the objects and purposes of this Act and include the following, namely:-*
>
> > *(n) to create a surplus pool of employees as and when required;*

I consider that people unnecessarily blame me for leaving FBR. I would suggest they should visualize the resistance where an '*outsider*' in Islamabad was undertaking an act of sending around ten thousand government servants home, with pay, under a provision of law which was present in law that was not challengable in the court. That surplus pool consisted of over thirty Chief Commissioners and Collectors. In that situation my fate was written on the wall. It is my good luck and the prayers of my parents, that I returned alive from Islamabad. I challenge that no tax reform process in Pakistan has the courage to state that there is excess workforce in FBR. There was a 'lunatic' from Karachi who did it. However I am sure that very soon this primary issue will be identified and surplus staff would be sent home with pay.

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The other big problem is automation. On that matter I reproduce a message released by FBR in 2010.

> *"In a statement, the FBR spokesman has maintained that automation of FBR and its key organs like customs, income tax and sales tax, is in good progress and FBR is fully committed to achieving 100 per cent automation of work processes in key wings and departments.*
>
> *However in some recent media reports it has been wrongly reported that Pakistan Customs Computerised System (PaCCS) is being closed down. These reports have mixed up PaCCS with the M/s. Agility which is a company providing software to run the system for PaCCS. It has been decided following the input received from the system audit of the software and some other related issues that the automation of Customs may not be rolled out through M/s. Agility and FBR will come up with a substitute for PaCCS for providing automated services and rolling it out to all the customs stations in the country"*

The underlying story is very interesting. 'Agility' was a company engaged in Pakistan Automated Customs Clearance System (PACCS) launched as a pilot program in 2005. As usual there were issues of pricing, alleged corruption and quality of the product provided by Agility. As is apparent from the message Agility was asked to leave. I may agree that Agility's contract and product was not up the mark, however the purpose of showing this example is to identify that no single big IT or automation project of Government of Pakistan, has continued after the change of the government. Almost the same happened with the *Track and Trace* system. The country cannot run in this manner. The only way things operate is an action done by a military dictator which is started and completed during his (dictator's) tenure. Such as a 'machine readable passport' done by Musharraf. Otherwise it is almost sure that the following government will abdicate the earlier process and restart from point zero.

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In the case of this reform commission the ground work on the academic side was given to the faculty of Lahore University of Management Sciences (LUMS). Very senior faculty was involved and a reasonable sum was paid. I was personally not satisfied with the input we received from LUMS. There is a gap between academics, profession and businesses in Pakistan.

When the final report of the Task Force was being furnished to the President and his team I was asked to make a presentation on the subject of Income Tax. Two or three persons from the military side of the Musharraf Government were also present in that meeting. During the said presentation one serving Lieutenant General made a remark which was his observation on the matter. At that time I was not properly educated in the matter of etiquette of Pindi. I replied '*Sir this is my subject, I know what I am saying*'. For one moment there was silence in the room. General Musfarraf intervened, looked towards me helplessly and indicated to proceed on. I could see the astonishment in the eyes of the General that a forty year old civilian was not taking him seriously. I admit that I really got terrified with the atmosphere. Subsequently President Musharraf contacted my mentor; a gentlemen from Lahore (Mr. A). These were my dialogue:

Mr A: Shabbar, how old are you?

SZ: Sir, forty years.

Mr A: Shabbar I have seen this world. .....

SZ: I know Sir.

Mr A: Please let them do what they want to do. You are too young to be destroyed. I want you to exist in the profession. You will get a chance.

SZ: OK

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This was the end of the Task Force from my side. Mr Shahid Hussain was a nice person.

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Working in Islamabad[336]

Joining without consent

On May 8, 2019, at around twelve o'clock, whilst in my office of A F Ferguson & Co I received a call from Mr Imran Khan the then Prime Minister of Pakistan. He told me that he had appointed me as the Chairman Federal Board of Revenue. He added that he would not like to listen to any excuse from me. I asked him to let me think. He said that, being a friend, I had no option. I did not reply and the call ended. After ten minutes, my Administration Manager Mr Mustafa Hussain[337] came to my room and informed me that there is breaking news in all TV channels that I have been appointed as the Chairman FBR.

I had to go for a client meeting. I went there and on my way back I received a call from my friend Barrister Farogh Naseem, who was then the law minister of the country. He told me that I should not say 'No'. He informed me that this is an agreed name by all the stakeholders. I was not very happy and was totally confused. At that time, I was comfortable in the firm, with my retirement due on December 31, 2019, at the age of 60 years. I came back home and met my mother and my wife who were already aware of the breaking news in the media. Both of them did not like the same but I had effectively no choice. Both were my strength and my mother at the age of eighty five told me not to worry. She stated that she would accompany me wherever I stay. It was a divine blessing.

I left for Islamabad the next day and stayed at Hotel Marriott as a guest of A F Ferguson & Co, nothing to do with the government. There, the first person I met was a delegation of the

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[336] There is no Islam in Islamabad

[337] Mustafa Husain. The administration manager of A F Ferguson & Co

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International Monetary Fund (IMF) who were already informed about my appointment and were finalising the details of the new IMF program.

Ms Teresa[338] from IMF along with four other members of their team met me in the *Nadia Restaurant* of Marriott. I explained to them the problems in tax policy and administration and stressed that our main problem is administration and implementation, not policy. I further informed them that I wanted to emphasise on documentation and start with a low tax rate. I stated that I wanted to take a phased approach. Nevertheless I observed that the IMF team was only interested in the amount of tax, not the manner in which it is collected. I was not ready to commit to what had been written in IMF program documents. I had no clue about these documents.

Later in the day, I met Mr Hafeez Sheikh and Mr Hammad Azhar, the Minister of Finance and the Minister of State for Economic Affairs respectively. In the meeting with Mr Hammad Azhar, Dr Khaqan Najeeb[339] was also there. He was assisting the Ministry of Finance in negotiations with the IMF. He was very immaculate and knowledgeable about IMF affairs. There I was told that the projected collection for 2019-2020 was kept at Rs 5,800 billion by the IMF. The budget for 2018-2019 was Rs 4400. An increase of Rs 1,400 billion, being 28 percent. I asked for any working or basis of calculation for the same. It was ultimately revealed that this is effectively the '*balancing figure*' after taking into account the expenditure side. Exactly the same is happening again in 2024 in the new program, where as per my information IMF is asking for Rs 13,000 billion against the present collection of Rs 9,400.

In my view, unless the budget estimates are kept reasonable and practical with a clear plan for Pakistani fiscal managers for broadening the tax bases, the system will not work. In the present process, the fiscal system is designed to extort money

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[338] Teresa Shanchez. The representative of IMF in Pakistan

[339] Dr Khaqqan Najeeb. A friend and economist.

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from sources where it is not due. No time and space is left for correction and documentation which is the only mode for a sustainable growth in tax collection. Accordingly from July 1, 2019 (the date of start of the fiscal year) to the date I left FBR there was a constant pressure on me for collection and I used to monitor on a daily basis. It destroyed all the corrections I wanted to make.

When I discussed the projected figure of Rs 5,800 billion with the IMF they candidly and stubbornly stated that there could not be downward revision. I disagreed and left for my office in the FBR. When I came out of the Ministry of Finance, being 'Q' Block, the journalists were present. They asked for my comments. I stated that I was not comfortable with the amount of budgeted tax collection for 2019-2020 and projections as per IMF draft. The next morning, I went to see the Prime Minister and he told me that the amount cannot be revised and I had to live with that. I was deeply shocked by these developments and realised that the hands of Pakistani governments were tied, as usual. In that process wrong projections were being made which ultimately failed our desired corrections.

First day at FBR-Biggest relief to taxpayers

The next day, I was supposed to join the office at FBR. I was told by the security that I should be there by 10.30 a.m. At 10.20 I received a call that I should delay that to 11.30 as there is a possibility of some demonstration and protest by disgruntled employees of the FBR to agitate against the appointment of a private sector person as the Chairman. I waited. However, when I reached there by 11.30 p.m, the then Chairman and Present Deputy Chairman, Planning Commission, Mr Jahanzeb Khan[340] with his team was there.

Mr Jahanzeb Khan is a fine gentleman. How the agitation converted into a reception is the miracle that usually happens in Islamabad. Furthermore, I was told that some disgruntled

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[340] Jahanzeb Khan. Former Chairman FBR

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employees are preparing a petition against my appointment. They were waiting for the official notification. That petition was filed and I received a notice for which I appointed Mr Ali Zafar of Mandviwala & Zafar to represent me. The case was thrown out by the Islamabad High Court.

Imran Khan had told the press before upon my arrival at Islamabad that a person from the private sector has been appointed as the Chairman and that he would like to get rid of FBR if it does not get corrected. I had met Imran Khan earlier with respect to my ECL matter. Next day, I received a call from Dr. Farooqh Naseem, the Law Minister, that my appointment will be for two years and it would be *'pro-bono'*. Farooqh explained to me the reasons for the same and now I thank God that I was so appointed. I have not taken a single penny from the Government of Pakistan. In fact I paid from my own pocket over two lacs of rupees for tea and stationery etc.

When I started the work on the first day, I asked my Member Operation Inland Revenue and Member Policy Inland Revenue to issue a letter from the office of the Chairman FBR. This letter was intended to finish the usual method of harassment by the tax department by *'freezing the bank accounts'* of the taxpayer without notice and unnecessary raids at business premises. There were raids in the markets for smuggled goods without any tangible results. I, in my own handwriting, wrote the following:

> *"No bank account attachment unless taxpayer CEO/Principal office/owner is informed 24 hours prior to the attachment and Chairman FBR approval is obtained"*

Every taxpayer and the body of tax advisors became overwhelmingly happy with this instruction. These three lines stopped harassment and corruption by the tax officers on this count. Why is it so? The usual tactics of the dishonest, and even honest officer, who wanted collection without reasonable demand was to raise a frivolous demand knowing well that it would be quashed at the superior appellate forum. However,

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after raising the said demand, the tax officer, even prior to the first stage of appeal, used to freeze the bank accounts and take the funds out of the taxpayers' bank.

What I wrote was a simple and civilised procedure that the CEO should at least be aware that the department was expected to freeze the bank account action so there should not be any embarrassment for the business before the bankers. In practical terms, whenever a CEO was informed, invariably in all cases, he or she would definitely intervene to arrange the funds or obtain stay from the appropriate forums after showing '*prima facie*' case against the demand, if any.

Nobody could challenge the validity of the instructions issued by me. The most important part of the story is that after this letter none of the cases of freezing the bank account was ever sent to me. The only case was of some state owned organisation. If I count the reasons for non-cooperation of the field formations with me, as Chairman FBR, the foremost was this letter.

The other side of the picture is that 'all' of the tax officers got depressed on account of this letter and they considered that their hands had been cut. I was told that some unscrupulous advisors were also very unhappy and they used to openly curse me as the big show and resultant corruption, in the last week of June every year had finished. All the persons known to me in the tax practice including my former Partners at A F Ferguson & Co informed me that June 30, 2019 was the most peaceful year end for them. There was a very strong resistance from the department against this letter, and in all the internal meetings, I was vehemently asked by the Chief Commissioners to withdraw the same. I did not bow down. After I left they were able to persuade the administration to withdraw the letter in 2021. I am proud of what I did and it will always be remembered in the history of Pakistan for this historical action.

While withdrawing the powers the FBR letter of October 11, 2021 gave a very interesting remark as follows:

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> *...to implement the law in its true spirit and to re-vest the power vested in the institution of the Commissioner.....*

This shows the mindset of our bureaucracy which says that informing the CEO about the freezing of accounts is an 'encroachment' of the power of the institution of the Commissioner. I am convinced that with this mindset this country cannot be run.

The most disgusting part of the event was that there was no real resistance from anybody including Chambers and Tax Bars who are regular complainants of the corruption and harassment, when this major corrective step was overturned. This means that there is a joint venture of tax officers, tax collectors and unscrupulous businessmen against the state and commonmen of Pakistan. So those people are rich while the government and common man are poor.

I am really grateful to my friend Justice (Retired) Shahid Jamil[341] of Lahore High Court who passed an order in 2023 almost in line with what I had done, but I feel that is also not being implemented in true spirit. I still wonder about our mindset. We constantly complain, but when someone corrects the same we do not help him. We are intellectually corrupt people as a society. This society has some ingrained genetic disorder.

Next day, I was asked to visit the personal residence of Imran Khan at Bani Gala where I met Mr Hafeez Sheikh and Mr Raza Baqir[342] the newly appointed Governor of the State Bank of Pakistan. I had dealt with Imran Khan earlier also however I found him a very pleasant and cordial person as the Prime Minister. We met in the Annexe of the Bani Gala residence. In the meeting, Mr Imran Khan said that I had his full support and in

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[341] Retired Justice Shahid Jamil. A former judge of the Lahore High Court

[342] Raza Baqir. Former Governor State Bank of Pakistan

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case of any problem I had free access to the Prime Minister. Mr Jahangir Tareen[343] was also present in the meeting.

Immediate Step

One of the big policy changes was the removal of exemption from Sales Tax for five *'Export Oriented Sectors'*. This was a major step and on account of the incoming scheme there was a natural accumulation of sales tax refunds at various stages which was to be paid back on actual exports without delay.

This means that there was going to be a refund of an amount somehow close to 10 percent of over USD 25 billion exports at that time. The amount was colossal, the exporters had a big voice in the media and the government and the department was not competent in handling these refunds. Furthermore, all the players wanted the new system to fail so they could argue to backtrack the change and return to the old system of exemption for five sectors instead of actual exports.

By the grace of God, with strong support from my team at Pakistan Revenue Automation Limited (PRAL) and Member Policy Dr. Hamid Ateeq Sarwar[344] I was able to introduce an almost automated FASTER system of refund. The chances of human intervention are minimal and the refunds are released within a very short time without any human intervention. The system is working in this society which is full of corruption. There are few complaints about FASTER.

Drafting at FBR

There is an interesting episode to note about the mindset in Islamabad. I asked one of my competent officers, Mr Abdul Hameed Sheikh[345] to draft the rules for the FASTER. He came back with a comprehensive draft. However I could not approve a

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[343] Jahangir Khan Tareen. My friend and a big industrialist and farmer of Pakistan

[344] Dr Hamid Ateeq Sarwar. A former Member Policy (IR) FBR

[345] Abdul Hameed Sheikh. A senior officer in FBR

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single sentence in that draft. The language and manner of writing was not acceptable to me. The draft of Mr Hameed consisted of around four pages. I asked Mr Hameed to let me rewrite using Hameed's draft. The result was less than a single page draft with a completely different tone. I gave the draft to Mr Hameed and asked whether anything was missing. He said '*None*'. Then I asked Mr Hameed to compare his draft with mine. He was a courageous and competent officer. He said that his draft was better. The reason was that in his draft all the possibilities of abuse by the unscrupulous persons had been plucked. This feature was not there in my draft. I asked him whether he would like to make life easier for the good people or make a draft designed in a manner that opens the possibility of absolute abuse of discretion in order to supposedly check unscrupulous people. He opted for the latter. The Pakistani government's primary drafts for commercial regulations are prepared with the mindset that thieves have to be caught, completely ignoring that the same will increase discretion with the officers who can easily be compromised by the corrupt people. The victims are good people who have to live with regulations, which contain possibilities of abuse of discretion ingrained in the text. This simple issue can never be understood by a person trained in the civil services academy.

This difference in approaches can be described by an illustration. A security door on the busy highway is placed to ensure that only one person can pass through to identify the expected suicide bomber. This chokes the right of way of thousands who gather on that gate. The results in a greater danger because a suicide bomber can blow himself at the crowd that has gathered at the gate.

Illdrafted Self-assessment scheme-the precursor of the curse of presumptive tax regime

Since I had joined at a time very close to the budget for the year 2019-2020 therefore we started work on the amendments in the fiscal statutes. I take the credit that as the Chairman FBR I

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reversed the absurd and anti-business provisions in the Income Tax Ordinance, 2001 relating to '*Presumptive Tax Regime*'. Under that obnoxious scheme, designed by some of our seasoned experts, in economics and tax, a system of 'Final Tax Regime' was introduced whereby the amount of taxes withheld at source on supply of goods or that collected at import stage was treated as presumed income tax with respect to those transactions. Furthermore a concept of minimum tax on turnover was introduced. This tax was equal to 0.5 percent of the turnover. Both these taxes were wrong, in principle, and were not based on tax principles anywhere else in the world. Businessmen, especially the traders, were very happy with this system as this eventually meant abolition of direct taxes in Pakistan. This was an indirect tax that did not require any documentation and accounting of income or loss.

In Pakistan, there is an unending clueless debate about erosion of tax culture. People do know the reason and bases of this calamity. Two cardinal mistakes are responsible for the same. Both these incorrect steps were not undertaken either by legislators or the bureaucracy. They were introduced by very able economists educated in Oxford and Cambridge.

The first mistake was the introduction of a strange self assessment scheme in 1979. These schemes remained valid from 1979 to 2002-2003. This is a span of over two decades. Under that weird scheme it was prescribed that there would be no requirement to maintain books of accounts or present the same for any audit or examination if the amount of taxes paid in a year were more than that paid last year by a certain percentage. This was disastrous for documentation which is the basis of taxation. The results were quite obvious.

The scheme for the tax year 1994-1995 is reproduced for reference purposes:

C. NO. 7(7)DT-14/93 Islamabad,

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July 11, 1994.

CIRCULAR NO.9 OF 1994 (INCOME-TAX) SUBJECT: SELF ASSESSMENT SCHEME OF INCOME TAX FOR THE ASSESSMENT YEAR 1994-95.

In accordance with the provisions of section 59 of the Income Tax Ordinance, 1979, details of Self Assessment Scheme for the assessment year 1994-95 are specified as under

SCOPE OF THE SCHEME:

1. All returns of total income filed under section 55 of the Income Tax Ordinance, 1979, for the assessment year 1994-95 by individuals, unregistered firms, registered firms, association of persons, and Hindu undivided families shall qualify for acceptance under the Self Assessment Scheme except the following:-

(a) Returns which are not filed voluntarily by the due dates, including the extended dates by C.B.R.

(b) Returns in cases where the income declared is Rs. two lakhs or more : (c) Returns where income declared is less than the maximum amount which is not chargeable to tax.

(d) Returns in cases where the income last assessed or income last declared was Rs. two lakhs or more.

(e) Returns of existing assesses where {....} tax paid for assessment year 1994-95 is not higher by 10% or more as compared to the tax paid on the basis of income last declared or assessed, whichever is the higher.

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IMMUNITY FROM SELECTION FOR AUDIT:

5A. Notwithstanding anything contained in paragraph 5, the returns filed by taxpayers, other than recipients of income from house property and the professionals like doctors, lawyers, architects and accountants etc. which did not satisfy the conditions specified in paragraph 5, shall, subject to the fulfilment of the following conditions, be immune from selection for audit for the assessment year 1994-95:

> *(i) Payment of at least twenty five percent higher tax as compared to the maximum tax payable in any of the preceding three years; and*
>
> *(ii) The balance tax is paid along with the revised return of income by 15th October, 1994.*
>
> *Explanation:- The returns revised for the purposes of this paragraph where income exceeds two hundred thousand rupees shall also not be selected for audit.*

There were following four cardinal flaws in the system:.

a. Firslty the concept of real income and documnetation was dispensed with;

b. Secondly the non-corporate sector was preferred unnecessarily as a result of which most of the businesses refrained from corporatization. This restricted the growth in the sizes of businesses;

c. Thirdly, clauses were introduced which ensured that FBR's hands were tied to conduct any enquiry or audit; and

d. Fourthly, those with genuine problems in business having lesser profits were left at the mercy of tax officers.

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In Pakistan, there are persistent complaints on the matter of corruption. However there is no voice against the intellectual corruption we repeatedly commit. I can convincingly state that in the matter of 'fiscal policy' intellectual corruption has a role nastier than financial corruption. These intellectually corrupt schemes have laid down the foundations for non-documentation and non-corporatisation in the country. Here I am guilty of not naming such persons. I leave the same for the readers. These obnoxious schemes also added complacency for the bureaucracy as they were assured a minimum guaranteed increase in tax over the year. If people remember correctly, it, as usual, started at the time of Zia Ul Haque, the real spoiler of Pakistan.

Businessmen and traders were not even satisfied with this luxury either. They persuaded Mian Nawaz Sharif that payment of tax be fixed irrespective of real income. Mian Sahib, in his sincerity, accepted it. Some geniuses, at the behest of the then government in power, introduced Presumptive Tax and Turnover Tax under Section (80C) and (80D) of the repealed Income Tax Ordinance 1979 in 1990's. This, uncivilized, law being an indirect tax, in substance, was deemed to be a direct tax. This was the worst fiscal law that could have been introduced in any country. I can safely say with certainty that ninety nine percent of our legislators, who passed this statute, had no clue about the law, when they passed the Finance Act, 1990. This is the reason for the gulf between society and so called parliament. Islamabad is an island away from reality.

This aberration was removed by me in 2019 which means that from 1979 to 2019 the country effectively had no 'income tax' on non-corporate businesses and a sum received by way of deduction or collection was deemed to be the discharge of tax liability. What I did was also not sufficient. I made the amount deducted or collected as '*Minimum Tax*' as I had no time to draft a proper law to eliminate minimum tax also. I could not do the remaining work as I left before the next budget. I am guilty for not completing the task however I take the credit that I have

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deleted a totally incorrect basis of taxation that promoted non-documentation for non-corporate businesses. I could not do the same for export income. This was done by my friend Mr Muhammad Aurangzeb in the Finance Act, 2024.

Our judiciary is also a silent partner in this crime. They supported this law by a decision which, in my view, is absurd, if the concept of income tax is properly applied. The matter of presumptive and turnover tax on deemed income basis was challenged in the court and it ultimately came before the Supreme Court of Pakistan which decided the case reported as *Elahi Cotton Mills Ltd v. Federation of Pakistan, PLD 1997 SC 582.* I consider that this judgement almost parallel to *Maulvi Tamizuddin Khan* decision in tax jurisdiction where '*Doctrine of Necessity*' has unnecessarily been interposed to justify a wrong legislation. I however feel that the court was not properly assisted on this matter as the legal counsels were not able to explain, in a simple accounting sense, the term 'income'. Only 'income' can be taxable under the Constitution of Pakistan. The worst part of the decision is a discussion on the prevalence of evasion of taxes and the necessity of contribution by every segment of the society. It is not the job of the court to enter into this subject to justify a wrong legislation.

In Pakistan, there are no properly demarcated territories for various state institutions. They overlap each other's jurisdictions. The Supreme Court of Pakistan's powers are limited to the interpretation of the Constitution or to settle the dispute arising out of different interpretations. They have no right to discuss the prevalence of evasion of tax or otherwise while interpreting a simple provision relating to definition of 'income' which has been settled in the past centuries by the courts of UK, USA and India.

It is interesting to note that whilst giving the decision the Supreme Court was effectively not able to give any precedent from any other country to support their decision. I am of the firm opinion that there should be a consistency in jurisprudence.

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However, the decision of the Supreme Court in the case of *Elahi Cotton Mills* is to be buried under the debris. We have been able to change the law due to which that case law has become effectively irrelevant. This burial is all the more required as I have seen indication of possibility of abuse of contents in this decision in another case of levy of deemed income and tax thereon on a vacant plot. There can not be any such 'income'. This law is also an absurd law.

The period of 1979 to 2019 being forty years is the lost history of Pakistan's tax system. The businessmen, the tax officers, the tax advisors and even the courts have encouraged a norm under which a small and medium sized (SME) business was not taxed on its net income. SME's constitute around fifty percent of our economy and their tax contribution is less than five percent. This is the real problem of our tax system.

The correction in the system, which had been intentionally spoiled in a concerted manner with malicious objectives, over the last forty years, requires a properly designed plan stretched over a reasonable period and that too when the people at the helm of affairs understand and recognize the past mistakes, so that they are not repeated. At this stage, the majority of people do not even have the understanding of the mistakes made in the past, therefore I do not find the desired energy and passion for correction. The problem is aggravated by foreign experts who do not know the underlying policy errors which have led to huge non-documentation of Pakistan economy. The answer lies in technological inclusion and gradual elimination of the middlemen in economic transactions.

CNIC on purchases under the Sales Tax laws

In the 2019 Budget I introduced an innovative idea in tax laws which was strongly resisted by persons, who were not the direct affectee, being 'shopkeepers' throughout Pakistan. I am sorry to state that, my own community of Chartered Accountants and tax

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advisors, were not at all helpful to me. The amendment was made in the Sales Tax Act, 1990 as under:

> *23. **Tax Invoices.** – (1) A registered person making a taxable supply shall issue a serially numbered tax invoice at the time of supply of goods containing the following particulars, in Urdu or English language,] namely: –*
>
> *(a) name, address and registration number of the supplier;*
> *(b) name, address and registration number **or in case of supplies to an unregistered person, NIC number**[346], of the recipient. and in case of supplies by manufacturer or importer to an unregistered distributor, the NIC or NTN of such unregistered distributors, as the case may.*[347]

When I recall those events, I realise that a lot of us are '*Munafiqs*'[348] . Our acts do not tie up with our sayings. The law was very simple. Any person making any purchase over a value of Rupees forty thousands, in a transaction, was required to furnish his/her CNIC number to the seller.

Whilst making any judgement on this matter one should realise that for the last two decades, we had been vehemently stressing that CNIC cards should be the National Tax Number. I was putting the foundation stone of that building.

The hypocrisy (*Munafiqat*) of the nation's unscrupulous people is apparent from the fact that they are not ready to give CNIC numbers even whilst making a purchase of Rupees forty thousand which is a reasonable amount in relation to Pakistan's average income. The government was ready to enhance it to even Rupees two lac if so desired. But our non-tax paying traders came on the roads and forced the government to defer

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[346] This amendment was made in 2019 by the Finance Act 2019. And the sentence stopped at the recipient.

[347] This amendment was made by Finance Act 2022 when everything finished.

[348] The hypocrisy is called nifāq (نفاق).

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the implementation. I was grateful and honoured I had a Prime Minister Imran Khan who stood with me and did not remove the provision despite the threats of strong political backlash. I am also highly grateful to the IMF who also stood with me. But my own people, including almost all tax advisors, did not want corrections. Nevertheless, I am sure that, one day, this will be done and Pakistan will enter into a new phase of tax compliance.

Let me explain the process and the long term correction I wanted by implementing this law. This innovation had multidimensional objectives. In Pakistan, a lot of undocumented and untaxed money is available. This money is generated primarily from two sources. Firstly, it is the untaxed money of the businesses and trade including illegal trade like smuggling and other such ventures. Secondly, it is the result of the corruption of the government officers including other institutions, starting from lower judiciary and ending on some of the intelligence and law enforcing agencies. The aggregate sum is over fifty percent of the money circulated in the market or the size of GDP. The currency in circulation is around nine trillion which is one of the highest in proportion to the size of economy.

There is a second dimension of the matter also. Firstly, there are transactions which are Business to Business (B2B) being the deals between wholesalers to wholesalers and wholesalers to retailers. These are other than transactions between consumers and businesses.

The system only required that on a purchase whether from a wholesaler or retailer the CNIC of the buyer has to be identified in the sale invoice. One can imagine the resistance from a corrupt bureaucrat if his wife was asked for a CNIC for making a purchase of jewellery weighing hundred tolas from Soha Bazar.[349] Similarly the Azam Cloth Market wholesalers were totally disturbed when they came to know they would be

[349] A Jewellery Market in old city Lahore.

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required to give the CNIC of all their buyers above Rupees forty thousand.

The proposal was the perfect solution to most of the ills in the taxation system in Pakistan but very few were ready to accept this innovative idea and the change suggested. I am really grateful to Mr Imran Khan, the then Prime Minister of Pakistan who trusted me and stood beside me in agreeing to legislate and not to succumb to the pressure to withdraw the same even after I had left the government. I admire Mr Imran Khan for his desire to change Pakistan. However he was made to fail.

Just after the introduction of the 2019 budget, there was an uproar in the trading community though there was no additional tax on them and there was no change in the rules of the game for them. They were only required to obtain the CNIC of the buyer. But the traders knew well that if this system succeeds then the whole transaction trail would become transparent and ultimately they and their undocumented business would be exposed. So they resisted very strongly. It was a matter of survival for them. In Pakistan there are many laws which are kept in abeyance on account of the stay given by the judicial authorities. I feel proud that there was not a single petition against this law as everything was done within the strong boundaries of the constitution. I also thank Dr Farogh Naseem, the then law Minister for providing legal guidance.

The step undertaken by me was a blow to the unscrupulous trading community and there were strikes and resistances. Imran Khan and the administration stood beside me. We had lengthy discussions with traders, especially those in Lahore who were most agitated. Mian Aslam Iqbal[350], a then Minister in the Punjab Government was my great help in dealing with so-called strongmen of the trading community in Lahore.

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[350] Mian Aslam Iqbal. A leader of PTI in Lahore

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I noticed that agitation against Imran Khan by the traders was backed and supported by two major religious parties. That became obvious when one of the leaders subsequently fought election on the ticket of the religious party in 2024. Now, I can easily understand why these people were agitating and what was their ultimate goal. These religious parties are blackmailers on this subject as they do not intellectually buy the idea of taxation on 'income' basis. They, in their frustration and vindictiveness have become anti-state.

Traders started agitating on roads when they noticed that their unnecessary demand was not being heard by the government. Imran Khan stood firmly with me. One day, traders organised a procession in Islamabad and started moving towards the 'D' Zone from the road to the Sarena Hotel. I sent a delegation consisting of Member Board Ms Nausheen Amjad[351] and Dr. Hamid Ateeq Sarwar to negotiate with them. Traders became violent and misbehaved with FBR people. There was a law and order situation and civil administration had to be involved. There were not more than three hundred people but they had gathered to create a fuss. Traders retreated with a call for strike the next day.

Agitation by traders

The next day, I was called at Aabpara as the traders had approached them to convince me to withdraw the law. I went to Aabpara with Member FBR Dr. Hamid Ateeq. The trader's leaders, who were around fifteen people, sat in front of us. The meeting started with a very interesting episode. Their main leader complained that I had been a difficult person who was not conceding to their demands. Then he stood up and made a chart on the white board placed in the meeting room. He said that if his sales were Rupees hundred, then at the moment, they on average pay taxes equal to one to three percent. He said:

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[351] Nausheen Amjad. Former Chairman FBR

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> *'Shabbar Sahib is asking for around five to ten percent which we will never pay'.*

I interjected and said:

> *No Mir Sahib: I am not asking for five to ten percent of the sale price. I am asking thirty percent of profit.*

Those so-called leaders of the retailer community blankly refused to concede. I left the room with the statement that I would like to take the direction from my boss, the Prime Minister.

For one moment, I also thought about why I was sitting in that office and traders were being given an audience. We were helpless. The question that arose in my mind was whether a Chairman Federal Board of Revenue should discuss the tax policy and administrative matters with a group of people, the traders, who have no formal recognition. They had no legal position, except having nuisance value.

In Pakistan trade bodies are strange in nature. There are at least three major '*Anjuman-e-Tajran*' in Pakistan. They are nothing but pressure groups sponsored by political forces for their vested motives. It is my advice that, governments and institutions should not give an audience to these people as they are only there to get concessions from the government. They do not have the will to give back anything in return. The audiences before state institutions provide an unnecessary legitimacy. We made this mistake and so did the agencies. Furthermore by having an audience by the agencies these fake leaders perceive a legal existence and become a benign force in the society. This is called 'Mafia' culture and that has to be crushed.

The next day, I went to the Prime Minister and told him of the whole episode. He had already been briefed. The Prime Minister asked me that he wholly supported the law and would not like to withdraw the amendment however he informed me that a

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'Dharna' by Maulana Fazluer Rehman[352] had been announced in Islamabad and I should be cautious about that.

I wanted to stick to the position but after discussion with our Finance Minister, Mr Hafeez Sheikh, Imran Khan extended the date of implementation for three months. This was the first depressive shock for me. In this episode, I realised, and identified, the manner in which Islamabad operates and the way the honest and upright Prime Minister is brought to the position where his hands are tied. This was my first shock and failure. At that time, I thought that I should return to Karachi from Islamabad, as my real corrective measure was made to fail.

During the period of extension of implementation we continued our engagement with the traders. Mr Jahangir Khan Tareen, the then PTI leader, advised me to meet the so-called trade leaders on one to one basis and agree on the implementation process. I met these people and ultimately we arrived at an agreement. The understanding in writing was officially signed by me in the 'Q' Block. We did not concede on our main condition of furnishing the CNIC. We only agreed to give time. Following press release was issued by the FBR:

> *Chairman Federal Board of Revenue Shabbar Zaidi held a meeting with all groups of traders of Pakistan on August 8, 2019 at FBR and discussed various issues about the traders. It has inter alia been agreed with consensus that no adverse action under the Income Tax Ordinance 2001 and Sales Tax Act, 1990 will be undertaken against the traders merely on the basis of information emanating from providing of CNIC under the Sales Tax Act, 1990 as required under the Finance Act, 2019 for traders till September 30, 2019. There will be discussion between the associations and bodies of the traders for the finalisation of Scheme for small shopkeepers for which drafts have been furnished by various*

[352] Maulana Fazlur Rehman. The leader of Jamiat Ulema Islam

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gtrade bodies which will be taken into consideration by the FBR.

Traders conceded on all points except that they wanted no action for the past transactions. They wanted to have a new start. We agreed to the same. Now I realise that it was a delaying tactic. After I left, everything was delayed and ultimately placed in the dustbin. During the period, when we gave an extension on the matter of CNIC, I was aware of the conspiracy being hatched to remove me from the job of Chairman FBR. I informed the Prime Minister. He supported me. But not the party and the Cabinet, except a few. They considered me a person stronger and above the Ministers and party members. This was an unfortunate hard luck of Imran Khan that his colleagues never realised, who was good for the country and the party. So when I decided to leave nobody from the party or the Cabinet asked me to stay. Except a few, they were happy that a close confidant of Mr Imran Khan who was bringing a desired 'change', had left. They wanted to own 'Khan' not the 'change' which Khan wanted to bring.

Ugly incident at Governor House Karachi

During this period, I along with the Prime Minister had a meeting with the Karachi's traders at the Sindh's Governor House. As usual, traders complained about me. Mr Imran Khan listened to them but supported me wholeheartedly. He clearly informed the audience that he will not change the law though he may agree for some adjournment in implementation. After discussion he asked me to have a separate discussion with the traders in the ground floor 'Annexe' of the Governor House which is near the entrance gate. An unofficial video of that meeting is available on '*YouTube*'. There the traders became rash and four or five people tried to 'manhandle' me whilst I was sitting on a chair at the centre. I distinctly recognise their faces. They are all from various markets of Karachi. Sometime in my life, if God permits, I will remind them what they have done.

All these events were depressive. I noticed that Pakistani people are not used to listening to the government when it talks to them

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in a reasonable way. For them the government means '*Danda*'. They know well how to buy or pressurise the person holding the '*Danda*'. These people were not tuned to deal with a Chairman FBR who used to drive in a 1200cc car without any attitude for the position. It did not suit them. This was the end of the story of CNIC for buyers. The best provision in the law for the documentation of the economy was finally buried by the Finance Act, 2022. I guarantee that whenever some serious correction will be required then the provision drafted/ legislated in 2019 will be implemented. I am waiting for that moment.

Property Valuation

In Pakistan there is a concept of an 'official value' of immovable properties. These values were called 'Collector's Value' however now a separate table has been issued by the Federal Board of Revenue which are called FBR value. When I took over, the FBR values were generally fifty percent of the values at which transactions were actually made. It means that remaining fifty percent of the transaction was in gray money. This is one of the main spaces for parking untaxed wealth as the taxation officers are not '*per se*' allowed to challenge the FBR value. This first thing I did was to revise the FBR Table. I raised it to around ninety percent of real value. I also indicated that I would like to withdrawn the inherent implied immunity for undervaluation. This was a shock for Pakistan especially the real estate sector. I am proud that Cabinet and Imran Khan supported me.

I was told that after such revision there was almost seventy to eighty percent reduction in the property transaction in the country. It was so as property in Pakistan is not for housing. Open plots are actually an investment commodity. Plots are good investment property however the recorded price is different from the real price.

As a result of my step almost all the brokers and estate dealers become jobless. There was a big hue and cry. One day General Bajwa in an informal meeting made a very interesting statement:

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Shabbar Sahib: Most of my junior officers after retirement become estate agent or advisor. You have made them unemployed. They are only agents not owners

There was serious uproar and I had to succumb to the pressure to bring the FBR values does to around seventy percent on average. However, I take the credit that I exposed the whole community and market that exists for the same. This was another depression for me.

Human Resource Issue at FBR

Mr Imran Khan before my joining as the Chairman FBR had repeatedly stated that he wanted to close and shut down the FBR. He was serious in this intention. Now, on the hindsight I feel he was right and I was wrong, who delayed or stopped the process. In October 2019, I had a meeting with the Prime Minister where COAS was also present. An agenda was agreed for the restructuring of FBR. It was a totally an out of box solution. Amongst many steps, one action that can depict the seriousness of affairs was the decision that the posts of Chief Commissioner of Inland Revenue were to be abolished. The same was the case of the Chief Collectors of Customs. One can understand the effect of that one step on the bureaucratic set up of Pakistan. We were effectively asking for the abolition of around sixty posts of Grade 21. It was a shock and blow for the bureaucracy in Pakistan. They all gathered against me. Just after I came back from the meeting I could see the changed faces and attitude even with the honest and competent people at the FBR . They were shocked and were not expecting such a decision at that level of authority. I had designed the whole plan. I openly shared it with the Members of FBR as I am not used to dealing with something in disguise and non-transparent manner.

After a day or so, two of the Senior Members came to my office in the FBR and informed me that they all and many other bureaucrats of FBR had a meeting with the COAS and showed

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their dissatisfaction with the proposal. By that time, I had the information about the manner that meeting with COAS was arranged and who arranged the same. It was coordinated by one of my senior officers from KPK through his contacts with a very senior officer in the Prime Minister's office. I told the Members that decency required that I should have been informed. Nevertheless I stood by my stand.

The next day, I was called by the COAS. When I reached there I met some relevant people. Mr Bajwa was very nice and polite with me and asked me to continue with what I had been doing. He however asked to take into confidence team members in the Cabinet working on the civil service reforms.

When I was leaving Mr Bajwa stood up and placed his hands on my shoulder and said:

'Shabbar: I know your sentiments. But continue'.

I told the Prime Minister the whole story. He stated that he is so annoyed with the FBR officers and he would like to talk to them personally. He stated that in the meeting he would display his annoyance and the officers have to be ready for the same. This news also reached the FBR and due to these two meetings there was a complete breakdown in the system and people started a non-cooperation movement. But I was not worried. One of the features of that proposal was formation of *Pakistan Revenue Service (PRS)* on the lines of State Bank of Pakistan with hiring and firing powers. This was not acceptable to the bureaucracy.

After two to three days, a delegation of the Junior Officers' Association of FBR asked for a meeting. Around thirty to forty persons including four or five females attended. They vehemently opposed PRS. One of the attendees, being an intelligent looking girl, argued that this should not be done. I enquired her that in the new environment there would be market based remuneration and conveyance by way of cars. I

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further asked her how she travelled at that time. Her answer was '*Rickshaw*'. I told her that with the changed system she would be having a 1000 cc car. She said:

> '*Mr Chairman I do not want the car. I want the status of Grade 17 officer due to which people are afraid of me*'.

The meeting ended very unceremoniously and, on that day, I decided that I should leave the job as soon as possible. I further thought that the academy where such a mindset is promoted should also be closed. After this episode, I asked the Prime Minister that people are not ready for the change and there are people very close to him who did not want to disturb the status quo. I had gone to Islamabad to make a change not to enjoy the status of Chairman FBR, so I mentally decided to leave.

Illness and attacks of depression

All these events started affecting my nervous system. This resulted in the disease called 'Irritable Bowel Syndrome' or 'IBS'. However it was not IBS. It was actually acute benign depression and anxiety which was disturbing my bowel system. I visited almost all the gastroenterologists of Islamabad and Rawalpindi, including the Armed Forces Institute of Cardiology. All the medicines failed. My health started deteriorating and in the month of September 2019 my wife took me to Karachi directly to my hospital SIUT, where Dr Rizvi, with a physiatrist was waiting. He immediately diagnosed the case and stopped all GI medicine and started giving me an antidepressant which I am still using.

After ten days, I went back to Islamabad and started a fresh course of antidepressants. If one counts the failure of the PTI government, the biggest factor was no civil service reforms. After looking at the subject of civil service reforms in Pakistan, I am of the firm opinion that any person who has ever been in civil service or close to civil service should be kept totally away from such process. In my view bureaucracy has a bigger role than army in ruining Pakistan.

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The system is completely rotten and there is a very high peer loyalty. Furthermore, the Civil Services Academy is to be replaced by a College of Governance, run by professionals. The present Grades of 1 to 22 have to be abolished. Seniority is to be determined according to performance. I am aware that out of around sixty four divisions in the Government of Pakistan there are over ten which are headed by Grade 21 people whereas many Grade 22 people with clean records do not have postings. There are persons at the post who, for example, are at fifteenth number, but head of the department overriding the persons with higher grade waiting for the appointment. The system is already dead but we are carrying for the reason that the Principal Secretary to the PM is always amongst the civil servants who is always the 'eyes and ears' of all the PMs. Sharifs have learned to place their loyal and trusted persons for the same. Imran Khan suffered due to lack of experience.

After a day or so the Prime Minister called a meeting of the senior officers of the FBR. Before the meeting he told me that he was extremely annoyed with these people and wanted to give them a message that all possible severe actions can be undertaken. He was also annoyed with their non-transparent attitude. The meeting was held in the Prime Minister's office and it was the first time when I saw the Prime Minister as an 'angry man'. After the meeting he told me that he was not happy with the body language of the people and it appears that a lot of them were there to pass time. I had the same opinion. I feel that Mr Imran Khan was totally right. FBR should have been disbanded on that day. I saved the present FBR which was a mistake, I admit it. There is a need for demolition of the structure.

The uncontrollable Mafia

One night, I received a call from a very senior person in the government who informed me that one of the enterprises dealing in consumables is engaged in transactions of spurious materials and asked that the said premises should be raided. I

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instructed the concerned person, who at that time was a diligent lady collector. She raided in the morning and there was footage of something wrong, which came on the media. When I woke up at around eight o'clock the whole media was full of that story. Then, I saw my cell and found out that there were numerous missed calls. I reached the office at around eight forty five a.m. and found that the whole corridor of the 3rd Floor of FBR was filled with the people from various trade bodies who were agitating against the raid. I listened to their complaints and asked them to contact the relevant administrative and appellate authorities. Then I left the office and proceeded to Bani Gala for an official meeting. During my way, from the FBR office to Bani Gala, I received calls from all who's who of Pakistan for being lenient in that case. I was actually terrified of the influence and pressure which was being placed on me.

I am sure that if there would not have been any person with lesser support from the PM and the COAS this action was not possible. That event taught me many lessons. The way the media was involved was wrong. The way in which trade bodies reacted was wrong. The way the whole society pressurised the executive was wrong. Ultimately the matter went to the court where it may be pending or otherwise. I admit that due to many administrative clutches we were not able to reach a satisfactory conclusion.

Lessons from Anti-smuggling drive

One of my mistakes, which could also be taken as an achievement, was my action against smuggling. I gave strict instructions to Collector Quetta and Peshawar for that purpose. After a few days this happened.

> *Published July 10, 2019: Daily Dawn*
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> *QUETTA: Deputy Collec tor of Customs Dr Abdul Qudoos Sheikh, who was badly beaten up by a group of armed smugglers in Quetta last week, succumbed to his injuries in a hospital in Karachi on Tuesday.*

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On July 3, masked armed men had attacked Dr Sheikh when was returning to Quetta after seizing a container load of smuggled high-value goods in an operation in the Kolpur area.

As the staff was busy in completing the legal formalities, Dr Sheikh was forcibly stopped near Gahi Khan Chowk by two vehicles of armed men who rammed their jeeps into his official car. The assailants forcibly pulled him out of his vehicle and brutally assaulted him with SMG butts and then escaped, leaving him critically injured in a pool of blood.

After receiving information about the incident, the customs officials and police rushed to the site and took Dr Sheikh to Civil Hospital, Quetta, from where he was shifted to the Combined Military Hospital, Quetta, as his condition was critical.

Later, the customs authorities shifted him on a chartered plane to a private hospital in Karachi where he died on Tuesday morning.

"Such is the cost that the Customs Department pays for, in the line of duty, however this often goes unrecognised," said a senior customs official.

This was not the first attack on customs officials engaged in anti-smuggling operations as in the past three years, 10 officers/officials have lost their lives and dozens were injured. Besides the fatalities, there have been notable instances of staff being kidnapped, especially in Balochistan and Khyber Pakhtunkhwa, to browbeat the Customs Department into submission besides loss/damage to state infrastructure.

This was a shock for me. I received direct and indirect threats that actions against smuggling could create personal security problems for me. This was somehow reported to COAS and from

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that day, I was provided two jeeps with sixteen armed commandos, which was a mental torture, and that massively contributed to my departure from Islamabad. When I used to go to my favourite bookstore *'Siddiqs'* at the Jinnah Super, such commando vehicles used to accompany me. Two people used to enter the shop before I was allowed to proceed. Due to this hassle, I stopped moving around. One day I skipped them and visited the city without informing the security. The next day, I received a call that I should not do this. I was apprised by relevant quarters that smuggling from Iran and Afghanistan had multidimensional issues and I should be aware of security threat to me.

I consider myself responsible for the death of Dr Qudoos[353] as I had instructed the officers to be vigilant without knowing the law and order situation. The persons involved were, politically and commercially, very well connected. We were some fools sitting in our office considering that we could handle this. I do not subscribe to the honesty of Custom Officials, however I also endorse the fact that we were not able to provide them adequate security if they wanted to fight. We give medals, plots and support to the family of singers and actors forgetting people like Dr Qudoos. Then after a few days, a delegation of Quetta Chamber came to my office and asked me to withdraw the FIR as, as per them, the right person has not been named.

Underinvoicing and the role of China and UAE

Pakistan's Former Finance Minister Mr Miftah Ismail whilst talking to the Karachi Chamber of Commerce & Industry stated:

> *Speaking to the business community, Finance Minister Miftah Ismail said that massive under-invoicing exists in the amount of goods imported from China and the UAE, a statement that puts question marks not just over Pakistan's trade deficit figure but also mechanisms put in place to*

[353] Dr Qudoos. The Custom Collector killed in Quetta

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> *analyse the data. It is important to curb massive under-invoicing, he said; China's records state Pakistan imports $ 16Bn worth of goods, while according to the invoices Pakistan receives, it imports $ 12Bn worth of material from China. The same goes with the UAE, where the difference is around $2-2.5Bn. Pakistan is already pursuing a plan to digitally exchange trade data to capture the real value of imports from China, although the second deadline to make the system operational has been missed. Businessmen asked Ismail to refrain from changing the previous tax regime of commercial imports from the final 6% to a minimum 6%; it showed apprehension on the change in regime and said that it will open gates for corruption.*

I had been a vocal person against the practice of under-invoicing of imports from China, for decades. So, Chinese had a clear idea about my expected actions when I joined as Chairman FBR. The first diplomat who came to see me was Mr. Yao Jing[354] the Chinese Ambassador to Pakistan. I found Mr. Jing fluent in English and very knowledgeable about Pakistan. Without any preamble, Mr. Jing stated that he was fully aware of my views about Chinese under-invoicing. He offered me the help in sorting out the matter. However, he placed two big conditions. Firstly, he asserted that this big hole cannot be filled over a short time. There should be a five-to-ten years' plan. Secondly, he told me that business dynamics have changed. Many importers from China are not Chinese, but the Pakistanis who have established businesses and operations in mainland China and Hong Kong. In short, he advised me not to be aggressive. The tone was close to a threat. I knew the story and the facts. But my hands were tied. I asked him to enter into some arrangements for a proper reporting mechanism. Mr. Jing agreed and sent me a draft for an improved bilateral reporting system. I was very happy to start the process. I sent the draft to the Pakistan mission in Beijing. After having no response, I called the Pakistani mission in

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[354] Mr Yao Jing. Ambassador of China in Pakistan

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Beijing. Their attitude, knowledge, and sense of participation was enough to reveal why we are a failed nation.

People usually compare the friendship between China and Pakistan with USA. Based on my experience and knowledge, I can safely say that Chinese imports and the Free Trade Agreement (FTA) with China is the major spoiler for Pakistan's economy. The whole '*Hawala*' network, which is around USD six to eight billion, is there to deal with this trade. The duty structure under the FTA has been a killer for almost the whole of the small and medium sized industry in Pakistan. People, at large, do not know that in Pakistan eighteen percent sales tax and five percent advance income tax is collected at the import stage at the landed value at the import stage therefore value declared has direct relationship with the cost and the ultimate sale price.

Before the amendment made by me in 2019, this used to be final tax also. This results in an unending honeymoon for traders in Pakistan. Pakistan became an economically failed state inter alia due to this policy. This under-invoicing is a direct loss which is colossal. Pakistan which is an exporter of textile has ended up being importers of child clothing from China. The same is the case for physical training (PT) shoes. Up to 1970-75 all our school going children used to wear Pakistan made '*Bata*' or '*Servis*' branded shoes. Now they are wearing Chinese shoes. We had a company by the name of '*Pak Pin Industries Limited*' which used to manufacture 'common pins. Now they are imported from China. FTA plus under invoicing plus *Hawala* is the killer of Pakistan's economy, notwithstanding the fact that our friendship is taller than everest and deeper than pacific. This is not a Chinese problem. It is our incompetence and shortsightedness. The political support of the trading lobby to PML (N) is mainly due to this. History will decide who has economically raped Pakistan. I am very clear about the same. There is one lesson in the economics of the states. Every country looks for the well-being of her people. We in Pakistan are strangely different.

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I knew that these were delaying tactics. Accordingly, I introduced a provision in the Sales Tax Act, 1990 that in the case of imported finished goods the 'taxable' value, irrespective of the actual transaction value, shall be the 'Retail Price' as determined under the Sales Tax Act, 1990. This was a big blow to the unscrupulous people, as cases of under-invoicing for such items was curbed at least to the extent of tax liability. There were gestation problems with regard to printing the prices on the product packs, however the changed system settled over time and I feel happy that this single step has increased the sales tax revenue substantially. As expected, the traders and importers' resistance against me increased. Nevertheless, this is the highest earner of tax for a particular step in the recent time.

The worst thing in the customs system is the quality of 'Valuation Rulings' issued by the Customs in consultation with the Chambers of Commerce etc. In short, the whole system is a fraud. I have seen cases, for example where vehicle spare parts are valued as per their weight. I tried my best to place all the valuation rulings issued on the '*website*' however I miserably failed. There is no control on the 'Rulings' and the unscrupulous importers are in complete connivance with the customs in many cases. There I realized the importance and the 'role' of the people who are very active in businessmen's politics.

I decided that entry of the staff of custom clearing agents in Customs House should be stopped. There was no need for the same as the procedures have already been automated. There was a very strong resistance. Later on, the truth was revealed. It transpired that there were many instances where actual entries in the system were made by the staff of clearing agents as the custom staff was either not available or did know how to make such entries

Transfers and postings

During one of the discussions General Qamar Javed Bajwa told me that it was an unwritten practice, in the forces, that nobody

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can remain posted at the similar place or the post, for more than three years. This is a step to reduce corruption ingrained with a seat. I liked the idea, and asked my Member Administration to enforce this principle for all the staff from Grade 1 to 17 in the first place. There had been frequent transfers for posts of grade 17 and above, but such transfers were not made for grades below 17. It was observed that many unscrupulous people in these grades, having complete background knowledge of the manner and procedures, were acting as a conduit for corruption. For example, an unscrupulous superintendent in the office of an Income Tax Officer generally called '*Baray Babu*' becomes the kingpin for all wrongdoings. They carry complete knowledge of both sides and were a convenient source for undertaking wrong acts. When this process was implemented, all of the staff at the FBR, starting from the Member to the peon, started non-cooperation without any reason. Over time, I started receiving requests to stop the transfer in many cases. The reasons given were invariably fake. However, on humanitarian grounds they could not be rejected. So one day, I had to say to my colleagues that I am almost sure that one or two people in the family of all our staff from Grade 1 to 17, were suffering from 'cancer' and our employee was the only person who could take care of that family member. Accordingly our employee could not be transferred from the post. In this process, I also learned that there were strong departmental loyalties and employees below Grade 17 were actually not the employees of the government but the concerned Commissioner or Deputy Commissioner as the case may be. This is how these people were trained and nourished. My first recommendation will be gradual abolition of all Grade 1 to 17 posts. They are no longer required. Services can be outsourced.

Abuse of diplomatic privileges

One day, my friend, the intelligent journalist Syed Irfan Raza from the '*Daily Dawn*' came to me and sought my permission to print an article about the abuse of facilities for importing free

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cars by the diplomatic mission. I agreed and he wrote on December 31, 2019 as under:

> *ISLAMABAD: As the government is striving hard to fetch more and more taxes by expanding the tax net, it is being cheated out of billions of rupees in duty under a scam involving misuse of the facility of duty-free import of luxury vehicles by some foreign diplomats, representatives of international non-governmental organisations and armed forces personnel of a few countries, according to sources.*
>
> *According to the sources, the modus operandi of evading billions in duty is that vehicles are imported by diplomats, representatives of international NGOs or military personnel/attaché of different countries, but the actual owners of the vehicles are said to be Pakistanis.*
>
> *As foreign diplomats, representatives of international NGOs and armed forces personnel of various countries are exempt from paying import duty, the vehicles they import carry diplomatic registration number plates for three years. As import duty is not levied on vehicles that are three years old or more, these vehicles are transferred in the name of its actual owner (a Pakistani) after that period.*
>
> *For instance, the price of a Lexus SUV is Rs 10 million. If a Pakistani imports it, he/she will be required to pay an import duty of Rs 30m. But this amount can be saved if a person who is exempt from paying import duty imports it.*
>
> *In the process, the importer (foreign diplomat/military attaché) gains a monetary benefit and the actual owner (a Pakistani) gets the vehicle at a price that is far lower tha n its market price. The market price of Lexus is over Rs40 m but under the scam it is purchased by the Pakistani owner for Rs15-20m.*

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According to senior officials of the vehicle registration authority of Islamabad, the scam has been growing since Sept 11, 2001, when the government allowed diplomats to use covered registration number plates (starting with the alphabets QL, QM, and QN) due to security reasons. "Now cars are imported by foreign diplomats and they are misused by Pakistani owners who drive them with covered number plates," an official said.

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The luxury vehicles that are being imported under the scam include Lamborghini, Camaro, Hummers, Nissan GTRs (r35), Rolls Royce, Lexus, Bentley, Porsche and BMW.

The official of the local vehicle registration authority said some 12 to 15 vehicles (imported by non-diplomats) are registered with Islamabad. Vehicle Registration Authority in a month, which means 180 vehicles a year. However, the number of such vehicles registered in Karachi and Quetta is said to be even higher. According to an estimate, the total loss to the national exchequer under this head could be Rs 70 bn per month or Rs 840 bn per annum. If the authorities concerned confiscate all such vehicles, the government may collect a huge amount in duty. Also, some officials suggested that the interior ministry should allow a separate motor registration series for imported vehicles so that their record could be maintained by the local vehicle registration authorities.

I wrote a detailed letter to the Ministry of Foreign Affairs on the matter. No reply was received by the time I left. Irfan also showed, in his article, the actual parking of such vehicles at various private houses in Islamabad. On the basis of this article and further research, I was almost sure that most of the luxurious vehicles, not usually imported in Pakistan, were brought to Pakistan in this manner. It is my conclusion, that the system is rotten with vulgarity in the attitude of the people who have easy money. We want to drive '*Ferrari*' but do not want to pay duties levied to the government. Those who admire this

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lifestyle are bigger equal criminals[355] in that crime because, as per Quran, they accept and like it.

Closeness with Imran Khan & Composition of Cabinet

One of the reasons for my failure as Chairman FBR was extraordinary care and closeness shown by the Prime Minister Imran Khan. He was extraordinarily careful and confident about me. This was one of the reasons for the cold shoulders by many of the members of the Cabinet. Imran Khan's government could not do what it should have done in the three and half years of their rule. This, in my opinion, was due to the composition of the Cabinet and the manner in which that Cabinet operated.

The Cabinet consisted of many groups who had completely divergent manner of operation and strategy. There was one group which consisted of old party loyalists like Asad Umer[356], Ali Zaidi, Ali Muhammad Khan[357], Murad Saeed[358], Shaheryar Afridi[359], Hammad Azhar and others. These were old PTI people who worked with Imran Khan, for over two decades, and were extremely loyal to the cause of Imran Khan, being his desire for correction. However the Ministerial work was being done by them for the first time. In my view, bureaucracy took the advantage of their lack of experience. These people were honest and dedicated. However, I noticed that there was too much emphasis and admiration for the personality and role of Imran Khan. A Prime Minister is a CEO not a 'hero'. The hero worship can be there in politics and vision, not in execution. It is a duty of a good friend, which a cabinet member is, to identify the mistake whether or not liked by the CEO. This shortcoming is the reason why political parties do not mature and flourish in Pakistan.

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[355] For ordinary Muslim the word criminal does not make much of an effect. The word should have been sinner as approved by so and so Maulvi. But I do not want to say so.

[356] Asad Umer. A former Federal Minister

[357] Ali Muhammad Khan. A former Federal Minister of Pakistan

[358] Murad Saeed. A former Federal Minister of Pakistan

[359] Shaheryar Afridi. A former Federal Minister of Pakistan

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The second group consisted of technocrats like Razzaq Dawood[360], Hafeez Sheikh, Dr Ishrat Hussain[361] and at a later stage Mr Shaukat Tareen[362]. There was a formal relationship between the first and second group. It should have been informal if things were required to move properly. Imran Khan had to act as a conduit, even for minor issues, which resulted in lack of cohesion and team work, in addition to delays in executions. The technocrats were handicapped for the lack of presence in the parliament and the political support.

The question whether a Cabinet of Pakistan should have technocrats is completely unsettled and alternatives are repeated without much success. At the same time, we find that elected representatives, at times, do not usually have necessary exposure and capability required for the post.

The third group was the politicians who were not of PTI origin though some of them were elected in 2018 on PTI tickets. This included Mr Fawad Chaudhry[363], Omer Ayub Khan[364]Sheikh Rasheed Ahmad,[365] Tariq Bashir Cheema[366], Khalid Maqbool Siddique[367] and Dr Farooq Naseem. These parliamentarians were outsiders for PTI, in a practical sense and they had a different mindset than the first group. The people of this group had experiences with the bureaucracy however they lacked the real support of the PTI party.

It is my view, that a Prime Minister cannot run a government properly with such uncoordinated and formal groupings. The cabinet, as I observed, is like a family. It should have one mission, objective and manner of achieving such goals. With these three

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360 Razzak Dawood. A former Federal Minister

361 Dr Ishrat Hussain. A former Governor State Bank of Pakistan

362 Mr Shaukat Tareen. Former Federal Finance Minister of Pakistan

363 Fawad Chaudhry. Former Federal Minister of Pakistan

364 Omar Ayub Khan. Former Federal Minister of Pakistan

365 Sheikh Rasheed Ahmad. Three times Federal Minister of Pakistan

366 Tariq Basheer Cheema. Former Federal Minister of Pakistan

367 Khalid Maqbool Siddique. Federal Minister of Pakistan

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major components, as described above, bureaucracy and establishment were bound to take advantage of the natural, apparent and disguised gaps in the structure.

In my case, all the groups supported me as Imran Khan was with me. They did not support the cause but I knew the reason for which the support was given. I could apparently see the reactions when there was a disagreement or argument on any matter. Very few would disagree with the Prime Minister. Though Imran Khan was ready to listen to the dissent and correct himself, there were very few independent voices. Mr Hafeez Sheikh and Mr. Ali Zaidi were the few people who used to try to change the Prime Minister's view, if found incorrect by persuasion. I did not see others doing so. The biggest bureaucracy was the Cabinet itself.

One of the things which I found quite interesting in Islamabad is the access to the office of the Prime Minister. When I was in Islamabad three people could provide access to the Prime Minister. These were Mr Naeemul Haque,[368] the political secretary of Imran Khan, Mr Azam Khan[369], the Principal Secretary to the Prime Minister and the Military Secretary of the Prime Minister. I found all these three people very accommodating however as I stated earlier, except for Naeem Bhai, other two used to operate, after looking at the manner in which the person having the access, was dealt by the Prime Minister. It is my view, that access to the Prime Minister should be restricted and during the first two to three hours of the day, there should not be any visitor or a meeting for the Prime Minister so that there is thoughtful disposal of administrative and policy matters. All three secretaries were to be given one hour to take up matters with the complete attention of the Prime Minister.

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[368] Mr Naeemul Haqu. My close friend and Secretary to Imran Khan

[369] Azam Khan. A former Principal Secretary to Prime Minister

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Pressure on Chairman FBR

Chairman FBR is the job which effectively interacts with everybody related to Pakistan economy. Imran Khan's government had come with the slogan of unearthing the corruption of the earlier regimes. In financial matters, the only effective way to enforce accountability is through tax compliance and investigation. So I was on a hot seat. I am proud to say that during my tenure of over nine months not a single case against any opposition leader or any other person not in support of PTI, was opened by FBR. I can give hundreds of examples, in other governments, where FBR was used for this purpose. During my time, I and Imran Khan were very clear that such things should not happen. On the contrary, during my tenure some actions were taken against the people who were very close to Imran Khan. In this connection I would like to describe my interaction with Mr Shahzad Akbar[370]. I found him a reasonable person, however he was actually a lawyer, not a person who could unearth 'white colour' crimes. I was frequently called by Imran Khan in the Prime Minister office, when Mr Akbar had been there. Mr Akbar used to give me piles of papers relating to different corruption cases and wanted me to institute cases against the persons involved. My usual answer was in affirmative subject to the condition that FBR records also substantiate the same. In ninety nine percent of the cases the information was found to be sketchy which could not be made basis of any enquiry by the FBR.

The next day, I used to apprise the Prime Minister and his regular reply was that if I was satisfied then he had no objection. I really feel sorry for the Asset Recovery Unit (ARU) run by Mr Shahzad Akbar. Once I enquired Mr Akbar the source through which such information was obtained. His usual answer was, the Federal Investigation Agency (FIA). There was not much left to be said after that. FIA has limited capability in such matters and they have inadequate resources to take professional help. So the

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[370] Shahzad Akbar. The chief of Asset Recovery Unit established by PTI Government

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results were obvious. This was the biggest mistake of the Imran Khan government. The accountability in Pakistan is only for the person, in opposition, till the time he/she is in opposition. Whenever there is a change of government the system starts operating in the reverse order.

Unlucky politician & protector not recognised

I think the most unlucky man in Pakistan's politics is my mentor, friend and a successful entrepreneur Mr Jahangir Khan Tareen (JKT). I had known him much earlier than my joining as Chairman FBR. I think that one of the biggest reasons for the end of the PTI regime was the differences between Imran Khan and JKT. Useless and baseless cases were instituted against him. I had worked very closely with JKT during the Panama Case hearing and I, with my Partner Asim Zulfiqar Ali, developed the whole structure of arguments presented to the Supreme Court in the Panama Case against Imran Khan in the matter of 'Niazi Holdings Ltd'. These arguments were prepared in the basement office of JKT's house in Islamabad. I am sure that even Imran Khan was not aware about the details and manner in which the case was prepared. He had sole trust on JKT.

Since JKT was disqualified to be a member of Parliament therefore he was an informal advisor to Imran Khan on all matters especially economics. Dr Hafeez Sheikh, Umer Ayub Khan and myself used to coordinate with him regularly. This setup was utterly disliked by everyone except Imran Khan. Now in 2025, I realise that it was the mistake or omission of Imran Khan that he did not provide proper space to JKT and at the end instituted cases against him and his family in the sugar case. The allegations were wrong. I proved the same to the arbitrator appointed by Imran Khan, being Syed Senator Ali Zafar, but it was too late. I was also aware of the fact that Mr Azam Khan had an estranged relationship with JKT. JKT was a shock absorber and the conduit between Rawalpindi and Aabpara and Imran Khan. I witnessed extraordinary cordial relations between JKT and the relevant people.

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The day I decided to leave the post of Chairman FBR, before informing anybody in the government or even in the family, I went to the residence of JKT in Islamabad and told him my intentions. Both of us were clear that, on taxation matters, we were heading in the right direction however he was also aware that the party and Cabinet was not with us wholeheartedly. He did not stop me. After some moments, he said that he is also very dissatisfied and he might follow me. At that time, there was no sugar scandal allegation. I saw a very disappointed JKT. I had seen his energy when we were working together in the past during the Panama Case proceedings. I think the main issue was of his informal position 'debits' where were attributed to him whereas 'credits' were not so assigned. This system in my view was not acceptable to him.

Reality Check

Another person, being a personal friend of Imran Khan, late Mr Ali S Habib of the House of Habib worked very closely with me. He was assisting the Ministry of Commerce and used to sit in the office of Mr Razzak Dawood. Ali was a workaholic and very meticulous in his approach. He used to come to my office in FBR, frequently in a totally frustrated mood complaining about the inefficiency and lethargic attitude of the bureaucracy. During the last day of my stay in Islamabad, in November 2019 we had a meeting in the Prime Minister House where the persons present were Imran Khan, Ali S Habib, Mr Hafeez Sheikh and Mr Jahangir Khan Tareen. There were no civil or military personnel including secretaries.

In that meeting, Imran Khan showed his concerns about the economic situation of the country. This shows the list of people which Imran Khan relied upon on the matter of finances and economy. We all agreed with his view that things on the economic side were not going in the right direction, and there should not be any sense of complacency. Within a year, all of us, were not there. Ultimately the PTI government fell. In that meeting all of the people present agreed that the financial and

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economic position of Pakistan is neither desirable nor sustainable. This was a good gesture for self-correction. However afterwards I lost the track.

This was the last meeting I had with Mr Ali S Habib. I came back to Karachi and Ali stayed on and left us for eternal abode by way of an untimely death. I miss my friend and a progressive and hard working businessman of Pakistan.

China Harbour Company

I had a very interesting interaction with Mr Ali Zaidi, the Minister for Maritime Affairs. We two developed a very close intellectual relationship whilst drafting the regulations for taxation for Gwadar Port. Both of us looked for the exact details of the projects of China Pakistan Economic Corridor (CPEC) which we were repeatedly told were in the shape of minutes of the Joint Coordination Committee. Both of us being educated in the Anglo-Saxon legal system struggled with the manner of operation of the Chinese government. As a result, Ali developed very close relations with me.

Agricultural Income Tax

There is a provision in the Income Tax laws that if a 'credit' is taken for assets made out of agricultural income then such amount is to be reconciled with the payment of provincial agricultural income. This law is there for years. There is effectively no compliance. I asked one of the taxation officers to give a notice to one of the landlords in Multan. After a few days Mr Shah Mahmood Qureshi asked that a combined delegation of MNAs of all parties of South Punjab wanted to meet me. They came under the leadership of Sardar Nasrullah Dareshak, a veteran senior MNA from South Punjab. They candidly asked me to instruct the taxation officer to withdraw the notice. In very polite Punjabi Sardar Dareshak said:

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"توں نواں بندہ ایں توں سانوں نئیں جاندا توں ایہ کم نئیں کر سکدا (*You are a new man. You do not know us. You cannot do this work).*

He further said that no government in Pakistan can run without the help of MNA's from South Punjab. I had no answer.

Architectural ugliness of the building of Prime Minister office

I have seen many office buildings around the world. In my view one of the worst buildings, in design and structure, is the present Prime Minister House in Islamabad. The building is neither secure from various points of view nor it is accommodating. The corridors are horribly narrow. The meeting rooms are very small and practically non-workable. For example, the meeting room on the 3rd Floor, which is usually used by the Prime Minister for day to day meetings is so narrow, in breadth, that there is no space left for a second line of attendees. I am sure that persons who had designed this meeting room had not seen how such rooms are made elsewhere. Similar is the size of other meeting rooms in the buildings. There are unnecessary carving and useless spaces which can be a safety hazard from the security view point. The whole premises looks like a castle in the stories of *Alibaba* showing unnecessary and useless resemblance of so-called Islamic or Arabic architecture. The purpose of writing this paragraph is to demonstrate that Islamabad has been designed not for working efficiently. It, most probably, replicates palaces in old arabic comic stories. The other place which is also not adequate is the office and the meeting room of the Prime Minister in the National Assembly building. The meeting room is so narrow that there is no space for movement if someone wants to make a presentation. I think Islamabad was not made for a practical workable system. It is a waste of precious taxpayers money to satisfy the ego and desires of specific rulers.

A strange feature I observed in the Pakistan Secretariat is that there is no spacious mosque in the premises. So in almost all the ministries the prayers are held in the spaces outside the lift area.

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Thus, in effect, there are mosques in all the buildings outside the lifts. This is not a good system. For example, in 'Q' Block, there is such a prayer place on the 3rd Floor, being the office of the finance minister. I am not in favour of demonstration of religious rituals in this manner in offices. There should be a big sized mosque in the Pakistan Secretariat to accommodate the personnel from all the ministries and there should not be prayers in the spaces outside the lift areas.

Illness a blessing in disguise

The manner in which the affairs relating to the government of Imran Khan are being handled after his departure from power, reveals that I was blessed that I left Islamabad after nine months or my health forced me to do that. My real pressure was my helplessness as a boss of an organisation where over eighty five percent of the eighteen thousand employees were directly or indirectly involved, or alleged so, in financial corruption. I think my decision was inceptionally incorrect. Accordingly, there was no point in enjoying the perquisites of the post without discharging responsibilities. I meet many people who say that they hoped for something better from myself for which I have not come up to their expectations. I accept my failures and seek forgiveness.

When in 2025, I think about my decision to join as the Chairman of FBR I realise that it was a mistake. Such jobs require 'insensitive' people who can sleep calmly after looking at apparent corruption and incompetence being undertaken by people under their control. My nervous system is not tuned for the same. I was not 'diplomatic' in my dealings with the people which is essential for these posts. I used to feel that I was wasting my time when there was no apparent result without realising that survival in the system is in maintaining the status quo at the cost of suffering of the common man. Continued fight was the answer where my nerves failed. Both Imran Khan and Pakistan are unlucky in the sense that I could not cope.

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Islamabad, with its present level of intellectual and financial corruption cannot remain a capital in an effective sense if the state has to deliver. There is too much concentration of policy power without independent and competent minds. Parliament is used only for mud slinging by civilians amongst themselves which has eroded their relevance in the society. There is an immediate need for more provinces and substantial amendments in the constitution including making Karachi the financial capital like Mumbai and NewYork.

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7
Service to humanity

Dr Adib Rizvi & SIUT

The first meeting

I knew him for long, but I came in close contact with Dr Adib Rizvi through Mr Rahan Hasan Naqvi when one of my staff members from the Lahore office, Mr Liaquat Ali[371] had a kidney transplant case and was taken by me to the urology ward at the Civil Hospital in 2003. I saw a man with full white hair filled with energy. I told him that I have been sent by Mr Rehan Hasan Naqvi for the kidney transplant of the boy from a middle class family, in interior Punjab. Dr Rizvi said that he had very high regard for Mr Naqvi but the boy would have to join the queue with no preferential treatment. The family of the boy was satisfied and ultimately the successful transplant was done and Liaquat returned to Bahawalpur without spending a penny for the whole process in Karachi.

Then after some time, in 2003/4, one day Dr Rizvi called me to come to the Civil Hospital. I went there. Mr Rizvi asked me to look into the processes at his Finance Department and let him know the improvements that could be made. I visited the Finance Department which was located on the mezzanine of the Third Floor at the Civil Hospital's Urology Ward. It had a total strength of three people and was headed by a very senior person Mr Taufique Ahmad Khan[372] the former Managing Director of Investment Corporation of Pakistan. So, it was Taufique Sahib and two clerks. Both clerks had no clue about accounting.

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[371] Liaquat Ali. A student of Hailey College of Commerce

[372] Taufique Ahmad Khan. Former Managing Director Investment Corporation of Pakistan

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I suggested Dr Rizvi that the financial statements of Sindh Institute of Urology & Transplantation (SIUT) be audited by A F Ferguson & Co. He agreed and A F Ferguson & Co. became the external auditor of SIUT which they still continue to be. This changed the whole financial scenario for SIUT. My former Partner Mr Imtiaz Laliwala was the first partner who looked after the audit. The firm transposed the financial statements of SIUT into ones totally compatible with the international best practices in this field. SIUT may be amongst the very few organisations, throughout the world, where the financial statements are prepared in compliance to International Financial Reporting Standards (IFRS).

Unique principles of Rizvi Sahib

Dr Rizvi is the pioneer in developing a unique health care system for the common man of Pakistan. This system envisages an alliance between the Government, the medical community being the doctors and the civil society. Each has got its responsibility. The government is to provide infrastructure, part of financing and support. Civil society is to contribute the difference between the support from the government and actual expenditure whether revenue or capital and doctors have to act as a conduit. The doctors, being the managers, after being absolved from the government control are placed under a self regulating entity. However the doctors are not allowed to engage in private practice in order to have full concentration on hospital patients. Unlike government jobs, doctors are paid market based remuneration. Dr Rizvi is an exception who does not take a pay from the hospital. The core principles of Dr Rizvi's system are as under:

- There is no charge from any person who is treated in the hospital. It is irrespective of the financial standing of that person. A person is not supposed to identify himself as poor or needy to obtain the services from SIUT. This principle has been envisioned by Dr Rizvi and is called '*Free with dignity*';

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- The doctors at SIUT are not allowed to do any private practice;
- In SIUT doctors and staff are paid market wages. Government grades do not apply;
- There is no private room in the hospital and everybody is treated in the general ward;
- There are no rooms for the doctors;
- There is no nameplate of any doctor in the hospital and around the hospital and in any public message of SIUT;
- There is no segregation for male and female patients unless absolutely necessary;
- No food is allowed from outside for the patient while in the hospital. Three times quality food is provided by the hospital;
- No person is allowed to stay with the patient at the hospital;
- There is 24/7/365 model of service at the hospital;
- In the case of transplant patient, immunosuppression medicine are provided throughout the life by the hospital; and
- All tests and diagnosis are done at the hospital.

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The biggest medical system in Pakistan

SIUT Systems may be the largest medical network in Pakistan. The facilities are:

S.No	Description	Ownership of premises	Date of commence-ment of operations	Nature and facilities
1.	3rd Floor Ruth Pfau Civil Hospital Karachi	Government of Sindh	1970's	Complete hospital for urology
2	OPD 14 Ruth Pfau Civil Hospital	Government of Sind	1970's	Outpatient for all services
3	Dewan Farooq Medical Centre, Karachi	SIUT Trust	2000	Complete hospital for all spheres of SIUT
4	Hanifa Suleman Dawood Oncology Centre, Karachi	SIUT Trust	2015	Oncology hospital
5	Suleman Dawood Transplant Tower, Karachi	SIUT Trust	2016	Transplant facilities
6	K M Sheikh Dialysis Centre Garden Road, Karachi	SIUT Trust	2014	Dialysis Centre
7	APWA Dialysis Centre	APWA	2017	Dialysis centre
8	APWA Sharah Faisal Dialysis Centre, Karachi	APWA	2010	Dialysis Centre
9	Chabblani Medical Centre Sukkur	Government of Sindh	2015	Urology hospital
10	SIUT Meherunnisa Hospital, Kornagi, Karachi	SIUT Trust	2016	Orology Hospital
11	Sukkur Bye Pass Medical Centre, Sukkur	Government of Sindh	2022	Hospital with all facilities
12	SIUT Hospital Kathore, Karachi	Government of Sindh	2022	Clinics
13	Marium Bashir Dawood Child and Cardiac Hospital, Karachi	SIUT Trust	2024	Children hospital for urology and

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				cardiac care
14	SIUT Meherunnida Oncology Centre, Korangi, Karachi	SIUT Trust	2025	Oncology hospital
15	Sukkur Bye Pass Oncology Centre, Sukkur	Government of Sindh	2025	Oncology hospital
16	SIUT Khairunnisa Hospital, Karachi	SIUT Trust	2025	Dialysis
17	SIUT Trust Hospital Shahrah Faisal, Karachi	SIUT Trust	2025	State of art hospital for advanced medicine (under construction)
18	SIUT Hospital Larkana	Government of Sindh	2022	Dialysis Centre
18	Benazir Institute of Urology & Transplantation, Nawabshah	Government of Sindh	2024	Under Management. Urology hospital

Legislative Structure

In order to undertake such activities a legal body was required. So, Dr Rizvi got a special statute by the name of Sindh Institute of Urology & Transplantation Act 1991 legislated by the Sindh Assembly for this purpose.This act has been designed to fulfil the legal requirements to implement the aforesaid principles.It is so successful that many organisations like Gambat Institute of Medical Science, and others have almost copied the same.

In 2006, on the advice of Mr Rehan Hasan Naqvi, Dr Rizvi formed SIUT Trust under the Trust Act 1882. This trust is there to collect donations and grants and own properties and assets solely for the benefits of SIUT. The assets and money cannot be used for any other purpose. Trustees included Professor Dr Syed Adibul Hasan Rizvi-Settlor & Trustee, Mr Rehan Hasan Naqvi, Professor Syed Haroon Ahmad and others. I am also one of the trustees. Subsequently the SIUT Trust also obtained the charter for the

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establishment of degree awarding body by the name of Sindh Institute of Medical Sciences (SIMS). The management of SIMS lies with SIUT Trust. Thus under the present system SIUT is composed of three entities; being SIUT formed under the Sindh Act, SIUT Trust formed under the Trust Act 1882 and SIMS formed under the charter run by SIUT. Nevertheless, whatever is there in SIUT system, is on account of the personality, passion and courage of Dr Rizvi.

Family background and lifestay of Rizvi Sahib

As I got to know him closely, I realised that Rizvi Sahib is an extraordinary person. He belongs to a feudal family of Kalanpur, a wholly Shia village near the famous city of Jaunpur. Rizvi Sahib informed me that Mir Kalan was his ancestor who established this separate village out of Jaunpur on account of *purdah* and privacy. This was the trend in feudal families in UP. Mr Rizvi's family did not migrate to Pakistan and only two persons from his family came to Karachi being Mr Rizvi and his elder brother who was a civil employee in Pakistan Navy. The whole family continued to live in their house named, *'Rahat Manzil',* in Kalanpur where they still thrive.

When Rizvi Sahib came to Karachi he had done matriculation from Benaras with distinction and her mother sent the boy to Karachi for safety reasons due to some riots in the city. Mr Rizvi got admission in Dayaram Jethamal (DJ) Sindh Government Science College, commonly known as DJ Science College and stayed in Mitharam Hostel. His elder brother used to live in Korangi Creek. After some time, Mr Rizvi's brother died accidentally leaving three small kids who became Rizvi Sahib's responsibility. In D J College, Mr Rizvi took active part in the student politics and is amongst the founder members of Democratic Student Federation (DSF), the first left leaning student body of Pakistan. He was arrested and placed in prison on the charge of burning the car of Mr Mushtaq Hussain Gurmani, the Federal Minister of the Government of Pakistan, outside Governor House Karachi. He was rusticated from

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Karachi and did part of his studies at Liaquat Medical College Jamshoro.

After MBBS from Dow Medical College, he left for FRCS to the UK where he stayed for some time working for the National Health Service. He came back and started his service in the Civil Hospital, Karachi in the urology department. He also did FRCS from Scotland.

Rizvi Sahib told me that whilst working in the Civil Hospital he used to observe that there were many patients who were poor but did not ask for charitable or free service for the reason that in order to do so they had to state that they were poor and needy. This, he felt is against the 'self respect' of a human being. In this manner, a lot of deserving people were denied the service which was required. He said that he is fundamentally against the use of the word 'Charitable' or 'Free'. He designed the word '*Free with Dignity*'. This means that a person is not required to demonstrate publicly that he / she needs to get the free service. I am sure that before Dr Rizvi nobody thought about it. Now, many people are trying to replicate but there are few who know the ethos of the same.

Dr Rizvi, in addition to Civil Hospital, had his private practice near Capri Cinema. In 1990's his fee was Rs 1000 per patient per visit. However, that money was not taken home. There was a cashier Mr Rafiuddin[373], who died two three years ago. After his clinic, Dr Rizvi would go to Civil Hospital along with Rafi Sahib and after taking out a little money for home distribute the balance amongst the needy patients in Civil Hospital. One day someone said to Dr Rizvi that he was doing this service at SIUT, because he earns a lot in the private practice. Next day, Rizvi Sahib left the clinic forever and asked the people to take the furniture or other things. He told me that he had not visited the clinic since then. After that day, Dr Rizvi has no source of income and he lives on the savings he had whilst in the UK. He lives in

[373] Rafiuddin. The Secretary of Dr Adib Rizvi

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Allama Iqbal Town in North Nazimabad in a three hundred square yard house with limited means. Dr Rizvi along with Dr Jaffer Naqvi founded the Kidney Centre however Dr Rizvi left on account of his principles, including his insistence for completely free service.

Saviour for all

I have been actively working with Rizvi Sahib since 2003 and now I have a daily interaction. He is my mentor. The biggest problem I see for the future of SIUT is that there is a very wide gap of passion between Dr Rizvi and his team. All the team members are excellent, above average people, however they are ordinary people. Dr Rizvi is an extraordinary person. I have not seen a person so much away from worldly affairs then Dr Rizvi. The only object he is concerned about is the 'patient'. Rizvi Sahib's family has suffered a lot due to his lifestyle and passion. However it is a blessing that both his children Dr Irfan Rizvi[374] and Dr Lamiya Rizvi[375] are very successful in their career.

An important feature of Rizvi Sahib's life is his habit of continuing with the people. When I ask him to retire people over a certain age then his regular reply is '*I do not want him to be without pay next month'.* So many old people continue.

Once he showed me a place on the backside of NED Engineering College Campus near Burns Road and said that for many nights he had slept on this footpath. These people who migrated from India leaving their parents and homes, had a very painful life in this new country. I have tried my best to shift him to a place near the hospital but he is not ready to leave the middle class locality of North Nazimabad.

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[374] Dr Irfan Rizvi . A successful doctor and son of Dr Adibul Hasan Rizvi

[375] Dr Lamiya Rizvi. A successful doctor and daughter of Dr Adibul Hasan Rizvi

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Public Trust-The saint

People blindly trust Rizvi Sahib. There are regular grants of property by the people to SIUT Trust. Nowadays, as trustees, we refuse to receive the property if someone asks that it should not be sold as we cannot operate hospitals at so many small locations. I narrate an interesting episode relating to the manner in which people give their properties to Rizvi Sahib. One day, Kishwar Baji, the former MNA of Karachi brought a man in ordinary clothes and said that the person is interested in giving a building for the hospital to SIUT. This is quite normal as many people with small clinics and hospitals want us to run their establishments by SIUT. As usual, we were reluctant. However Kishwar Baji and that man insisted. So we went to see his hospital in Korangi. There we were astonished. It was a four storeyed complete building of a modern hospital on an eight acres plot by the name of '*Mehrunnisa Hospital*'. This building was owned by Seth Haroon Amdani[376]. He insisted that we should take custody as soon as possible as there was political pressure to give the building to some other establishments but Seth Haroon had complete faith on Rizvi Sahib only.

Next day, I along with Dr Rizvi, my wife, Kishwar Baji and his son Zeeshan went to a five hundred square yards ordinary house of Seth Haroon in Phase VI, Defence. Seth Sahib signed the deed of donation. I signed on behalf of SIUT Trust. After signing the deed, Seth Haroon told me that he felt relieved that he had done his job. Furthermore, he said that he would like to have a medical check-up for some minor ailment. We told him that our team would visit him the next day. Next day at around 12 noon I asked Altaf Hashmi[377], our senior doctor, whether anyone had gone to see Seth Amdani. Altaf Sahib informed me that when our team reached there they were told that Seth Amdani had died in the morning. I still remember the face of Seth Amdani when he said '*I have done my job*'. Seth Amdani was a totally illiterate man

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[376] Seth Haroon Amdani. The founder of Mehrunnisa Hospital

[377] Dr Altaf Hashmi. A Senior doctor at SIUT

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without children and was engaged in various trading ventures in Karachi since 1950's. Now that hospital is the most advanced Cancer Hospital of Pakistan.

Illegal organ trade

Pakistan was a big centre of organ trade. Dr Rizvi has been single-handedly fighting the war against this crime for over forty years. In Pakistan, at one time, the price of a human organ (kidney) was around rupees fifty thousand only. Some small towns of Punjab had become the known centres of this trade. Kot Momim and Sharaqpur were usually named for this trade. In order to stop this trade it had been Dr Rizvi's argument that there should be a donation only by a 'close relative' as whenever a 'residuary' provision is inserted in the law, doors of corruption are opened. Governments, on the other hand, were not ready to legislate on that basis inter alia for vested interests and the pressures from the illicit trade. Ultimately, Dr Rizvi was able to persuade the government of General Pervez Musharraf to legislate on this subject. This resulted in the promulgation of The Transplantation of Human Organs and Tissues Ordinance 2007. It regulates the removal, storage and transplantation of human organs and tissues for therapeutic purposes and related procedural matters all over the country. It is very unfortunate that in this country many useful regulations are introduced by dictatorial regimes. This is in our genes.

Some interesting episodes happened during the process of the promulgation of this Ordinance. The President instructed that the draft be vetted by Late Sharifuddin Pirzada Sahib[378]. It was an uphill task to do that. Mr Pirzada had known me and Rizvi Sahib very well, however he was extremely careful and meticulous. Now, in retrospect, I feel that Mr Pirzada wanted to enjoy the company of Mr Rizvi therefore he used to have frequent meetings with us with respect to this Ordinance. I and Rizvi Sahib had at least five to seven meetings with Pirzada Sahib in Karachi and

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[378] Sharifuddin Pirzada. Former Law Minister of Pakistan

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Islamabad to discuss the Ordinance. I still remember the statement of Pirzada Sahib:

> *'Shabbar Mian: There should not be a comma or full stop extra in the draft'.*

At that time, he was over eighty five years of age and I have yet to see a more intelligent and meticulous person than him. In my opinion a perfect document has been created. Subsequently, it has been ratified by the Parliament.

Pakistanis are a very strange people. After the promulgation, the Ordinance was challenged before the Federal Shariat Court. This was done notwithstanding the fact that all the provisions had been discussed in depth with scholars of Fiqh. In the Federal Shariat Court Pakistan was fortunate in the shape of Justice(R) Late Haziq Ul Khairi[379] who listened and rejected the plea against the Ordinance in a well written judgement.

Regent Plaza

In 2023, SIUT Trust bought the biggest hotel of Karachi by the name of Regent Plaza on Shahrah-e-Faisal and decided to convert it to a modern state of art free hospital. This will be the biggest 'free with dignity' hospital of Pakistan. The huge building is located on the main artery of the city directly connected with the railway station, in the centre of the city and the airport. The process will be completed in 2028 and this will be the biggest contribution a person can give to his city. Karachi and Pakistan and millions of patients will always remain indebted to Dr Adib Ul Hassan Rizvi, a lone boy from Kalanpur, Jaunpur, India for what he did for them. The message of Dr Rizvi which encouraged me to undertake this transaction was his desire to provide first class medical facilities in the first class building to people who cannot afford to pay even a single penny. He asked me to show that even in a country like Pakistan, if there is a proper

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[379] Haziq Ul Khairi. Former Chief Justice Federal Shariat Court

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assimilation of resources and talent, miracles can happen. The covered area of this new campus is larger than all of the existing campuses of SIUT.

Succession planning

Unlike other institutions Dr Rizvi has trained a large team to take over the services in future. Teams have been formed of doctors with various age groups to take over the job in a successive manner. Dr Rizvi believes that there will never be shortage of good human resources as long as the ethos and contribution of SIUT in providing the basic medical needs of the people is met. In Pakistan many institutions fail as there are rivalries between individuals for leadership. In this system, everybody is a leader and a worker. It is due to this reason, in SIUT, doctors are always found in the operation theatres or the wards not in their rooms. I meet Dr Rizvi, almost daily, in the space allocated for juniors.

Services outside Karachi

Sometime over ten years ago, I went to Sukkur with Dr Sahib. We were supposed to visit Chabblani Maternity Home in old Sukkur near Masoom Shah Minara. Dr Chabblani was a gynaecologist who stayed in Sukkur after partition being wholly dedicated to her work. The clinic of Dr Chabblani was in ruins. When SIUT took over there were no more than three to five beds and everything was utterly filthy. Almost eighty percent of the space of the clinic was occupied by illegal residents, including one Naib Nazim of the city. Dr Rizvi at that age took the challenge and now Chabblani Medical Centre is one of modern hospitals in the city of Sukkur. Dr Rizvi used to travel by train almost weekly to establish that clinic. It is due to his single handed efforts that the clinic exists. Now SIUT has a state of the art modern hospital in Sukkur at the Bye-Pass Road also. This may be the most beautiful building of any hospital in Pakistan which has been designed by a Singaporean consultant.

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Benazir Institute of Urology & Transplantation

In Nawabshah, the Sindh government made a huge building for Benazir Institute of Urology & Transplantation (BIUT). A legal structure similar to SIUT was also proposed. However for various reasons, including bureaucratic hurdles, the institute could not be made operational even after five (5) years of completion of the physical structure. Then the Sindh government approached SIUT to take over BIUT. This time, Dr Rizvi advised that there should be an operational arrangement between BIUT and SIUT so that SIUT could train the people at BIUT on the ethos and manner of operation of SIUT. SIUT made BIUT operational within six months and now all facilities are operating in Nawabshah under the management of SIUT which will be transferred to BIUT at the appropriate time. It is Rizvi Sahib's vision that the working system of SIUT is itself a model available to other institutes.

Marium Basheer Dawood Paediatric Cardiac and Child Hospital

In June 2025, SIUT will open the Paediatric Cardiac hospital in a new building at the old KMC workshop space given by KMC to SIUT. This is effectively the first child hospital with specialised facilities in Pakistan. Dr Rizvi has brought a complete team of physicians and surgeons for a child cardiac problems called *congenital heart disease* being a defect with the structure of the heart that a child is born with.Some congenital heart defects in children are simple and do not need treatment. Others are more complex. The child may need several surgeries over a period of one to two years. The surgeries cost over Rs 1.5 million. SIUT is doing it free in the old hospital and full fledged activity will start in the new premises from July 1, 2025. When I see the outpatient department of this ward with small children and their mothers with a hope that their children will be cured free in the hospital then I pray for Dr Rizvi. This is a very useful service which is going to be started soon.

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Liaquat National Hospital

I have been on the Board of Governors of Liaquat National Hospital (LNH) for over a decade. This is a great institution in Karachi. It is effectively the only non-profit organisation in the country that does not collect donations or grants. It is run on a self-help basis. The finances are arranged in the manner that there is charge to the patients to the extent that there is no need for any grant or donation for the hospital. There are sometimes complaints that the hospital is expensive, however I being a Member Board of Governor can vouch that whole money is reinvested and there is no donation or grant. The Members of the Board of Governors, are trying to arrange facilities for poor patients as much as possible.

Those who visit Laiquat National Hospital must have observed that in the last two to three years the infrastructure of Liaquat Hospital has completely changed. Now it is one of the best and the largest medical facilities in Pakistan. A new emergency and trauma centre is being built which will take care of the big city requirements of Karachi.

Our earlier generations made hospitals like Liaquat. Karachi and Pakistan need more and more such hospitals and educational institutions like LNH. People at large do not have the correct idea of a non-profit organisation. There is a financial model for the same. Non profit does not mean free and at the same time it does not mean return on investment by anyone. It is an equilibrium. The charges are equal to the expenses and the Board of Governors are only managers, not the owners or investors.

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8
The Ethnic Politics

The Rise and Fall of MQM

Nine Zero

Nine Zero '90' is the name of the headquarter of Muttahida Qaumi Movement (MQM) in Azizabad, a middle class locality in District Central, Karachi. Initially MQM had two offices. One at Al Karam Square in Liaquatabad called 'Eight Nine' and another at Azizabad called Nine Zero. These were, presumably, the last digits of the telephone numbers of these offices.

A disciplined approach

My first interaction with MQM at 90 was the lecture on the economy of Pakistan. The participants were the elected representatives of MQM in 1995. I went to their strongly guarded office, crossing many 'checkpoints' as if it was a military establishment. This office was called '*Khurshid Memorial Hall*' named after the mother of Mr Altaf Husain. The residence of Altaf Husain[380] was also close by. I and my family in Karachi, except a few people like Kishwer Baji, were not close to MQM, however almost all the people in MQM knew my family background in Agra and the influence on the urdu speaking community of Karachi. Almost all the MNA's, MPA's and Senators were from middle class background and reasonably educated.

I was very happy to find that all the people sat down on very ordinary benches in a hall modestly decorated. One of the participants, Senator Ahmad Ali[381] who came slightly late, sat on

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[380] Altaf Hussain. The founder of MQM

[381] Senator Ahmad Ali. Two time Senator of Pakistan

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the floor with some senior people. I liked this down-to-earth approach. There was no ostentation. All the participants were very attentive, however most of their questions rested on the issue of discrimination, if any, in the economic policies of Pakistan against the people of Karachi, Hyderabad and other urdu speaking areas. They were anxious to get confirmation that their assertions on that count were substantiated. I found a gulf between Karachi and the 'rest of Pakistan' in that meeting. For them, the rest of Pakistan was 'other Pakistan'. The tone was very aggressive.

Refusal for senatorship

Afterwards, I became close to MQM. Despite their persistent desire, I did not join the party. The party, through their leaders in London, offered me '*Senatorship*' which I refused as I was not sure about the real objectives of the party and the manners it operated. My apparent excuse was that my firm did not allow the same. I came to Karachi in 1987 and was not fully aware of the annihilation which Urdu speaking had faced over the time, that led to alienation of the community from other parties and creation of an ethnic party by the name of Muhajir Qaumi Movement. I had left the city in 1974. I believe that MQM always had contacts with the establishment. Despite that relationship they were also the people who faced two severe clean up operations. This is an apparent contradiction. MQM leadership always wanted to be close to the establishment, however they were never trusted. Since they had compromised on principles, therefore they are now not taken seriously by the establishment.

A reaction or a products of establishment

General Zia conspired for sectarian riots and Shia genocide in Karachi. He had an inherent hate for three groups of people. These were PPP, Karachiites and Shias. I had all these three attributes. I had seen Imambargahs being burned in Liaquatabad and Golimar. At one time, Liaquatabad was the centre of the Shia community in Karachi and now, in 2025, there is not a single

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house of any Shia family in that location having a population of over three lac people. Zia and his regime committed a Shia genocide in Pakistan. MQM appeared, at that time, as saviour for Shias. Whether it was a ploy or a reality, is yet to be decided, however it is a fact that their stance was secular and their role eliminated sectarian riots in Karachi. But we could not get our Imambargah back. Shia Muslims got their Imambargahs left in 1947 back in India but not in Pakistan. So personally I am convinced about that aspect of the origin of MQM. It replicated in 1988 the sentiments in 1964. However urdu speaking people were again placed in 2024, in the hands of the people without any clear and defined objective. It might be a ploy for the people of urban Sindh. I am not sure about the origin of the party but the growth was organic and natural.

Secularism in approach

Once some workers of MQM started having prayers at Khursheed Memorial Hall. Mr Altaf Hussain, though sitting in London, got annoyed and stated that it was a political office and not a place of worship. In addition to being secular, another good feature of MQM was gender balance and respect for the other gender. There were huge gatherings of millions of participants and there was never any complaint of any sexual harassment. There was a remarkable discipline in the party.

1992 Operation

Up to 1992, I was not in direct contact with MQM. My first contact came when one of my friend's father phoned me that his son had been picked up by the police in Karachi Operation 1992 without being involved in any case. I knew the people in Karachi administration and got the boy released. Then, he was again picked up and I again got him released. The only reason for this boy being picked up, repeatedly and frequently, was that Faheem Siddique[382] (called Fahim Commando) used to live in his

[382] Faheem Commando. A worker of MQM

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neighbourhood in North Nazimabad Block L. The whole education career of that boy was destroyed and he had to leave Pakistan. There are thousands of youths, like him, in Karachi and other cities of Sindh who suffered torture of administration and eviction from their homes and homeland. The leaders who have used them are enjoying the benefits and, as usual, common men not being criminals, in most of the cases died or their careers were devastated. I will write a separate book on this subject. The graveyard of Yaseenabad is filled with innocent persons. There had been a great betrayal with the urdu speaking community.

Shadow budget

Over the time I got close to Dr Farogh Naseem,[383], Dr Farooq Sattar[384],Syed Mustafa Kamal, Syed Sardar Ahmad[385] and other senior people in MQM. When Mr Farooq Sattar started the commendable job of presenting the '*Shadow Budget*' on behalf of MQM I was invariably the author of that document. We used to sit in the house of Syed Sardar Ahmad in Clifton and prepare the documents. Mr Rasheed Godil[386] used to be the coordinator with businessmen.

Destruction by MQM

MQM destroyed one generation of the urdu speaking community. Hundreds of urdu speaking boys were killed and, in many cases, their graves remained unknown. The whole education system was spoiled. Now in 2025, when I recapitulate the role and politics of MQM, I consider it as a creation of an establishment which subsequently got out of their hands. It was created to diffuse the politics of PPP in Sindh. However, it is also an undeniable reality that MQM clicked at the tipping point of urdu speaking population's exploitation due to which it gained their whole-hearted popular support. If someone thinks that

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[383] Dr Farooqh Naseem. My friend and former Law Minister of Pakistan

[384] Dr Farooq Sattar. The leader of MQM

[385] Syed Sardar Ahmand. A leader of MQM

[386] Rasheed Godil. A former MNA of Pakistan

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MQM was not a popular party in Urban Sindh then he/she does not understand Karachi's political dynamics. The whole urdu speaking community of Urban Sindh wholeheartedly supported MQM at one time. Now, they do not, as MQM has proved to be a completely clueless body. The closest comparison is Nazi party in Germany which was extremely popular at one time but was hated later. The historian of Nazi Party wrote:

> *'These appeals for national aggrandizement were accompanied by a strident anti-Semitic rhetoric. The party's socialist orientation was basically a demagogic gambit designed to attract support from the working class'.*

Same is the case with MQM. I have tried my best to bring them toward well-defined declared objective however I feel that this party is intrinsically misguided.

MQM spoiled her position by resorting to violence which they cannot deny. They could not avoid it as such parties are structured in this manner. Therefore, except in the case of communism, such parties perish.

If politics is done on linguistic basis then Karachi, Hyderabad and Mirpurkhas would never come along with rural Sindh. MQM was there because of a Sindhi dominated PPP. This is true for PTI also. This should not happen and both parties have to learn from history. This can only be understood by a person, like me, who has seen MQM and PTI closely and belongs to the urdu speaking community of Karachi. The alliances between MQM and PPP after every election is a farcical exercise arranged by people who matter in Pakistan. This drama has to end

Is there anything missing?

I had been close to MQM leadership. When I pick up the pieces, I realise that MQM was a part of an unfinished agenda of the future of the state that was made in the name of Muslim empowerment in 1947. I have read somewhere that the fate of Karachi is yet to

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be decided. I hope and pray that this assertion is wrong. However, it is a strange coincidence that around ten million Jews were relocated from Eastern Europe to Israel and around the same number were relocated from UP and Bihar to Karachi. These two states were created in the name of religion after the 2nd World War. The plan may have been changed or suspended however it is fact that the arguments that took place between Mr Muhammad Ali Jinnah the First Governor General and Mr Ayub Khuhru[387] the Chief Minister of Sindh are being repeated again and again. Khuhru was completely against making Karachi a capital city against Jinnah desires. So he was removed from Chief Minstership which was not the correct step. Daily Dawn wrote in 2023:

> *... Had Mr Khuhro been a wise man he would have made his exit from Premiership less humiliating for himself by resigning. Instead he chose to invite dismissal. ... The fact that after a careful consideration of all the circumstances of the case and having given Mr Khuhro a full hearing, the Quaid-i-Azam was convinced that a prima facie case of "maladministration, gross misconduct in the discharge of his duty and responsibility, and corruption" had been established against him and accordingly directed the Governor to dismiss him, clinches the issue completely.*
>
> *Published in Dawn, April 28th, 2023*

General Ayub snatched Karachi from urdu speaking people and gave it back to rural Sindhis (as majority in Sindh Assembly) and Pathans who live in the city. In my view, many questions, including the future of Karachi, are still undecided. This question can only be answered by people living in Karachi being Pathans and urdu speaking communities as they, in combination, have absolute majority in Karachi. There is no conflict of economic interest even with people from rural Sindh. Now being professionals, most urdu speaking people do not seek

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[387] Muhammad Ayub Khuhru. Former Chief Minister of Pakistan

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government jobs and Sindhi speaking masses need professional expertise. There are four solutions to Karachi viz. (i) an incorporated city, (ii) a capital city, (iii) a separate province and (iv) a separate state in a confederation. I will fight against the last solution in all circumstances. That is not a solution in any sense.

Once I received a call from Mr Altaf Hussain that he wanted me to be a speaker in a *World Muhajir Congress* to be held in Dallas in the USA. I could not understand the objective and need for my presence. Mr Altaf replied that people, in Pakistan and outside Pakistan, considered me as a sane and settled voice of urdu speaking people and he wanted me to present the case of the urdu speaking people of Karachi at that international forum. I asked him who the other invitees were? A few he named were Mr Hussain Haqqani and (Late) Mr Wajid Shamsul Hasan. I excused myself as I do not want to be associated with such forums. The purpose of narrating this episode is to identify that the Pakistani diaspora, especially in the USA , of the urdu speaking community, is very concerned about their fellows in Pakistan. My position on the matter is very clear. Our forefathers made this country and I pray that I die and be buried in this soil in Jannat Ul Baqi Graveyard on Hub River Road Karachi or Momimpura in Lahore. Let the God accept my wishes.

'Red Indian' in their homeland

Leaving aside the conspiracy theory, in order to understand the politics of Urban Sindh certain pertinent historical and geographical facts would have to be taken into account. There are two main centres of urdu speaking people in Sindh. First is Karachi and other are cities of Hyderabad, Mirpurkhas and Sukkur.

In Karachi, the Sindhi speaking people have been made *'Red Indians'*by Urdu and Pushto speaking settlements. This was not justified and people dislocated are victims of history. I have seen many Baloch villages, in my lifetime, being completely wiped out in Urdu speaking localities. One was near *Khajji* ground in

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Golimar. I have seen a Baluchis villages there. I think the treatment of local Sindhis by urdu speaking people was not justified. It is my view, that for all the times to come, Sindhi speaking people will never be able to regain the city of Karachi except the specific locations of Lyari, Malir and Kaemari. It is now a settled issue that Karachi is a city of urdu speaking people or persons from up north, being Pathan and Punjabi, not Sindhis. This is not good, but a hard fact which should be accepted by PPP. It is my desire that this linguistic distinction should end. We should all learn to co-exist.

Dynamics of interior Sindh

The status of rural Sindh, especially Hyderabad, is totally different. There, in the city and Latifabad Urdu speaking people have a sizable population and they are in constant confrontation with local Sindhis. I personally know the problems which students from Hyderabad used to face when they had to travel to Sindh University and Liaquat Medical College at Jamshoro from the city. This had sown the seed for the growth of MQM. If someone asks me to identify the founder of the linguistic dispute in Sindh then I will name one person, being Mr Mumtaz Ali Bhutto[388]. This Oxford educated cousin of ZAB inflicted such a wound that it would take centuries to be healed. He has not done any good for his community either. He can never get back Karachi or Hyderabad. If the problem that had started with the dispute between Liaquat Ali Khan and Ayub Khuhru, in 1948, would have been settled in amicable way at inception then this issue would not have reached this proportion. Nawab Muzaffar Hussain of Hyderabad was the precursor of MQM in Hyderabad. Another big problem of this linguistic dispute is that there is only one political force in rural Sindh, being PPP. PTI which has a big support in Urban Sindh uniting urdu speaking people and Pathans, loses its significance when the majority rural Sindh is swapped by PPP. It is unfortunate that the footprints of national parties in rural Sindh are diminishing instead of an increase This

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[388] Mumtaz Ali Bhutto. Former Chief Minister of Sindh

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shows that both centres of urdu speaking politics in Sindh have completely different political dynamics. Karachi's people want to sit with PPP against the wishes of people of Hyderabad who in their view are fighting a different battle. They can never forget the '*Pacca Qila*' operation.

Different group in Urdu speaking people

The second dimension of the politics of the Urdu speaking community is classes within that group . There are people who came in 1947 and became well settled over the time. They are now professionals and businessmen, not interested in public sector jobs as their education and training has made them useful for the economy of Karachi and Pakistan and anywhere else in the world. Then there are people who belong to lower classes who are interested in government jobs and admissions in government colleges. They are the victims of the '*Quota*' system. These people used to be the main force of MQM including almost all of their leadership. Then there are '*Doble Muhajirs*' being people who came from former East Pakistan in 1971. This is a completely different class. They are violent but hardworking. They know how to survive in difficult situations. They are generally aggressive irrespective of party status. Mr Nihal Hashmi[389] of PML and Afaq Shahid[390] of PPP and Aminul Haque[391] MQM are the examples of this character in different parties. These people, at one time, were solid supporters of MQM.

For over thirty years MQM had been given complete support by the people of Urban Sindh however the party has not done anything for the people, except some infrastructure work done during the regime of General Musharraf through City Nazim, Syed Mustafa Kamal. In my view, there were two basic problems with MQM. Firstly, the party was not 'made' to resolve the real problem of Urban Sindh. Secondly it was made by the

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389 Nihal Hashmi. A leader of PML

390 Afaq Shahd. A former MNA of Pakistan

391 Aminul Haque. A MNA of Pakistan

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establishment for certain motives, or even if the benefit of doubt is given it was a negative reaction to wrong policies undertaken by Ayub and Bhutto. In politics, two negatives do not mean a positive as is in mathematics.

In my view, the leadership of MQM being lower middle class people were not sufficiently 'educated' enough to understand the real issues of Urban Sindh and the vision required to resolve the same. They never had the ability to navigate the boat to the destination. In fact they had not identified their destination. Even today, if an analysis is made about the discourse of MQM then there is no direction or a vision. The party survives in the past and in 'opposition'. The objective of the majority of people in MQM is to let their families settle in the USA as they consider it as an ultimate success. This is a typical middle class mentality in underdeveloped countries. There is another theory also. According to that, this party was not made to navigate to the destination. On the contrary it was made to 'drown' a successful community that was going to lead the country.

Altaf Hussain

I met Mr Altaf Husain in London in 2015. I found him to be a complex person. In my view he suffers from 'narcissistic personality disorder' which is a mental health condition where people have an unreasonably high sense of their own importance. They need and seek too much attention and want people to admire them. People with this disorder lack the ability to understand or care about the feelings of others. In my view the personality defects were aggravated by living habits. Once I asked a true Altaf loyalist about the reasons for this downfall. He gave a shocking answer. As per him late Mr Rehman Malik was responsible to a great extent. I may not agree however their closeness could not be overlooked. There were two persons close to Altaf Hussain in London one being Mr Muhammad Anwar[392]

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[392] Muhammad Anver. A MQM leader in London

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and other Mr Tariq Mir[393]. Both were from the accounting fraternity. Mr Anwar is dead whereas Tariq Mir is alive. I found both of them totally non-aligned with the ground realities in Pakistan. They have their own preconceived notions about the solution for the issues of people of urban Sindh. In my view, the same is the case with Altaf Hussain now in 2025. He left Pakistan before 1992. It is over thirty two years. Now the young generation of Karachi and Hyderabad has not seen Altaf Hussain. He is a 'history' and that too not with good connotations.

Future of MQM

In the 2024 elections, MQM completely lost its appeal on grounds. The announced results of elections do not reflect that actual position. Without prejudice the same, Urdu speaking politics will survive and the person elected from PPP or MQM or PTI from Liaquatabad will always be Urdu speaking one. In the same manner an urdu speaking person cannot ever be elected from Larkana or Sanghar though both of them may be living on the same street in Defence Housing Authority in Karachi. This is an intransigent position. However, that is a reality. In that process both MQM and PPP are the spoilers.

It is now being repeatedly acknowledged by the old leaders of MQM that a killing squad used to operate in MQM. Dissent was not accepted and some very honourable persons from the urdu speaking intelligentsia have reportedly been killed with knowledge of or by MQM. Such actions cannot be forgiven.

I had a high level audience in MQM including Mr Altaf Husain and I always told them that I am confused about their origin and objective. There cannot be a politics of negativity for over forty years. They have to place their cards on the table may be: (a) empowered local bodies, or (b) a separate province for Karachi or (c) a separate province for lower Sindh etc etc. I however, felt that they are not ready to stick to any one position. On that

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[393] Tariq Mir. A MQM leader in London

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ground I came to the conclusion that there is something wrong with the party. This proved that my decision not to join the party had been correct. It is notwithstanding the fact that I am a urdu speaking person whose parents migrated from India and I will never be able to be a Sindhi speaking Sindhi but will remain a Sindhi. Furthermore, all the major leaders of MQM are my personal friends and will remain so.

Possibility of bounce back

One of the strong personalities in MQM who is also my personal friend is Dr Ishratul Ebad[394] the former Governor of Sindh. There are very few people with such a cool temperament. He remained Governor of the province for over ten years and MQM could not do anything for Urban Sindh. When I look for the reason for the same I realise that MQM in her ethos survived as being the party of the oppressed and deprived people. This might be true however there had to be a solution. In MQM, there is always a complaining attitude.

Divide and rule

The way in which the politics of rural and urban Sindh has been set up appears to be a stage drama of divide and rule. Both the groups have tacit support of the establishment and they fight with each other for the '*gallery*' only. The victims are the people of Sindh. There is no difference of opinion between two communities however the seeds of disagreement have been sown in such a manner that it will take decades to get out of this quagmire. I still feel that there is something 'more' which I do not know. The real victims are people of rural Sindh. Their economics is in danger. Agriculture, which is the base of rural Sindh's economy, is not progressing enough to absorb the increasing population and there is no industry in rural Sindh. So the political pressure on PPP is increasing. The answer is a secular left wing non-ethnic party for which the environment is

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[394] Ishratul Ebad Khan. Former Governor of Sindh

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now getting favourable. Election 2024, in my view, was the last time for both MQM and PPP in the historical manner.

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9
Second Round in Karachi

Back to Rizvia Society-1987-1994

I left Rizvia Society in 1976 and came back in 1987. I have lovable memories of Lahore. I was well settled there and did not want to come to Karachi. I liked the city of Lahore and my affiliations in Karachi had faded by the time I returned to Karachi in 1987. My friends from school days, Muzuffar, Danial and Momin, were in different fields and Humayun of Government College was busy with his job, So. I was effectively lonely in Karachi. All the colleagues in office such as Shabbir Khandwala[395], Naeem Akther, Rasheed Ahmand Ansari[396], Roshan Mehri, Tanvir Moledina[397] and others were co-workers. I felt uneasy in those days. There was a tense culture in Karachi and, in office, I was effectively an 'outsider' from Lahore imported by the Senior Partner.

In Rizvia Society, where we had bought a new house in 1976, nothing had changed. We used to live a newly made house completely different from old houses in Rizvia Society. Life was very comfortable but quiet. I missed Lahore.

My larger family used to live in Karachi. In Rizvia there was a usual sitting on the footpath along with the main market after '*Isha*' which used to continue around an hour after midnight. This became my usual abode. It was like a '*Chaupal*'. There were two or three regular visitors which included two to my cousins

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[395] Shabbir Hamza Khandwala. The CFO of Meezan Bank Limited

[396] Rashid Ahmad Ansari. A Manager of Tax in A F Ferguson & Co

[397] Tanvir Moledina. My close friend and a manager in A F Ferguson & Co

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Mr Javed Hayat[398] and (late) Mr Muhammad Naeem[399]. Another regular person was the cousin of Mr Safdar Abbas[400] the famous hockey player.

There were discussions on all topics. The atmosphere was always very cordial. Most of the people, except me were, retired, without nine to five jobs. Though we used to sit in the centre of the MQM political bastion, in the Rizvia Society, there was open criticism of MQM and no leader or supporter of MQM ever dared to challenge or resist. There were supporters of MQM, in our group, one being Aqeel Mirza Sahib[401] however they were generally the observers. As long as we were there no unwanted person had the guts to move around unnecessarily in that neighborhood. We were a kind of check on activities in the vicinity. I enjoyed that time.

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398 Javed Hayat. My cousin

399 Muhammad Naeem Zaidi. My cousin

400 Safdar Abbas. My friend of school days and former hockey player of Pakistan

401 Mirza Sahib. My neighbour

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Real Estate in London & Fraud In the name of Islam at HBFC

Real Estate in London

In 2014, I decided to buy a studio-apartment in London. I have no intention to stay outside Pakistan. This place has been acquired to do research for my books with the material available in libraries in London. I looked for various apartments, but there were very few within my range. Ultimately, I found one near Deptford Bridge in the Canary Wharf Area. I had no savings, therefore, despite my view with regard to Islamic banking, I borrowed rupees forty million from Meezan Bank Limited on the security of my savings certificates and the mortgage of the family house in DHA Karachi. The purpose of describing this detail is to identify the easy manner of acquisition and disposal of real estate in UK. This naturally attracts foreign investment. In Pakistan, this process is in complete mess resulting in no organised and documented investment in real estates.

I came back to Pakistan after identifying the property. I arranged a lawyer who did all the documentation and the property was transferred in my name though I was not physically present in London at that time. Now, my name appears in the London Registry with that property which can be accessed through a computer application.

The underlying philosophy is very simple. The property is in London. Since it is an immovable asset, it cannot move out. The UK wants to have constant inflow of foreign exchange in properties in London therefore they manage stability in property prices over a foreseeable time. The money flows through the banking channel and the veracity of the cleanliness of money is checked through the banking system. However, they do not mind if the money coming from the developing countries

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represents an 'untaxed sum' in the country of origin. This keeps the constant flow of foreign exchange to the UK with a gradual stability in prices and improvement in the quality of products available.

The rental laws in the UK are perfect. There is no problem in getting rent or for vacating the property. I have held this property for the last decade and have never faced any problem in getting rent. In Pakistan, the system works in exactly the opposite direction. There are chances of defects in title and rental laws are archaic. There are two prices. One to be paid out of white money and other as out of books. In a country where there is a need for over five lac houses immediately there is no house finance corporation.

Fraud in the name of Islam

I had a terrible experience as the Director of House Building Finance Company Limited (HBFC). There, I saw the worst exploitation in the name of religion. An income of around rupees eleven billion was earned by HBFV from so-called Islamic system of house financing. The scheme in summary was:

> *Primary Conditions of Ghar Aasān Flexi Scheme: In this scheme, the HBFCL facilitates customers to construct a residential property on previously owned land by the customer, or to add on current domestic property. HBFCL assists up to 60 percent of total estimated cost of construction (Land cost + Cost of construction)7. HBFCL only facilitates construction and the land must be bought from the customer's side. Main Conditions/Characteristics of Ghar Aasān Flexi Scheme:*
>
> *Rental Rate KIBOR + Spread 8;*
> *Rental Fix for one year.;*
> *Re pricing after every year;.*
> *3% penalty on outstanding principal (In case of default);*

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Pre-payment charges 3% (In case a customer wants to purchase units in advance).

However, on enquiry, I found that this was an organised fraud in the name of religion. The catch in the system was on account of 'repricing' of the property. I had not seen exploitation more than this in my life. Under the so-called Islamic House Financing scheme there was no lending by the HBFC to the customers, who were mostly middle or lower middle class people. The prescribed system considered as Islamic was a joint ownership of the property not being a loan.Then there was a rental payment by the borrower to HBFC for HBFC's share of property. In the rental payment, there was an implicit payment for acquiring a share of HBFC in the property. Over the time, the customer was supposed to become hundred percent owner of the property, as share of the corporation was acquired by the borrower through rent. This system was considered as Islamic as interest was disguised within the payment of rent. It was nothing but 'form over substance'.

However, there was an ugly turn. The value of property was regularly revised/ repriced at a value much higher than original cost. By way of this fraud, there was effectively no repayment of the principal being acquisition of shares by the borrower from HBFC. I noticed cases where the amount increased from ten lacs to twelve lacs or even higher even after ten years' of payment of rent as there is always an upward revaluation of property. In this manner, the corporation earned rupees eleven billion from this scheme. The borrowers remained struck up as despite substantial repayment over and above the principal amount, there was no reduction in the amount of loan.

After full evaluation, with the consent of the State Bank of Pakistan, I got all revaluations/ repricing reversed and credited the excess payment in the accounts of poor borrowers. In many cases they had overpaid.

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I think that 'if' I would be pardoned by the Almighty on the day of judgement it would be because of the prayers of the borrowers from IIBFC, who were suffering due to this. They were mostly middle or lower middle class people ranging in thousands. One day, two or three people met me outside the office of HBFC and kissed my hands. They treated me as a rescuer. However, I was ashamed for the intellectual corruption of our people. I really feel honoured that Almighty gave me insight and courage to undertake this action.

I would recommend the society to make the persons (Alims) who designed this exploitative system an example by 'punishment'. Such persons should be banned from giving any opinion on such matters in future. The Board of Directors who approved this system, including State Bank of Pakistan officials, who ignored this exploitation should be asked to seek a public apology for the torture they inflicted to commonmen.

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Karachi Stock Exchange

Director of PSX

The stock market is not a place for me. Though being in the accounting profession, for over forty years, I have not invested a single penny in listed securities. The shares, I hold, are the minimum required to be an Independent Director on the Boards of different companies. One of the reasons, I am not involved in this field in my perception that valuations and returns are not commensurate with the economic realities. Furthermore I believe that at time there are speculative activities in the market being detrimental to small investors.

Despite my views on the matter, the Federal Government appointed me the first Director of the Karachi Stock Exchange (KSE) after its demutualization in 2012 for a term of three years which ended in 2015. At that time, Mr Nadeem Naqvi[402], the son of my father's closest friend Swaleh Naqvi of BCCI, was the Managing Director and Mr Munir Kamal[403] was the Chairman of the Board.

Compilation of Rule Book

When the new Board started their work it was observed that whenever we used to identify something not according to our understanding and general practice, we were shown some ruling, minute or instruction on the matter, not publicly known. I and Munir Kamal Sahib got totally frustrated by this routine. Accordingly, we decided that we should have a '*Rulebook*' for the exchange where all such rulings, minutes and instructions were placed. This job was completed in 2014 and I am proud that the

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[402] Nadeem Naqvi. The former Managing Director of PSX

[403] Munir Kamal. The Chairman of Karachi Stock Exchange

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present '*Rule Book*' of Pakistan Stock Exchange has been compiled by me

Karachi Stock Exchange Limited (KSEL) (presently named as Pakistan Stock Exchange Limited (PSX)) was corporatized and demutualized as a company limited by shares with effect from August 27, 2012 pursuant to promulgation of Stock Exchanges (Corporatisation, Demutualization & Integration) Act, 2012 on May 7, 2012. This Rule Book was developed with the joint efforts of KSEL and the Securities and Exchange Commission of Pakistan (SECP) and is a single consolidated document and approved by the SECP in exercise of the powers conferred upon it under Securities and Exchange Ordinance, 1969.

The Rule Book also incorporates requisite regulatory framework of the KSEL consequent to the corporatization and demutualization of the KSEL. This provides regulatory cover to a number of structural changes at KSEL in the wake of demutualization including, segregation of regulatory and commercial functions of the KSEL, introduction of the concept of Base Minimum Capital, formation of Regulatory Affairs Committee (RAC) and Regulatory Affairs Division (RAD), the appointment of Chief Regulatory Officer (CRO) as the head of the RAD, recognition of the role of the RAC and the CRO in the regulatory, enforcement and arbitration domains etc.

The Rule Book is divided into chapters representing the existing regulations of KSEL in an amended form and certain new chapters have also been incorporated in the regulatory framework of the KSEL. The Rule Book is useful for the regulated entities of the Exchange and stock market investors at large for understanding the regulatory framework, rights and obligations as well as recourse available to them in case of dispute.

In the Board, there were three members who represented the TREC Holders. These people were directly engaged in the business of trading in shares in their own name or for the clients. I found that all of them were cultured with an excellent

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knowledge about the market far ahead of any learned person in investment and finance. Their intelligence network was excellent and beyond imagination.

Knowledgeable persons

I am highly impressed with one of the Directors Mr Majeed Adam[404]. He represented TREC Members. I found that Majid Sahib was more knowledgeable about the affairs of the stock exchange than any other member. His technical knowledge of KSEL surpassed the people doing full time regulatory work. I found the same in other institutions of Pakistan, directors, though being knowledgeable, were not interested in undertaking the primary job of arranging equity for the emerging businesses. Their attitude demonstrated that they inherently do not want a change. The status quo suits them.

Why does public listing not flourish?

Stagnation of Karachi Stock Exchange is a symbol of the failure of Pakistan's economy over the last seventy-seven years. There are less than four lac persons who deal in shares. There are over three million shareholders only in one company in India. This reflects a complete failure of PSX. During my stay of three years in KSEL I observed that the management, the Securities & Exchange Commission and the Directors were only interested in the movement in the prices of existing shares and maintaining a meaningless measure called 'KSE Index'. There was no urge to raise capital through exchange for the emerging businesses which is real objective of a stock exchange. In that sense, KSE is a market for trading in shares, not a market to raise capital. There are less than seventy companies which are really traded in the exchange. And out of them, around thirty percent are owned by the government. All remaining are effectively closely held family companies which got listed for some other reasons. In

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[404] Majeed Adam. A former Director of Karachi Stock Exchange

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most of the cases, more than seventy five percent of shareholding was held by the sponsors.

Merger of exchanges

During my tenure, there was the merger of Lahore and Islamabad stock exchanges with Karachi stock exchange and the change of the name of the stock exchange to the Pakistan Stock Exchange. I am personally not in favour of one stock exchange in Pakistan. The Lahore Stock Exchange should have continued. Automation and technology is not there to eliminate institutions. A stock exchange in the city is a place where people gather for personal interaction and discourse for their investment activities. It is my personal view, that with the closing of stock exchange Lahore has lost an attribute of a vibrant city. Everybody is not ready to deal with Karachi Stock Exchange as there is no personal and social contact between the brokers, advisors and the investor. At the moment, there are four or five stock exchanges in India though Bombay Stock Exchange (BSE) is the biggest one.

BSE is the world's 8th largest stock exchange with a market capitalization exceeding US $ 4.5 trillion as of January 2024. The market capitalization of PSX is around US$27 billion only. The downfall of Pakistan's economy in comparison to India in the last two decades is reflected by the comparison of the activities in two stock exchanges. The market capitalization of Bombay Stock Exchange in 2002 was US $ 500 billion when Karachi touched a record Rs 3,460 billion ($57.7 billion) on April 17, 2006. At that time, we were one tenth of India. Now we are one to round 1/200th. This is the period of downfall of Pakistan economy.

Regulator has to be in Karachi

One of the main issues with the Pakistan stock market is the location of Securities & Exchange Commission of Pakistan in Islamabad the only stock exchange in Karachi. This is a unique feature in Pakistan where the regulator of listed entities and stock exchange are in different cities. We do see New York and

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Bombay. In Pakistan, the regulator is not intellectually and practically integrated with the market. Accordingly, the role of the commission is effectively a bureaucratic requirement rather than a facilitator. This is the first correction to be made immediately in the financial sector.

Furthermore, at the moment, there are too many functions assigned SECP. They are registrars of the companies and regulators for stock exchange, insurance, Real Estate Investment Trust (REIT) and listed companies. This is totally unwiedly. During the last two decades, there had few periods when the Commission had complete number of Commissioners. The Policy Board remains dysfunctional. Securities & Exchange Authority be separated and modelled like SEBI of India and SEC of India and located in Karachi

PSX has two supporting institutions viz. National Clearing Company of Pakistan Limited (NCCPL) and Central Depository Company of Pakistan (CDC). The size of Pakistan market cannot absorb these overheads. All these functions are effectively the regular activities of stock exchanges which are to be brought back to PSX.

Leakages of data

During the tenure of my directorship, an enquiry was going on the matter of leakages of data of trading from PSX. I was amazed with the quality and capability of the firm conducting the security audit. I asked the team whether or not they confirm that there was some leakage. The answer was negative. Then I said whether the Board could minute that the investigating firm confirmed that there had been was no leakage. The strange answer again was in 'negative'. They ultimately conceded that they do not have the capability to appropriately conclude the exercise. They can only comments on the systems. I am not an expert on IT but I am sure that there is something wrong somewhere. I cannot subscribe to the facts, however there is a constant presumption that the 'data of trade in PSX, is available

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in some cases to unscrupulous people. However there has never been any substantiation.

The primary question, with respect to stock exchange is whether or not the brokers and advisors, including the government, are really interested in increasing the base for the stock market. My answer is negative. Everybody is interested in share prices and the index for their respective objectives. Availability of cheap capital for the business is not the aim. At times, the speculative instincts become so pervasive that the market looks like a casino. I know, at least, ten people, with middle class backgrounds, lost all of their retirement benefits and savings in speculative trades.

I can present the statements made by the Finance Ministers of each and every government in Pakistan, at least after 1977 that Pakistan has been on way to prosperity which is reflected by the stability and upward trend of PSX. However after this half a century of illusionary growth the country is almost bankrupt and the number of so-called investors has not substantially increased.

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National Ignorance

Other people watch

In 2018, I visited New York as the Senior Partner of the Pakistan firm to attend the meeting of global firm PriceWaterhouseCoopers. There were presentations on economies of various regions of the world. After the meeting, the Senior Partner of the world firm asked me to stay as he wanted to discuss the future prospects of Pakistan practice. Now in 2025, when I see the events in Pakistan, I realise that there are people who plan the world economy and also decide our fate.

Iran and US

The first matter was Pakistan firm's capabilities and resources, if required, in future for Iran. In their view, in foreseeable future one of the world's fastest growing economy may be Iran. They considered that Iran has all the attributes required for a speedy growth and it is just a matter of time when that process starts. The relevant factors were natural resources, the educated manpower, the working class ladies, population balance, rich culture and heritage, homogenous religion and other such ingredients required for an economy to grow. Present stagnation is unnatural and is bound to reverse. Their interest was totally economics. It was informed that Iran is one of the few countries which need over four hundred aeroplanes in the next five years. And Iran has cash for the same. The US and Europe are the only suppliers.

Sale of agricultural land in Pakistan

I was informed, in 2018, that Pakistan and Somalia were two countries which were to sell large junks of their agricultural land to the foreigners. When in 2024 and 2025, I look at the Green

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Initiative then I realise that those people either have more vision or they undertake planning for us. We only know only when the execution phase starts. I was informed that foreign companies may invest in agricultural lands in Pakistan, inter alia, for the reason that the prices are low and productivity, which is less at the moment, can be reasonably increased. The developments in 2024 and 2025 are exactly on the same lines.

These episodes show the bankruptcy of our economic planning and vision. Pakistan is one of the few countries where everything is done on an ad-hoc basis. When people living ten thousand miles away can see beyond the horizon then why that could not be done by us. This brings me back to the conclusion that there is a strange game going on in Pakistan. Smoke screens and subterfuges are being created to justify the wrongdoings of the 'ruling junta' of Pakistan. A particular ruling junta has established their families outside Pakistan and now for them, Pakistan is a 'laboratory' for experiences. On both sides of Pakistan's border being east (India) and the west (Iran) economies are stable and are expected to boost. They both want to trade through land, especially for energy. Pakistan is a geographical barrier for them. We, like our past, are asking for the price to give passage, not trying to copy them in the real development.

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Exit Control List and KASB Bank

Action for no reason

One day in late 2018, I was having a dinner, at Hotel Sheraton (now Movenpick), when I received a desperate call from my partner Mr Hasan Nazir[405]. He was at Karachi airport. He told me, being completely exasperated, that he had been stopped at the airport for the reason that his name was placed on the *'Exit Control List'* (ECL) by the Federal Government. On further enquiry, I got to know that, I being the Senior Partner of A F Ferguson & Co, my Partner Hasan Nazir and Senior Manager Mr Asim have all been placed under ECL in the case of merger of KASB Bank Limited with Bank Islami.

I was not, at all, involved in this assignment. In our firm, a Partner is independent in the sense that all the decisions, including judgements on the matters arising in the case are undertaken by the respective Partner. This is a norm for all professions. In this case the assignment was done by Mr Hasan Nazir alongwith Mr Asim[406].

We were also informed that three officers of State Bank of Pakistan and the then Governor Mr Ashraf Wathra were also placed on ECL. This was shocking for me as there was no case against the firm. We were not given any notice or intimation. The next day my friend, Mr Mahmood Mandviwala informed that our another friend Mr Ali Zaidi[407], the Minister of Maritime Affairs, had informed him that Ali saw my name on the ECL approved by the Cabinet.

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[405] Hasan Nazir. A Partner of A F Ferguson & Co

[406] Asim. A Senior Manager of A F Ferguson & Co

[407] Ali Haider Zaidi. Former Federal Minister of Pakistan. A close friend

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Personally, I and as a firm were shocked, amazed and exasperated by this action. It was the government of Mr Imran Khan who had known me for years. We consulted our legal counsels. All of them advised that there is no point in taking the matter to the court as judiciary is helpless in such cases. The best way suggested was to take up the matter administratively.

Helpless Prime Minister

I flew to Islamabad, along with my Partner Asim Zulfiqar Ali, and met the Prime Minister (PM) Imran Khan. The PM remarked that this should not have been done. However no redressal was given. I, for the first time, felt helpless when the Chief Executive of the country, also a person known to me, could not do anything to get a person, being the Senior Partner of the largest accounting firm and the highest taxpayer in the professional circle (in 2016) out of ECL.

It is strange that a person is placed in ECL by the Cabinet. However the same Cabinet cannot undo the process, in practical sense, as the National Accounting Bureau (NAB) is presumably 'independent' within 'inverted' commas. Now in retrospect, when I think about the meeting with Imran Khan and our system then I am convinced that in our country, the so-called 'accountability' of the earlier government, is handled by someone else where the Prime Minister is actually a '.....'. This is my personal experience. This is the Pakistani system. I, who have gone through this process, will advise the politicians that they are playing with fire on this matter. They make it sure that when they are out of power they are either an absconder like Altaf Hussain or behind the bar as Imran Khan is nowadays and Mr Nawaz Sharif and Asif Ali Zardari[408] were in the past.

A strange thing about my involvement was my role in this assignment. I had nothing to do with the same. The engagement was neither signed by me nor conducted by me. Under the Chartered Accountants'regulations which is an Independent

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[408] Asif Ali Zardari. PPP leader and President of Pakistan

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statute the liability for professional negligence is against the particular member of the Institute and if there is a charge of any misconduct by the Partnership then it is against the Partnership not the Senior Partner. Nevertheless, for some reason, I had to bear this.

The case under consideration was also very interesting. The matter related to the action of the State Bank of Pakistan (SBP). SBP had decided to merge KASB with Bank Islami. Whilst merging the same, a negative value was assigned to the shares of KASB Bank Limited. Accordingly, the shareholders of KASB Bank Limited were not issued any shares. For regulatory purposes, it was nominally stated at Rupee 1. A F Ferguson & Co's assignment was to determine the fair value of assets of KASB Bank. All subsequent actions were at the discretion of SBP.

Supreme Court's intervention

I remained on the ECL for months despite the fact that my friend Imran Khan was the Prime Minister and no case was ever instituted against me. It was fortunate that during that period I used to appear before the Supreme Court on various assignments of our firm. During the conduct of one of such assignments, I informed the Bench of the Supreme Court that my name had been placed on the ECL. The Bench was shocked and asked the authorities to present the case. There was no case. So, the Supreme Court gave a detailed order that no one should be placed on ECL in this manner. This is how I got out of the ECL. Later on the investigation authority also closed the case. This is ECL in Pakistan.

The proceedings in this case taught a lesson that in Pakistan courts are powerless as all the prominent lawyers advised me that no court will ask the Federal Government to drop the name of the person from the ECL until the investigating authority gives a green signal.

I am well known person with a large network, however there was immense fear of the unknown. The question before all politicians

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is whether they would continue this personal enmity game whereby professionals are getting disillusioned from this country.

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Panama Case and Accountability in Pakistan

Revelation by Panama Papers

In 2016, an event shocked the politics and society of Pakistan. It was the *Panama Papers.* These were details of 214,488 offshore entities. The documents, some dating back to the 1970s, were created by, and taken from, former Panamanian offshore law firm and corporate service provider *Mossack Fonseca.* The International Consortium of Investigative Journalists (ICIJ) posted the full document on its website.

These documents created a panic in the Pakistan society. Common Pakistanis were not knowledgeable about the ownership of the offshore assets of many well known persons. It was incorrectly presumed that whatever appeared in these leaks represented the result of some illegal activity of the person named.

Then Prime Minister Nawaz Sharif was included, amongst many prominent businessmen and politicians, in the list of persons who owned such assets and companies. Imran Khan and Jahangir Khan Tareen were also named

The mess created by regulations and laws

In the Pakistani system the matter of 'offshore assets of Pakistanis' became exceptional for the following reasons:

a. Pakistan had maintained an over regulated foreign exchange system from 1947 to 1992. Under that system

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there was no possibility to transfer a single penny outside Pakistan unless there was an approval from the State Bank of Pakistan. Thus effectively, Pakistanis were not allowed to maintain assets outside Pakistan from 1947 to 1983 . In 1983 this law was altered, under compulsion, when a Pakistani Mr Shaukat Aziz became the Prime Minister who had declared assets in his name outside Pakistan.

b. However when Mian Nawaz Sharif came to power the pendulum started moving in exactly the opposite direction. The exchange system became effectively became irrelevant. An unholy triangle was created with three pillars. The result of this triangle was sending and outflow of foreign exchnange outside Pakistan without any approval; whitening the money for tax purposes and holding the foreign assets without any approval. The three pillars of this holy triangle were: (a) introduction of a *Presumptive Tax Regime* where income tax was virtually finished and the amount deducted or collected at source was treated as discharge of tax liability. This scheme resulted in tons of unrecorded cash with buisnessmen. The system had no relation of actual income with the sum on which taxes have been paid. This was an absurd system where it was totally impossible to give a trail for the funds. This crime was done in 1990; (b) the *Protection of Economic Reform Act, 1992* whereby exchange companies in the, private sector, were allowed to sell foreign currency without any limit and any enquiry to by any regulator. The foreign currency was available even if the consideration was out of untaxed money or funds from illegal trades etc. The person who had such foreign currency was allowed to place the same in foreign currency account and send outside Pakistan to acquire any asset or shares; and (c) the outright continuation of Section 111(4) of the Income Tax Ordinance, 2001 without any caveat, whereby any sum received from ouside Pakistan, was treated as *kosher*. The system was very

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straight forward and *kosher* being earning of untaxed money; buying foreign exchange from that money; and deposit the foreign exchange so acquired in the foreign currency accounts maintained in Pakistan; The final steps were the transfer the money outside Pakistan; and then send foreign exchange to Pakistan, if so required . When this circle was complete the untaxed money was converted into *kosher* funds. This system prevailed from 1992 to 2018. I wrote at least fifty articles against the same however this was not changed even by General Musharraf. In that process, around $ 100 billion went out of Pakistan. Our foreign debt is around $ 120 billion only.

c. The system of bringing funds from outside Pakistan and considering them as kosher started with Foreign Exchange Bearer Certificate (FEBC) which was the precursor of this system. The system which is intrinsically wrong has been validated by the superior judicial authority. In the matter referred to *Hudaibiya Paper Mills Ltd. v Federation of Pakistan, PLD 2006 Lahore 667* the Full Bench of the Lahore High Court decided the validity of immunity provided under the law only on the condition that funds had been received from outside Pakistan. Following is extract from a famous tax consultant[409] on this case:

> *"It is strange, rather shocking, that the NAB did not file an appeal against the judgment of the Accountability Court dated September 18, 2014, exonerating the members of the House of Sharifs from charges of money laundering and corruption. It is also worth noting that NAB authorities did not*

[409] The writers, lawyers and partners in HUZAIMA, IKRAM & IJAZ, are members of Adjunct Faculty of Lahore University of Management Sciences (LUMS); December 14, 2017

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produce Sikandar Masood Qazi, Talat Masood Qazi, Nuzhat Gohar and Kashif Masood Qazi before the Accountability Court to testify how their names were used for opening fake foreign currency accounts.

The NAB also decided not to assail the order of the Lahore High Court in Hudabiya Paper Mills Ltd and Others v Federation of Pakistan & Others 2016 PLD Lahore 667 before the Supreme Court. In other cases, NAB has invariably filed references, even when grounds have been much weaker, in some cases even frivolous. This order was passed on March 11, 2014 when Nawaz Sharif was enjoying his third term as Prime Minister.

.....

"Had there been clean and taxed income/funds out of which mammoth wealth/income had been generated, there would have been no need to take refuge under section 5 of the Protection of Economic Reforms Act 1992 in the cases of Hudabiya Paper Mills and Hudabiya Engineering Mills and the use of shell companies in tax havens to buy properties abroad that ensured the secrecy of real owner(s).

There has been a clear nexus of tainted transactions in the cases of Hudabiya Paper Mills and Hudabiya Engineering Mills with assets acquired abroad and liabilities discharged when Al Towfeek Bank had filed a case for recovery in London. One hopes that all these facts will be presented before the Supreme Court by NAB while arguing the belated appeal filed in the Hudabiya case".

The court was placed in an odd situation where the legislation itself was absurd as it provided an unconditional immunity from inquiry of sources of money if the funds had been received from outside

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Pakistan. In short, anything coming from outside Pakistan was treated '*Kosher*'. As per my information there was no appeal before the Supreme Court against the order of the High Court in this case.

d. It had become a norm to receive commission on the import of plant and machinery and money was adequately deposited outside Pakistan. This I have discussed in the chapter relating to Development Financial Institutions in Pakistan.

Since the foreign exchange was over regulated therefore there was no direct or indirect reference of such assets in Pakistan's income tax or other records. This was the biggest mistake.

One day a very senior banker who had earned kosher money outside Pakistan came to me and informed that he has over fifteen million $ but the same has never been shown in his wealth statement in Pakistan. All this money was not taxable, in Pakistan, as it was earned when the person was not a resident in Pakistan. I asked for the reason. The answer was very strange. He informed me that one of the large accounting firm suggested that the same should not be declared in Pakistan as any such declaration may place the life of the declarant at risk on account of frequent decoities. This was the state of foreign assets' disclosure in Pakistan.

With this background, *Panama Leaks* became a hot topic as the then Prime Minister's family was directly named. I reiterate that the existence of any 'trust' in Panama or any other offshore jurisdiction is not a crime, in any sense, under the Pakistani law. Furthermore, for all assets created by such companies after 1992 there cannot be any trail for the money being transferred for the reasons explained in the earlier paragraphs. Those who consider that there can be a trail, in such cases, are actually not aware of Pakistan's then existing laws on foreign exchange.

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Asset Declaration Law

One day I received a call from the then Governor of Sindh, Mr Muhammad Zubair, that he wanted to discuss some matters with me. I took my Partner Mr Zulfikar Akhtar and met Mr Zubair. He wanted me to prepare an outline of an amnesty scheme for the undeclared assets outside Pakistan. We discussed the broad outlines, however I clearified that I would not support any such scheme where persons holding 'public office' were also provided such amnesty. There broad contours were agreed.

There were hot debates on the matter in the media. In that course, I observed that there is absolute ignorance in the public about the vehicles generally used in such cases called 'Trust'. In one of the live shows on a popular TV channel a prominent lawyer stated that the Nawaz Sharif family had used the noble vehicle of 'trust' for keeping the money outside Pakistan. As per that person a 'trust' can only be a charitable and a public body.

I had reasonbale idea of transactions undertaken by businessmen using the exchange company's mechanism though exact facts were not available. In fact, from 1992 to 2018, Pakistan had been operating an *'hybrid regulatory system'*. All the large audit firms and the legal counsel were not ready to give a clear view about transactions using the exchange company mechanism. Their verbal answers were usually in affirmative but written opinions were not issued. The same was the approach of the primary regulator the State Bank of Pakistan. This crippled the system. I had a mental blockade on the subject as I firmly believe that either it was *'yes'* or *'no'*. Ultimately after getting fed up with the confusion I gave a firm written opinion that there is no illegality in sending funds outside Pakistan for the purchase of assets including shares, through exchange companies. I stand by my views.

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Unique and Strange Law

The absurdity of the law really surfaced at a later stage when one of Pakistan businesmen filed a libel case against a newspaper group in the UK. I was representing that Pakistani. I went to see Mr Alesdair Pepper[410], an English lawyer at ,Gray's Inn in London, being an authority on libel cases. When that most experienced legal counsel in the UK saw the relevant law of Pakistan he was amazed. He asked me whether or not I am presenting the right papers. I confirmed that it was so. After looking at the papers again he said

> *'Mr Zaidi: this is the worst ever foreign exchange regime I have seen. If it is so, then there can never be any taxation in Pakistan for illicit money'.*

This was the background in which there was a revelation in the form of Panama Papers.

Tax heavens and the territories with minimum corporate regulations are the creation of the western capitalist system. It is totally wrong to assume that western economies and their regulators do not like these jurisdictions. These places, in my view, have specifically been created by western capitalist system to bring illicit money earned by corruption and wrong means in poor and undeveloped countries to western economies. These companies are only conduits. However there is only *'one way'* traffic. The money can come to the western financial markets but it cannot move out from there. In other words, corrupt money becomes '*kosher*' if moved from some undeveloped country to Swiss banks, however there is no way that such Swiss banks lend or invest such money in any market in an undeveloped or poor country.

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[410] Alasdair Pepper. A partner at London firm Carter-Ruck.Carter-Ruck is a British law firm founded by Peter Carter-Ruck. The firm specialises in libel, privacy, international law and commercial disputes. The leading legal directories (Legal 500 and Chambers and Partners) rank Carter-Ruck in the top tier of media, defamation and privacy lawyers in the UK.

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Tax heaven and international systems

In my view, revelations by the Panama Leaks were done, in connivance, with western financial system and this was a part of an international exercise to curb use of illicit money for terrorism. It appears that terror financing had inflitrated in the system of offshore entities therefore some checks were to be laid down.

'Panama' was a location which was popular prior to 2000 when other jurisdictions like Cayman, Isle of Man, Bahamas and others had not gained prominence. Panama is in between the drug producing South America and the big drug user the USA. The ultimate objective of the US Government was to stop inflow of drugs from South America, without an effective desire to stop the flow of funds from the sale of such drugs from South America to the USA. These restrictions were placed, later on, through Financial Action Task Force (FATF).

Shock for Pakistani politics

Three main political families were identified in the Panama Papers. There were:

1. Sharif Family with their offshore companies in Panama holding ownership of Avenfield Apartments other properties in London;

2. Imran Khan for a company owning a flat in London; and

3. Jahangir Khan Tareen for assets in the UK.

This was a tremor for the Pakistan society. It was an implied presumption, in Pakistan, that if such assets were held through an offshore entity in a tax heaven jurisdiction then something wrong was with the funds. This presumption is ab-initio wrong.

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Pakistan's legislation after 1990s has deliberately laid down a system where the 'trail' of money cannot be identified. There was a primary error in the perception of society. In the case of Mr Nawaz Sharif the assets were held by Ms Maryam Nawaz Sharif. There was an allegation that Ms Maryam Nawaz[411] is a dependent of Mr Nawaz Sharif therefore such assets should have been disclosed in the return of Mr Nawaz Sharif.

Opinion in favour of Nawaz Sharif and Marium Nawaz

At this point, an important dilemma arose for me when Mr Nawaz Sharif through my friend Mr Salman Aslam Butt, the former Attorney General of Pakistan asked for a tax opinion, from my firm, to the effect that Ms Maryam Nawaz Sharif is '*not*' a '*dependent*' of Mr Nawaz Sharif for tax purposes. This was very sensitive advice and at that time tides were against Mr Nawaz Sharif. Everybody thought that my firm would not have the strength and courage to give such opinion in favour of Mian Nawaz Sharif. Nevertheless I had no second thought. Irrespective of my political affiliations I considered it my professional duty, to provide a correct opinion irrespective of the person involved and situation at the ground level. I with the help of my Partners Mr Asim Zulfiqar Ali, Mr Asif Haroon and Muhammad Raza wrote and released an opinion that Ms Maryam Nawaz Sharif is an independent person in Pakistan and was not a dependent of Mr Nawaz Sharif under the tax law.

This opinion created an uproar in the country. There were flashes in the media and within three to four hours the whole media was relaying the details of our opinion. We had not done any assignment for the Sharifs in the past. However, when a person like Mr Salman Butt[412] sought an opinion on a technical matter then it was my professional duty to give such an opinion. After the release of my opinion, I heard a TV interview by one of

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[411] Maryam Nawaz Sharif. The daughter of Mian Nawaz Sharif and Chief Minister of the Punjab

[412] Salman Butt. Former Attorney General of Pakistan

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the most prominent lawyers of the country who threatened that I will not be able to defend such an opinion before the Supreme Court.

I was not afraid and did what I thought was correct and a professional responsibility. If I would not have been the Senior Partner, in usual circumstances, a professional firm would have avoided such a situation. In my opinion, that approach is not correct. Being a part of the society it is professionals' duty to provide a correct view irrespective of our personal affiliations and the fear of the unknown.

Gentlemanly posture of Mian Nawaz Sharif

Later on when there were some illfounded allegations against me after Leaving the post of the Chairman Federal Board of Revenue, I through my friend Mr Haroon Pasha, the Finance Advisor of the Group in Saudi Arabia contacted Mian Nawaz Sharif. I asked Mian Sahib to stop his people for this malicious campaign. I am happy to note that Mian Sahib remembered the old gesture and said to Ms Marium Nawaz Sharif:

> *"Shabbar Sahib is a gentlemen and he helped us when we were in trouble"*

From my side, it was a professional responsibility.

Sou-moto proceeding at the Supreme Court

Then a suo-moto action was taken on the matter by the Supreme Court of Pakistan. I along with Mr Mahmood Mandviwala were appointed an '*amicus curiae*' on the subject of foreign currency assets held by the Pakistanis. I stated before the Full Court of the Supreme Court that such assets could include assets acquired from the funds which have been sent legally by these persons using the laws applicable at that date.

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If there was an abuse then it was a mistake of having a wrong law. If someone has taken advantage of a wrong law then he/she could not be prosecuted. Accordingly, the Government of Pakistan had no right to ask for any repatriation of such funds by the person who held such assets outside Pakistan. I prophesied that there was no question of a single $ repatriation. Justice (Retired) Mr Saqib Nisar[413] got very annoyed and said that there should be repatriation of such funds. After the detailed hearing which was also attended by Mr Tariq Bajwa[414] it was ordered by the Supreme Court that a Committee be formed at the State Bank of Pakistan, with the then Governor State Bank as the Chair to look into the matter and propose the solution. This committee included (late) Mr Khalid Anwer[415], an advocate of the Supreme Court of Pakistan, who, I understand, was involved in the drafting of Protection of Economic Reforms Act, 1992 (the foreign exchange law under consideration). I was also a member along with the representatives of Pakistan Bank Association and others.

Asset Declaration Law Act 2018

After long deliberation we came to the following conclusions:

a. On account of a faulty law there was no manner through which the 'trail' of flow of funds for the acquisition of such assets could be identified;

b. The information revealed by the Panama Papers was sketchy. There was no information available in the revelation about actual value of assets;

c. If such assets were not brought in the tax records of Pakistan, then there was a probability, that such assets may be taken away (confiscated) by the government of

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413 Mian Saqib Nisar. Former Chief Justice of Pakistan

414 Tariq Bajwa. Former Governor State Bank of Pakistan

415 Khalid Anwar. Former Law Minister of Pakistan

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foreign jurisdiction where such assets were located. UK had already started work on that kind of regulation; and

d. No distinction was available about the assets, the sources of which can be taxed in Pakistan or otherwise.

On the basis of these considerations, it was unanimously decided that an 'Asset Declaration Law' on the guidelines provided by the Organisation for Economic Cooperation and Development (OECD) be legislated. Accordingly a draft of the Foreign Assets (Declaration & Repatriation) Act, 2018 was drafted by me which was reviewed by Mr Khalid Anwer and approved by the Committee. It was ultimately legislated.

There is a difference between a 'Tax Amnesty' and an 'Asset Declaration Law'. There have been many tax amnesties in Pakistan and all of them have emanated from the applicable tax law such as Section (59D) of the repealed Income Tax Ordinance, 1979. It is due to this reason that there has never been an effective amnesty scheme for the foreign assets and there has always been confusion on this subject. An asset declaration law is different from tax amnesty. It is actually a protection against other laws such an Foreign Exchange Regulations Act, 1947, Anti-Money Laundering and any other laws for the time being in force. A fee or tax is prescribed that is treated as a discharge of any past tax liability with respect to those assets.

It was further provided in the law that assets so declared could be retained outside Pakistan. On the basis of the information available to me. I advised all the relevant people to avail the said declaration law. In that course, it was observed that advisors and the accountants' community, at large, were confused and a lot of them did not understand the advantages and salient features of the statute. The big players in the field, who were better educated, informed and well advised availed the scheme however middle and lower tiers who could not get proper advice failed to achieve the benefit of the law. It is, therefore my

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personal view, that most of the undeclared properties in Dubai held by Pakistanis remained undeclared.

I anticipated that whenever there will be full disclosure of such properties by the Middle East being, Dubai authorities, such people would face problems. It happened in 2024. At the moment, the 'Corporate Reporting System (CRS) of international information exchange is not working with respect to assets in the UAE. Whenever will be operative, there will be a real issue with the owners of such properties and assets.

Supreme Court proceedings-Avendfield case

On the political side, the cases of Sharif Family, Imran Khan and JKT reached the Supreme Court and a Joint Investigation Team (JIT) was formed to examine the matters relating to Sharif Family. The proceedings were reported in the media on a daily basis. During the course of the proceeding, I observed that lawyers of Nawaz Sharif were not property equipped to handle the case.

Then one day, Mian Nawaz Sharif appeared on the floor of the National Assembly and gave a detailed description of the 'trail' of his family assets held outside Pakistan. I personally feel that he was poorly advised. There was no need to present the matter in this manner. Then the biggest blunder in the life of Mr Sharif, in my view, was made when Mr Akram Sheikh[416], the legal counsel of Mr Nawaz Sharif presented a letter from the '*Qatari Prince*' as the evidence of the source of wealth. The moment, I saw that proceeding and the way the letter was presented in the Supreme Court I got convinced that the lawyers, not knowing the financial matters, were making a mess of the case. No sensible person would have presented such a letter in the court. On that day, I was convinced that the game was over for Nawaz Sharif. But the bigger surprise was the order actually issued by the Supreme Court. In the order written by Justice (Retired) Mr Asif Saeed Khosa it is said:

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[416] Mr Akram Sheikh. A lawyer of Mian Nawaz Sharif

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> *The popular 1969 novel 'The Godfather' by Mario Puzo recounted the violent tale of a Mafia family and the epigraph selected by the author was fascinating:*
>
> *Behind every great fortune there is a crime. — Balzac*
>
> *The novel was a popular sensation which was made into an acclaimed film. It is believed that this epigraph was inspired by a sentence that was written by Honoré de Balzac and its original version in French reads as follows:*
>
> *Le secret des grandes fortunes sans cause apparente est un crime oublié, parce qu'il a été proprement fait.*
>
> *(The secret of a great success for which you are at a loss to account is a crime that has never been found out, because it was properly executed)*

I totally dislike these sentences. It was a simple case of identifying whether or not Mr Nawaz Sharif had accumulated the wealth outside Pakistan from sources which were not '*kosher*'. Both the parties being the court and the accused did not handle the matter properly. Nevertheless the biggest tragedy of the history is that, after writing so much and levelling very serious allegations, the disqualification was made on the very flimsy charge which as per the order of the Supreme Court is as under:

> *It is hereby declared that having failed to disclose his unwithdrawn receivables constituting assets from Capital FZE Jebel Ali, UAE in his nomination papers filed for the General Elections held in 2013 in terms of Section 12(2)(f) of the Representation of the People Act, 1976 (ROPA), and having furnished a false declaration under solemn affirmation respondent No. 1 Mian Muhammad Nawaz Sharif is not honest in terms of Section 99(f) of ROPA and Article 62(1)(f) of the Constitution of the Islamic Republic of Pakistan, 1973*

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and therefore he is disqualified to be a Member of the Majlis-e-Shoora (Parliament).

Strange order by the Supreme Court

There was other material available with the Supreme Court which had been discussed during the proceedings but no conclusion or decision was made on the basis of that information. A Prime Minister was dismissed on the ground of not recording salary from the company owned by his son. I fully agree that Mr Nawaz Sharif being a Prime Minister, could not had an '*Iqama*' which is a proof 'employment'. A Prime Minister cannot be so employed, however that 'minor' accusation cannot be made the basis of the extraordinary action. I leave the question open to the Pakistani people to decide whether or not their lordships in the Supreme Court have done justice with the people of Pakistan by passing the order that disturbed the life of that person, his family and the nation as whole. A drama or melodrama was staged but there was a strange ending.

I have spent over forty five years in this field in the biggest audit firm of this country, held all the positions relevant in Pakistan in FBR, Karachi Stock Exchange and the State Bank of Pakistan and I candidly admit that I was not able to understand the underlying reason for such an order. It is anybody's guess why there was such a weak order and unwarranted remarks at the top of the order. The trust in institution, being the Supreme Court, has eroded. In my view, with this judicial mindset, there cannot be any real accountability in Pakistan. This means that justice is compromised. It depends on the political situation at a particular time. I am witness to what went on in 2017. I feel that there were interferences in the implementation of justice however the window was kept open for any future redressal. If this is the approach of the superior judiciary then this country can never prosper. I have written this autobiography only to bring these things in public so that people know the ground realities.

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Sadiq and Ameen

The constitutional provisions in Pakistan for being a Member of Parliament are:

> *Qualifications for membership of Majlis-e-Shoora (Parliament)*
>
> *62. (1) A person shall not be qualified to be elected or chosen as a member of Majlis-e-Shoora (Parliament) unless—*
>
> > *(f) he is sagacious, righteous, non-profligate, honest and ameen, there being no declaration to the contrary by a court of law; and*
>
> *(emphasis is ours)*

This amendment which has been instituted in the constitution by the dictator and military despot Zia Ul Haq, is a sword hanging on all politicians in Pakistan. There is no definition of the terms used in the constitution. In the English version of the constitution an Arabic word '*Ameen*' has been used which means 'the faithful one' or 'the sincere trustee who does not lie and the person you can trust on anything'. This therefore means that if a court of law does not characterise a person, as such, then that person is disqualified from being a Member of Parliament. There is no 'materiality' limit for the same. As happened in the case of Nawaz Sharif where the matter started with billions of rupees, however, the disqualification was made on a very immaterial sum. This provision is to be deleted from the constitution. The term '*Ameen*' is so subjective that it can be used against anybody in any manner that suits the people at the helm of affairs. In Pakistan, outside interferences in the legal system are apparent which empowers the intervenor to play around with these words. Same is the case with the term '*Sadiq*'.

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Book on the subject

In order to let people at large understand the issues involved, I wrote a series of articles in the '*Daily Business Recorder*'. In those articles I also proposed a declaration law which is almost similar to what was instituted in the asset declaration law of 2018. All these articles were later on compiled in the form of a book which I named as '*Panama Leaks-A Blessing in Disguise*'. This book was launched at Karachi Arts Council hall in a function attended by over five hundred persons.

The unadmirable history of accountability process in Pakistan

The accountability process in Pakistan by the National Accountability Bureau (NAB) has not been able to provide any tangible results for the country. It has not served as a deterrence. This institution was created for political victimisation by an act of Parliament in 1997 being the Ehtesab Act, 1997. Subsequently it was converted to the National Accountability Bureau under the Musharraf government. This still continues.

This is not a recent phenomenon in Pakistan. The process started in one way or another from the very beginning. On April 26, 1948 charges of corruption led to dismissal of Sindh Chief Minister M Ayub Khuro by Governor Sindh Mr Ghulam Hussain Hidayatullah. Section 51 (5) of the Government of India was used by the then Governor General to dismiss the Sindh Ministry of M.A. Khuhro. The Khuhro ministry had come into conflict with the central government over the withdrawal of Karachi from Sindh and its reconstitution as federal territory following Jinnah's decision to make Karachi the capital of the country. Officially, however, the grounds for dismissal were stated as:

> '*maladministration, gross misconduct and corruption in the discharge of his duties and responsibilities*'

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Khuhro was dismissed, despite the fact that the Sindh assembly had only a few days earlier had expressed its confidence in him by having the budget approved. One can note that the 'wordings' used are exactly the same after over seventy years.

Role of NAB

From 1990 to 2025 numerous people have gone through this accountability process. The biggest issue is fear in the mind of the government official whilst undertaking their duties. In April 2024 the Prime Minister decided that the 'Track & Trace' system instituted by the FBR in 2020 was a fraud. He may be right, however, this raises the question on the fate of the Chairman FBR or any other person who had approved the project, if done in good faith. Anyone who is aware of this manner of accountability would refrain from entering into contracts, even though necessary for the country as it is almost sure that after the completion of the tenure of a particular government all major contracts executed during that period will be reopened . Every party is involved in that game, be it PML, PTI or PPP. The loser is Pakistan.

The first case and its unceremonious closure

The first major case was Hubco. It was a battle between the government and private power companies that was alleged to have escalated the tariff following the initiation of criminal charges by watchdog agency Ehtesab Bureau against Hub Power Company (Hubco). The agency on lodged two separate cases with the Federal Investigation Agency (FIA). Senator Saifur Rehman[417], Chairman of Ehtesab Bureau, said that the government had restored the 1992 Power Purchase Agreement with Hubco and had cancelled the two amendments made during former prime minister Benazir Bhutto's regime.

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[417] Senator Saifur Rehman. A former senator of Pakistan

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Hubco's top management had been accused of cheating, fraud, misappropriation and criminal conspiracy and causing wrongful losses to the Water & Power Development Authority (WAPDA) and the government. However the end result was embarrassment for the government of Pakistan. Not a single penny was recovered.

Several defendants, including former officials and civil servants, were confined on such matters. In a letter published by Karachi daily *News International*, Ayesha Aziz[418], the daughter of former North-West Frontier Province Chief Secretary Khalid Aziz[419]reported that her father was being held in a portion of the fort that had been declared, but was entirely under army control. She then described the conditions in his cell:

> *Previously, my father was locked up in solitary confinement in a 4x6 torture cell, with no ventilation and a high voltage bulb which was never switched off. Now there is complete darkness in the cell with a zero watt red light bulb kept on to put strain on his nerves. My father cannot make out whether it is day or night because his wrist watch has been taken away from him. He cannot get newspapers, medicines or food from home. There is no bedding in his cell and he sleeps on the uneven hard floor with only a blanket. Earlier my father was permitted to come out of his cell, every 24 hours, for thirty minutes, to breathe fresh air but now that too has stopped. My father is allowed to meet us (his family members) once a week under the army's strict supervision, without any privacy....*

I would refrain from identifying the winner in this game however the loser is definitely the common man of Pakistan. When I take into account the economic degradation of Pakistan in

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[418] Ayesha Aziz. Former President Pak Brunei Investment Company Limited

[419] Khalid Aziz. A former Chief Secretary of KPK

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comparison to India and Bangladesh then it transpires that the same has effectively happened after 1997 when this Ehtesab or Accountability system was instituted.

The blessing by the God

I left the FBR before the awarding of a contract for the Track & Trace system. I am grateful to the Almighty and prayers of my mother, that I took the right decision at the right time, to leave the position as otherwise my fate would have been different. The way things have settled in Pakistan makes the life of the people who are required to make financial decisions completely at risk. All the people are marked for their political affiliations and whenever there is a change in the government there is a complete overhaul of the bureaucracy and other government departments with a clear vengeance against those who were posted on relevant posts.

This is the problem of politicians, not the establishment. Politics in this country is vengeance for the other party not service to the people. This has to end. Iftikhar Arif has said:

bikhar jā.eñge ham kyā jab tamāshā ḳhatm hogā
meri maa.abūd āḳhir kab tamāshā ḳhatm hogā
charāġh-e-hujra-e-darvesh kī bujhtī huī lau
havā se kah ga.ī hai ab tamāshā ḳhatm hogā

(Will this drama end when everything is destroyed? Oh God when the drama will end. The scene shows that actors have been told when the drama is going to end)

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10
Symbols of unity

Binding Forces for Muslims

Muslims are an unfortunate community. On account of their internal feuds and jealousies they have omitted the role of certain personalities from their history and the current syllabus for young generation. These personalities are actually be the uniting factor for the present fragmented Muslim society. These personalities are Imam Hassan (AS) and Iman Hussain (AS).

I belong to a Shia sect, therefore my observations and views will be considered as partisan however around seventry five to one hundred and fifty years' recorded history of the Muslim society, at least of sub-continent India, reveals that all the sects of Muslims considered Imam Hassan (AS) and Imam Hussain (AS) as the uniting factors amongst Muslims.

This disruption which has occured during this period is a conspiracy to demonstrate that Muslims are divided.

The Holy Prophet (MPUH) left the Quran and his sayings for all times to come till the date of judgement. This leaves a need for examples to be followed if situations arise which were not there at the time of the Prophet (MPUH). One group considers that this role was to be undertaken by the companions of the Prophet (MPUH) and Imam Hassan (AS) and Iman Hussain (AS). Such people are generally called '*Sunnis*'. As against that '*Shias'* believe that such personalities are their Twevle *Infalliable* Imams. Notwithstanding this difference, there is unanimity of view about following of lives of two grandsons of the Prophet (MPUH) who are common in both the groups. This status is not on account of

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being the grandsons of the Prophet (MPUH) but on account of their personal attributes and traits.

Readers may skip this part as it relates to a particular tradition and mindset. However, being a Muslim, I will not recommend that.

In my view, the message from the life of Imam Hassan (AS) is as important as is that of Imam Hussain (AS). One is a life of peace and other is martyrdom.

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History and Imam Hasan (AS)

The forgotten role

It is the tragedy of Muslims that they have forgotten the role of Imam Hassan (AS) in the history of Islam. The 'thirty year' period of rule[420] after the Prophet (MPUH) is complete only when Imam Hassan's (AS) government of six months is added after Hazrat Ali (AS). Muslims have forgotten the role of Imam Hassan (AS) in establishing peace in the Muslim world during his lifetime of ten years and afterwards. It is forgotten by Muslims that around over a lac Muslims were killed in the battles of '*Jamal*', '*Siffin*' and '*Naharwan*'. All these wars were between two groups of Muslims.

All the sects of Islam accept that there is no 'de-jure' ruler of Islam after the death of Imam Hassan (AS). If this part is taken away from the history of Islam then there is nothing but kingship. There are two symbols of peace in Islam. One is the '*Agreement of Hudaibiya*' undertaken between the people of Makkah and the Prophet (MPUH) (628AD) and the Agreement between Imam Hassan (AS) and Muavia in 661 AD. Hudaibiya was so important that the Quran considers it a victory though it was an agreement of peace where, by and large, the conditions of the other side were accepted.

> Quran 29:1 *Indeed, We have granted you a clear triumph 'O Prophet'*

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[420] There is a reported saying that rule of law will be there only for thirty years after the departure of the Prophet (MPUH). The hadeeth narrated by Safeenah that the Prophet (sallallaahu alayhi wasallam) said: خلافة النبوة ثلاثون سنة ثم يؤتي الله الملك من يشاء The Prophetic khilaafah will last for thirty years. Then Allaah will give the dominion to whomever He wills.reported by Abu Dawud and al-Haakim. Saheeh al-Jaami' as-Sagheer (no. 3257) declared Saheeh by Imaam al-Albaani (rahimahullaah).

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Importance of peace

During the period of Hazrat Ali (AS) the Battle of Siffin was fought in 657 CE (37 AH) between the fourth and the last Caliph Ali ibn Abi Talib and the rebellious governor of Syria Mauvia ibn Abi Sufyan. The battle is named after its location 'Siffin' on the banks of the Euphrates. The fighting stopped after the Syrians called for arbitration to escape defeat, to which Ali agreed under pressure from some of his troops. There were casualties of around 25,000 from Hazrat Ali's and 55,000 from Mauvia's army respectively. Around 80,000 people died. Including Ammar Ibn Yassir[421] the famous companion of the Prophet (MPUH).

This was the position when Imam Hassan (AS) took over. The historian *'Baladhuri'* writes in *'Ansabul Ashraf'* that Muavia sent Abdullah b. Amir b. Kerez and Abdel Rahman b. Samarah to Imam Hassan (AS) and the two informed the Imam about the damages through war and the consequences of continued bloodshed among Muslims, and indicated the willingness of Muavia to hand over the rule to Imam Hassan (AS) after his death.

Imam Hassan (AS) called 'Abdullah bin Haras b. Noful, the nephew of Muavia, told him that he should go to his uncle (Muavia) and tell him that if Muavia was agreeable to guarantee the life and honour of the general public, then he would agree to hand over the reign of the political rule to him. 'Abdullah b. Haras went to Muavia and explained the condition to him.

Terms of agreement

In return Muavia gave him a blank paper at the end of which was the seal of Muavia and sent the message to Imam Hassan (AS) that he may write on it (the blank paper) whatever he thought fit. This

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[421] Ammar ibn Yasir (567/570 – July 657) was a companion of Muhammad and a commander in the early Muslim conquests. His parents, Sumayya and Yasir ibn Amir, were the first martyrs of the Ummah. He participated in building the Prophet's Mosque and fought in most of the early Muslim expeditions. Ammar became a devout partisan of Caliph Ali and martyred while fighting on Ali's side in the Battle of Siffin. 'Ammar's martyrdom group in the Battle of Siffin by the army of Mauvia was considered as a factor to reproach people and prove the rightness of Imam 'Ali (a) in the battle. It was because of a well-known hadith from the Prophet (s) according to which *'Ammar's killers are rebels (*that is, people who do not obey the legitimate Imam)

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resulted in the treaty between Imam Hassan (AS) and Mauvia signed in 661 AD. The terms and conditions of the treaty were are under:

> *1. Imam Hasan (AS) would hand over the rule, or government, to Muavia provided he acts according to the Holy Book of God, the Sunnah of the Holy Prophet (saws) and the character of pious and virtuous caliphs.*
>
> *2. Muavia does not have a right to nominate anyone after him. The rule would be handed back to Hasan (AS) after him, or according to some narrations, it would be left to a consultative body ('shura') of Muslims.*
>
> *3. The life, property and honour of the general public, whether black or white, belonging to Syria, Iraq, Tihama, Hijaz or whichever area, would be safeguarded.*
>
> *4. The life, property, and honour of Shias of Imam 'Ali (as) and their family members, will be protected and Muavia is bound by the covenant of Almighty God in this respect and he will honour his covenant with Almighty God in this regard.*
>
> *5. Muavia will not take any open or secret action against Imam Hasan bin 'Ali (AS) or against Ahlul Bayt (as) of the Holy Prophet (MPUH) and he will not try to terrorize them anywhere on earth.*
>
> *6. Imam 'Ali (AS) will be remembered with honour and dignity and he will not be reviled. No abusive language against Hazrat 'Ali (AS) will be used.*
>
> *7. Muavia will hand over the Bait-ul-Maal of Kufa and the revenue of Darab Jard (Darabgard) to him (Imam Hasan (AS) so that he may meet his expenses from the same and may repay the debt and other dues.*

The most important clause of this agreement is the first condition. This lays down a universal principle. If there is rule as per Quran and the life of the Prophet (MPUH) then the personality of the nominal ruler is not relevant.

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Peace with strength.

On the historical perspective there is a misperception that Imam Hassan (AS) agreed to leave power due to lack of support and army. This matter has also not been thrashed out in history. As far as the question of the strength of the army of Imam Hassan (AS) is concerned, some historians have recorded that Imam had marched from Kufa with an army of forty thousand to meet the sixty thousand strong army of Muavia. Some accounts have even mentioned the strength of the army of the Imam Hassan (AS) as seventy or ninety thousand.

There had been no major war amongst Muslims for another one thousand years after Imam Hassan (AS). This is the contribution to peace brought by Imam Hassan's sacrifice. It is reiterated that eighty thousand people, all Muslims, were killed in *Siffin.*

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Khilafat aur Malukiat

Understanding Karbala

The book history of Muslims remains incomplete without Karbala. This event separated '*Khilafat*'[422] from '*Malukiat*'[423] and demonstrated that Islam is not about worldly power. I have included this portion to describe my version of the impact of Karbala on human and Muslim conscience.

The events of Karbala in 61st Hijri was not a war between the tyrant forces of Yazid and the grandson of Prophet Muhammad (MPUH) and his seventy two faithful companions.

The great strategist

For over half a century, Imam Hussain (AS), as a conscientious person, observed the events after the departure of the Prophet (MPUH) and noticed gradual degradation and decline in moral values within the Muslim society. He concluded that a different 'sacrifice' was required to 'complete' the message of his grandfather. He realized that it had to be demonstrated that the glory in Islam is not based on worldly authority and power. It is there to win hearts not the mind. For that a new form of war had to be fought. This was a war against tyrants, whether a Muslim or non-Muslim, where there was a shortage of resources and personnel, and the inevitable consequence was martyrdom, but there could be no allegiance to evil. Imam Hussain's (AS) sacrifice was needed to complete this chapter in the syllabus for humanity. The cost was high, but the objective was superior to it. It is for this reason Prophet Muhammad (MPUH) said that '*Hussain belongs to me [and] I belong to Hussain*'. There cannot be a complete framework to live a life unless the life of Imam

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422 Succession of the just rule of the Prophet (MPUH)

423 Kingship

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Hussain (AS) is acknowledged as the continuation of the life of the Prophet (MPUH).

Imam Hussain (AS), by not showing allegiance to Yazid, demonstrated that an upright person can live in a state ruled by an evil. However he cannot be forced to accept that the evil is also a de-jure ruler. Even at that stage, no sacrifice is needed unless an allegiance to evil is sought for or forced upon. There cannot be any 'allegiance' to the claim of being a rightful de-jure ruler by an evil.

This is the fundamental difference between the life of Imam Hussain (AS) and the lives of Imam Hassan (AS) and other ten Imams. It was only in the case of Imam Hussain (AS) where a tyrant sought allegiance for being treated as de-jure ruler. After Karbala, the de-facto rulers, who were no less evil, did not dare to seek allegiance from any successor of the Prophet (MPUH). There were many tyrant rulers of the Umayyad and Abbasid dynasties however it was only Yazid who made the blunder of seeking allegiance from the rightful person. Ruling the people by force under the garb of 'Islam' was erased forever in Krabala. A clear line between de-fecto and de-jure rule has been drawn.

After the 61st Hijri, the principles of life have changed. A new guideline has been provided with a negative list. This means that a government cannot be treated as rightful unless it is based on the principle of justice, for all, with equity in the distribution of rights and wealth. Furthermore, the universal principle of co-existence was established where everybody has the right to have his own opinion about de-jure rulers. For survival of human civilization, it is necessary that should be a rightful society. That said society is not based on faith. It depends upon the principles which Karbala has enunciated, being justice and equity. This is the difference between '*Khilafat*' and '*Malookiat*'. This has been well explained in the book by this name by Mualana Abul Ala Maududi. Allama Ali Naqi Sahib[424] has therefore rightly named

[424] Allama Ali Naqi Naqvi Lucknavi. A famous Shia Scholar from India

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his book on Imam Hussain (AS) as '*Shaheed-e-Insaniyat*' (martyr for humanity).

There is a need to observe Yazid's actions to understand Imam Hussain (AS). Yazid was acknowledged as ruler by all the people in the Muslim state at that time. He was a person nominated, selected and elected using all the '*four*' methods applied in earlier cases for the selection of the ruler of the Muslim society from 11th to 40th Hijri. People who obeyed Yazid, included almost all the companions of the Prophet (MPUH) who were alive at that time. Yazid was the strongest of Muslim rulers by that time. It was the fourth largest empire that existed in history. The area was around 9.32 km2. In Yazid's rule there was no restriction in offering prayers, for fasting in Ramazan or performing Hajj. There was full liberty to observe various tenets of Islam. So what was wrong? Was it an Islamic rule? Is it not a fact that Yazid's name was taken as a rightful ruler whilst offering Friday prayers[425] in the Holy Mosque in Madina in the 60th Hijri? However now in 2025, except for a limited number, the whole Muslim community considers Yazid as 'usurper'. Will Muslims even able to provide reasons for this one-hundred-and-eighty-degree change? Now there are only two sects in Muslims: *Hussaini* or *Yazidi*. What Imam Hussain (MPUH) did in seven to eight hours in Karbala on 10th of Muharrum 61st Hijri that changed the course of history?

This was the strategy and planning of Imam Hussain (AS) which is still being explored by foreign researchers in universities, whereas Muslims are involved in infighting. ImamHussain (AS) exposed Muslim history from 11th to 61st Hijri in the open battlefield of Karbala. He gave seven days (from 3rd of Muharrum to 10th of Muharrum) for the people, being the so-called Muslim army of Yazid, and people living at that time, to understand and distinguish between right and wrong. This is called political strategy.

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[425] Under the Muslim Shariah the name of the current ruler is required to be taken in the Friday Prayer's sermon.

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Yazid was not an uneducated person. He was well versed in the Quran[426] the Bible and other religious texts. He was a poet also. His original teacher was a Christian[427]. That Christian teacher had an enmity with Prophet (MPUH) which he ingrained in the mind of Yazid. Inferiority complex, against the attributes of Prophet (MPUH) and his family, and extreme selfishness were the two attributes of Yazid that led him to this miserable and deadly end. In three years of his rule, Yazid martyred Imam Hussain (AS) in the 61st Hijri. He desecrated the City of Madina in 62nd Hijri. In the 63th Hijri he burnt Kaaba. All these acts were the result of his intense hatred and envy for Prophet Muhammad (MPUH) on account of the inferiority complex in relation to his family's status in comparison to that of Prophet (MPUH).

Yazid's enmity was with the Prophet (MPUH) not Imam Hussain (AS). Imam Hussain (AS), like Imam Hasan (AS) was ready to accept whosoever was selected by Muslims as 'de-facto' ruler, however there was no question of accepting Yazid as a 'de-jure' ruler. The minimum criterion for a 'de-jure' ruler is justice and equity. This shows that Imam Hussain (AS) was a 'symbol of peace' who lived peacefully even in the worst of circumstances between 51st to 60th Hijri. He resisted only when Yazid asked to be treated as a 'de-jure' ruler. By this action, Imam Hussain (AS) also proved that the basis on which Imam Hassan (AS) left the rule in 41st Hijri was correct.

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[426] He recited verses of the Quran when the head of Imam Hussain (AS) was presented to him.

[427] Sarjun ibn Mansur was a Melkite Christian official of the early Umayyad Caliphate. The son of a prominent Byzantine official of Damascus, he was a favourite of the early Umayyad caliphs Mu'awiya I and Yazid I, and served as the head of the fiscal administration for Syria from the mid-7th century until the year 700, when Caliph Abd al-Malik ibn Marwan dismissed him as part of his efforts to arabize the administration of the Caliphate. He was the father of the theologian John of Damascus and adoptive father of Cosmas of Maiuma.

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Divine or non-divine role

It is my view that, the status of the Prophet (MPUH) and Imam Hussain (AS) will neither enhance nor subside, even if one excludes the divine element from their lives. I measure their character without divination. Their lives as a human being, leaving aside the divine part, provide ample substance to accept that God has rightly destined the 'man' as His viceroy on earth. Yazid was a human being and so was Imam Hussain (AS), however since Yazid lacked the basic attribute of being just and equitable therefore he was not entitled to be attributed the title of viceroy of God on earth. Every human being is capable of transformation from being an ordinary person to the status of viceroy of God on Earth. The process has been demonstrated by Imam Hussain (AS).

The test is that whenever there is a threat on one's conscience and dignity there is no choice then to adopt the example of Imam Hussain (AS), being martyrdom. I reiterate that this reality would remain the same even if we take out divination. Unfortunately this message is not being fully delivered.

Muharrum is not a ritual

It is unfortunate that this symbolic memory of Muharram has been limited to a particular sect of Muslims. This is a conspiracy against Islam and Muslims. Karbala is a day of victory of righteousness over evil. Maulana Maududi rightly observed when he was asked the question why Imam Hussain (AS) refused to show allegiance to Yazid when others had done so? His beautiful and learned answer was that the real question should have been :

> *Why did others show allegiance to Yazid when Imam Hussain (AS) had not?*

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Allegiance to Yazid means surrendering before evil. This subject is not limited to any particular person, period, religion, sect or philosophy.

Eid-ul-Azha is the sacrifice of Hazrat Ibrahim (AS) and Hazrat Ismail (AS). That first sacrifice had been 'deferred' to the day of Ashura, just a month after the first event. The Quran 37:107

And We ransomed him with a great sacrifice,

Urdu poet Josh Malihabadi predicted that every nation would like to own Imam Hussain (AS) after being aware of his mission. This is a universal truth. Karbala is the message of 'life', whereas it is mistakenly remembered as a story of 'death'. The meaning of life and death were completely changed by Imam Hussain (AS) on 10th of Muharrum 61st Hijri. His companions were asking for death *(shahadat)* when Imam Hussain (AS) was giving them worldly lives.

In my personal view, remembrance, congregations, rituals and sermons during Muharram should not be gauged using the parameters of theology. This is the advanced course for human conscience where one gets ready to sacrifice life and well-being for the principles of humanity. This is not a subject of religion.

Karbala is an Advanced course

There are five compulsory tenets of Islam. There cannot be any argument on those subjects. Karbala and remembrance of Imam Hussain (AS) is the next advanced course. It co-exist with those obligations however Karbala is a human subject not limited to Muslims. This is a voluntary 'registration' of oneself for good words, good thoughts and good deeds. This is eternal truth. It is therefore incorrect to identify any particular religious doctrine for the same. The Sikh poet Kanwar Mohindar Singh Bedi[428] said

[428] Kanwar Mohindar Singh Bedi. A Sikh poet

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that only Muslims do not have the sole right to own Imam Hussain (AS).

One of the most tragic parts of Muslim history, especially in Pakistan, is that there is a Shia-Sunni divide on the subject of Karbala. Sunnis may disagree with Shia faith, however there is no reason to limit the remembrance of Karbala to Shias only. Muslims are unfortunate that Imam Hussains's remembrance has been limited to a particular sect. Many people wrongly presume that remembrance of Imam Hussain (AS) requires performance of certain rituals such as wearing black clothes or beating one's chests. This is a misconception. Any right act against wrong and evil is actually the following Imam Hussain (AS). Remembrance of Imam Hussain (AS) is beyond segmentation and compartmentalization.

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Patel Park

The significance of Patel Park in Azadari of Karachi

Nishter Park has a particular significance for Muharrum in Karachi. I call Nishtar Park in the Soldier Bazar area as 'Patel Park'. The processions of 9th and 10th of Muharrum and Chehlum of Imam Hussain (AS)[429] (40th day of death) commence from this place. It is not an Imambargah. It is a public place. In Pakistan or elsewhere in the world, it may be the only place where gatherings for the remembrance of Imam Hussain (AS) are held in a public place under government's patronage. This is the beauty of Pakistan.

It has always been my desire, and attempt, that the congregations held, at Patel Park, remain as secular as possible. This means that such congregations are also attended by persons other than Shias and the subject of humanity is discussed instead of any particular religion.

We, Shias, are responsible for making it non-secular. The message of Imam Hussain (AS) is welfare of humanity. Two events, which may not be major ones in the context of size, will always be remembered in history. These are the crucifixion of Jesus and martyrdom of Imam Hussain (AS). These are 2000 and 1400 year old respectively and there is recognised historiographical evidence for the same. The cross and the emblem of Karbala are an integral part of the social order of a large part of the world. This is on account of the character of personalities involved. Both persons had the option to save their lives on the condition of surrender against evil. They opted for the worldly death to teach us that if one dies for the right cause then there is remembrance forever. This has been reflected in

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[429] Imam Hussain (AS). The third Imam of Twevler Shias. Leader of Martyrs

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'*Surah Al Asar*' in the Holy Quran. Right or wrong, in this perspective, is not related to any theological basis. The test is the dignity of human beings. If Imam Hussain (AS) or Jesus would not have stood up against tyranny then it would have been established that right or wrong depends upon the size of the army and power of the oppressor. These personalities exhibited that it is better to die gracefully instead of living in a life of guilt.

My father told me that, after the partition of India, the first procession in this area was brought from Jahangir Park in Saddar Area. This was organised by the group of people, mostly living in the government residences in Martin and Jahangir Roads. I have seen the photograph of Mr Muhammad Ali Jinnah, Raja Ghazanfar Ali Khan[430]Raja Sahib of Mahmudabad[431] and Syed

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[430] Raja Ghazanfar Ali Khan. A member of the first cabinet.

[431] Raja Sahib of Mahmudabad. Mohammad Amir Ahmed Khan titled as the Raja of Mahmudabad (5 November 1914 – 14 October 1973) was a prominent politician and leader of the All India Muslim League, during the Pakistan Movement.He served as Managing Trustee from 1940–1944 of Madrasatul Waizeen, a centre of Shia Islamic education founded by his father located in Lucknow. He carried on the family tradition and was an accomplished poet in Urdu and Persian. He composed a number of ruba'iyat, salaams, and marsiya as well as some ghazals and nazms under the takhalus (nom de plume) of 'Bahr' and 'Mahbub'. One of his previously unpublished marsiya, entitled Jawn Martyr of Karbala Lamented, has been recently published in London.

He inherited the Estate of Mahamudabad in 1931 upon death of his father Maharaja Sir Mohammad Ali Mohammad Khan.After his demise, his estate - including the Metropole Hotel in Nainital - was taken over by the Government of India under 'Enemy Properties Act'. His wife, Rani Kaniz Abid, and his only son and heir Raja Mohammad Amir Mohammad Khan remained an Indian citizen and fought a case for recovery of their ancestral estate for reclaiming their heritage worth millions of rupees and the case is, at present, in high profile legal dispute in India. He won the case after 37 herculean years winning through district court, High Court of Bombay, and the Supreme Court of India which gave a landmark judgement in 2005 ordering "vacant possession" to his properties. Yet to date, the order is far from implementation as the Indian Government continues to bring emergency ordinances in order to block the Supreme Court.

In 1945, before the Independence of India, he migrated to Iraq. He subsequently moved to Pakistan in 1957. Later, he settled down in London. Before moving to London, he donated all the future income from his inherited lands to the state of Pakistan.He was the first Director of the Islamic Cultural Centre in London,and devoted rest of his life in supervising the building of the *Regent Park Mosque*.He was the moving force behind the World of Islam Festival [1] held in 1976 in the United Kingdom. Ali Allawi reminisces about the events of 1976.

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Hashim Raza[432] attending the said majlis in 1948. The first 9th Muharrum procession started from Imambargah Shah Najaf, Martin Road and joined the main procession from Saddar Area in 1948. On 10th the procession started from Jahangir Road and ended on Hussainia Iranian, which is also a public place in the old town area. The purpose of describing this detail is to demonstrate that, unlike many places in the world, Karachi has its uniqueness, for the start and the end of the Muharrum processions. These are not in Imambargahs, but public places. This demonstrates the vision of our elders who wanted to demonstrate that the message of Imam Hussain (AS) is not for a particular religion or sect.

Sometime in the late 50s, the place was shifted from Jahangir Park to Patel Park due to shortage of space. Since then, all main processions are brought from Patel Park and terminate at Hussainia Iranian.

Four phases of relationship with Patel Park (Nisther Part)

I have four phases in my relation with Patel Park. The first, when I as a child, used to accompany my family to Patel Park. Then in adolescence in the early 1970s, I used to travel by bus. The third phase started with my return to Karachi in 1987 and still continues. The fourth phase was the year 2016, when I was the President of Pak Muharram Association, the organising body of the congregation.

In the first phase the orator at Nishtar Park was Allama Rashid Turabi[433]. In those days, I did not understand the speech. One of

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He died in London on 14 October 1973 but was buried in Mashhad in Iran near the tomb of Imam Reza shrine. He is survived by his two daughters, Bari Rajkumari Ammatul Hussein Imam and Choti Rajkumari Rabab Mehdi, and was succeeded by his son Raja Mohammad Amir Mohammad Khan who has been a Member of the Legislative Assembly of Uttar Pradesh.

[432] Syed Hashim Raza. First Commissioner of Karachi after independence

[433] Allama Rasheed Turabi. Great Shia Orator

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the main handicaps was the use of Persian and Arabic words in the speech and the complexity of the subject. I do not have a complete recollection of the topics however, I and a lot of persons not belonging to the Shia sect used to attend. My mother was very fond of Allama Rashid Turabi. She told me that the main topics of his discussion were philosophy and logic with special correlation with the teachings of Maulana Rum and Allama Iqbal. Turabi Sahib never discussed anything controversial. It is very unfortunate that Allama Rashid Turabi was not recognized and acknowledged to the level he deserved. In 2020, Mr Hadi Askari[434] arranged majalis based on an audio recording of Allama Rashid Turabi which he delivered in 1967 at Khaliqdina Hall. My son Murtaza[435] said that all the matters discussed by Allama Sahib appear to be current as if he was talking in the present time. It will be a blessing for the country if that material is printed and preserved. This is a treasure for humanity.

In those days, unlike present time, the environment was peaceful. There used to be car parking inside Patel Park. Ladies and children used to sit in the car. I distinctly remember sitting on the bonnet of the car and attending the majlis. There was always ample time to reach home before sunset after majlis. There was no concept of security checking of cars etc. The procession used to be very organised and I remember listening to Izzat Lucknavi[436] at Numaish roundabout.

In my second phase, I used to attend majlis on my own by travelling by bus from my house in Rizvi Colony to Patel Park. I used to disembark at Soldier Bazar bus stop. Attending majalis was a cultural norm, however by this age I started understanding the contents and developed a deep urge for learning history and other subjects from the sermons in majalis. My primary understanding of the Holy Quran has been ingrained from the contents of those majalis.

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[434] Hadi Askari. The organiser of majlis at Khaliqdina Hall

[435] Muhammad Murtaza. My younger son

[436] Izzat Lucknavi. The famous Noha reciter in Karachi

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9th and Ashura procession became a part of my life. Even now, when I go to Patel Park, I have a special affinity with the *Azadirachta indica (Neem)* tree on the right side of the Patel Park main gate towards Soldier Bazar. This tree has a special significance as the procession used to start from that gate and I used to cross a jam-packed crowd under that tree to get out of the park.

From 1976 to 1987, whilst in Lahore, I used to miss the Muharrum Majalis at Patel Park. My father and I were so fond of majalis at Patel Park that we used to attend the 'relay' of the majalis at a house in Beadon Road, Lahore. By that time, Allama Talib Jauhari[437] was fully established in Patel Park. Allama Talib Jauhari had excellent command of the Holy Quran's interpretation. If any person can be compared with Allama Rashid Turabi in his oratory and knowledge then it was Allama Talib Jauhari. I have had a special relationship with him since 2016. Allama Talib Jauhari, like Allama Rashid Turabi, was not given the status and recognition he deserved. It is interesting to note that both these persons were not like common orators. Though I have seen pictures of Allama Talib Jauhari in traditional attire for Shia scholars, I have never seen him so dressed during the Patel Park majalis. This is an important symbolic gesture which people do not appreciate. Patel Park and the congregation there, have to symbolise common man with common attire. They are not the rituals of Shia sect. I do not consider Patel Park majalis as a religious activity and I will continue to work for bringing the legacy back to the city.

Since 1987, attending the majalis at Patel Park and procession had been part of my life. The timing of these majalis is generally an hour before the sunset. It is always been my desire to attend all ten majalis, however usually I miss first three or four majalis unless there is a holiday. In the past I used to travel with my

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[437] Allama Talib Jauhari. The famous orator in Shias

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driver Shabbir[438] to attend the majalis and we had identified a particular place to park the car. Nowadays, all such spaces are closed for security reasons. This is a very big handicap for the listeners.

The majalis at Patel Park are a unique combination of Muharram rituals in various parts of the sub-continent. Various communities who migrated from different places in undivided India brought their customs and rituals of Muharram to Karachi. That tradition mixed with the local culture of Karachi and Sindh. Therefore the Muharrum rituals in Karachi are unique. I was told by the Deputy Commissioner of Karachi that there are around hundred permits for 9th and 10th Muharrum processions. I have lived and seen the Muharrum tradition of Lahore also. They are quite different. For example, in Lahore there is always only one '*Zuljinnah*' (the horse symbolising the horse of Imam Hussain (AS) on the day of Ashura). This is not so in Karachi as people from various places submerged their processions in the main procession.

In this third phase of my life at Patel Park there was a particular role of Allama Talib Jauhari. His command on the subject of the Holy Quran's interpretation was superb. His oratory was comparable to Allama Rashid Turabi. The best part of the speeches of Allama Talib Jauhari was the continuous intellectual interface with the audience. Allama Sahib had a unique capability to interrelate various verses of the Holy Quran on one subject. I vividly remember listening to his father Maulana Mustafa Hussain Jauhar[439] when I was a child. He was equally good in knowledge however, his oratory was not as commanding as had been gifted to Allama Talib Jauhari. The voice of Allama Sahib still echoes in my ears when I enter the precincts of Patel Park.

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[438] Muhammad Shabbir. My personal driver for over twenty years

[439] Maulana Mustafa Hussain Jauhar. A famous Shia scholar and father of Allama Tailb Jauhari

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Allama Talib Jauhari and Patel Park

The fourth part of Patel Park in my life was the years 2016 and 2017. One day Mr Kazim Abidi[440], an Advocate who I knew from my childhood days came to my office and informed me that there was some dispute between the members of Pak Muharram Association. The main contention of the rival group was that someone, other than Allama Talib Jauhari, should deliver at Patel Park. He asked me to join his group and ensure that Allama Talib Jauhari be given his rightful place. There was a court case between two groups. I agreed to help. In 2016, our group had a favourable order of the Sindh High Court and I was designated as the President of Pak Muharram Association. The first thing I did was to ensure that Allama Talib Jauhari agrees to deliver speeches at Patel Park.

I met Allama Talib Jauhari at his residence in Ancholi after joining Pak Muharrum. This was my first detailed meeting with him. He was extremely happy to hear that we have decided to ask him to speak during Muharram of 2016 at Patel Park. During this first meeting, I also explained my reason for taking that responsibility.

It is my conviction that majalis of Imam Hussain (AS) are not limited to any particular religion or a sect within that religion. Accordingly the speaker at the main majalis at a public place, like Patel Park has to be a person, being knowledgeable but not representing any particular mindset, as well as, attire used by a particular sect. I knew both these attributes of Allama Talib Jauhari. I stress on attire for the reason that any particular attire, not being the dress worn by common man, does not signify diversity and cosmopolitanism. Since Patel Park is a public place it should be our endeavour to place an orator with common attire. In this respect, there is a need to distinguish between an orator in Muharrum Majalis and a scholar of Islamic theology. If one person has both these attributes he becomes preferable.

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[440] Kazim Abidi. A lawyer in Karachi

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However the first preference is to be an orator having reasonable knowledge of history and human civilization.

Historically all the Ten Imams of Shia Twelvers, after Imam Hussain (AS) remained the listeners instead of being the orator in such gatherings. The majalis are held to revitalise the energy for a sacrifice and narrate correct philosophy, logic and purpose of battle of Karbala and its relationship with the human psyche. In my view, discussions on subjects of *'fiqh'* and theology are not for these sessions. I consider that Allama Talib Jauhari was the most appropriate person to speak at that national forum. It was not 'justified' to remove him from Patel Park. I took that responsibility and the risks attributed to bringing back Allama Sahib to Patel Park. I succeeded in 2016 and failed in 2017.

It is my good luck that we were able to do that in 2016 which was the last year of Patel Park in Allama Sahib's life. His last speech at Patel Park was the majlis of Chelum Imam Hussain (AS) in 2016. I will never forget that occasion. I never sat alongside the stage in Patel Park, however in that last speech of Allama Sahib at Patel Park I sat at the bottom of the pulpit. During the speech some participants started raising 'slogans' which were totally out of context. Whilst looking at that speech in the recording available on '*Youtube*' one can notice that during the speech on the 26th minute there is a break and I stood up and exchanged some sentences with Allama Sahib. He said

> '*Shabbar Sahib: What is this?*

My reply was

> '*Allama Sahib: I know who they are. Do not worry we have our people around the podium'.*

It was an extraordinary event. There were unnecessary slogans mongering by a group of audience. Allama Sahib enquired about the disturbances and asked whether he should continue or otherwise. I suggested he should continue, which he did and

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ended his last speech in Patel Park. It is very unfortunate to state that we had information of probable disturbances during the majlis. Accordingly, I sat beside the pulpit to apprise Allama Sahib in case there was some emergency. We had placed our volunteers mostly from Buturab Scouts, amongst the listeners, around the stage to manage any untoward incident. It is a blessing that Allama Sahib's last majlis at Patel Park ended peacefully and the people who had come to annoy Allama Sahib were not able to deter him. It was an excellent speech. I knew who those people were and what were their objectives? It was nothing but a personal grudge against Allama Sahib and a conspiracy against the people of Karachi. They are innocent people who consider that politics in a neighbouring country has something to do with Muharrum.

There is a stage in Patel Park where the pulpit is placed. This stage is for the recital of eulogies (mersias). The best place to sit for the organisers is at the back door of the tent where shoes of the audience are kept. This is the tradition of Imam Zainul-Abideen (AS) to show respect for the audience in remembrance of his father. On 9th Justice Maqbool Baqir[441], of the Supreme Court came to Patel Park. He is a high security risk. I asked him to go inside, however he insisted that the best place was where the shoes of the audience were kept. It will not be appropriate not to appreciate the gesture of Syed Murad Ali Shah[442], Chief Minister of Sindh. When he attended on 7th of Muharrum he asked his driver and security to stay outside Patel Park and walked all the way from the gate. I asked him that for security reasons his car can be brought inside the Park. He stated that this gesture was to reflect the status of remembrance of Imam Hussain (AS). The purpose of describing these details is to demonstrate that there is a tradition for majlis and the same should not be gauged on any test prevalent in any society. In this noble court everyone is equal.

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441 Justice® Maqbool Baqir. The former caretaker Chief Minister of Sindh

442 Syed Murad Ali Shah. The Chief Minister of Sindh

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In the Muharram of 2016 as an office bearer of Pak Muharram I observed many interesting aspects of Muharram activities in Karachi. The first thing was unnecessary meetings with civil administration. There were meetings with the DSP of the area, then the Additional IG and then Deputy Commissioner Karachi. I call these meetings useless for the reason that they were mostly 'get together' rather than deciding anything good for administration and the general public. The second aspect was the role of licence holders of various processions. I met a 'person' with modest means and simple attire. He informed me that he is the oldest licence holder (*Sadhora Waley-Ambala District)* of a procession in Karachi which was brought from lines on the night of 9th of Muharrum. They join the main procession at Sadar Dawakhana. He told me that they had been doing the same since 1947 or 1948 despite their modest means. He informed me that their majlis starts at midnight and the procession after passing through various areas of the Lines Area joins the main procession at around one p.m. on the day of Ashura. I find that these are different breed of pepole.

The other remarkable role is conducted by boys of Buturab and Hydari Scouts. They are also a different breed like Mr Muhammad Mahdi[443] of Buturab Scouts. They manage the security aspects during the whole ten days of Muharrum. It will be complete dishonesty if I do not remember Ashraf Abbas Sahib[444]. He used to recite before Allama Sahib. In 2016 he specially came from UAE to recite despite his old age and blindness. People who have heard Ashraf Abbas Sahib[445] will always remember him. My ninth day of Muharrum was never complete without his memorable recitation of poetry describing the incident of Imam Hussain (AS) intention to send his son Hazrat Ali Akbar (AS) as the first martyr. This poetry which is

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443 Syed Muhammad Mahdi. Buturab Scouts

444 Ashraf Abbas: A famous noha khwan at Patel Park

445 Ashraf Abbas Sahib. Famous orator of Noha in Karachi

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written by Maulana Hasan Imdad[446] will always remain the best part of urdu literature on Muharram. The first stanza is

'Karbala has ripened: Son Move Forward'

(Karbala Hogai Tayyar: Taqaddum Waladi).

Allama Talib Jauhari's departure from Nishtar Park

In 2016, when Allama Sahib was brought back to the Patel Park there was a strong resistance by a group of people. Allama Sahib was an extremely nice person who conceded his position following the tradition of Hazrat Ali (AS). On the other hand, I maintained that we, the Shias of continent, should continue in the manner we had been doing for centuries. We do not want any change in the contents of speeches and the manner in which majalis are held. There is a difference between a majlis and a seminar. There is a specific and peculiar mannerism of a majlis and the same cannot be altered. There is no need to copy or replicate the manner in which Muharrum is observed in other places. Our heritage is stronger than most civilizations.

In my personal view, the manner of remembrance of Imam Hussain (AS) in the sub-continent are more refined and intellectually empowering than those observed in Iraq, Iran, Syria or Lebanon. It is so, as these rituals have gone through phases of stable governments and a cosmopolitan societies. In 2016, our group took over the administration of Patel Park and the processions only to retain that legacy.

It is a tradition that on the 9th of Muharrum the President of Pak Muharram is supposed to present the performance of the past year and thank the audience and the administration. This is done just before Allama Sahib's speech at around twelve o'clock. In 2016, I was supposed to perform that job. I personally think that there is no need for that however as a tradition I had to do that.

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[446] Maulana Hasan Imdad. A famous Shia poet of Karachi

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I am used to speaking extempore on all occasions and do not use notes for my speeches. However, on that day, because of political and sectarian tension, I decided, for the first time in my life, to read a written speech. My Partner Syed Muhammad Husnain[447], who was the administrator of all the affairs at Patel Park, wrote the speech for me on small pieces of paper.

On the second day of Muharrum, Husnain also managed and handled some rowdy persons who wanted to show disrespect for Allama Talib Jauhari. I was informed by relevant authorities that there is serious danger to my life. One person from a security agency visited the office, which was a specially designed container, and enquired about my personal security. Mr Shabbar Raza,[448] of Jafria Council, an NGO who has installed a surveillance system around Patel Park had identified two or three persons roaming in the vicinity suspiciously. The atmosphere was tense however we were not afraid. Those five to six minutes, were the most tense moments of my life.

After the 9th Majlis at Patel Park Allama Talib Jauhari called me and said that he would like to have a longer speech on the following day of Ashura. There is usually a short speech on the day of Ashura and the time of the majlis is eight o'clock in the morning. Generally, there is a short narration in that majlis which lasts for only ten to fifteen minutes. Allama Sahib said that this may be his last speech on the day of Ashura at Patel Park therefore he would like to speak longer than the tradition. This was October 10, 2016 and 10th of Muharram 1438 Hijri. Unlike his usual majlis on the day of Ashura, Allama Sahib was very composed and described the events of Karbala in detail. It took him twenty three minutes which is very unusual for the day of Ashura. However when the majlis reached its peak a group of audience along with *'Zuljanah'* entered the tent and there was a temporary stalemate. Unlike Allama Sahib's stance in these circumstances, he stayed on the pulpit and completed his speech

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447 Syed Muhammad Husnain. A Partner in A F Ferguson & Co

448 Shabbar Raza. President Jafria Council

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in a manner where the stage was filled by our volunteers and Mr Abrar Hasan[449] guarded Allama Sahib. This is not an unusual incident on the day of Ashura. However, now I feel Allama Sahib wanted to say more. The video recording of that speech which is available on *'YouTube'* is an historical piece where Allama Talib Jauhari is speaking in a composed and satisfied posture. This was his last speech of *Subh-Ashur* at Patel Park. I think he knew it.

Spiritual side of Allama Talib Jauhari

The spiritual side of Allama Sahib's life was not exposed or revealed to me during his lifetime. This came to my knowledge after his death when Mr Aamir Abbas[450] Advocate of Lahore, confirmed some spiritual incidents which my Partner Husnain used to narrate when Allama Sahib was alive. I never dared to discuss the same with Allama Sahib. I am extremely sorry that I did not appreciate the spiritual side of the knowledge of Allama Talib Jauhari. Now, when I recapitulate the short discussions I had with Allama Talib Jauhari in his house in a relaxed mood, I realise that he had a spiritual side also, not known to the general public. Like all remarkable personalities, we had not given the respect and recognition he deserved. It will take decades to replace him. Mr Kazim Abidi[451], on my recent inquiry also confirmed that Allama Sahib had a unique spiritual life.

Muharrum of 2017

As stated earlier, the Chelum Majlis of 2016 was the last majlis that Allama Talib Jauhari recited at Patel Park. He had indications of probable disturbance for the reason that some people were refraining him in delivering the majalis in 2017 at Patel Park. A day or before the Chelum there was some untoward incident in Pakistan and Imamia Student Organisation gave the call that during the procession, ISO would stage a demonstration on main Bunder Road (M A Jinnah Road). This was a big problem for us.

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[449] Abrar Hasan. An excellent host for such gatherings.

[450] Amir Abbas. An Advocate of Lahore

[451] Kazim Abidi. An advocate and past President of Pak Muharram Association.

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Nevertheless, ISO after delivering the speech dispersed peacefully and the procession proceeded on the route.

In 2017, we had made all the arrangements for Patel Park with Allama Talib Jauhari as speaker. Five or six days before Muharrum, I visited Allama Sahib to obtain permission to place an advertisement in *Daily Dawn*. He agreed and we did the same. Then after a day of the release of the advertisement I received a call from an 'unknown number' who enquired about me and my role in Patel Park. Then the person on the other side, very politely asked me not to place Allama Sahib in Patel Park. I rushed to the house of Allama Sahib and informed him about the call. He listened and said that he had received almost the same message. I said that we are ready to face the consequences, however Allama Sahib advised me to refrain from attempting to place him at Patel Park. I hesitantly agreed. Allama Sahib looked composed but sad. This was the end of Allama Talib Jauhari's legacy at Patel Park. However what he delivered during those over twenty years is a treasure of knowledge. It has to be placed in written form. There should be cohesive efforts to continue the legacy of Muharrum at Patel Park which is an essential part of the life of every Karachiite in some form or other.

Muharrum rituals in Karachi is a bouquet

In addition to Patel Park the Muharrum activities are held in old city areas which are traditional and unique in their form. The Muharrum activities which started after 1947 are the continuation of a particular tradition and culture of Muslims of North India. In order to understand and appreciate that base of Shia heritage it is necessary to go through the history of Shias of Northern India. Like our family, all of the Syed families of Northern India, Sindh and Punjab travelled from Iraq and Hijaz to Persia and then to these areas in the sub-continent. There is a tradition that even the family of Imam Khomeini was settled and remained in the sub-continent for two centuries. His family was also called 'Hindi'.

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Before Safavids, Iran was not a Shia state. As against that, there was a very strong Shia presence in the sub-continent, including some rulers in Northern and Western parts of the sub-continent. In that sense, the Shia traditions and knowledge are older than Persia. It is the time of Shah Abbas Safavi when there was mass conversion of Persian people to Shiaism. Accordingly, it is not correct to relate Shiaism with Iranians.

Conversely, it is to be noted that some very notable Sunni scholars were of Persian origin. The sect which is totally related to non-Arab tradition is Hanafi Sunnis. Their two pillars being Hazrat Nauman Bin Sabit, commonly known as Imam Abu Hanifa[452] (RA) and Imam Bukhari[453] (RA) were not of Arabian descent. Same is the case with Hazrat Abu Huraira (RA)[454]. There are numerous Syed (arabic origin) families in Persia, but the majority of the population is of Persian origin. The Sixth Imam, Imam Ali Reza (AS) died and is buried in Mashad Muqaddas, however his son Imam Muhammad Taqi stayed in Madina. The Sixth Imam is given special reverence for the fact that he died in a place much away from his ancestral home in Madina. He is called '*Ghareeb-Ul-Ghuraba'*. In Arabic 'Gharib' means traveller or person without a home. He was not a 'resident' of Persia. He was forced to live there by the Abbasid dynasty. Most of the revered places in Iran are sons and daughters of Imam Musa Kazim (AS) the father of Imam Raza (AS). This includes his sister Bibi Masooma of Qom. So Persia and Shiaism are not synonymous.

Numerous Syed families moved from Arabia to Persia and then to India and settled there with all their rituals. Migration by sea had a different dimension. They always had a direct knowledge link with the centre of Shia faith being the College of Education in Najaf (Hauza-e-Ilmia). Almost every family of Syed in the Indian subcontinent was the follower of Najaf School. Even the

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[452] Imam Abu Hanifa: An Imam and founder of Hanafi Fiqh

[453] Imam Bukhari. The compiler of Ahadees.

[454] Hazrat Abu Huraira: A narrator of Ahadees

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Iranians were the followers of the Najaf School. The supremacy of that school has never been challenged. The Principal of that College is considered as an authority on religious matters of the Shia faith. Today, that role is held by Ayatullah Syed Ali Sistani.[455]

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[455] Ayatullah Syed Ali Sistani. ; born 4 August 1930) An Iranian-Iraqi Islamic scholar. One of the most senior scholars of Twelver Shia with the rank of Grand Ayatollah and marja',he has been described as the spiritual leader of Shia Muslims worldwide (as of 2003).Sistani was born in either 1929 or 1930 in Mashhad, to a family of religious clerics who claim descent from Husayn ibn Ali, the grandson of Muhammad. His father was Mohammad-Baqir al-Sistani and his mother was the daughter of Ridha al-Mehrebani al-Sarabi.Sistani began his religious education as a child, first in Mashhad in his father's hawza, and continuing later in Qom. In Qom he studied under Grand Ayatollah Hossein Borujerdi. Later in 1951, Sistani travelled to Iraq to study in Najaf under Grand Ayatollah Abu al-Qasim al-Khoei. Sistani rose to the rank of mujtahid in 1960 at thirty-one.When in 1992, Abd al-A'la al-Sabziwari briefly became the leading marja'. However, when he died in 1993, al-Sistani ascended to the rank of Grand Ayatollah through formal peer recognition of his scholarship. His role as successor to Khoei was symbolically cemented when he led funeral prayers for Khoei, and he also inherited most of Khoei's network and following.

Since the overthrow of the Baath Party of Iraq in 2003, al-Sistani has played an increasingly prominent role in regional religious and political affairs and he has been called the "most influential" figure in post-invasion Iraq.Shortly after the American invasion began, al-Sistani issued a fatwa advising Shia clergy to become engaged in politics to better guide the Iraqi people toward "clearer decisions" and to fight "media propaganda."[citation needed] As the summer of 2003 approached, al-Sistani and his followers began petitioning the occupying forces for a constitutional convention. Later, al-Sistani called for a democratic vote of the people to form a transitional government. Observers described the move as being a path leading directly to Shia political dominance over Iraq's government, as Shia Muslims make up approximately 65% of the total Iraqi population. In early August 2004, al-Sistani experienced serious health complications related to a previously diagnosed heart condition. He travelled to London to receive medical treatment. It was, reportedly, the first time that al-Sistani had left Iraq in decades, and may have been due, in part, to growing concerns for his safety from sectarian violence. Though still recovering, al-Sistani returned later in the month to broker a military truce at the Imam Ali Mosque in Najaf where Muqtada al-Sadr and the Mahdi Army had been cornered by American and Iraqi forces. Sadr, who rose rapidly to prominence through a series of independent military actions beginning in 2004, has since actively challenged al-Sistani's more progressive influence over Shia in the region.Al-Sistani's edicts reportedly provided many Iraqi Shia cause for participating in the January 2005 elections—he urged, in a statement on October 1, 2004, that Iraqis recognize the election as an "important matter," additionally, al-Sistani asked that the elections be "free and fair ... with the participation of all Iraqis." Soon after, al-Sistani issued a fatwa alerting Shia women that they were religiously obligated to participate in the election, even if their husbands had forbidden them from voting. In an issued statement al-Sistani remarked that "truly, women who go forth to the polling centres on election day are like Zaynab, who went forth to Karbala.

He has consistently urged the Iraqi Shia not to respond in kind to attacks from Sunni Salafists, which have become common in Sunni-dominated regions of Iraq like the area known as the "Triangle of Death," south of Baghdad. Even after the destruction of the

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He is a person of Sistani descent being the name of Iran Baluchistan. Most Indian Shias have always been the followers of Najaf School of thought and even during the worst days of tyrant rulers in Iraq that link had not been severed. Even Ayatollah Khomeini (RA)[456] accepted the supremacy of Ayatullah Khoi of Iraq. Imam Khomeini himself was educated and lived in Najaf. The College of Education at Qom attained prominence during the period when there was a tyrant rule in Iraq.

It is my personal view that the Qom School of thought has a particular interpretation for the rule of state on account of Iran having a purely Shia population. This is a political subject, which is not part of fundamental principles of Shia faith. As against that Najaf School of thought does not relate political authority with faith.

The Shia school of thought in Northern India has always related itself with Najaf, not Qom. During the Iranian Revolution in 1970s the Qom School of thought,which in my view differs from the Najaf School of thought on the matter of governance, became prominent which led to the presumption that the political Islam of Iran is the reflection of Shia Islam. The authority to decide the religious matter for almost ninety percent of Pakistani Shias lies in Najaf and we follow Ayatullah Sistani for that matter.

Shia Al-Askari Mosque in Samarra in February 2006, his network of clerics and preachers continued to urge calm and told their followers that "it was not their Sunni neighbours who were killing them but foreign Wahhabis."Al-Sistani's call for unity after the bombing of the mosque helped to control a potentially dangerous situation, preventing the country from entering in a bloody sectarian war. Al-Sistani did the same when the same mosque was bombed again in 2007.An alleged plot to assassinate al-Sistani was foiled on January 29, 2007, when three Jund al-Samaa gunmen were captured at a hotel near his office. It is believed to have been part of a larger attack against several targets in Najaf.In an online open poll 2005, Ali al-Sistani was selected as the 30th topmost intellectual person in the world on the list of Top 100 Public Intellectuals by Prospect (UK) and Foreign Policy (US).

[456] Ayatollah Khomeini (RA). Ayatollah Ruhollah Musavi Khomeini was an Iranian Islamic revolutionary, politician, and religious leader who served as the first supreme leader of Iran from 1979 until his death in 1989.Born: September 24, 1902, Khomeyn, Iran ,Died: June 3, 1989 (age 86 years), Tehran, Iran.

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Unfortunately this difference is also being reflected in the rituals of Muharrum. There are two kinds of Shiaism in Pakistan. One relates to the Qom School of thought which places a political role for the Principal of College of Education in Qom. Other groups, who are in absolute majority, in Pakistan, are those following the Najaf School of thought, which separates politics from the matter of state governance. I call them semi-secular shias. I am one of them. Most of the prominent families and people of North India, Punjab and Sindh are followers of Najaf School of thought.

The Qom School is usually followed by people in Northern Pakistan or those who do not separate religion and the state. The most prominent reflection is made in the content of speeches during Muharrum. Those belonging to Najaf School of thought do not like political issues or subjects of *fiqh* to be discussed as a part of remembrance of Imam Hussain (AS). The difference between these two groups can be gauged easily from the contents of the speech in a majlis. In my view, Allama Talib Jauhari was the best representative of Najaf School of thought in Pakistan. Accordingly, it was always my desire that the pulpit of Patel Park should be given to him as that represented our traditional, cultural, historical and political reality. On the other hand, those who relate the remembrance of Imam Hussain (AS) to a political Islam desire to place a person who is ready to dwell on the subject of political salvation. There is a dire need to understand this sensitive subject. People in Pakistan should continue with their legacy, not being affected by political developments in the Middle East. This is the legacy of Karachi Muharrum.

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Muharrum in Lahore

From 1974 to 1987 I spent Muharrums in Lahore. There we lived in Krishen Nagar which was a major Shia locality. There were many majalis during the first ten days. Imam Bargah Biltistania on the main road was very close to my house. I have the honour of serving Hafiz Tassaduq Hussain in Krishen Nagar in 1974 as he was engaged by my maternal grandfather and my job was to pay him the travel fare from Imamia Colony near Shahdara to Krishen Nagar for majalis. I used to stand outside the Imambargah with fifteen rupees in hand to pay to 'rickshawala' for a two way journey. Now Hafiz Sahib is a very famous orator. However, I concede that he was a very knowledgeable at that time also.

Lahore's environment of Muharrum was completely different from Karachi. There was no central majlis like Karachi. The orators of Lahore at present and in the past were Maulana Hafiz Kifayat Hussain, Maulana Azhar Hasan Zaidi, Maulana Muhammad Jaffer Zaidi, Malulana Gulfam Hussain Hashmi, Maulana Ali Raza Shah, Maulana Ghulam Hussain of Sahiwal and many others.

The main procession on 9th of Muharrum used to start from the house of Mr Syed Muhammad Naqvi called Azakhani Pando Street, Krishen Nagar. Whereas 10th Muharrum procession was in the Mochi Darwaza. The Krishen Nagar procession was started by migrants who came in 1947 and my grandfather who lived there since 1947 told me that in the beginning there used to be not more than hundred to two hundred people in that procession. Now the number is in thousands. The procession of 10th Muharrum is more than three to four hundred years old. It ends at Karbala Gamay Shah, outside Bhatti Gate. The Krishen Nagar procession's route is to Khema Sadat near Jain Mandir and return to the same place at around midnight. In the middle it

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used to rest at the house of my uncle Mr Nafees Ahmad Zaidi on 18 Edward Road. That property is now the station of the Orange Line train. It was adjacent to Kapurthala House.

From 1974 to 1979, I observed that there was a great influence of pro Khomeini and anti-Shah sentiments in majalis. There were a lot of slogan mongering in favour of Iranian revolution. At that time, the conventional Shias, like us, got very confused. Nevertheless after sometimes it settled. Most of the Shias in Punjab are older Shias than Iranis. Almost all the Shia lineage in Punjab originate from Uch Sharif. They are usually Naqvi Sadat originating from Hazrat Jahanian Jahan Gasht and Jalaluddin Surkh-Posh of Bukhara.

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11
Second Life in Karachi

Syed Shabbar Zaidi & Co & Book on Offshore Assets' Taxation

How I restarted again

When I left the post of Chairman FBR, I was less than sixty years old. I had no intention to stay at home at that age. There were very few options for me. I thought that I would devote my time to writing professional and non-professional books and doing high-end advisory work. Even before I had formally decided to start the advisory practice, one of my old friends, Mr Haneef Sheikh, of former ICI Pakistan Limited, asked me in 2021 to assist a multinational Pakistani group in their complicated tax and foreign exchange matter. This was effectively the start of my advisory practice. I used to work from home. One day my wife informed me that the city office of her father's company located at Trade Tower, Abdullah Haroon Road has been furnished to start my office. It was a news to me. The location of the office the centre of the city with a reasonable distance from my home. In this manner I started the new life as the sole proprietor of *Syed Shabbar Zaidi & Co.* I have not yet registered it as a practice with the Institute of Chartered Accountants of Pakistan.

One window services

I always considered that the segregation of accounting practice into tax, advisory, and audit in a country like Pakistan, with relatively small sizes of business, is not convenient or helpful for many cases. Business groups require composite services as problems and issues are inter-related. Furthermore there is a dearth of proactive professional advice in the country. The advisors are ready to provide an answer to the query or a problem.This I call '*post mortam*' practice. They can tell you why the patient has died. However, they are not trained for preventive

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care before death. There are very few who can provide one window personal services of corporate, tax and foreign exchange regulations. Furthermore there are very few who can tie up the interactive currents of different regulations to design a workable business deal or model.

Foreign name and brand

In Pakistan, we like foreign names. While in A F Ferguson & Co I ensured that the name of the firm should remain local as 'A F Ferguson & Co' which is an Indian origin. The firm is a member of PricewaterhouseCoopers' international network but is completely independent. Very few people understand the concept of sovereignty and independence in the field of professional services. Those who have opted, otherwise, are not far-sighted.

I think that the name which is recognised and trusted by the people in Pakistan should be adopted. Accordingly, I have adopted the name *Syed Shabbar Zaidi & Co* which I am sure will continue after my departure from this world. I will ensure that, during my lifetime, the brand is established. Subsequently, three other entities were established in UAE, Canada and the United Kingdom. These were named as *SSZ Strategy LLC, FZE, Syed Shabbar Zaidi Corporation* and *Syed Shabbar Zaidi LLP* respectively. The purpose is to build up an international network especially Pakistani diaspora, of quality advice on Pakistani and international business issues.

Professional Support

Initially, I got the support of my former Partner Mr Naeem Akhter[457]. Naeem is a very meticulous professional and would not ever agree on any draft unless he is over hundred percent sure. He acts as an internal auditor for the advice. Later on my other Partner Qadeer Ahmad also joined. Then in 2025 my former

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[457] Naeem Akhtar. A former Partner of A F Ferguson & Co

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Partner Syed Haider Abbas started assisting in matters relating to Islamabad.

I was joined by my children Raza, Fatima and Murtaza. Fatima, who has a legal background, operates from Toronto where we have a permanent office. Furthermore my son Raza being a UK national has an office of our sister concern in London. Raza is actively involved in international financing etc. We have a Dubai operation also. Murtaza looks after general practice and administration.

First book on International Taxation in Pakistan

In 2020, I decided to write a comprehensive book on taxation. I took up the subject of taxation of non-residents and offshore assets of Pakistani residents. It was a laborious task. There is no book available in India, Pakistan or even in the UK where domestic legislations had been dealt with after taking into account the provisions of Model Agreement for Avoidance of Double Taxation[458] (termed as 'tax treaties'). Though it may not be treated as a perfect substitute or alternative, it is actually a combination of the books by *Kanga and Palkhivala* and *Klaus Vogel*. The draft was completed in 2024. Fortunately, I found an excellent printer by the name of Mr Waqar of Creative Printer, courtesy Mr Kamran Noorani of Pakistan Law House, and a good product came into existence. I am sure that I will be forgotten over time however this book will always remain my contribution on the subject. I intend to print a revised version in 2026-2027.

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[458] There are three famous models being OECD, UN and US. These are Models designed for coherence for various jurisdictions when they agree for an agreement to avoid double taxation of persons who may be taxed in both the jurisdictions.

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Podcasts with Raftar

Speciality with Raftar

I have done thousands of interviews, podcasts and public speeches in my life. In 2024 Mr Farhan Malik of *Raftar Digital Channel* contacted me and asked me to do a podcast with the anchor Mr Faisal Waheed[459] both of them used to work in *Samaa* TV. This podcast changed my life.

The duration of the first podcast was over two hours. I spoke very candidly on certain subjects which are considered taboo in Pakistan. These include the role of the army in politics, Kashmir, relationship with India, the curse of Talibanization, Israel, Iran, Saudi Arabia, precarious economic situation of Pakistan, obscurantism etc. My podcast with a very nice anchorship by Faisal Waheed created a tremor in the society. It disrupted the settled archaic environment of the media. I would say that it was a great success.

At that time, the war in Gaza was on. I suggested that Pakistan should recognise Israel and there should be a dialogue with Israelis. Furthermore, I stated that Indian Prime Minister Mr Narendra Modi[460]has made a mistake by removing Article 370 from the Indian Constitution. I predicted that people like Farooq Abdullah and his National Conference would be the deciding factor in the future of Kashmir. Then there was a bold statement that Pakistan can never 'militarily' get Kashmir and we should get out of this mindset of conquering Kashmir. The style, the manner of interaction, the questions and reactions were so interesting that this podcast received over two hundred thousand views and detailed written feedback, around seventy

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[459] Faisal Waheed. An anchor in Raftar

[460] Narendra Modi. The Prime Minister of India

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percent of which were from India and outside Pakistan. There were many unexpected statements. There was a real uproar in India also on my podcast and Indian channel '*Zee TV*' did a special program on my podcast.

The Indian media took my comments seriously. Their undertone clearly indicated that they were concerned about my views on Kashmir and the mistakes made by Indians by removing Article 370 from the Indian Constitution. The comments from India reveal that Indians are much more refined in their thought process. However Kashmir is a sour point for them. The results of Kashmir's provincial assembly results were almost the same as I predicted in early 2024. Indians were shocked with a Pakistani's accuracy in understanding the real politics of Kashmir. They lost their self-confidence on the matter of Kashmir.

In the second podcast, I discussed at length the matter of Shias in Iran and in the sub continent. I reiterated my viewpoint that I do not agree with the Iranian philosophy of merging politics with religion. I explained with the example of Imam Hassan (AS) that, in Islam, there is no concept of a Muslim state. Islam is a philosophy and anyone adopting such philosophy be it Hindu, Christian or a Jew could make an Islamic state. Once this podcast was 'on air' there was an uproar in the country especially in the Shia community. Shias were not ready to listen dissenting views on such matters. All of my family and cousins, in Pakistan and outside, asked me not to be so blunt on this subject. There was a genuine pressure, as everybody was asking me to be silent. I decided otherwise simply for the reason that there has to be someone to tell the truth to the younger generations. My podcasts received extraordinary viewership. Mr. Faisal Waheed told me that I have more viewership than the famous Anwar Maqsood[461]. I am personally not interested in viewership. I am concerned with knowledge and truthfulness.

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[461] Anwar Maqsood. Famous TV Anchor and writer.

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In the following podcast I discussed the role of the traditional theocratic system and stated without any caveat, and mincing words, that the world history for the last one thousand years reflects that none of the religions has contributed anything to make the lives easy or comfortable for the people in this world. Everything useful to human civilization has been invented or innovated by secular societies. This statement again created an uproar but my discourses continued. The best part of the podcast, in my view, was my statement where I said that I am also an '*Alim Din*'. Those who claim to be so are only the students of a very small part of the whole subject. Their education is limited to *fiqh.* I wanted to dispel the misconception that the term '*Alim Din'* is limited to those who have read *fiqh* only.

Issues with discourses in media

I am personally amazed by the response I received for my podcasts. This shows that our society is suffocated and people really appreciate whatever little contribution is made. I observed that very few people do proper homework before appearing in the media. General knowledge of the people is extremely shallow on the matter of history, religion and economics. The reason for the same is very simple. Very little time is spent by an ordinary Pakistani on education. They learn 'techniques' like medicine, engineering, accounting, IT and other vocations. There is a gradual decline in the education and knowledge of literature, philosophy, religion, history and mathematics.

Secondly barriers have been created against dissent or diversified thought processes. There is no concept of any dissent against the settled views about Islam, Pakistan, role of establishment, perceived enmity with Hindus etc. Everybody is supposed to have a singular state and madrassah-run monotone narrative on these subjects.

Then there are two real or perceived fears. One from extremists religionists and other by state institutions responsible for national security. I can convincingly state that in many

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discourses I have crossed the settled boundaries. With respect to the first danger, it is my view that life and death is controlled by the divine. Secondly being a Shia I am already amongst those who are not liked. However with respect to the institutions, unlike the general perception, there were occasions where interventions were made, however the manner was reasonable and cultured.

Lastly, I feel that there is a big difference between propaganda and constructive discourse. It is my personal view that constructive discourse cannot happen in religious societies or the societies where religion predominates. The necessary condition for the same is a secular society. Muslims and Pakistanis do not have any history where dissent and difference of views were accepted. Accordingly, there is no concept of dialogue in our society. When I started a dialogue in Pakistan it received extraordinary encouragement and recognition. This has led to a constructive disruption in the society.

Unimaginable public response and recognition

The response I received for my podcast was unimaginable for me. Now around ninety percent of people I meet recognise me on account of my podcasts. In my recent visit to London, I was standing on the corner of Oxford Street at Tottenham Court Court signal when a person of Pakistani origin came with his Chinese boss and introduced him to me with reference to my podcasts. I asked him the location of the famous book shop *Foyles*. After having lived in London for over ten years he was not aware of the location of *Foyles* but was aware of my podcasts.

Once an owner of a TV Channel asked Mr Farhan Malik of *Raftar TV* the reason for special viewership of my podcasts. It was observed that I had been appearing on various channels for over two decades but this kind of recognition and viewership had never been attained. Farhan gave a very correct and reasonable answer. He replied:

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> *Shabbar Sahib was given five to ten minutes to describe his viewpoint. I gave him one and half hours, so he is able to properly explain the matter. This is the reason for the success.*

I agree with Farhan. Clips of one to five minutes can create sensation and a story for the time being but these cannot be treated as proper discourse on any matter.

These podcasts have completely changed my life. Other than the fame, I have developed a very large group of fans who want to hear the facts and the truth. However there are almost equal numbers of people who do not like throwing stones in the still waters of Pakistan societal dialogue. Most of them are my old obscurantist opponents who consider that dissemination of such secular thoughts should not be allowed to be available. As long as I am alive their efforts would remain fruitless. Whatever may be the consequences and the views I have changed the course of societal dialogue in Pakistan. The cost is very high but the results are more than encouraging.

Potential Support

A very large number of people consider that I have the backing of some institutions as they do not expect such discourses by an independent person. People presume that I have the backing of the establishment or some association with international agencies, however when they hear my statement against the establishment then they get further confused. One of my cousins and a Partner of A F Ferguson & Co told me that at some place my personality was being discussed. People were convinced that I am a CIA man. The other notion was that I belong to '*Freemasons*'. These strange allegations are made on account of the fact that most of them do not know me fully.

The institutions mentioned in that course are MI6, CIA, *Freemasons* etc. There is no point in arguing on that subject as

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some people will not change their opinion. However those who know me personally will acknowledge that I am a person who cannot be asked to remain quiet if I consider that something wrong is being done. I have even disobeyed my mother and mentors like Dr Adib Rizvi in this sphere.

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Threats, warnings and free speech

I regularly receive threats, verbally or through messages, about my statements and observations. My family and friends remain worried for my safety. Somehow, I have become psychologically immune. Most of the people who threaten me do not actually know me. I consider it my duty to serve the people in whatever manner I can do the same. To let the people know the truth is also a service. One day I received a call from a correspondent of a newspaper, being a spokesman of a religious political party. He wanted to have an interview with him. I blankly refused as I do not like that party. He threatened me. I told him that I am not afraid of anything, other than God. That person then made a strange comment which enhanced my anger. He said that there is nobody who is not afraid of anyone and my statement is a '*Shirk*'. Since then that person has not called me. I know that they and their party do not like me. It is their right to do so. However it is my right not to give interviews or comments to such people. This is also my observations about attendees of my lectures. I should have the right to select the persons I want to interact with. In this process, there are a sizable number of people who have become my sworn enemy. I am not concerned with the same for the reason that Hazrat Ali (AS) has said that anyone who does not have an enemy is actually a hypocrite.

I admit that it is my mistake that I like to be discriminative in selecting my audience. I do not like to share my thoughts with certain kind of people. I want to share the truth and knowledge only with those who are mentally ready to absorb the message. Not those who attend to gather points for my criticism. I think that this approach is not appropriate and my mentor Dr Adib Rizvi and many others do not agree with the same. I faced repercussions due to this attitude when I repeated this concept in a session at the Institute of Cost and Management

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Accountants. They passed a resolution against me which was circulated at large in public. In my view their action was wrong. I may be wrong however I feel that one should have a right to select his colleagues in life. In my view an audience is also a colleague.

Unlike a general perception, I want to dispel the impression of a restrictions on rights of free speech in Pakistan. I may be one of the people with a high profile in the media and I candidly state that I have never been asked to stop or delete any part of my discourses. There are complaints however it is my view that at times we also cross boundaries.

In my life I have tried to achieve things by hard work and the help of the God Almighty and my parent's prayers. This may be reflected from the earlier pages of this autobiography. When it is so, I am not obliged to anyone except a few human beings. Secondly, I have kept my life simple. I travel in my Honda City car without any ostentatiousness and security guards. I avoid parties at night. I live in a five hundred yards' house in the rear portion of a on thousand yard plot. During my service at FBR, I used to pay for my tea and pencils. So, I have nothing material to lose. If someone wants to disturb me he / she may kill me or keep me behind the bar. That is all. They have very limited options.

My view about free speech in Pakistan is totally different. I have seen India, UK and USA and other countries. There is an unwritten censor in these jurisdictions also. Nobody can actually criticise the Indian establishment which is reasonably strong in the South Block of Delhi Secretariat. In Pakistan we are unfortunate. We have neither courage nor knowledge. If someone wants to make a statement against the system then that necessarily requires both the attributes of knowledge and courage. In Pakistan, there are very few cases where both these elements are present. In a lot of cases the matter is taken up without proper knowledge and discourse is generally partisan. Accordingly, the views are tainted. I always try to speak with full knowledge of the subject and I am always ready to change my

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view if facts are different but I do not like to change my position on any other ground.

History proves that there are very few people who can speak the truth. In most of the cases the reason is not fear but 'diplomacy'. I personally do not like the word 'diplomacy'. In my view this word is for 'statecraft' which has wrongly been adopted in personal pursuits. One cannot be a diplomat in his personal affair if one is truthful. It would be fair to reproduce from the sermon on Hazrat Ali (AS) on this matter. He said:

> *"I swear by God that ..... is not cleverer than me, but he practices deception and commits debauchery; and if it were not for the hideousness of deception, I would have been the shrewdest of all people, but any kind of deception is sinful, and any sin is a covering, and for any deceiver there would be a banner raised on the Resurrection Day by which to be identified.*
>
> *Certainly, I know what can improve you and how your crookedness can be straightened. But I shall not improve you by marring myself "*

In my life I have annoyed thousands of people. There are many people who want to be my friend, but I cannot do the same by sacrificing truthfulness. It was very easy for me to continue as Chairman FBR or to get any other post however that would have been against my simple principle that there should not be any regret at the time of death. This attribute I have learnt from my father who had very few friends but nobody can say that he was not truthful even at moments critical in his life.

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Four Painful Incidents

In this chapter I describe four extremely painful incidents in my life which relate to society. These incidents shook my nerves. Three incidents relate to the state as a whole whereas one relates to persons and the political party.

Ownership of a dead body

My uncle Dr Yawar Hussain Rizvi [462] was brutally murdered outside his clinic in Nazimabad probably for sectarian reasons as his family was a prominent Shia '*Azadar*' in that area for over forty years. He was repeatedly being asked to leave that location. He had no son therefore I and my cousin Muhammad Abbas took care of his dead body and brought the same to Imam Bargah, Shah Karbala, Rizvia Society Karachi. With this incident I found my helplessness and insecurity in the area where we had been living for over seventy years.

When we were waiting for the burial arrangements some armed workers from a political party with their party flag arrived and said that the body should be handed over to them as they wanted to show that this is a murder of their party worker. Those workers were aggressive and threatened that they would take the body by force. This meant that we could not even own our dead bodies. I got really annoyed and refused. They again threatened me. My cousin tried to handle the situation but they were adamant. Ultimately, I asked the security guards of the Imamargah to open fire if they tried to touch the dead body. Looking at my aggressiveness, they retreated. They all knew me and my family and status . If it would not have been me then they would definitely have taken over the body. This is called fascism.

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[462] Dr Yawar Hussain Rizvi-A doctor who used to have a clinic in Nazimabad

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Subsequently a sectarian party came and asked the same thing. They were equally responded.

Trust by others

Once I was advising PIA in their tax matters relating to acquisition of aeroplanes on lease from *Airbus* France. A French lady represented Airbus. She especially came to Karachi for finalisation of the agreement. When the agreement was being finalised the lady said that PIA should form an offshore company where such aeroplanes were to be registered. I asked the lady why she needed an offshore entity for the same. The answer was really painful for me. She said

> *" Mr Zaidi: How will we recover the planes if your country is not there? So we want them to be registered in the name of an offshore entity'.*

We had to do this.

Nuclear power and borrowings from others.

The third episode is even more painful. I was engaged by some institution to explain about the public finance management of the government and treasury single account. There were strict conditions placed by the international finance institution. I explained the matter to the representatives of the international institution and in my enthusiasm asked her whether or not the same conditions are placed with other borrowers which have nuclear capabilities. Her answer was very candid but extremely painful for me as a Pakistani. She said

> *" Mr Zaidi,... but nuclear countries do not borrow from IMF'*

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Investors' confidence

The fourth one is a recent event in 2024. I was negotiating with a big foreign businessman about his old investment in Pakistan which came to him through acquisition of a UK multinational. In the end, he agreed for a price only for the reason that he did not see a financially viable Pakistan. I was shocked but had no answer. He said

> *'Mr Zaidi: You have spoiled your country yourself and you still do not understand the real problem'.*

The purpose of narrating these four incidents is to demonstrate that as a Pakistani I have fulfilled all my duties, paid due taxes, not been involved in corruption etc. Then why should a person like me faces these situations?

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12
The Matter of Faith

My Faith

The famous urdu poet Mir Taqi Mir[463] said:

yahī jaanā kay kuchh na
jaanā ha'ey
so bhī ik umr meñ huā
ma.alūm

Mir concludes that over time, that also at a late stage of life, it was known that 'nothing' is known.

Readers may skip this part as these are personal, and prejudicial[464] observations on a sensitive subject. However, I consider that an autobiography remains incomplete without knowing the writer's faith and beliefs. I have tried to summarise the subject into sub-heads as under:

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[463] Mir Taqi Mir: Mir Muhammad Taqi (February 1723 – 20 September 1810), was an Indian poet, author and literary critic of the Urdu and Persian languages. He was one of the principal poets of the Delhi school of *Urdu ghazal* and is often remembered as one of the best Urdu poets of all time and one of the pioneers who gave shape to the language. His pen name (*takhallus*) was *Mīr* (میر), and he spent the latter part of his life in the court of Asaf-ud-Daulah in Lucknow. Mir was born in Agra, India (then called *Akbarabad* and ruled by the Mughals) in August or February 1723. His grandfather had migrated from Hejaz to Hyderabad, then to Akbarabad or Agra. His philosophy of life was formed primarily by his father, Mir Abdullah, a religious man with a large following, whose emphasis on the importance of love and the value of compassion remained with Mir throughout his life and imbued his poetry. Mir migrated to Lucknow in 1782 and stayed there for the remainder of his life. Though he was given a kind welcome by Asaf-ud-Daulah, he found that he was considered old-fashioned by the courtiers of Lucknow (Mir, in turn, was contemptuous of the new Lucknow poetry, dismissing the poet Jur'at's work as merely 'kissing and cuddling'). In his last years Mir was very isolated. His health failed, and the untimely deaths of his daughter, son and wife caused him great distress.He died of a purgative overdose on 21 September 1810, and was buried in Lucknow.The marker of his burial place is believed to have been removed in modern times when railway tracks were built over his grave.In the 1970s, a cenotaph was built in the vicinity of his actual burial place helped by Maqbool Ahmed Lari, the founder of Mir Academy in Lucknow.

[464] There is always a prejudice in one's mind on the matter of religion.

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a. Is there a God?;

b. The difference of apostrophe-Muslim or Hindu perception of God;

c. *'Samadiat'*[465] the absolute power and delegation;

d. Delegation of power; and powers not delegated;

e. The composition of a human being; and the inevitable event of death;

f. Death; the breakdown of communication with the dead;

g. '*Wahi*'-Divine intervention-need and nature;

h. The concept of martyrdom -*Shahadat;*

i. Super natural power;

j. *'Wali'*-The guardian, custodian, protector or helper amongst human beings;

k. Hindu *Avtars*;

l. Obligation to conquer the universe;

m. Limitations of human intellect and efforts and reliance on divine interventions;

n. Constitution and divine interventions;

o. Voluntary socialism and *'taqwa'*;

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[465] self-sufficiency.

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p. Some other subjects;

-Predestination;

-Prayers (dua);

-Messiah;

-Symbolism;

q. Summing up

a. Is there a God?

The answer to the question, being the existence of God, or otherwise, is beyond human comprehension due to the inherent limitation of human intellect. Any attempt is in vain.

Very few people have dared to dwell on this difficult subject. Hazrat Ali (AS) and Imam Zainul-Abideen (AS) are amongst those few. In one of the preliminary sermons in the book '*Nehj-ul-Balagha*'[466] (the End of Eloquence) Hazrat Ali (AS) said that He (the God) is the one who cannot be understood, conceived, imagined or encompassed by human faculties. This is the only and the final answer of this difficult question.

The Arabic word used by Hazrat Ali (AS) whilst describing this limitation is '*Idrak*' which in English is generally translated as 'intellect, perception, achievement, understanding, and to get a good grasp of something'. To illustrate, it simply means that a human intellect has a 4G system and capability. That unit cannot conceive a system or receive communication from a unit with 6G capabilities. However, there can be a person, called a prophet, or

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[466] *Nehj-ul-Balagha*' (the End of Eloquence) is the compilation sermons of Hazrat Ali (AS) by Syed Razi (RA).

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the messenger of God, having software that can receive a message from a 6G force and communicate it to 4G people.

There is a mathematical answer also. There had been a debate between Hazrat Ali (AS) and an atheist scholar on the subject of the existence of God. At the end of the debate, that lasted for the whole night, Hazrat Ali (AS), asked the atheist that he (atheist) would have to agree that there is an equal (50:50) chance of the existence of God. If it is so, then 'prudence' suggests that the existence of God be accepted. It is so for the reason that if God does not exist then there will be no harm for a person who had accepted His existence. The divine instructions, which one is to follow after accepting God, are harmless and curative or corrective in nature.

However, on the other hand, if God does exist then a person who has not accepted His existence will have to face consequences, including accountability, in life after death. Thus, prudence, based on mathematical logic, suggests that the existence of God be accepted. No further enquiry is required.

Every 'sensible' human being has therefore always accepted the existence of a super power. If one observes the universe intelligently, then the natural conclusion is that there is a creator. The poet Josh Malehabadi[467] observed that if there would not have been 'divine interventions', the rising of the sun was enough to 'recognize God'. In my view, there cannot be a 'sensible atheist'.

The second question has been aptly raised by the urdu poet Mirza Asadullah Khan Ghalib[468] as under:

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[467] Josh Maleehabidi: The famous poet of Urdu

[468] Mirza Asadullah Beg Khan (1797–1869), also known as Mirza Ghalib,was an Indian poet. He was popularly known by the pen names Ghalib and Asad. His honorific was *abir-ul-Mulk, Najm-ud-Daula.* During his lifetime, the already declining Mughal Empire was eclipsed and displaced by the British East India Company rule and finally deposed following the defeat of the Indian Rebellion of 1857; these are described through his work.He wrote in both Urdu and Persian. Although his Persian Divan (body of work) is at least five times longer than his Urdu Divan, his fame rests on his poetry in Urdu.

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nah thā kuchh to ḳhudā thā kuchh na hotā to ḳhudā hotā
ḍuboyā mujh ko hone ne nah hotā maiñ to kyā hotā

Ghalib states that when there was nothing, then God was; if nothing were, then God would be. When I was nothing, then God was; if I were nothing, then God would be. When I was nothing, then I was God; Being' drowned me; if I were not I, then what would I be?

This verse has further confused the matter. However the famous poet Mir Ahmad Naveed resolves the issue as under. My whole discussion revolves around what has been said by these three people.

Kyun sochhun khuda 'hay', Khuda 'nahi' hay

Yahni yeh mera mus'ala nahi hay

Kis behz main ulghay huay hain hazrat

Is behz ka koi sira nahi hay

Tum ho ya nahi ho bus yeh socho

Kaya sochna keh kaya 'hay' kaya 'nahi' hay

Ahmad Naveed said that why should I think that there is a God or not, as this is not a question for human beings. I know that there will be no outcome of this exercise. One should only think if one is there or not. Identifying that 'one' will lead to the other 'One'. This concept is derived from the famous saying of Hazrat Ali (AS) that one who recognises one's self recognises the God. [469]

Today, Ghalib remains popular not only in the Indian subcontinent but also among the Hindustani diaspora around the world. One of his couplets said "The prison of life and the bondage of sorrow are the same. Why should man be free of sorrow before dying?

[469] *`Arafa nafsa-hu faqad `arafa rabba-hu* ("Whoso knoweth his nafs (self-soul), assuredly knoweth his Lord (al-rabb)".

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b. *The difference of apostrophe-Muslim and Hindu concepts*

The human mind has been involved in attempts to identify supreme power in every civilization. It is natural. The ultimate conclusion is that there is no sensible 'polytheist' either. Any such notion for people such as Hindus is a misnomer. The reason for this misperception is lack of understanding of the core principles of Hinduism. The major difference between the Hindu and the Muslim is that while the common Hindu believes in the philosophy of pantheism[470], i.e. 'everything is God, the tree is God, the sun is God, the moon is God, the human being is God'.

Muslims believe that everything is God's. GOD with an apostrophe 's'. Everything belongs to the one and only unique eternal God. The tree belongs to God, the sun belongs to God, the moon belongs to God, the human being belongs to God.

Thus the major difference between the Hindus and the Muslims is the apostrophe 's'. The Hindu says, 'everything is GOD'. The Muslim says, 'everything is God 's', GOD with an apostrophe 's'. If we can solve the difference of the apostrophe 's', there will be unity. The Quran 3:64 says

"Come to common terms as between us and you".

c. *'Samadiat' -the absolute power and delegation*

If there is supposed to be a supreme power then it has to be 'singular'. Two supreme powers cannot co-exist. The Quran states that if there would have been two supreme powers then this universe would have been destroyed by collusion. 'Supreme' means one. The subject of oneness has unnecessarily been confused. I explain the same in the following paragraphs.

Supreme power means that there cannot be any form or sense of 'limitations'. Thus supreme power is always absolute.That is why

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[470] A doctrine which identifies God with the universe, or regards the universe as a manifestation of God

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He is called '*Samad*' in Arabic. This word has only been used once in the Quran. Surah 112: Verses 1-4

> *'Say, He is God, the One. God, the Absolute. He begets not, nor was He begotten.And there is none comparable to Him'.*

'Samadiat' in English language means undying and eternal strength. In simple words, it means absolute 'self-sufficiency'. However the meanings in Arabic language are much wider in context and refer to a force that does not need any 'support' to execute actions. The best description for easy understanding is that He is the one unaffected by any circumstance and the only one able to fulfil all needs in the most perfect way.

The supreme power is 'Monoreal' which is above time and space because, in human terms, time is related to the movement of stars and planets. This implies that the Monoreal is not affected by the past, present and future. *Samadiat* is the essence of *Tauhid (oneness).*

d. Delegation of power, and powers not delegated

Absolute power can 'delegate' any authority to anyone. That does not dilute His powers. God has delegated enormous powers to human beings however those powers are not absolute. Thus a human being can never be a '*Samad*'. Furthermore it is His desire that powers given to human beings be exercised. For this purpose God has subdued all His creations for the human beings.

Only two powers being: to give 'life and death' and bestow 'respect and honour' have not been delegated in any sense to any one. These two powers have been retained solely by Him. Quran say:

> *So the Pharaoh asks Moses, "Who is your Lord?" and Moses replied, "My Lord gives life and takes life." Pharaoh asked for slaves. He gave a bag of gold to*

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> *one, and killed the other, and said: "I gave life to one, killed the other, I am the Lord!" And Moses, showing the dead man, said, "Then give life to this one!"*

'Life and death' is a daily routine, therefore, people in general, recognise the same and accept that life and death is not in human control. However they remain confused about divine control over bestowing 'respect and honour'. This is lack of proper study of human civilization. Human civilization has revealed that only noble persons attain enduring and ultimate 'respect and honour'. There is no case in history where enduring 'respect and honour' has been attained by an ignoble person. To give 'respect and honour' is a divine right. If this feature is properly understood then there can be substantial reduction in attempts by ignoble people to attain fake respect and recognition. Most of the heinous crimes in the world, by the tyrant rulers, had been undertaken with a misconception that 'respect and honour' can be achieved without divine support. The best examples are Pharoah and Yazid. Quran 3:26

> *'You honour whoever You please and disgrace who You please'*

e. *The composition of a human being; and inevitable event of death*

Humans are composed of three, not two, elements. These are body, soul and the self. In Arabic these are called '*Jism*', '*Rooh*' and '*Nafs*". A good present day example may be the structure of a 'cell phone'. The human body is the 'hardware' made of material (flesh, bones etc). It can be seen and touched. 'Soul' is the electric current required to run the apparatus. It can be a battery or an electric line. 'Self' is the 'software'.The Holy Quran has discussed 'self' repeatedly in varying contexts.

Human software (self) has specific features as 'programmed'. It can be used within that program, without the help of the 'enterprise' that made that software. This means that human

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'self' is independent. The enterprise that has provided it does not intervene however it can stop the operation which is called 'death'.

There can be people with different kinds of software. That person would really be different from others though 'physically and apparently' he would look the same as the 'self' cannot be seen. So there is a possibility that, in some cases, there is a different software or it is also possible that additional features are attached to the ordinary software in a human being. Quran 18:110

'I am only a man like you, but it has been revealed to me....'.

'Revelation' (*Wahi*) is not programmed in ordinary software. This is the software of a messenger of God. Original feature in commonman are similar however additional features can be added.

Two elements out of three are invisible. A person is alive when all these three components are connected and also operational. 'Death' means an apparent separation of all these three elements. A human being attains the right of being called a 'human being' when all the three elements combine and that software also becomes operational. 'Self' becomes operational only when a person attains 'mental maturity'. It is for this reason that there is no punishment, under any law, for a child or a lunatic as the 'self' being software is 'there' but not operational. In a child software has been placed but for the time being it is kept non-operational.

All living beings, such as animals and humans, have 'instincts'. The most common instinct is to get food when hungry. If a human being operates as per natural instincts, without reformation, then there is no difference between an animal and human. Animals are different from human beings for the reason that they can operate as per their instincts only and reformation is almost impossible. Therefore, all birds wake up at the same time in the morning. That is their instinct. Same is the case with

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a new born child. A human child, unlike an animal, can adapt against natural instinct. The Quran 65:2

> *'The likeness of those who were charged with the Taurat, then they did not observe it, is as the likeness of the ass bearing books, evil is the likeness of the people who reject the communications of Allah; and Allah does not guide the unjust people'.*

Human beings are fitted with a software that can operate 'beyond instincts'. Human software can be reformed to act differently in varying situations. This reformation is in human control and the same is the whole story of human civilization. In summary, it is a natural instinct to have food. Here human beings are similar to animals.Then there is a reformation process under which the self looks only for clean food. As a next step of reformation, in a civilized society that food has to be acquired through the right means, not the one which is 'stolen'. Then there is final reformation. Here there is a reformation that creates a motivation to share the food so acquired with a hungry person. These are stages of reformation of human self. The person in various stages is called: a *Man,* a *Muslim,* a '*Momin*' and then a '*Mutaqqi*'. Quran 50:31

> *'And paradise will be brought near to the Muttaqun.'*

This is the whole of Islam. Nothing else.

When the software is operational then all the three elements combine and become available for use. Such use is called 'intellect'. However when a person sleeps the system, geared by 'self' becomes non-operational. There is a view, also supported by the Muslim philosopher Yaqoob Al Kindi[471], that at that

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[471] Abū Yūsuf Ya'qūb ibn 'Isḥāq aṣ-Ṣabbāḥ al-Kindī (801–873 AD) was an Arab Muslim polymath active as a philosopher, mathematician, physician, and music theorist. Al-Kindi was the first of the Islamic peripatetic philosophers, and is hailed as the "father of Arab philosophy"

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moment 'soul' becomes free and that it can interact with other souls which gives rise to 'dreams'. Sleep is therefore called 'half death' as there is disintegration of three elements. However dreams of an ordinary person have no relevance and one should not give any importance to them. These are illusions only. At that time 'self' remains non-operational therefore whatever is there is not real. However the software of Prophets is different. There cannot be any such kind of sleep and consequently that kind of dream. The sleep of the Prophets (MPUH) is not like ordinary sleep. There is evidence in Muslim history to this effect. However this is not the subject here.

f. *Death: and the breakdown of communication with the dead*

The Quran 29:57 says:

'every self will taste death then to Us will 'all' be returned'.

(emphasis is ours)

Al-Kindi was born in Kufa and educated in Baghdad. He became a prominent figure in the House of Wisdom, and a number of Abbasid Caliphs appointed him to oversee the translation of Greek scientific and philosophical texts into the Arabic language. This contact with "the philosophy of the ancients" (as Hellenistic philosophy was often referred to by Muslim scholars) had a profound effect on him, as he synthesized, adapted and promoted Hellenistic and Peripatetic philosophy in the Muslim world.He subsequently wrote hundreds of original treatises of his own on a range of subjects ranging from metaphysics, ethics, logic and psychology, to medicine, pharmacology, mathematics, astronomy, astrology and optics, and further afield to more practical topics like perfumes, swords, jewels, glass, dyes, zoology, tides, mirrors, meteorology and earthquakes.

In the field of mathematics, al-Kindi played an important role in introducing Hindu numerals to the Islamic world, and their further development into Arabic numerals along with al-Khwarizmi which eventually was adopted by the rest of the world. Al-Kindi was also one of the fathers of cryptography.Building on the work of al-Khalil (717–786) Al-Kindi's book entitled *Manuscript on Deciphering Cryptographic Messages* gave rise to the birth of cryptanalysis, was the earliest known use of statistical inference, and introduced several new methods of breaking ciphers, notably frequency analysis.He was able to create a scale that would enable doctors to gauge the effectiveness of their medication by combining his knowledge of mathematics and medicine.

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In my view, the word 'taste' also means inclination. This means that in every case there will be a time when software will stop working despite the fact that both hardware and electric current are intact. The 'enterprise' that has provided the software will make the software 'dysfunctional'. This is called 'natural death'. That enterprise is the unseen supreme power. As against that, if someone breaks the 'body', being physical form in a way that makes it incapable of operating the software then that is called a suicide or a murder. It is a case where the enterprise has not made the system dysfunctional but the software could not be operated in a destroyed hardware. The enterprise that has provided the software has the right to punish the person doing so. Accordingly there is punishment for murder and suicide.

The enterprise's may make a software dysfunctional even before birth (a miscarriage of over five months' pregnancy) or let it remain functional over two thousand (2000) years for Jesus and around twelve hundred (1200) years for Imam Mehdi (AS). This longevity cannot be questioned. There is no possibility to create a pirated copy of that software. This limitation of human beings, obliges the brightest of minds and ablest of the body to bow before someone, whether willingly or otherwise, on the matter of death. There is no escape. However this, as explained in the latter paragraphs, is not the end.

The most peculiar aspect of human history is that there is no evidence of what happened to billions of people who were born in this world, and have died. Death is a day to day feature. Nobody can ignore or deny it. The mystery greater than death is complete and absolute absence of any communication of the dead persons with those who are alive. This includes even saints and prophets. Whatever is told about events after death are all based on non-recognisable evidence.

If the existence of God is accepted, then faith in life after death is a natural consequence. Any other view or presumption is futile. Forms of life after death may be conceived differently by various

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religions, however, the substance is the same. The conclusion is that this life is not the only life. There is something more to follow.

g. 'Wahi': Divine Intervention -need and nature

Just like the question of the existence of God, the human mind cannot conceive the event of death, and life if any, after death. The first and foremost question is if there is any need to guess about something which cannot be conceived. The majority of human beings believe, assume or act as if there is no life after death, and that life, if any has no relation with this worldly life. They cannot be assuringly wrong. However they are also not persuasively correct. Divine interventions, if they are considered as divine, provide an 'assuasive', though not confirmatory, answer. These divine interventions are only solace. The Quran says:

> 40:39 :*O my people! The life of this world is but a (passing) enjoyment, while the Hereafter – that is indeed the home of permanence.*

In common sense, there is no need to accept that there is life after death. Accordingly, there is no need for recognizing any divine intervention. This subject is similar in nature to the question of the existence of a supreme power. Nobody can assure that there is life after death or vice versa. However, again the mathematical logic of equal chance (50:50) prevails. It would mean that it is prudent to accept that there is a life after death, and, if so, also the divine intervention. The human mind will repeatedly raise this genuine question and the answer for the same is to be identified. .

In 2025, over four billion out of around eight billion people live peacefully and comfortably without any role of divine interventions in their life. As against that the minority who consider that divine interventions are relevant, in this life, remain confused and disturbed. Their only 'solace' is that they

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will be rewarded in life after death. This reveals that there is some missing link. This missing link is the misinterpretation of divine texts and obscurantism. These few lines in this autobiography have been written to clarify these matters. A poet from my place Krishen Nagar, Zahid Dar described the situation as:

Zindagi kay khatam ho jany say pehlay
Raz pa sakta nahin
Aur jab mur jaon
Raz ka aik juz bun jaon ga main

(Before the end of life, I can find the secret. And after death I will a part of that secret)

If all other creatures and objects in the universe are subdued before human intellect then what is the need for divine intervention, in the form of a book or a personality, by whatever name called. The majority of human beings do not accept any need or the role of divine intervention. I am inclined to be included in this majority. However this conviction is routinely disturbed by 'deaths' which occur in front of me on a day to day basis. Nobody can ignore that inevitable event. This leads me to something, over and above human faculties, being 'divine interventions'. These are presumed to be 'inter-relation' of life in this world and the world thereafter. It is human experience that many confirmed tyrants and unjust people have lived comfortable lives whereas most of righteous people generally remain unscomfortable in this life. The only solace is the 'hope' of justice in the life after death. There is no confirmation for the same.

Notwithstanding this stark contradiction, in my view, there is a need for divine intervention as the human mind needs some basis to rest his solace. At the moment, there are three approaches to handle this subject. Firstly there is the concept of complete denial of the role of divine intervention.These people are essentially denying the existence of the supreme power and

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life after death. They do not have any apparent problem in this world. They live peacefully and comfortably. They are progressing better than others as their intellect is free. It is wrong to assume that their societies are bad societies for human beings. It is possible for human intellect to create a just society without divine intervention. But they all have to die.

Second, are the people who believe that there is an all encompassing 'rule based' divine text with no role for human intellect. For example, they may insist on wearing a cap whilst praying even in airconditioned mosque. Under this approach, men do not trim their beards and women hide their faces also. They may be right as per their interpretation of the divine text.

In my view, the solution lies in between. This is the reason we are called *Ummataul Wast (people in between).* This third group, including me, considers that the human mind is capable of making a just society as they have done repeatedly in the past therefore there is no need for application of a particular divine intervention in worldly affairs. For example the rate of income tax cannot be laid down in the divine text. It shall vary as per needs and requirements which are ever changing. Zakat is not an alternative to income tax. Not paying Income Tax levied under the respective constitution is as criminal as not paying the Zakat. Such people believe in the 'minimal' role of divine intervention in societal matters. It is also so as in the future, on account of cosmopolitanism, every society will compose of people observing different divine texts therefore it would not be possible to enforce any particular divine text for common societal matters.

The code of conduct for a society, as against individuals, has to be man-made for the reason that 'all the human beings' in a cosmopolitan society can never agree on one divine intervention and its role in the society to decide the standard operating procedure. This diversity can be better understood by persons living in London or NewYork not in Lahore, Haridwar, Vatican or Amritsar.

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This does not mean that God has no power to enforce a code of conduct for this world. However there is no need for it. It is a 'disgrace' for the human intellect if it cannot develop a code for living together. Accordingly there is no concept of religion of a state. The constitution of all the states have to be man-made, without the involvement of any divine intervention as the questions of life after death and 'accountability' which is the basis of all religions and divine texts is a 'personal' subject of an individual human being not the 'society'. In life after death accountability will be for individuals not the community even if there is a mistake of a society as a whole.

This concept can be explained by an example. Adultery is not allowed in all divine texts. Now the question is the enforcement of law. In a consensual act of adultery parties would not complain therefore the cases for prosecution would only be those which solely rest on evidence. The evidence prescribed is almost impossible to be obtained. Resultantly the only manner of enforcement of law are cases of confession.[472]. This means that punishment is a personal matter not a subject for society. Punishment by the society arises only where there is loss or damage for the society. That would be the case of 'rape'. The societal punishment for adultery in the holy text is therefore in the situations where there is a breakdown in the apparent norms of the society. In all practical sense, it is a confession which is a personal not societal act. .

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[472] Sahih Muslim: 29 The Book of Legal Punishments:Abdullah b. Buraida reported on the authority of his father that Ma'iz b. Malik al-Aslami came to Allah's Messenger (ﷺ) and said: Allah's Messenger, I have wronged myself; I have committed adultery and I earnestly desire that you should purify me. He turned him away. On the following day, he (Ma'iz) again came to him and said: Allah's Messenger, I have committed adultery. Allah's Messenger (ﷺ) turned him away for the second time, and sent him to his people saying: Do you know if there is anything wrong with his mind. They denied any such thing in him and said: We do not know him but as a wise good man among us, so far as we can judge. He (Ma'iz) came for the third time, and he (the Holy Prophet) sent him as he had done before. He asked about him and they informed him that there was nothing wrong with him or with his mind. When it was the fourth time, a ditch was dug for him and he (the Holy Prophet) pronounced judg- ment about him and he was stoned.

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All divine texts account for and recognize their limitations. Therefore, their core stress or message is the nourishment of fear of 'eternal punishment' in life after death. This means that the 'deterrence' is not the enforcement of laws in this worldly society but the proper knowledge of divine text and eternal punishment.

Quran 6:128 *'Fire is your home, yours to stay in forever*[473] .

This is the effective deterrence as per the divine text. Otherwise humans are so intelligent that they leave no evidence for prosecution against a sin. This can never be understood by obscurantists. This explains the reason why the evidence in the case of adultery in Islam has been kept so difficult that it would be almost impossible to enforce worldly punishment. This 'refinement' of statute on personal crimes by Islam has been totally misunderstood. The refinement over other texts has been intentionally camouflaged. During the life of the Prophet there was no case of punishment, except in the case of confession as described above. The choice is very simple: forever sexual pleasure in life after death or temporary illegitimate sex in this world resulting in fire forever. It is a matter of faith not the '*hudood*[474]' law.

Lack of clarity and confusion about religions starts when divine interventions are sought for the matters which the God has desired to be undertaken by the human beings. For example if we all decide to stop at a red light signal on the highway then for that purpose we do not need divine intervention.

Divine texts are the prescription of 'ultimate knowledge' therefore, at times, their understanding is beyond human faculties. It is wrong to consider that somebody has perfected the understanding of the knowledge contained in the divine texts.

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473 Held for disobedience but adultery has not been specifically included.

474 In Islamic law (Sharia), "hudood" (plural of "hadd") refers to fixed, prescribed punishments for certain serious crimes considered "claims of God," as opposed to "ta'zir" which are punishments determined by a judge.

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Divine texts, in principle, discuss the subject of life after death and its interaction/relationship with life before that. This requires all encompassing knowledge which cannot be available with one individual. This is true for all religious texts.

There is no empirical evidence of complete understanding of divine text in an organised academic manner. That can only be done by splitting the same in parts and asking groups of scholars in particular fields to present their interpretations on that part of the divine intervention. Then interpretations of the respective parts are to be compiled as a comprehensive inter-related knowledge. This is not done for vested interests. The Quran and its six thousand six hundred and sixty six verses are final interventions up to the date of judgement. There will be no subtraction or addition in divine intervention. On the other hand, human society is continuously evolving. Thus it is possible that some verses are not being fully understood, at present, as human knowledge has not reached its zenith. This is an interactive process that should continue. Nobody should therefore claim that the Quran has been understood.

Divine texts prescribe rules which are 'opposed to' human instincts but beneficial for the society as a whole. For example, it is prescribed that one should respect and take care of one's parents. On the other hand there is no verse that asks for parents to love and care for their children. It is so as the latter instinct is ingrained in human beings whereas there are chances of not caring for the parents, in the old age, as is due. Furthermore there is a reason why God has given so much importance to parents, relatives and neighbours. It is so as all these three sets of people, in usual circumstances, expect something extraordinary from a successful person. This results in a natural instinct to avoid or disassociate from them. That abandonment may not be good for society. The direction in the divine intervention for good behaviour, overriding human instinct is there to maintain harmony.

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These divine texts are 'principles' not 'rules' and are lists of prohibited things. They prescribe what is not to be done, not otherwise. There is a list of non-kosher food not otherwise. Furthermore holy texts are also not books of history. If there is any description of an historical event, in any perspective, then it is an example for the present and the future time. For example, the story of magicians in the court of Pharaoh reflects the power of the human mind to attain perfection in any particular knowledge and then to recognise the divine. It is a message not a story. One needs to comprehend the whole perspective to understand that message.

This story is not about a miracle. It is about a concept of the ability to accept the correct status only by a knowledgeable person. The story depicts that only a knowledgeable person can really understand the difference between divine and non-divine. It is historically proved that magic was very developed during the time of Prophet Moses (AS). The event was a comparison of the power of the magicians and that of Moses (AS). The magicians were perfect in their knowledge of magic. In the contest they had converted their ropes into snakes. This was the 'ultimate' of magic. Then the reader is told about the power of the 'stick' of the Prophet Moses (AS) converted into a serpent which swallowed the ropes placed by the magicians. When those magicians saw the power of Moses against their own (worldly) power they immediately realised that Moses's power is something divine beyond human perfection. Only a man perfect in knowledge understands the limitation of worldly knowledge and recognizes divine intervention when it arrives. Since magicians were knowledgeable they immediately bowed down and accepted the divine delegated power of Moses. They were knowledgeable about their power therefore they were also aware of limitations attached to it. Thus they immediately recognised Moses's power. This story shows that it is very easy to understand divine or otherwise if a person is educated. Pharaoh was uneducated; he continued to claim a wrong notion. This means that knowledge is necessary to recognise God. For others it is a faith only.

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Moses (AS) showed divine miraculous power to prove his status of the messenger of God. Our Prophet (MPUH) is the last messenger. By that time, human intellect was so developed that, a life spanning over forty years amongst the people of Makkah, the attributes of 'truthfulness' and 'trust-worthiness' were enough for the claim of divine status.

From the 11th Hijri when the Prophet (MPUH) left, to this date, people, especially Muslims, are trying to establish and demonstrate that their customs, beliefs, traditions, attire, etc are in line with what has been stated in the holy text. However it is an undeniable fact that Muslim society has miserably lacked behind in knowledge, at least for the last at least four hundred years. In fact, it failed earlier than previous religions. It is a fact that within only fifty years of the departure of the Prophet (MPUH) (11 to 61 Hijri) Yazid was the ruler of the Muslim state. This happened because there was a benign attempt to fulfil the egoistic mindset of aristocratic classes which took over after the worldly departure of the Prophet (MPUH). This was completely against the primary principle in the Holy text and the personal life of the Holy Prophet (MPUH) which is basically a voluntary socialism (*Taqwa*). The Quran 91:7-10

> *'And [by] the self and He who proportioned it. And inspired it [with discernment of] its wickedness and its righteousness. He has succeeded who purifies (Tazkia) it, And he has failed who instills it [with corruption'.*

'Purification of self' *'Taskia'* results in '*Taqwa*', which is the abstinence from personal use of wealth so that the same can be used for general welfare.

Furthermore it is important that holy texts are carefully used. Misapplication of the holy text can be extremely dangerous for society also. It may lead to horrendous results. Same has happened many times in the world, such as genocide in Bamiyan Province under Taliban regime. The worst application and

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interpretation of any Holy text was made by a tyrant named Muslim bin Uqba[475], the commander of Yazid who burnt Ka'aba as per the orders of Yazid[476] in the 63rd Hijri. When he was dying, just a few days after burning the Holy Kaaba, he declared that he would achieve salvation according to the holy text and will go to paradise. Somebody asked the basis for the same. He replied that there is a verse in the Quran obligating every Muslim to obey the order of the ruler. His ruler Yazid instructed him to burn Kaaba therefore in consideration of the said observance of an order of a ruler he would attain salvation. This is called abuse of divine intervention.

h. The concept of martyrdom -Shahadat

In every religion there is something, other than ordinary death also. In Islam this is called '*Shahadat*' in Arabic. Islam has defined '*Shaheed*' in a peculiar manner. In order to understand Islamic concept of '*Shahadat*' the life cycles of four forms of creatures would have to be examined using an unordinary prism. These four kinds of creatures (existence) are (i) earth, (ii) plants, (iii) animals and (iv) humans. The status is also in the same order. Earth is at the bottom, whereas humans are supreme. All these creatures have one natural death. Then there is another form of extinction which is actually 'progression' to the next stage of existence, called '*Shahadat*'. It is a simple, but generally unknown proposition.

When earth submits its energy for the growth of plants, it is a martyrdom for the earth. Otherwise it dies. When plants are eaten by animals it is the martyrdom of that plant. Otherwise over time there will be an extinction. When animals are eaten by human beings they become martyrs as they become part of a superior creature, a human body. Dead bodies of animals are useless. Similarly, for the man there are two options. Ordinary

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[475] Muslim bin Uqba. A Commander of Yazin's army

[476] Yazid. The Cursed Son of Muavia and Hinda. The person who ordered killing of Imam Hussain (AS)

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death or '*Shahadat*'. In ordinary death there is no further progression. In *Shahadat* there is a life different from normal life. The Quran 3:169

> '*Never think of those martyred in the cause of Allah as dead. In fact, they are alive with their Lord, well provided for*'

This verse is the most difficult one to understand in the Quran.

This concept is not limited to Islam. It is human instinct look for the same. In Judaism the definition is *'public declaration of one's allegiance to God*'. This act is called '*Kiddush Hashem'*. The concept is the same.

There are two elements involved in that process viz. (a) definition of *shahadat* and (b) status of a *shaheed*. Both these subjects have been so badly interpreted and applied, that in almost all religions the concept has become soulless.

The essential features of '*Shahadat'* are (a) an intentional or voluntary act; (b) physical and apparent death for the body; (c) non-personal objective of the well being of other creatures in this universe and (d) public interest of the act so that it becomes 'evidence' or precedent for others. This means that death of people by the collapse of a building; or a political murder cannot be '*Shahadat*'.

The essence of all the religions is to promote the urge or spirit of *'Shahadat'* in this worldly life. In all the religions, the first aberration that is made is the dilution of sanctity and status of martyrdom. There are two reasons for this malicious act. Firstly, it is done to diffuse the energy underlying martyrdom. People who generally take over (usurp) religious authority after the departure of the messenger, having vested interest to exploit the common man, cannot afford survival of the spirit of martyrdom. The second reason is to justify the comfortable lives of such so-called custodians who preach 'others' for martyrdom without offering themselves for the same.

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The biggest disservice which has been done to the religion of Islam is the dilution of the concept of martyrdom. Now almost all accidental deaths are termed as '*Shahadat*'. This has camouflaged and placed the real spirit of martyrdom into oblivion.

Martyrs are called '*Shaheed*' meaning 'evidence' in the Quran. Martyrdom is the continuation of life, unlike the end in the case of ordinary death. How and in which manner this continuation exists cannot be conceived by the human mind. The Quran 2:154 states:

> *"Do not say regarding those who are slain in the path of God that they are dead; rather they are alive but you are not aware."*

The verse 2:154 is a milder statement. The earlier verse 3:169 is stronger than this. In that verse there is prohibition of even having a thought that martyrs are dead.

Now, I go to the basics. The martyr's body after death is similar, in form, to an ordinary person. This means that apparently all three elements being body, soul and self are separated. However, as per religion that is not the case. Only the body is separated from the self and the soul. This results in a new form where self and soul remain united. The Quran says that '*Shaheeds*' are provided 'food' after *Shahadat*. This means that, in some form, the software is regularly updated as if the person is alive. 'Updating' is a food for software as the requirement of food is only for a person who is alive. The interaction of '*Shaheeds*', being alive but not in physical form, with other people in the world is 'possible' but it cannot be conceived by ordinary minds. However '*Shaheeds*' have the power to interact and help others. This is a difficult proposition. This means that being a living entity there is no harm in seeking help or reference from a '*Shaheed*'. It is reiterated that they are people with delegated powers. Allama

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Irfan Haider Abidi[477] therefore rightly said "*Fateha*[478] is for dead and *Nazar*[479] is for alive.

In Arabic the word '*Shahadat'* means 'evidence' and the person who gives that evidence is called '*Shaheed*'. How this kind of death becomes an evidence explains the whole concept of martyrdom in Islam. As per Quran, angels, jinns and Iblis objected to the appointment of a human being as a lieutenant (viceroy) of God on earth. 'Martyrdom' is an act which God presents, before these creatures, that His selection is justified. As that act becomes an evidence therefore that person is called a '*Shaheed*'. *Shaheeds* are people who will opt for death when faced with the choice of accepting a wrong against right. The second aspect of martyrdom due to which the act is called an 'evidence' is that a martyrdom can only be achieved where there is 'public' knowledge. Evidence is always made publicly. There cannot be a martyrdom in private. The causes of martyrdom have to be public.

It is not necessary that martyrdom is achieved by a death in a war. If someone is poisoned for the reason that his or her existence was a sign of resistance against wrong then the same is also a '*Shahadat*'. This death is also an evidence for the people that the martyrdom was for public well being, though being in silent mode.

Martyr's death is not forced on human beings like ordinary death. There is a subtle difference between a voluntary death by way of a suicide for a perceived right cause and a voluntary death of a martyr. A suicide bomber on APS Peshawer may be treated as a martyr by Mr Munnawar Hasan[480] of Jamaat Islami whereas for me they were brutal killers. In a '*Shahadat*' it is necessary that the party on the other side (the tyrant) is fully aware of resistance

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477 A Shia orator

478 Fateha means a prayer for the blessing of a dead person.

479 Nazar is presentation to a living person

480 Munawar Hasan. The former chief of Jamaat Islami Pakistan

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against its actions. There cannot be martyrdom by killing children of APS.There cannot be a *'Shahadat'* without complete information of facts for the people who are dying for a cause. In APS it was not so. There cannot be a *'Shahadat'* in disguise. A suicide bomber irrrespective of the cause can never be a *'Shaheed'*. It is for this reason Imam Hussain (AS) stayed for over seven days in Karbala. *Shahadat* can never be in the case of an accident.

Furthermore, it is not necessary that martyrdom is inflicted by a non-Muslim. The Leader of Martyrs Hazrat Imam Hussain (AS) was martyred by Muslims. Killer is not relevant. It is the purpose of martyrdom. He is the one who opts to die for a right cause.

i. Super natural power

God can delegate supernatural powers to some human beings. This is his attribute emanating from *'samadiat'* For example, to give life is the power of God. The act of giving life after death by Jesus Christ is an accepted fact[481]. It has been referred to in the Quran[482]. Jesus did this act under specific delegation by God called *'Izn'*. *Izn* means permission, leave, concession of liberty (to do a thing). If it is considered that the act of delegating super natural power has been rescinded then it is a trespassing and challenge to the supreme powers of the God. Nevertheless following questions would naturally arise in every mind:

a. What was the need to show this delegation of super natural power by Jesus?

b. Has God rescinded this power forever after Jesus?

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[481] Lazarus of Bethany is a figure of the New Testament whose life is restored by Jesus four days after his death, as told in the Gospel of John.

[482] Quran 3:49 'and 'make him' a messenger to the Children of Israel 'to proclaim,' 'I have come to you with a sign from your Lord: I will make for you a bird from clay, breathe into it, and it will become a 'real' bird—by Allah's Will. I will heal the blind and the leper and raise the dead to life—by Allah's Will. And I will prophesize what you eat and store in your houses. Surely in this is a sign for you if you 'truly' believe'.

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c. Does anyone have the power to assist in accountability in life after death?

d. Is the power limited to only those persons who are physically present as Jesus was at that time or it is also available to '*shaheeds*' who are alive but not physically there?

These acts were undertaken despite the specific ruling in the holy Quran where the right of giving life or death is solely held by the God.

> '*Young man, I am telling you, get up!'Immediately, the dead man sat up and he began to talk'.*

This was an extraordinary act for the people. Life was definitely given by God, however there was some underlying relationship or arrangement between God and Jesus, which was not known to ordinary people, who wrongly believed in Jesus's power to give life back to a dead man. For such people Jesus made the dead alive as he had supernatural powers not available to others. So by an inadvertent error Jesus was called the son of God. These people were not aware that there can be persons with additional features in their softwares. This is the subject of recognition of the prophet by the people of that time. These additional features are also given by the 'absolute' power. Is there any possibility to acquire these additional features is a question that can never be answered.

Since '*Shaheeds*' are alive they can interact and help people in the world. This is subject beyond human comprehension, however in the overall context of super natural power this reality cannot be skipped.

The 'Wali' - guardian, custodian, protector or helper

Wali in Arabic means a guardian, custodian, protector, or helper. The Quran 5:55

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'Your only Wali are Allah, His Messenger, and fellow believers—who establish prayer and pay alms whilst praying'

First two entities are identified however there are serious disputes with respect to the 'third entity' mentioned in this verse. As per Twelver Shias the third person is Hazrat Ali (AS). He had been identified with reference to the specific act done by him as mentioned in this verse. The primary question is why two other '*Walis*', whosoever they are, are there at all. There is no apparent reason for having two additional '*Walis*' when the supreme power is there. When so used, it means that the Prophet' (MPUH) and 'that other person' are the only people who have been given some 'special role'. What is that role and what is the extent of the same is a matter of belief. It may be both in this world or the world thereafter. This is nothing extraordinary, but delegated power. However it would not be right to ignore that role.

One needs assistance in the world as well as in the world thereafter. There are lesser requirements in this world. However, in the world thereafter, human faculties will be non-operational and there will be a need to pass through the accountability process. Thus to tie up the balance sheet or cover up the deficit, reference or grace marks may be required. This is called '*Shifaat*'[483]. In English, it refers to the act of pleading or interceding on behalf of someone else. Nevertheless the application for that reference is to be filled, as well as filed, in this world though the actual act of '*Shifaat*' will be undertaken in the world thereafter.

The application for '*shifaat*' is to be filed within this world during lifetime and the same will be accepted if the person

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[483] The Arabic word shafa'a (شفاعت) means "intercession" and has multiple meanings in Islam: recommendation, entreaty, and deprecation. In Islam, shafa'a is the act of a Muslim saint pleading to God for forgiveness on behalf of a believing sinner. The word comes from shaf (شَفْع), which means "even" as opposed to "odd". The intercessor's recommendation strengthens the sinner's plea, which is otherwise weak

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demonstrates that he is ready to sell his 'self' for the will of God. There is a big difference between selling 'himself' or the sale of the self for the will of God. Most people sell themselves for this world but there are very few who sell their 'selves' for the will of God. Umar Saad the Commander of Yazid sold himself for the Governorship of Province of Rey whereas Habib Ibn Mazahir sold his 'self' for the will of God by having a desire to protect Imam Hussain (AS) in Karbala. Apparently Umar Saad won and Habib Ibn Mazahir was martyred, but in the eyes of God and the world thereafter the status is different.

In the Quran there is reference to a person who has done a 'deal' with God. In that deal such a person has sold his 'self' in consideration of the 'will of the God'. As per Twelver Shia interpretation of the Holy text this verse also relates to Hazrat Ali (AS). This deal was struck on the day of migration of the Prophet (MPUH) from Makkah to Madina. The consideration from Hazrat Ali's (AS) was to offer himself for death as all tribes of Makkah had gathered around the house of the Prophet (MPUH) to kill the Prophet (MPUH). The consideration from God's side was the 'will of the God'. The status of the 'will of God' is limitless as He is the only '*Samad*', an absolute power.

Jesus undertook all his actions by the 'permission of the God'. The Arabic word for this is '*Izn*'. The word 'will' is beyond that. It is called '*Marzi*' in Arabic. In *Izn* there is a requirement of obtaining a permit to do an act. In the case of *Marzi* whatever is done becomes God's will. Nevertheless for achieving that status there is a requirement of 6G capability or an extraordinary link with the system provider. As per orthodox Islam such software can not be installed in any person as books have been closed till a *Messiah* is born. Nevertheless Twelver Shias[484] treat that Massiah is alive as Imam Mehdi (AS) in this world with supernatural powers. This is a very difficult subject and a matter of faith. In my view the doors are open.

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[484] As per Twelver Shias Imam Mehdi is alive and has all the capabilities enshrined in a Wali of Allah

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k. Hindu Avtars

It is also important to recognise that certain personalities, being 'delegatees' of super natural powers, referred to earlier divine revelations like *Bhagwat Gita* or *Avesta*. They may include all Hindu '*Avtars'* such as Ram, Krishen and others. They could have demonstrated super natural powers in this world. Nobody has the right to deny those acts. No rational Hindu can consider them God. An 'Avtar' is a manifestation of a deity or released soul in bodily form on earth. It is a matter of timing and recognition of the book one considers relevant if one wants to seek assistance from divine revelations.

l. Obligation to conquer the universe

The status of human beings in supreme in this universe. When God created man He declared that the 'object' being created will be His lieutenant on earth. The exact meaning of a 'lieutenant' is second in command, not an assistant. Human beings are the 'viceroy' of the God on earth. This is not an original, but a delegated jurisdiction. A viceroy of a monarch is a person who can exercise all the powers of the monarch, if so delegated. Before the public, a viceroy is the authority. Dr Ali Shariati[485] said:

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[485] Dr Ali Shariati Mazinani (23 November 1933 – 18 June 1977) was an Iranian revolutionary and sociologist who focused on the sociology of religion. He is held as one of the most influential Iranian intellectuals of the 20th century,and has been called the "ideologue of the Islamic Revolution", although his ideas did not end up forming the basis of the Islamic Republic.Ali Shariati (Ali Masharati) was born in 1933 in Mazinan, a suburb of Sabzevar, in northeastern Iran.His father's family were clerics. His father, Mohammad-Taqi, was a teacher and Islamic scholar. In 1947, he opened the Centre for the Propagation of Islamic Truths in Mashhad, in Khorasan Province. It was a social Islamic forum which became embroiled in the oil nationalisation movement of the 1950s. His continued success again aroused the interest of the government, which arrested him, along with many of his students. Widespread pressure from the people, and an international outcry, eventually led to his release on 20 March 1975, after eighteen months in solitary confinement. Shariati was allowed to leave for England. Not long after, on June 18, 1977, he was found dead in Southampton, at the house he was renting from psychology professor Dr. Butterworth. He is believed to have been killed by the SAVAK, the Iranian security service during the time of the Shah. He is buried next to Sayyidah Zaynab, the granddaughter of the Islamic prophet Muhammad, and the daughter of Ali, in Damascus, where Iranian pilgrims often visit.

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> *God, the only being in the universe who possesses an absolute will and can do whatever He wishes, even to work contrary to the laws of nature, breathed His spirit in man. And so, man is capable of working like God (not on par with Him, only resembling God), or acting against the physiological laws of his own nature.*

Human beings are 'delegated rulers' *(khalifatullah fil arz)* as well as 'obedient servants' (*abdullah*). There is no incompatibility in between these two positions if roles are properly identified. In their thoughts and endeavours to subdue the universe, human beings are the rulers. There is no caveat or limitation in that role.

Shariati sought to revive the revolutionary currents of Shiism.His interpretation of Shiism encouraged revolution in the world, and promised salvation after death.He referred to his brand of Shiism as "red Shiism" which he contrasted with non-revolutionary "black Shiism" or Safavid Shi'ism.His ideas have been compared to the Catholic Liberation Theology movement founded in South America by Peruvian Gustavo Gutierrez and Brazilian Leonardo Boff.

Shariati was a prominent philosopher of Islam, who argued that a good society would conform to Islamic values. He suggested that the role of government was to guide society in the best possible manner rather than manage it in the best possible way.He believed that the most learned members of the Ulema (clergy) should play a leadership role in guiding society because they best understand how to administer an Islamic value system based on the teachings of the Prophets of God and the 12 Shia Twelver Imams.He argued that the role of the clergy was to guide society in accordance with Islamic values to advance human beings towards reaching their highest potential—not to provide/serve the hedonistic desires of individuals as in the West.

At the same time, Shariati was very critical of some clerics and defended the Marxists. "Our mosques, the revolutionary left and our preachers," he declared, "work for the benefit of the deprived people and against the lavish and lush... Our clerics who teach jurisprudence and issue *fatwas* are right-wingers, capitalist, and conservative; simply our *fiqh* is at the service of capitalism." Shariati's works were highly influenced by the Third Worldism that he encountered as a student in Paris—ideas that class war and revolution would bring about a just and classless society—from one side, and the epistemic decolonisation thinking of his time from the other side. He is said to have adopted the idea of *Gharbzadegi* from Jalal Al-e Ahmad and given it "its most vibrant and influential second life".

He sought to translate these ideas into cultural symbols of Shiism that Iranians could relate to. Shariati believed Shia should not merely await the return of the 12th Imam, but should actively work to hasten his return by fighting for social justice, "even to the point of embracing martyrdom," saying "everyday is Ashura, every place is the Karbala"

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The concept of 'servitude' is a thanks to the absolute power that has delegated the viceregal authority. This humility is called '*Abdiat*' being servitude. Quran 43:14

> '*Glory be to the One Who has subjected these for us, for we could have never done so ˹on our own˺.*

The supreme power is also supposed to be the best creator. He wanted to produce the best object. As per Quran, the supreme power wanted to present before Angels and Jinns, the power to create the best product. So he produced the best product which is human beings. A product can be said to be the best product if it has (a) limitless (not absolute) powers; (b) a sense (self) that can distinguish wrong and right and (c) and power to balance the instincts which are intrinsically selfish. Out of billions of such products there would be very few who would voluntarily act for the establishment of welfare system and justice for other creatures and make this universe a peaceful and equitable place to live. In short, the only objective is the promotion of 'virtues'. Virtue means 'any' act that makes life easy and comfortable for others. '*Sawwab*' is the reward of virtue in the future state. Making a mosque is a social obligation not a virtue, however making a school is a virtue for the reason that the life of an educated person is easier than an uneducated one.

Acquisition of knowledge and the conquest of the universe is the obligation of human beings. This is not an optional subject. There is no need for any divine intervention in this task. Einstein did not seek divine intervention to develop the theory of relativity. Similarly there was no divine intervention for Bill Gates for developing 'Windows'. The treasure of knowledge and sciences available in the world at present has been created without the support of any divine revelation. There is nothing wrong or blasphemous about it. On the contrary, in the past some aberrations of divine revelations had severely misguided the human intellect. For example, the view that the earth is flat. The human mind is capable of conquering the universe without any intervention from the divine. This is the duty of every human

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being. It is not the responsibility of the divine interventions to assist human beings in these endeavours. The Quran creates a clear distinction between educated and uneducated people. The Quran: 39:9

> *"Are those who know equal to those who do not know?" None will be mindful 'of this' except people of reason.*

One would have to compare between two persons. One spends life in Kaaba or Kashi. He also serves the poor and needy. The other is a scientist working, day and night, with passion for the discovery of cancer medicine. The second one is more respectable in the eyes of the supreme power as his endeavour serves the community at large.

Progress and development, of an individual or a society, is only possible with ever increasing role of delegated power to human beings. If not, it will deprive the people from the rights given by God. This is called '*Kufur*' in Islam as it is 'to be thankless', 'to be faithless', or 'ingratitude'. *Kufr* is not only in faith it can also be in attitude. A person having capabilities to acquire knowledge and use the same for the well being of mankind will be a *Kafir* if he does not act so. This is very relevant but difficult subject.

The progression of knowledge over time is an an example to understand this equilibrium. In earlier days it was considered that 'light' can only be provided by God through the sun or the moon. Now human beings can produce light that allows them capability to work at nights also. Now the rising of the sun is not relevant for human beings to start their work. This is not an encroachment to the powers of God. It is gradual assumption of control of the universe which is the the desire of God. The borderline between absolute power and delegated power of human beings is constantly changing. There will be a time when human beings will also be able to manage the timing of separation of the self, soul and the body i.e. the death. This may be the end. But the journey should continue. All these efforts lead

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to innovations which make life comfortable for people in this world. This is a virtue generally called '*Sawwab*'.

m. *Limits of human efforts and reliance on divine intervention*

Human knowledge is a process of progression. There is no need to seek assistance from God to fly an aeroplane; however, at present, God's assistance is to be sought in ensuring proper climate. This equilibrium is also not permanent. The role of human intellect in controlling the universe is increasing. In future it may be possible to control the weather and climate by human efforts so the need rely on nature may not be there. This does not mean that God's authority has finished. It is the will of the God that His best product attains control of the universe.

Thus human knowledge and control over the universe is an evolutionary process, which is not yet complete. For example, for a doctor there is always a medical reason for death. Whereas for a theologian the answer is different. Transplant surgeons believe that with the availability of various organs there can be an extension in the life of human beings. Where this journey of human beings' knowldege will end is not conceivable. The conviction for ever expanding borders is the source of energy in efforts for development and progress of human knowledge. Gaining knowledge of this universe and using the same for the benefit of mankind is the object of creation of humans.

Our Prophet (MPUH) said that 'scholars' are superior to the Prophets of Sons of Israel. Theocrats have so badly limited their spheres of knowledge that it is now wrongly assumed that seeking knowledge of the universe, and controlling it, is not an obligation of human beings or it is trespassing in His powers. This compartmentalization of knowledge has destroyed many societies and nowadays Muslims are worst affected.

This subject has been made so polluted that the majority of mankind has, to a certain extent, rigthly excluded the role of any divine intervention in their lives. This is the story of all religions

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including Islam. This exclusion and abandonment has proved beneficial, in one way, for human beings as there cannot be exploitation in the name of divine intervention. At present, the majority of human beings do not follow any particular religion or divine interventions in their social lives. It appears that the supreme power likes this approach. It is His desire to have a 'just', not a theocratic, society. His blessings are for whosoever is just with His creatures.The Quran is filled with descriptions where societies and communities have been punished for being 'unjust'. It is not the desire and objective of the supreme power to punish individuals in this world so there is no divine punishment for an individual's sins in this world in every case. Nimrod, Pharoah, Walid Bin Mugairah and Yazid had good worldliness. Whereas, for example Prophet Ayub (MPUH) suffered a lot. God's system is very simple; where the society is 'unjust' for its people, divine blessings are taken away. This is happening in Pakistan. Though the religious scholars have tilted the description in a wrong dimension and consider that the *Aad* and the *Thamud* [486]were punished for idolatry. In fact their society had become unjust.

Let me give a practical solution for future education. LUMS, Government College, FC College and *Jamia Ashrafia* all are in Lahore. They are doing a noble job of educating the youth of Pakistan. However, there is a need for students to have a relevant understanding of the Quran and Islam so that they are not confused by obscurantists. The plot of Jamia Ashrafia is big and in a central location in Lahore therefore it should be merged with Government College or FC College or LUMs with faculties available under one roof for 'comprehensive' knowledge. This will stop compartmentalization of knowledge and those educated in sciences will have a background in theological concepts also. This may be called Jamia Ashrafia University. This is what happened in Oxford. The simple question is whether the

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[486] Ad and Thamud are both branches of Iram. One of them is called ` Ad I and the other is known as Thamud or ` Ad II, and the word: إرَم (Iram) is common to both ` Ad and Thamud.

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institution at Masjid Nabavi during the time of the Prophet (MPUH) was similar to LUMS or Jamia Ashrafia. History tells us that the institution created by Imam Muhammad Baqir[487] (AS) and Imam Jaffer Sadiq (AS) in Madina had three shifts and subjects of sciences were taught there.

The answer lies in establishing a just society based on universal principles of equity and leaving the matter of faith to individuals. Inevitable mortality (death) is enough for any sensible man to seek faith in divine intervention as a solace. At the moment these two related subjects have been compartmentalized.

n. Constitution and divine interventions

Every 'self' is programmed to provide comfort to the body. This is natural. However this inherent 'selfishness' generally causes discomfort for others in the same community and the world at large. So, there has to be a 'balancing/correcting' system. If that balancing system works properly then it means that the society

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[487] Imam Muhammad Baqir (AS) was born on the first day of Rajab in the year 57 AH in Madineh, and once again a sun appeared in the sky of imamate and guardianship. His name was "Muhammad" and his nickname was "Aba Ja'far", and he was nicknamed "Baqir" by the beloved Messenger of Islam, and he became known as "Baqir al-Uloom" among the people, meaning the splitter of knowledge, and the cause It was also the fact that during the time of that Prophet, a favorable environment for the dissemination of Islamic knowledge and knowledge emerged, which continued until the Imamate of his noble son, Imam Sadiq (peace be upon him), and most of the traditions that are in hand are from these two noble imams, and in It was during his time that many people used their presence and spread the teachings of Islam and the sciences of the family of Muhammad (peace and blessings of Allah be upon him) throughout the Islamic world. The late Mofid writes about this: His name was higher than all the Shia and Sunni brothers, and he was greater in stature and rank, and then any of the children of Imam Hassan and Imam Hussein (peace be upon them) he had as much knowledge of religion and works and The hadiths and sciences of the Qur'an and various techniques were not revealed, which came from that Prophet, and the survivors of the Companions of the Messenger of God (MPUH) and the elders of the followers and heads of the Muslim jurists have all narrated the teachings of religion and rulings from this noble one, and in the grace And his knowledge was the best of scientists and a proverb for everyone, and poets and writers have written poems and penned Persians in describing his science and knowledge.
The Imam, peace be upon him, established schools in different cities under his direct supervision or his students. The Imam established a school in Madinah, which was a place of commuti ng even for non-Shia for a long time. Also schools in Kufa, Qom, Ray; they also established Khorasan.

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is a 'just' society. The code of life which prescribes that 'balancing' system is called the constitution or norm of that society. God will never come down on this earth to ensure that proper balancing is implemented. Theoretically, there can be a divine intervention whereby all human beings are bound by that balancing act however that is not the objective for which this world has been created. This task has been left for human beings. Societies have to provide checks on abuses. If that happens then it means that humans have made a just society. This has nothing to do with any religion.It is the society's job to ensure justice and rule of law.

In the past, God has destroyed 'societies' and 'communities' that did not provide justice but He had never intervened to establish a 'perfect' or 'pious' society. God has sent divine intervention mostly on matters which cannot be understood by ordinary human faculties. It is open for the people to accept or reject those interventions. Divine interventionists are not dictations for a society. There is no compulsion in any divine revelation. So, out of over one lac twenty four thousand messengers of God very few were formal rulers in this world. It is neither their job nor it is God's objective. It is not relevant for Him if He is called '*Allah*' or '*Oom*' or *WahGuru*'. He will reward those who endeavour that there is food for the hungry and other virtues are adopted for His creatures. He is not bothered even if all his creatures do not accept Him or His divine interventions. The control and right of accountability remains with him in life after death. So the reality is death, not life. Mir Taqi Mir said:

ahd-e-javānī ro ro kaaṬā piirī meñ liiñ āñkheñ muuñd
yaanī raat bahut the jaage sub.h huī ārām kiyā

Life was a sleep. One wakes up when he dies.

The divine accountability for the 'individual' is always after death, whereas for the society it is within this world. If this subtle difference is understood then many unanswered issues are resolved. Justice means equity with fellow creatures in this

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society. A person who kills a human is 'Unjust' or '*Zalim*'. However the one who does not pray as per his religion is a 'sinner' not unjust. It is the principle of God that societies are cursed for lack of justice not for abundance of sins. Pakistan is an unjust society as there is no rule of law so the people at large are not comfortable. As against that Israel, may be a just society. In Amsterdam, there is prostitution in public, however there is no accountability by God. Whereas in Sudan where there was Al Qaeda at one time, people are dying of hunger as the country is facing a famine. This is divine justice. There is a difference between being unjust or a sinner. The line is very thin. Not to clear a road-block, if one is capable of doing it, is not a sin but it is 'unjust' in a civilized society.

A peaceful and equitable society requires a code of conduct for the self and the society. Rules are to be framed both for personal and societal conduct. Firstly, there are certain universal truths, such as not to tell a lie or avoid killing any living being etc. Secondly there are natural instincts such as the need for food, clothing etc. A code of conduct that includes observance of universal truth and fulfilment of human instincts without disturbing the rights of others is called a 'just constitution'. A constitution is a always man-made product. It should not include direct reference to divine intervention. The knowledge available with mankind, including that in divine interventions of the past, can be assimilated and used to write a just constitution. However it cannot be ready-made. It has to be tailored and modified according to circumstances.

If specific divine interventions are placed in a 'constitution' then it brings non-implementable results and the system fails. This happened in all religions including Islam. History does not support the success of a sustainable theocratic society. Theocratic society effectively means usurping the right of a human to use his intellect. This is also not the will of God. It has been proven by the history of human civilization that societies which evolved using human intellect have contributed more to human lives than those developed on any theocratic basis. This

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is a question of fact not faith. A 'master' is not supposed to do a job to be undertaken by the servants.

The study of religions reveals that the concept of the God and His role referred to by Zarathushtra[488], Buddha[489], Moses[490], Christ[491], Krishen[492], Mahavir[493], and Prophet Muhammad[494] (MPUH) is identical There is no difference in the concepts in the original texts. Variations have emerged subsequently in interpretation and practices. Our Prophet Muhammad (AS) informed us that He is the continuation of Hazrat Abraham (AS). This continuity is being unreasonably limited to genetic linkage. It is not so. It means that there is no new statute. It is repeal and adoption of an improved code. It is for this reason all 'persons' who brought any religion before 570 AD, being the year of birth of our Prophet (MPUH), will have to be accepted as the nominees of God. The code prescribed by our Prophet is not different from that prescribed earlier however as a universally adopted practice all current statutes repeal the earlier codes. Nevertheless this is my assertion, as a Muslim, others have their viewpoint.

My study reveals that the recent code is more liberal than the earlier one. For example, under '*Torah*' the punishment for adultery is death. In the new text, being the Holy Quran a '*proviso*' has been added that the said punishment can only be made if evidence is available is a very restrictive sense. Evidence in that particular sense is remotely possible. This means that the punishment has effectively been deferred.

It is logical that the whole of mankind should adopt the current code. However, this does not mean that all the people be forced to adopt the current code prescribed by our Prophet (MPUH). It

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[488] Zarathushtra. The founder of Zoroastrian religion

[489] Buddha.Siddhartha Gautama, most commonly referred to as the Buddha

[490] Moses. A Prophet being the founder of Judaism

[491] Christ. The Prophet being the founder of Christianity

[492] Krishen. A Hindu God

[493] Mahavir. The founder of Jainism

[494] Prophet Muhammad (MPUH). The founder of Islam

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is our version. They may not agree. The book is available to them now if they accept that would be their desire, however if someone wants not to continue with the repealed code then that depends on that person's will and they cannot be deemed as wrong or misguided. There can never be the use of force for implementation of the new code. For them their version is the last version.

Resultantly, there cannot be any concept of a religious society or state. No religion in the world accepts forced conversion. Forced conversion is a sign of disrespect of human intellect. There is no dispute on the subject of the existence of a supreme power. The differences relate to the exercise of power by the God on one's self for the life in this world and the world thereafter, if any. Every individual has the right to adopt his course of action with respect to divine intervention, if there is any such thing in his view.

Nobody has the right to kill another person for the reason that the other person does not accept God or does not live the life as desired by others. Societal norms are to be followed by all as that is the will of the majority, being the basis of democracy. There cannot be any enforcement of divine text unless the whole society accepts the adoption of the same by majority vote on the basis of adult franchise. This will never happen as human intellect would not agree on one common meaning and implementation process of any divine intervention. Thus these '*Maududian*[495]' and '*Modian*'[496] desires. as the case may for Pakistan and India, respectively would have to be aborted. Furthermore, there cannot be selective voting or 'college of experts' as an overriding power, as is generally prescribed in theocratic regimes.

In my view, there can never be an agreement of all human beings on the subject of divine text therefore 'consensus', not any

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[495] The system proposed by Maulana Abul Ala Maududi

[496] The theory proposed by Nirendra Modi

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particular divine intervention has to prevail in the society. This has been repeatedly proved by human civilizations. Human civilization has substantially improved the standard of living of the common man after adopting the consensual processes. In that process, the aberrated versions of divine guidance were rightly ignored. There is nothing blasphemous in this statement. The success of that approach is guaranteed. In the Netherlands prisons are being demolished due to lesser crimes. As against that, people are regularly beheaded in a society that perceives the view that their code of conduct is based on divine intervention. If human intellect is denied or disturbed in settling their societal disputes then human civilization will be destroyed. This is a settled matter which is repeated, in undeveloped societies, to exploit the masses. Karl Marx said:

> *"religion is the opium of the people. It is the sign of the oppressed creature, the heart of a heartless world, and the soul of our soulless conditions."*

Here Marx is referring to religion as prevailed in the society not being the faith.

o. Voluntary socialism- 'taqwa'

'Voluntary socialism' is a term coined by me which refers to a society where there are equal opportunities for everyone to earn. However there is a benign under-current, based on moral and social values, that spending of such wealth on others, not the self, is a preferred option. This is my conclusion after studying the life of Hazrat Ali (AS). This is being done by Bill Gates at the present time.The same is the case with the Tata family in India. It is, therefore, logical that only those societies which appreciate and honour people like Bill Gates flourish. It is God's desire that good deeds be acknowledged and recognised. Thus the preferable economic system is neither pure capitalism nor communism. It is 'voluntary socialism'. People earn as per their efforts and merits but spend the same for public welfare by observing personal abstinence which is also *'recommended'* but not

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'*obligated*' by the supreme power. This means that there is a concept of voluntary socialism. This is Islam. A reward is there only for voluntary acts.

The word '*Taqwa*' has been used more than two hundred and fifty times in the Quran however the meanings have intentionally been confused. It simply means forbearance and abstinence. It is restraint and abstinence from worldly luxuries and comforts. With respect to wealth '*Taqwa*' can only mean not using it for self. Bill Gates is doing it. Is he a '*Muttaqqi*'? He may not be a Muslim as per general definition however he is definitely a *Mutaqqi* by his attitude. In short, I do not agree with the view that non-Mutaqqi Muslims will be taken to paradise whereas Mutaqqi non-Muslims will be sent to hell. I cannot accept that Muslim smugglers, living luxurious lives, in Dubai '*may*' be pardoned whereas Bill Gates would have a different destination only for the reason that he was not a Muslim. This is not justice.

There is always a general question about the underlying motivation of abstinence by people like Bill Gates if they do not believe in life after death and reward in life after death. This is again an important but wrongly handled subject. There is a logical and correct basis for these acts. Even if divine interventions are ignored it is human instinct that there should be a long or an eternal life. However, it is also a fact that there is a limited span of life which may be seventy to eighty years at the present time. The only way to remain alive after physical death is to leave something good for the society that may keep memory alive much beyond physical life. For example Edhi Ambulance or Tata Cancer Hospital. This is a human instinct that is to be nourished by every civilized society. There is nothing divine in it. The reward after death may be uncertain, however reward within this world is certain in the shape of an admirable 'memory', in tangible form, after the physical death.

Whenever the reward after death is linked to 'abstinence' from personal use of wealth, then priests intervene and get hold of

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property on the fake and baseless guarantee of '*Mukti*'[497] in life after death. This has happened in all religions which is a fraud. Western societies recognised these 'culprits' three to four hundred years ago and made priests irrelevant. Muslim and Hindu societies never did the same. So, in South India, there are temples with thousands of tons of gold[498] whereas there is shortage of drinking water in many places in India. They rely on priests whose own *Mukti* is in serious danger. Human welfare in the form of education and health develop when such assets were unleashed from the hands of these obscurantists. Oxford and Harvard are examples for the same.

Muslim societies on account of aberrated interpretation of divine texts limit or restrict the use of such assets in a proper manner which does not solve the real problem of the society. It is for this reason there are millions of mosques with A Class facilities even in slums in Pakistan whereas the condition of schools is generally pathetic. As per latest estimate there are 313,418 primary schools throughout Pakistan whereas there are 300,000 mosques in Pakistan. The number of primary schools can be doubled if all mosques are used as schools between '*fajr*' and '*zuhr*' prayers. Furthermore there is no societal recognition for those who abstain from personal use of their wealth and allocate it for the welfare of mankind. Even if there is a recognition, it is limited to those who are from the common faith. Nusserwanji Edulji Dinshaw is forgotten as he was a Zoroastrian.

p. Some other subjects

There are some other concepts which need to be described as I have particular views on those subjects:

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[497] Positive clearance in life after death.

[498] A few years earlier, the World Gold Council estimated gold holdings in India at 22,000 tonnes. Estimates of gold with temples in the country could be 3,000-4,000 tonnes.

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1. Predestination

Men have absolute power to use the software of 'self' in a positive or negative manner. Nothing is pre-destined. Even if it is considered for arguments' sake that it is pre-destined it is not 'known' to that person. The question of accountability can only arise where there is the concept of absolute empowerment. Quran 27:75

> *And there is nothing concealed within heaven and the earth except that it is in a clear Register.*

The register is there, but there is no access to anyone. This verse has been very wrongly interpreted. The absolute authority has the right to amend the entry in the register.

This subject is very simple. It has been confused intentionally as everyone wants to justify the wrong acts by stating that it was pre-destined. When human beings have been given a 'self' that can distinguish between right and wrong or good or bad then there cannot be any concept of 'predestination'.

There is a history of the promotion of this concept in Muslims. The official judge of the City of Kufa gave a written verdict that for the security of the state it is necessary that Imam Hussain (AS) be killed in the 61st Hijri at Karbala. However later on when people cursed Yazid, the same people said that there is no fault of Yazid as the act was predestined. The concept of predestination of human act was coined in Muslims during the reign of Yazid to justify the savagery of the Battle of Karbala.

The Quran has given the answer to this question in a beautiful manner. When '*Iblis*' was shunted out on day one he said

> '*You have misguided me*'.

Showing that his wrong act was predestined. On the other hand, for Adam the Quran 2:37 said

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> *'Then Adam received from his Lord [some] words, and He accepted his repentance. Indeed, it is He who is the Accepting of Repentance, the Merciful'.*

Repentance means the act of being repentant for one's misdeeds, atoning for those misdeeds, and having a strong determination to forsake those misdeeds. Anyone adopting the concept of predestination is actually following the mindset of *Iblis.* He is evil and there is a need to see the '*Iblisian*' thought process.

2. The prayer 'Dua'

The Arabic word '*Dua'* means to call out. However in a religious sense it means seeking God's support. Assistance from God is available only on matters that cannot be undertaken by the human body or intellect. If someone is drowning, the first step is to try to swim to save life if one knows how to swim. When the energy to swim is finished and there is no rescue then the process of '*Dua*' starts as at that stage human faculties are no longer available. Just seeking assistance without effort remains fruitless, however both acts can be undertaken simultaneously.

If '*Dua*' is placed before efforts then that would kill the urge for human endeavour which is a disgrace to human beings. God does not like that. Human disgrace is the biggest crime in the eyes of God. If a viceroy having adequate army, at his realm, decides to seek help from the monarch in the case of a revolt, instead of using the forces available with him, then the first thing that monarch will do will be to expel that viceroy. The same is the case with God and man. He has given the man relevant powers. If those powers are not used and the matter is referred back to the monarch then it means that His will has been denied. If there is '*cataract*' in one's eyes then it is better to get an operation done rather than seeking God's help. The prayers are applications for support from the supreme power on matters which are beyond one's control. In accepting the 'Dua' the God's support is not

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limited to believers. He accepts the 'Duas' of unbelievers in the same manner as the believers.

There is a prescription for the process to seek assistance. *'Surah Fatiha'* which is recited in all the five prayers of Muslims is a superbly drafted '*Dua*'. It firstly praises the God Almighty. Then the person reciting the same confirms his faith. To this extent he attains the eligibility of making a request. Once these two preambles are complete then there is a request for help which is to lead oneself to the right path, the path of those who were gifted not the path of those who go astray. There are verses in Rig Veda, being the Hindu religious books which are almost identical both in text and the context. This establishes the fact that there is no difference between religions on the subject of seeking assistance from God.

In this prayer a person is not seeking God's assistance for any comfort in life. The human faculties are capable of achieving that. Here the prayer is for the divine help for leading the 'self' which is intrinsically selfish to the rightful path. In short, not praying for bread in hunger. The prayer is to bestow the strength to give bread to the poor when one is himself hungry. Quran 76:7,8,9

> *They 'are those who' fulfil 'their' vows and fear a Day of sweeping horror,and give food—despite their desire for it—to the poor, the orphan, and the captive, 'saying to themselves,' "We feed you only for the sake of Allah, seeking neither reward nor thanks from you.*

3. The Messiah

The chosen persons have been referred to in the Holy Quran as those who have been gifted by God. As per Twelver Shia's belief the only living person attaining this status is Imam Mehdi (AS). In all the religions there is some reference to one such person. The names and status may be different however there is always a concept of a 'Messiah', at the end of time, in all religions.

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Twelver Shias are one of the unique sects amongst all religions, that believes in a living chosen person in occultation. All Muslim sects believe in the role of a saviour who will appear from occultation before the doomsday. However as per Shia faith, he has been born (Shaban 15, 255 AH: July 29, 869 CE) and is in occultation for an unknown period. The reason for having a messiah in every religion is that God has to ultimately demonstrate that a perfect viceroy can change the world when so desired. That time has not come yet.

The difference between the exercise of power by the Messiah and other Prophets will be that at the time of the Messiah the need for having evidence to punish a crime or the sin in this world will finish. The Messiah will decide as per his divine knowledge. At present, there is a principle of evidence for prosecution. The Messiah in other religions are:

Judaism (Mashiach)
Christianity (Christ)
Islam (Imam Mehdi)
Zoroastrianism (Saoshyant)
Buddhism (Maitreya)
Taoism (Li Hong)

4. Symbolism

What is 'Kaaba'? The House of God. Can there be a house of God? However no Muslim can dare to say that a building in Makkah is not the House of God. This is the concept of symbolism. Here the word symbol is used in the sense of '*memorabilia*'. There is extensive symbolism in Hinduism. But those memorabilia are also not God. I do not want to dwell on the religion of Hinduism, however I can never consider that people like philosopher Vivekananda[499] and others who had so much clarity on the

[499] Swami Vivekananda (12 January 1863 – 4 July 1902), born Narendranath Datta was an Indian Hindu monk, philosopher, author, religious teacher, and the chief disciple of the Indian mystic Ramakrishna. He was a key figure in the introduction of Vedanta and Yoga to the Western world, and the father of modern Indian nationalism who is credited

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subject of the relationship between the supreme power and man can consider that a stone is the supreme power.

The human mind is clear about the status of God however difficulties, confusions, aberrations and intellectual corruption are made intentionally to confuse the relationship of the God with the man. It is my view that the people of Makkah, before Islam did not consider man-made idols to be God. They knew that such idols were not God. However priests had designed some malicious man-made rules for the relationship between the God and the men. They placed themselves between God and commonmen for their self interest. That was their livelihood and source of authority. So they resisted a system (Islam) where rules were not alterable and laid down in a 'book'. This was Islam. It would have disturbed the priests' role who used to change the rules of the game whenever required, to exploit the poor. For them a well laid down non-alterable book was not acceptable. The dispute was not about God. The resistance was against the well defined equitable 'consistent' divine intervention without having any role for priesthood.

It is for this reason in every religion the right to apply divine intervention is hijacked by the wealthy people duly assisted by priests. Every religion, in its inception, is effectively based on 'socialism' where men are treated equally, but it gets polluted when the preacher leaves and wealthy people take over. This is the history of religions in this world. Islam is not an exception.

Symbolism is adopted for two reasons. Firstly, the psychological aspect of concentration of mind. Secondly, to recognize a noble act in the past. This is the reason the word used is 'Symbol of God' (*Shair-ul-Lah*). This makes logical and psychological sense. Those who practice yoga can appreciate the first aspect in a better sense. The symbol in Islam is one cubical room without any window with a black cover in Makkah. Why is it so? These

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with raising interfaith awareness and bringing Hinduism to the status of a major world religion. Born into an aristocratic Bengali Kayastha family in Calcutta, Vivekananda was inclined from a young age towards religion and spirituality.

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objects are treated Holy for the reason that they relate to persons who acted sincerely as per the will of God. It is accordingly mandatory for Hajis to give respect to those persons. This is the memorabilia of sincerity of three persons involved in that event. These were Prophet Ahraham (AS), the Prophet Ismail (AS) and Hazrat Bibi Hajra (AS).

The purpose of giving sanctity to that place is to remind the purity of the 'self' of those particular human beings. Same is the case with the symbol of the flag of Hazrat Abbas (AS). He obeyed the instructions of a pure self to an ultimate level. Similarly the flag of Hazrat Abbas is to be revered as it reminds us about the Battle of Karbala. This is not theology but logic.

The symbols of other religions like Hindu Gods and Idols have to be respected as they refer to something noble in their history. Every community has its own symbols.

5. *Faith or Satisfaction*

Every human mind has to transcend from faith to satisfaction. In the Holy text there is a question for Prophet Abraham[500] (AS) if he (Abraham) had no 'faith' on the subject of life after death. Hazrat Abraham (AS) answered that there is complete 'faith' but no 'satisfaction'. This is the best description of human intellect's reactions on the matter. On this subject there will never be a definitive answer. So it will remain a faith '*Yo minona bil ghaib*'. Being faith in the unseen.

q. *Summing up*

Many complicated and complex issues have been taken up very summarily. I admit a confused thought process in these deliberations. If someone wants to further study on the subject then he can refer to my book '*Faith & Intellect*. My objective is only to provide the outline of my faith.

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[500] Hazrat Abrahim. The Prophet

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There is no reason to accept God or a supreme power and life after death. Most of mankind in 2025 has been living peacefully and developing knowledge and well being without these two elements. This is a fact which is completely and totally verifiable. If it is so, then why have I written so much on this subject. The only reason is 'death'. This is an event which is inevitable.

My mother was alive on October 21, 2024 and on October 22, 2024 I placed her 'body' in the grave. All her links with this world were severed. This may be the end. I may accept it. But intellect does not accept it. When a person is in that position he looks towards something which is beyond human comprehension. These are called divine interventions. They tell us that this is not the end and there is life after death. There are 'even' (50:50) chances of validity of this claim or assertion also. If so, logically and philosophically there are reasons to accept a supreme power and life after death. If that recognition is made then there are certain minimum registration requirements. Which is called *'Shariat'* in Arabic. This is the Standard Operating Procedure (SOP) for Muslims.

The supreme power does not intervene in personal or societal lives. There is complete independence. Accountability, if any, is in life after death. There a balance sheet will be drawn where virtues and vices will be placed. Virtue means anything done to make life of any other creature in this universe comfortable. Vices are otherwise. This is as simple as that.

Two lives are examples for me. Hazrat Muhammad (MPUH)'s message for a man is to earn *(rizq of all kinds)* with integrity and apply the mind to the best of capabilities and distribute the wealth so earned for mankind *(infaq)* i.e. to promote voluntary socialism. Distribution is not limited to *Zakat* or *Khums. Infaq* is the Arabic word for 'spending'. It is what is given without any expectation of reward or return. One does *Infaq*, not by force, but voluntarily for the betterment of society.

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Hazrat Ali (AS) said that he is one amongst the servants of Muhammad (MPUH). Following the Prophet (MPUH)'s life (*shariat)* is the minimum requirement or SOP. Hazrat Ali (AS) demonstrated voluntary socialism that guarantees salvation. So, I say:

Haiderium Qalandram Mastam,
Banda-e Murtaza Ali Hastam,
Peshwa-e tamam Rindanam,
Ke Sag-e Koo-e Sher-e Yazdanam

A Haidari, a Qalandar, a mystic drowned in devotion am I, Nothing more than a humble servant of Ali-e-Murtaza am I, And yet the foremost among all mystics am I, a dog laying in the street of my lord Ali, am I. *(Bu Ali Shah Qalandar)*

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13
Personalities which mattered

Sultan Ali Allana

My office in State Life Building IA was on the 2nd Floor whereas the office of Global Securities (Private) Limited was on the first floor. Global Securities was owned by Mr Sultan Ali Allana[501] and Khawaja Iqbal Hasan[502]. We used to meet almost daily in the corridors and the staircases. Sultan Sahib used to come to my office frequently to discuss tax and other matters. He was always focussed and to the point.

Subsequently, Global Securities was closed and Sultan Ali Allana became the Chairman of Habib Bank Limited after Habib Bank Limited was acquired by Aga Khan Fund for Economic Development (AKFED). Sultan is in charge of AKFED in Pakistan. Sultan is a recipient of Hilal-i-Imtiaz in 2006 and Sitara-i-Imtiaz in 2022 for his services to Pakistan. He received unique Nishan-e-Khidmat in 2025. Sultan did undergraduate degree in Mechanical Engineering and a postgraduate diploma in Management from McGill University. He then attended the University of Wisconsin, USA, where he obtained an MS in Management Technology.

Sultan comes from a prominent family of Sindh which traces its origins from Jhirk, Sindh. His late uncle Ghulam Ali Allana[503] was

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[501] Sultan Ali Allana. My mentor and Chairman Habib Bank Limited

[502] Khawaja Iqbal Hasan. Former President NIB Bank Limited

[503] Ghulam Ali Allana known as G. Allana (22 August 1906 – 8 March 1985) was a friend and biographer of Muhammad Ali Jinnah, the founder of Pakistan. Mr. Allana entered politics at an early age and played an active part in the Pakistan movement. After Partition, he was instrumental in forming the Federation of Pakistan Chambers of Commerce & Industry. He was a member of the West Pakistan Legislative Assembly, besides being the mayor of Karachi. Internationally, Mr. Allana represented Pakistan at over 100 conferences, served on the governing body of the International Labour

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a friend and biographer of Mohammad Ali Jinnah, the founder of Pakistan. Sultan started his banking career from Citibank in 1985, In 1994 he founded Global Securities Limited , a joint venture partner of UBS AG. In 1999, he acquired a management stake in NDLC and was appointed as CEO of the company. NDLC later merged with IFIC Bank to form NIB Bank in October 2003. As part of a structural reform process, he worked with the Government of Pakistan in 2000 which allowed for the creation of microfinance banks in Pakistan. As a result of the enabling framework, the First Microfinance Bank was established in 2002 and Allana was appointed its first chairman (2002-2006)

In 2003, he volunteered for AKFED to oversee the Fund's investments in banking, insurance and aviation, and later joined the organisation. In 2004 he was appointed as the Chairman of Habib Bank Limited after its privatisation. As the Chairman HBL, Sultan had an integral role to play in Pakistan's compliance with respect to the implementation of the action plans required to exit the FATF Grey List. In this regard he was lauded and commended for his efforts by financial experts and serving ministers. In 2022, he wrote an article in '*Caught in the Debt Trap*' where he urged for critical restructuring of Pakistan's economic affairs so as not to let the country fall into the ever-looming debt trap. When due to Sultan's efforts we were out of FATF Grey List, I wrote on twitter:

> *"I congratulate Mr Sultan Allana of HBL and his team for excellent and tireless work with respect to FATF. On national issues we are united. Pakistan Zindabad."*
>
> *"While many contributed brilliantly towards our success in FATF, I must specially acknowledge HBL chairman Sultan Ali*

Organisation, and the president of the International Organisation of Employers, Brussels. At the United Nations he led a number of peace and diplomatic initiatives/working groups and went on to become chairman of the United Nations Commission on Human Rights in 1975. For his contributions he was awarded the United Nations peace medal and was also a nominee for the Nobel Peace Prize in 1977. He was also an English-language Pakistani poet and a counsellor and friend to Fatima Jinnah, Muhammad Ali Jinnah's sister

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Allana, who hired and paid millions of dollars to top international consultants required to guide our Pakistan team in helping us get through FATF. Well done HBL Pakistan,"

I have seen high level of patience, perseverance and strength of Sultan Sahib's character and steadfastness when he successfully handled the matters of Habib Bank Limited in New York in 2017. There were many difficult hours but for Sultan Sahib the most important subject was the solidarity with and well being of Pakistan.

I am blessed that Sultan Sahib treats me as a friend and invites me for an informal get-together every fortnight at his office where guests are served with a sumptuous lunch. I know that Imran Khan after the departure of Asad Umar had asked Sultan Sahib to take over the charge of the Finance Minister. Sultan Sahib could not do so on account of his commitment with AKFED. Nevertheless it is a fact that he is one of those who are sought for advice by the politicians, academics and the establishment. The common feature of me and Sultan is that we both want to die and be buried in this soil.

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Rehan Hasan Naqvi

My autobiography cannot be complete without the description of Mr Rehan Hasan Naqvi. I met him through the Income Tax Bar Association (ITBA).

Rehan Sahib was a great man. He was from the famous city of '*Amroha*' in UP. He originally served in the Military Accounts Department in Rawalpindi after his migration from India. Then he joined the famous '*Sharif & Co*' founded Mr Muhammad Sharif[504] being a pioneer of tax practice in Pakistan which was started in the city of Meerut. Mr Rehan Hasan Naqvi was considered the pillar of Sharif & Co where he was ably joined by Mr Iqbal Naeem Pasha. Subsequently, Mr Rehan Hasan Naqvi left Sharif & Co and started his own practice by the name of 'Rehan Hasan Naqvi & Co'. Rehan Sahib never married on account of his family circumstances. I am unfortunate that I met Mr Rehan Hasan Naqvi very late in his life. Rehan Sahib was also related to Mr Raza Naqvi of Lahore of 'Taxation' magazine.

When I met Mr Rehan Hasan Naqvi he had three assistants namely Ms Lubna Pervaiz[505], Mr Najam Irshad Khan[506] and Mr Abu Turab[507] (the younger brother of Mr S. M. Sibtain, the former Member Income Tax Appellate Tribunal). It is very sad that the firm Rahan Hasan Naqvi & Co could not survive after his demise. Those three people were not ready to work together. The sister of Mr Rehan Hasan Naqvi Sahib offered to mediate between the people; however I as well as Dr Adib Rizvi were not successful. Now, there is no Rehan Hasan Naqvi & Co.

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[504] Mr Muhammad Sharif. A foremost tax practitioner in Muslim community.
[505] Lubna Pervaiz. Former Judge of Islamabad High Court and practising lawyer
[506] Najam Irshad Khan. Former President Income Tax Bar Association Karachi
[507] Abu Turab. A lawyer at Rehan Hasan Naqvi & Co

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Rehan Sahib was the old breed of lawyers who were always very organised and well read on the subject. He was a source of knowledge and guidance for us. There was no compromise on principles in the personality of Mr Rehan Hasan Naqvi. I have seen many present judges of the High Court and the Supreme Court, when they were lawyers, seeking advice and guidance from Rehan Sahib.

Rehan Hasan Naqvi & Co had an excellent library, which in my opinion is not there at all. Some of the books are with Ms Lubna but the legacy has not been maintained. Mr Rehan Hasan Naqvi had a very distinguished personality. Though he had not married, he adopted many girls, got them educated and married them in reasonable families. I used to see him regularly visiting a girl, so adopted, who used to live near our home.

Rehan Sahib had a very distinctive role in the professional and family life of Dr Adibul Hasan Rizvi. I am told that the house of Mr Rizvi was actually bought for him by Mr Rehan Hasan Naqvi. This got confirmed when I tried to locate the documents for a transaction.

Rehan Sahib and two of other friends of Dr Rizvi used to visit Dr Sahib without any break on each Sunday morning. I have attended one of two such gatherings. Mr Rehan Hasan Naqvi used to deal with all tax matters of Dr Rizvi when Rizvi Sahib was in private practice. I have seen him enthusiastically arguing the appeal on behalf of Dr Rizvi in the Income Tax Appellate Tribunal (ITAT).

Rehan Sahib gradually lost his eyesight and for the last six to seven years of his life he was completely blind. He did not stop his practice despite this handicap and Ms Lubna Pervaiz used to help him in doing the office work and appeals before the ITAT, High Court and the Supreme Court. I found him fully informed about the cases even when he had lost his eyesight. In the end, Mr Rehan Naqvi was admitted to SIUT for his treatment and he left for his eternal abode in SIUT.

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Mr Rehan Naqvi was the founder trustee of the SIUT Trust, the fundraising and asset ownership body for SIUT. In fact, he was the person who guided me to form this trust and he was the first founder trustee of this esteemed organisation. When I review the life of Mr Rehan Hasan Naqvi I realise that his generation of migrant upper class families of UP did extraordinary hard work to establish themselves in the new country. He achieved that goal. However for some reason their legacy is not as strong as it should have been. This is our shortsightedness.

Other than Rehan Sahib I would also describe the personalities of Mr Ishratullah Khairi and Mr Latif who worked selflessly for my election at ITBA. It is very interesting to note that I had not known both of them before the election. Mr Ishratullah Khairi was a short heightened fair coloured man being very persuasive in his discourse. Mr Latif, a thin man, was also energetic during the election. These people were so senior to me that I had no courage to ask them why they worked so energetically for me. I was informed by Mr Ali Rahim and Ather Saeed that this was a matter of ego for these gentlemen as they cannot afford to accept that anyone supported by them can be defeated in the ITBA election.

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Syed Salim Raza

Syed Salim Raza, the former Governor of the State Bank of Pakistan is my mentor in many fields. He is a true Karachiite although a large part of his life has been spent out of Karachi.

Salim Raza is the elder son of Syed Hashim Raza, the first Commissioner of Karachi. At that time the Commissioner of Karachi was also the administrator of Karachi. He is the grandson Justice (R) Syed Muhammad Raza of Allahabad High Court. His uncle Syed Kazim Raza was the first Inspector General of Police, Karachi after partition. He belongs to a place call '*Neutani*' near Lucknow.

Salim Sahib told me that he was born after partition however at that time his maternal grandfather Khan Bahadur Syed Masoodul Hasan used to live in Lucknow therefore Salim Sahib was born in Lucknow. Mr. Mehdi Masood was his uncle.

Salim Sahib has spent his whole life in banking. He started his career in *Citibank* and retired after spending over thirty useful years with a reasonable period in Amman and London.

Salim Sahib is the Chairman of Evaluation Committee of Pakistan banking awards. He has been doing this service for over seven years. I as the initial promoter of that award in the capacity of Senior Partner A F Ferguson & Co am grateful to Salim Sahib for bringing prestige to the certificate.

For me Salim Sahib is a treasure of knowledge on banking and finance. Whenever I find any difficult situation on these matters I seek his advice. Though not involved directly in politics I have always found Salim Sahib worried about the Urdu speaking people of Karachi. He has always advised me to ask Urdu

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speaking people to do politics in Karachi after taking along other nationalities living in Karachi.

Salim Sahib is a very educated and cultured person. He has been educated in Oxford. However, I am very impressed with his deep interest in classical Urdu literature.

Recently, I gave him a book on selected verse of Ghalib. The way he read those verse transpired that very few people can match Salim Sahib in his knowledge, traditions and dialect. This is the last generation of educated Karachiite.

This passion for education can be seen by the fact that he is a regular visiting professor at the Institute of Business Administration in Karachi.

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Wamiq Zuberi

In early 2014, I started writing articles for Daily 'Business Recorder'[508]. The paper was so supportive and cooperative that I did not write for any other paper.The knowledge of the editor Mr Wamiq Zuberi[509] is praiseworthy. I have written hundreds of articles in the Business Recorder and have published three books which are actually the compilation of my articles in the paper. One of them is '*Panama Leaks-A blessing in disguise*'. This book is now a reference for offshore assets of Pakistanis.

In the present days, it is very difficult to run a daily newspaper with a high standard of journalism in Pakistan. The Business Recorder is maintaining the same. The quality of articles and features is not compromised. They have a very balanced approach. I have never been asked to change a sentence written by me whether or not it suits the government policy. Wamiq Sahib is so knowledgeable in economics, finance, banking and tax that many times he corrects my mistakes on these subjects.

My grandfather who was a worker of the Muslim League in Delhi used to call Quaid-e-Azam, Jinnah Sahib. Therefore I always write in the article 'Mr M A Jinnah'. Every time, Mr Wamiq changes it to Quaid-e-Azam. Once I asked the reason. I was told that it is the policy of the Business Recorder that Mr M A Jinnah will be called Quaid-e-Azam.

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[508] Business Recorder is an English-language financial daily newspaper in Pakistan, founded by Muhammad Ahmed Zuberi in 1965. The publication is owned by the Business Recorder Group. Muhammad's eldest son, Wamiq Zuberi, is the editor of the newspaper, and chief executive officer of the Business Recorder Group. The veteran journalist Mr M.A. Zuberi (1920 – 12 December 2010) was first appointed as an apprentice reporter by Muhammad Ali Jinnah in 1945 at *Dawn* in Delhi. Before the creation of Pakistan in 1947, he had been promoted to the post of Senior Assistant Editor at *Dawn.* He continued to work in that position even in Pakistan until 1964. Then he founded the *Business Recorder* in 1965 and thus became one of the pioneers of financial journalism in Pakistan.

[509] Wamiq Zuber. Editor of Business Recorder

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Wamiq Bhai is a complete directory of personalities and events which have happened in Pakistan during the last seventy seven years. I have yet to identify a personality of the subcontinent, especially Muslims of UP, whose complete ancestry and background is not known by Wamiq Bhai. The subject which has impressed me the most is the knowledge about tax and foreign exchange. I have spent over forty years exclusively in tax practice however many times Wamiq Bhai has corrected me and explained the rationale and history of particular provisions.

I have a particular view about the event in 1947 and afterwards. However I have found that Mr Wamiq Zuberi has a very clear understanding of the movement for Pakistan. He reiterates that the decision in 1947 was correct and if the country is not progressing then that is our fault. He asserts that Pakistanis should be thankful for the leadership of Mr M A Jinnah who got us out of the prospective shackles of Hindu domination which would have been there after 1947. Same is the case for his love and affection for the city of Karachi. I also had a very nice experience working with his younger brother Late Arshad Zuberi[510] . I always suggest Wamiq Bhai to consolidate his group of enterprises.

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[510] Arshad Zuberi. Business Recorder Karachi

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Jaffer Bilgrami

Mr friend Mr Jaffer Bilgrami[511] is a lovely person. Jaffer Sahib popularly known, as JB, apart serving various high price assignments in state television also served as overseas correspondent of PTV/APP/Radio Pakistan in North America for nine years. He was based in NewYork. He happens to be the first Pakistani television journalist who was invited to the White House to do an interview of the US President George W Bush as an antecedent for the visit to Pakistan. I came to know Jaffer Sahib through Dr Adib Rizvi. At the moment, Jaffer Sahib is the Media Advisor to SIUT. Jaffer Sahib is the member of the group of doctors and volunteers who worked with Rizvi Sahib in a flood disaster camp in interior Sindh, being the precursor of SIUT.

Jaffer Sahib is from a very noble family of Bilgram in India and he is rightly proud of his ancestry. The first Indian person in Oxford University was also a Bilgrami. He is married to the equally respective family of Justice Syed Muhammad Raza[512] of Allahabad High Court. Here it will be interesting to produce an episode relating to Justice Syed Muhammad Raza. He was the father of Mr Hashim Raza and the grandfather of Mr Salim Raza[513] former Governor, State Bank of Pakistan. When Justice Raza was appointed the Judge at the Allahabad High Court he placed two conditions. Firstly, he will continue to wear '*Sherwani*' with *Pajama/ Kurta.* Secondly where the accused's name is either 'Muhammad' or 'Ali' then that case will not be placed before him. He considered it disrespectful that such names be placed as accused or criminal before him.

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511 Jaffer Bilgrami. Media Advisor SIUT

512 Justice ® Syed Muhammad Raza: Father of Syed Hashim Raza

513 Syed Salim Raza. Former Governor State Bank of Pakistan

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Jaffer Sahib spent a reasonable time as the Assistant to the Prime Minister of Pakistan, Mr Shaukat Aziz. He had been very close to the corridors of power. However, I and my Partner Muhammad Raza were totally shocked when we filed his wealth statement. His net assets were NIL. I have yet to see a person who has been so highly placed with almost no assets of his own. The house where he lives in Karachi, was bought after a lot of persuasion, is financed by the salary of his wife Razina Jaffer, a very high ranking officer in UNO.

Jaffer Sahib is from a dying breed. This is very unfortunate. We need such persons if we intend to live in a civilised society. He is also a directory of journalists in Pakistan. Jaffer Sahib is very proud of the quality of his dialect of urdu. In his view, people like me, who are from Agra or Delhi, cannot speak and write proper Urdu. He told me an incident that when he was at BBC London one of the renowned broadcasters who was also a great linguist after listening to the dialect of Jaffer Sahib stated that any person who lived on '*Gomti*' river's water cannot speak incorrect Urdu. I do not agree with this for the reason that four big names of urdu poetry being Mir, Ghalib, Anees and Dabir were originally not from the *Gomti* area. I do not know *Majaz* well however I agree that *Iftikhar Arif* is a great poet nourished by the Gomti's waters. However the quality of Agra and Delhi is better. The best part of Jaffer Sahib's life is that he does not compromise for Class B if Class A is not available. It is for this reason he has very few real friends. I agree with him on that point. Jaffer Sahib told me an interesting story on that subject. Once he was made OSD during the tenure of Nawaz Sharif. His friend Mr. Mushahid Hussain Syed asked him to talk to Mr Pervez Rashid. The reply of Jaffer Sahib accentuates the whole history of Muslims and his character in one sentence. He said

'Mushahid Sahib Do you think I will go to Darbar-e-Sham[514]*?'.*

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[514] Darbar e Sham was the court of Yazid in Damascus. After Karbala the family of Imam Hussain (AS) was presented in captivity before Yazid. Yazid recited the blasphemous poetic verses of Abdullah bin Zab'ari Sahmi which he had composed while he was an unbeliever and also added some poetic verses of his own and said openly that

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Kishwer Baji

Ms Kishwar Zehra has been an MNA for three times. She is the founder Member of MQM and amongst very few people who could argue or disagree with Mr Altaf Husssin when he was an uncrowned king or don, as the case may, of Sindh's urban areas. Furthermore, I have seen her quite close to all segments of MQM being Afaq Ahmad, Mustafa Kamal, Khalid Maqbool Siddique and Farooq Sattar. The whole leadership of MQM has high respect for her. In 2024, after being in MQM for over forty years, Kishwer Baji agreed with my observation that MQM has no long term plan for the community. However, she is right in stating that the recognition of a political force of Karachi and urban Sindh over

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he wanted to take revenge upon the descendants of Muhammad because Muhammad and his companions had killed his polytheist ancestors.

Zaynab, the daughter of Ali rose and began speaking. She added a new chapter to the history of the Caliphate of Yazid which covered a period of three years and a few months, and said: "O Yazid! Allah and His Prophet have said that committing sins and considering the signs of Allah to be false is ridiculing them", i.e. deny the sign of Allah today and hold them in derision and have become happy, and recite poetic verses on account of the martyrdom of the children of the Holy Prophet just as the polytheists of Makkah became happy and sang songs because of the martyrdom of some Muslims in the Battle of Uhud, and talk about taking revenge upon the Holy Prophet.This is how you become like them and how you have reached this stage? You have reached this stage because you have committed too many sins. Whoever treads the path of sin and persists in committing sins will, according to the verdict of the Qur'an, deny the signs of Allah one day and eventually will ridicule them and then deserve Divine punishment.She added: "O Yazid! Do you think that we have become humble and despicable owing to the martyrdom of our people and our own captivity? As you have blocked all the paths for us, and we have been made captives and are being taken from one place to another, do you think that Allah has taken away his blessings from us? Do you think that by killing the godly persons you have become great and respectable and the Almighty looks at you with special grace and kindness?For this reason and on account of this incorrect thinking you have become elated and arrogant. You have become boastful because you have seen that the matters have taken a turn in your favour. You have, however, forgotten what Allah says:

> *The disbelievers must not think that our respite is for their good. We only give them time to let them increase their sins. For them there will be a humiliating torment." (Surah Ale Imran, 3: 178)*

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Jamaat-Islami and PPP was a very difficult task that has been done by MQM. But she agrees that MQM is effectively over and her popular support in public has fallen substantially..

In her personal life, Kishwer Baji is an example of the miseries which a middle class lady faces if the family is divided. She had to nourish her two sons without the support of her husband. It is commendable that both her sons are highly successful. One being a cardiac surgeon in the USA and other being a successful businessman. Kishwer Baji has a natural inclination for social service and runs a big institution for disabled persons in Karachi. Her humanitarian side is reflected by the fact that she takes care of innocent inmates and the families of persons in jail. I have seen her engaged in these affairs for hours.

Kishwer Baji is a very good organiser. She developed and nourished student volunteer programs in SIUT. This has been the most successful student volunteer program of its kind in Pakistan. During that program, I have seen students from upper middle class being trained by Kishwer Baji to help the patients, even to the extent of cleaning the washrooms. I have seen very few people who have patience, courage and strength to work continuously for hours like Kishwer Baji. MQM and the community have not fully recognised and utilised the capabilities of Kishwar Baji.

My wife Aasma is helping Kishwar Baji to write her autobiography. This will be an eyewitness of all the major political development in Karachi for the last thirty years. The donation of *Meherunisa Hospital Complex*, being the most advanced cancer hospital of Pakistan to SIUT is only due to the efforts of Kishwar Baji. She will be rewarded for all times to come when pateints will be treated in that facility. Zeeshan and his wife Masooma are the part of my family.

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The Silent support

One of the persons who had helped me immensely in my office work was Ms R. She was my telephone operator and personal secretary for over fifteen years. R belonged to a lower middle class family and had a miserable life. I feel that I have not done justice with her as I used to shout on her petty mistakes. She never reacted. Over time, she understood me. I am really sorry to her but now there is no remedy and I am sure that even God will not forgive me unless R does so. There were at least ten moments when I asked her to resign and leave. This used to happen due to her unexpected activities. Later on I became aware of the reasons for the same.

R was from an educated middle class Urdu speaking family living in Liaquatabad. She was the only child of her parents. Her father died when she was young. She was brought up by her grandparents. This brought her down to the lower middle class. She was married at a very young age of sixteen to a person called N belonging to Mansehra. This was a mismatched marriage. There was no mental and cultural compatibility. I believe that N had another wife in Mansehra. R had four children and the eldest one was a boy, followed by two daughters and then a son.

R was energetic, passionate, intelligent and hardworking but she was not properly educated. In my view, she was just matriculate and the certificate for F.A produced by her for employment was fake . This primary weakness in R was not compensated even by her hard work. Now I realise that she was a lady oppressed by her poverty, lack of family support and the attitude of her nasty husband.

One day when she came to the office I could see a scar on her face and swollen lips. I asked her the cause of that injury. She informed me that she had fallen from the bed. I took her to Dr

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Rizvi at SIUT and left her there. The next day, Dr Rizvi informed me that she had been beaten badly by her husband. After that event I started realising the reasons for the strange attitude of R.

One day R informed me that her husband does not live in Karachi. He used to visit off ocassionally. She told me that whenever he was there she used to hide all knives and other objects with sharp edges as she was afraid that such objects could be used in frequent rage in the temperament of her husband. I was really shocked to see the real life of R.

One day, I decided to visit the place where she used to live in Liaquatabad. I went there with my wife and found a small portion of a house on the second floor with four terrified children and one miserable lady being the mother of R. I now realise the reason for the heart disease which R suffered, also the cause of her untimely death, at the age of around forty years, was the constant fear she used to live in.

I noticed that R used to disappear from the office for hours. This was generally very annoying for me. Then one day one of my staff told me that during that many times he had seen R travelling in a bus to Hyderabad. I could never ask her why she used to travel to Hyderabad without informing anyone; however, later on it transpired that there was some patient in the mental hospital very close to R. When I look at the life of R and the tragedies which were around her then I realise that there are insurmountable problems for girls from the lower and lower middle class in their lives. Though she was employed in a first class firm she could not get out of the poverty and torture trap. R was very conscious of getting her children educated. She spent a lot of money on their education. However I observed that her elder son got into the wrong company due to the environment in the house. He did not complete his education and got into some odd business. Nevertheless her daughters are very bright. The eldest daughter used to have excellent marks in school for which R was justifiably proud. That girl still maintains the cell number of R and sends me messages of Eid and such occasions.

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In her work R was extraordinarily intelligent. I had multifarious activities being government, FBR, Institute of Chartered Accountants, SIUT, Liaquat National Hospital and others. She used to remember the telephone numbers of each and every person and developed good relations with the operators and secretaries on the other side. For example, she could get me connected with the then Prime Minister Mr Shaukat Aziz[515] in minutes. One day, we heard that R had died of a heart attack and I attended her funeral at a mosque in Gulshan-e-Iqbal. She is one of the people I cannot forget. She always remained financially indebted to me whereas I am highly indebted to her for her services. May she forgive me.

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[515] Mr Shaukat Aziz. Former Prime Minister of Pakistan

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Asra Rauf

One of the persons who has immensely supported me in my life is my Partner Ms Asra Rauf[516]. I can proudly say that Asra has been trained by me. She is the first female Partner of A F Ferguson Co. She is also the first female Partner in any major accounting firm in Pakistan. Asra is an exceptionally intelligent and organised lady. When in A F Ferguson & Co, whenever I used to write any advice or reply to show cause notice by the tax officer, or a policy statement for the government, it was given to Asra for reading and review. After that reading I was sure that there was no error in the text and or grammatical or spelling mistakes. She is a patient reader. I still send the important documents for her review, including this autobiography.

Asra used to be in the Audit department when she got transferred to my section in tax. During her whole career from Assistant Manager to a Partner she never asked for any promotion or increase in pay or perquisites. In fact, when I had arranged in the Partners' meeting that Asra should be admitted as Partner, she told the then Senior Partner that she may not fulfil the huge responsibilities attached to Partnership. I got extremely annoyed by her statement but I realised that she was being extremely fair and honest with the firm. Nevertheless, the time proved that Asra's performance as a Partner was comparable or in some sense better, than other Partners who were all males.

Asra is married to a person who is also a qualified Chartered Accountant. Mahmood Ul Hassan Asghar[517] is from a different cultural background and has a big family. I am really impressed with the manner in which Asra managed her career, three

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[516] Asra Rauf. My close friend and first female Partner of A F Ferguson & Co

[517] Mahmood ul Hasan Asghar. A Chartered Accountant.

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pregnancies, and a large family of in-laws in an effective manner. I am fully aware that Asra's in-laws are extremely happy and grateful to Asra.

I accept that I am a difficult person to deal with whilst undertaking professional work. There were pressures of time and temperament. However during the whole of the period, I spent with Asra there was not a single moment when she complained or got agitated. I accept that at times, rather usually, I was wrong, however I feel that she had understood my personality.

Now, when I see Asra being a successful professional with a happy family I realise that girls in our society are more hard working, passionate and intelligent. In this male oriented and dominated society it is very difficult for middle class girls to break the barriers. I feel that one of the reasons Asra is so refined and articulate is her family background. She is from a very respectable family of Meerut (UP) and has been educated in good schools in and outside Pakistan. Asra is a good friend and a family member for me. I miss her in my present practice.

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Asim Zulfiqar Ali

One person who can be treated as my successor in tax practice in A F Ferguson & Co is my Partner Asim Zulfiqar Ali. Asim is an extraordinary person. He was picked up from legal practice by my Partner Shahzad Hussain. Asim is from a very noble family. His maternal grandfather, who expired one or two years ago named Sheikh Muhammad Sharif[518] was a '*Sharif*' Commissioner of Income Tax. Mr Sharif was a Commissioner of Income Tax when there were very few Muslim Commissioners of Income Tax. Asim's paternal grandfather was a qualified doctor, being one of the earliest qualified Muslim MBBS, in undivided India. He had a prospering practice in Lahore.

Asim, in addition to being a Chartered Accountant is also a qualified lawyer with LLB degree from the Punjab University. This added education has provided an edge for Asim which is not there in all the other Partners in A F Ferguson & Co. Asim is the person who has developed the tax services of the Lahore office due to which there are now seven tax partners in Lahore with billing more than any other department in that office. That office had no tax partner before 2000.

Asim is very meticulous in his work. One of the great skills of Asim Zulfiqar is his ability to carry on with difficult people in the tax department, the Income Tax Appellate Tribunal (ITAT) and the judiciary. Almost all the members of ITAT are very comfortable in dealing with Asim.

Other than the professional work Asim is like a family to me. His wife Maryam[519], the son Mohib and two daughters have grown up

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[518] Sheikh Muhammad Sharif. A commissioner of Income tax and grandfather of Mr Asim Zulfiqar Ali

[519] Mrs Maryam Asim. The wife of Asim Zulfiqar Ali

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like my own children. Now Mohib is a qualified Chartered Accountant. Asim appears to be very strong in emotions, however, in reality, he is a very soft hearted person. I am witness to this.

One day, I took Asim to SIUT to meet Dr Adib Rizvi. There Dr Sahib took him to the Transplant ward. There, one transplant patient complained about severe pain due to obstruction in the urinary flow on account of surgery. Asim was listening to the grievances of the patient. When we returned to the lifts. Suddenly Asim fell down in front of the lift and Dr Sahib asked for the stretcher to take Asim to the ward. Later on Asim told us that he could not bear the story and the pain of that patient therefore he fell. This incident is also marked with another interesting episode. When Asim was taken to emergency he had his shoes and socks on. On reaching the emergency Dr Rizvi ordered me to remove the shoes of Asim. I replied

'Sir I will remove the shoes; but not the socks' '.

So that task was done by the nurse.

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Muhammad Raza

One of my close friends is my Partner Muhammad Raza. Raza is a source of strength for me. He is a very patient and sober person. I send all my advice, written material and letters to Raza for a clearance and do not release the same without Raza's clearance. This exercise continues even after starting my own practice.

Raza is from a very educated family. His father Khwaja Raees Ahmar was a famous urdu poet whereas his uncle Khwaja Rafiq Akhter was a renowned left oriented political scholar of Karachi who wrote a book '*Sonay ki Churia*' about the economic situation in Karachi. Raza has been brought up in Islamabad as his father was posted there.

I met Raza for the first time, in the office of Anjum Asim Shahid & Co at their Islamabad office along with my close friend Anjum Ata Sheikh. Subsequently Raza joined the firm and became a Partner in A F Ferguson & Co. Raza is one of the few Partners who has a very deep interest in literature and general readings. His memory about the verses of Urdu poets is exceptional.

I and Raza, are also companions on visits to Karbala. Raza has been a regular visitor of Karbala every year at the time of Ashura. Though being secular, in his view, Raza has a special inclination towards *Zairats*. He, like me, is a believer that Martyrdom of Imam Hussain (AS) is a subject of humanity not limited to Islam.

Raza's intelligent wife Rubica Jafri-Raza was my first associate at the start of my practice by the name of '*Syed Shabbar Zaidi & Co.*' Subsequently she opted for a noble cause and joined Ida Rieu Institute of Deaf and Dumb. It is a blessing that one has friends like Raza and Rubica.

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Ali Zaidi

Although I knew his family before, I developed a close relationship with Mr. Ali Haider Zaidi when he was the Federal Minister for Maritime Affairs. Our first technical interaction happened during the process of granting an exemption to the company operating in Gwadar. Both Ali and I were concerned about the company contracted to operate Gwadar Port as a China Pakistan Economic Corridor (CPEC) project. The only documents available to us were the minutes of the Joint Coordination Committee (JCC) meetings, which we could not locate, supposedly held by the Ministry of Planning & Development.

While I was in Islamabad, Ali had not yet moved to the Minister's Enclave. He only did so two years later after being informed of serious security threats, as he was a prominent Shia figure in Pakistan. During this time, he was a regular visitor to my house in the Prime Minister Enclave.

After Imran Khan's government fell, Ali faced difficulties. In April 2023, he was arrested on a fabricated charge. His brother called me, explained the case, and requested my public statement on the absurdity and demerits of the case. I made a brief statement, which was released to the media. Ali later told me that this statement made a significant difference during his appeal, leading to his bail, the next day.

On May 9, 2023, Ali was arrested again while serving as the Sindh President of PTI. He spent over twenty days in custody, eleven of which were in solitary confinement in the intense heat of Jacobabad in May. He emerged devastated and depressed and had to leave PTI, an organisation he had dedicated much of his life to. Ali actually spent the next few months at home not

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wanting to meet anyone except a handful of close friends like me. I am thankful to Ali.

As a minister, Ali took many good initiatives. The Karachi City Coastal Development Zone, a project that finally came under the CPEC umbrella, was a brilliant idea. No one, including Imran Khan, thought he would be able to put the project under CPEC, especially as it was an investment-based project instead of debt. But he somehow managed to do it. He also turned around state-owned enterprises like PNSC, Port Qasim, and KPT, which recorded unprecedented profits due to his initiatives.

Ali's family, originally from Hyderabad Deccan, migrated to Pakistan in 1947. They are all professionals, and I was impressed by Ali's financial modesty and middle-class lifestyle, which he proudly maintains. Despite the Maritime Affairs Ministry's reputation for corruption, Ali remained incorruptible, thanks to his values and family background.

Ministers in Pakistan, especially those dealing with portfolios like Maritime have the opportunity to amass assets inside and outside Pakistan during their tenures if they indulge in corruption. Ali, on the other hand, barely has enough to support his family. His life after being a minister for over three and half years has impressed me greatly. There are very few people like him. Impressed by his understanding of business, his exposure both in and outside of Pakistan, and most importantly his integrity, I agreed to collaborate with him. Together, we have formed *Centurion Advisory Services,* a transactional advisory for large domestic and international acquisitions, mergers, and fundraising.

This business is separate from my practice at *Syed Shabbar Zaidi & Co*. Regarding political inclinations, I believe a politician remains a politician. Ali has expressed his desire to support his family financially while continuing his political activities through tweets and interviews. He is firmly committed to Imran Khan and aims to bring him back to power, a conviction I see no fault in.

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Syed Muhammad Husnain

Husnain is my support. In all the difficult jobs he has been my support. Husnain is the first cousin of Justice (R) Maqbool Baqir. Husnain is in audit section of the firm. When I was the Partner and the Senior Partner, I observed him as diligent worker however he never came to limelight for some reasons. He remained a strength for his section however the firm, at large, was not fully aware of the capabilities and contribution of Husnain. One day, when I was the Senior Partner, one of the people, who knows Husnain very well, and also my friend told me that Husnain has not been given due recognition. Then I started looking for the strength and contribution of Husnain and I realized that it was firm's mistake that he should have been admitted at least two years earlier. One of the reasons is the content, composed and quiet nature of Husnain. Subsequently, Husnain was given his right place. He is now a relevant Partner in audit section.

For me, Husnain has a different role. In all social activities like SIUT, Pak Muharrum and others Husnain is a shield. When SIUT acquired the Regent Plaza Hotel there was a need to settle with the tenants. I as a trustee did not want to deal with them. Furthermore, I did not want to have litigations. It is commendable that Husnain dealt with all of them and settled the matter very amicably. Husnain is also my colleagues in travel to Karbala.

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Other people

A memorable person -Gulzar Ki Amma

My grandmother, after offering '*fajar*' prayers, used to wake up at around ten in the morning. Children were taken care of by a lady called '*Gulzar ki Amma*'. She was called '*Gulzar ki Amma*' as her elder son's name was Gulzar. My mother later discovered that her name was '*Subhano Begum*'[520]. My grandparents lived their whole life in Pakistan in their house in Krishen Nagar, Lahore. The address was *32 Onkar Road*. It was a five storied structure being an evacuee property allotted to my grandfather. Original owner was some Mr *Choitram*[521] whose name plate was there when the building was demolished in 1980s. Before partition being a Government servant my grandparents used to live in Delhi where my mother was born.

The dedication and dutifulness of the lady can be judged by the fact that throughout her life during days and nights she used to sleep on a small movable cot outside the door of my grandmother's room. She never placed that cot inside the room for respect, however at the same time, was never away from the door for the reason that in that case she could miss the call from my grandmother. I have seen multiple times that she used to get up swiftly even when she was over seventy whenever she felt the movement of my grandmother. Her regular duties were arranging hot water for ablution and bath and to accompany my grandmother wherever she went.

Now I wonder about these people who were part of our family. When my mother was married in Karachi she came with my

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[520] Subhano Begum. Gulzar Ki Amma. My mothers governess

[521] Mr Choitran. The Professor in Persian who actually owned 32 Onkar Road Krishen Nagar Lahore

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mother and stayed here in Karachi in 1952. I am sure that on the Day of Judgment *Gulzar Ki Amma* will not be questioned as she never had anything that she had to account for. If we take into account the worldly life and the eternal life after death then it will be difficult to decide who was successful: My grandmother or *Gulzar Ki Amma*. The latter succeeded whilst the former will have to account for whatever she got in this life.

The lonely boy-Chimmi

An interesting person related to my life in Rizvia is a man now named Shamim[522], nicknamed as '*Chimmi*'. Chimmi was two to three years older than me. He was the son of a person who was martyred in the Therhi massacre, a mass murder that occurred on 3 June 1963 in Thehri, Sindh, Pakistan. In it, 118 Shia Muslims were killed by a mob of Sunni Deobandi Muslims. Although it was not the first incident of violence against the Shia Muslims of Pakistan, this attack is considered to be the first major massacre of civilians in Sindh.

I still cannot decide whether Chimmi is totally normal or not. Now, I realise that he got disturbed after the death of his father at a very young age. His elder brother was normal. I could never realise whether Chimmi was my friend or servant or just a person roaming around in the vicinity. Chimmi was well built and used to be the 'bodyguard' of our group of children against other groups of children in the area. He used to beat anyone playing foul with me. He is totally illiterate and has some speaking disorder. Chimmi's only passion was carrying an emblem (*Alam*) in a procession in Rizvia during Muharram. I do not know where he lives. He once told me that he has four sons.

When I came back from Lahore in 1987 till 2018, I had a one on one relationship with Chimmi. On every *Ashura* he would come to my house in Rizvia where my younger brother lives. He will not ask for money from anybody else. When I arrive there he

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[522] Shamim (Chimmi). Our servant

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would expect me to give him Rs 500 or 1000. I did this for over a decade. In 2016, when I gave him Rs. 500 he said that the sum should be increased to Rs. 1000 as cloth used in emblems had become expensive. He kept the clothes and other objects of the emblem in Rizvia Imambargah for the whole year. Since he did not have a home in Rizvia therefore the Imambargah was the only place for safekeeping of his holy possessions. At times, the organisers, for security reasons, used to object such safe keepings and I had to intervene as they cannot understand the psychology of Chimmi.

Chimmi is not seen throughout the year except only in a particular location on Ashura. In my view, Chimmi is not insane. In fact, he cannot divorce himself from his sufferings and poverty in the past. Once he told me that his sons are well settled and they might not carry the passion he had for carrying the emblem. The life and passion of Chimmi is not based on any religious belief. Ashura is also not a ritual for him. He considered that it is his responsibility to carry the emblem in the procession and if he would not do that act then he would be cursed for the whole year. From 2018 onward I stopped visiting Rizvia on Ashura, therefore, that chapter of my life has also ended.

The neighbour-Nabi

In between the houses of my paternal grandfather and his brother in Rizvia Colony there was a house owned by a person by the name of Dr Majid[523]. They were an Urdu speaking middle class family. The son of Dr Majid who we used to call '*Nabi*' (the Prophet) was a very strange person. He had found some Hindu girl and married her. She was an extremely nice lady and in the surrounding she was known as '*Hindu Baji*'. Her Muslim name was '*Merzia*[524]'. I do not know whether she had converted to Islam before or after the marriage, howeve during her last days,

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[523] Dr Majid. A resident of D 44 Rizvia Society

[524] Merzia. The daughter in law of Dr Majid

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when she was completely alone as they had no children. The purpose of writing about this person is to identify the diversity in society where I have grown.

The person was called *'Nabi'* for the reason that he belonged to a variant form of Shiaism where, unlike ordinary Shias, that sub-sect believed that in every hundred years there comes a *'Naqeeb'*[525] of the last Imam (AS) who is in hiding. There was a scholar belonging to Amroha living in Lalukhet[526] (now Liaquatabad) who claimed to be the *Naqeeb* of this age. Nabi used to follow him. I saw that (*Naqeeb*) and found him reasonably educated but extremely poor and not accepted as such by the people except very few. I did not agree with his views however it is a fact that he was a well-read and a cultured man.

That group has particular interpretations of two verses of the Holy Quran. As per their belief there is a different interpretation of the Battle of Karbala and they relate it to the subject of Prophet (MPUH) travel on day of *'Mairaj'*[527] (the height of travel). To that extent, in my view they are right. They compare Arsh-e-Muala with Karbala Muala.

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525 A person heralding the other person.

526 His name was probably Maulana Luqman Raza

527 The Quran mentions the throne some 25 times (33 times as *Al-'Arsh*), such as in verse 10:3 and 23:116: Surely your Lord is Allah Who created the heavens and the earth in six Days, then subjugated the Throne, conducting every affair. None can intercede except by His permission. That is Allah—your Lord, so worship Him 'alone'. Will you not then be mindful? —Surah Yunus 10:3 Exalted is Allah, the True King! There is no god 'worthy of worship' except Him, the Lord of the Honourable Throne. —Surah Al-Mu'minun 23:116 The Quran depicts the angels as carrying the throne of God (Surah Ghafir 40:7) and praising his glory (Surah Az-Zumar 39:75). The *Ayat al-Kursi* (often glossed as "Verse of the footstool"), is a verse from Al-Baqara, the second *sura* of the Quran. It references the Kursi (كرسي) which is different from the Throne (عرش), and also God's greatest name, *Al-Hayy Al-Qayyoom* ("The Living, the Eternal").[4]

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14
Some memorable travels

Train to Lahore

Lahore in my life

My maternal grandparents settled in Lahore after 1947. My mother was educated in Lahore after moving from Delhi. My mother was the second child of my maternal grandfather. Her elder sister, my aunts' family, resided in Lyallpur. They are known as 'Shahs' in old Lyallpur's Kutchery Road area. My first cousin 'Syed Asad Ali Shah'[528] who has recently died, could not speak a single word of Urdu and there used to be constant altercation between him and my grandfather on account of his pure Lyallpuri Punjabi dialect. He was a very fat man however for some strange reason he was nicknamed '*Phool Shah*'. 'Phool' means flower, known for its light weight. I was never able to locate the reason and basis of this apparent contradiction.

As a fixed routine we used to go to Lahore by train during our summer holidays. At that time, it used to take around twenty four hours from home to home. I think I have travelled in this routine manner at least twenty times. My father rarely accompanied us.. He used to join us after a month, mostly in July to spend his yearly holidays in Murree. I remember strolling on the Mall Road Murree with very few people on the road in the late 1960's. This is not Murree now. There used to be a special aroma in the air.

These yearly train journeys from Karachi to Lahore are a memorable part of my life. My paternal grandmother used to place '*Imam Zamin*' on our arms at the time of departure. She used to continue standing at the door till we were out of sight. I still remember her face at those moments. A really sad part of my

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[528] Syed Asad Ali Shah. My late cousin from Faisalabad

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life is the event of my family's departure to Lahore in 1976 when my father switched jobs and resettled in Lahore. By that time, my father had bought another house in Rizvia being F.37 where my younger brother lives nowadays. My grandmother used to live in our family house D. 41. She came on foot alone from D. 41 to F. 37 as it was only two lanes away. She knew that she may not live long to see us returning back on my father's retirement, however she stayed calm and asked my father to move wherever he wanted if the same was good for his career. She died in 1977. I will never forget her calm but sad composure. This was the strength of the emotions of our elders. At the time of departure she said calmly

'I will not be there when you people will return to Karachi" .

The same happened in 1987. Her words were resonating in my ears as if same were said a day earlier.

I do not remember the exact time however our departure was generally in the afternoon. Most probably by '*Tezgam*' that used to depart Karachi Cantt station at around 4pm. After a few hours of journey there used to be night. The sounds of the vendors at the stations like Khanpur being '*Khanpur Key Paray'* [sweets from Khanpur] or '*Multan Ka Halwa*' still reverberate in my memories. I want to hear those voices again, however that nostalgia will remain unfulfilled. In almost all cases we used to reach Rohri, the main station enroute sometime in the morning. There used to be a long stay there. The next long stay before Lahore was Khanewal. If I remember correctly there used to be a mosque on one of the platforms of Khanewal Station. I have not seen more bearded people, at any one place, than Khanewal Station's platform.

The best part of the journey used to be our arrival at Lahore. My grandfather and my uncle were always there at the platform. There was no question that my grandfather would not come to receive us on the station. When he grew older, he used to sit on a bench of the platform and my uncle was assigned the job to

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locate us. I always saw tears of joy in the eyes of my mother and my grandfather on our arrival at Lahore Station.

Lahore Railway Station has an important place in my life. After my settlement in Lahore in 1976, I used to go there quite often and enjoy the atmosphere there. I had a special parking place outside the station and the caretakers used to recognize me for providing my allotted space.

Travel by train in those days was a cultural experience. Most of the people who used to travel with us were families visiting their homes during the summer holidays. We were usually an exception. I remember the usual complaint of my mother to the waiters of the dining car for cold tea.

Travel during war

My younger aunt was married in Lahore on September 5, 1965 at the night when 1965 war between India and Pakistan broke out. I sketchily remember the atmosphere of our home in Krishen Nagar at that time. I saw my uncle informing my grandmother that Indians were near Shalamar Garden. My grandmother's reply was that muslims could not be defeated. She was extraordinarily confident. My maternal grandmother was not afraid of death, however she was always afraid of being crushed by the demolition of the house as we used to stay on the second floor. We were told to take shelter under the staircase during the raid. However my mother and my grandmother never took shelter there and we used to stay in our rooms with small lights on. One of my cousins, who was a civil defence volunteer, used to shout for getting the light off.

The 1965 War was a very interesting experience for me. I distinctly remember my earliest travel in 1965 during the Indo-Pak War. I recall sitting beside my mother in a train at a deserted place with complete lights off during the air raids. However none of the passengers was afraid. The train used to stop whenever there was a call for an anticipated air raid. We returned from

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Karachi most probably on 18th September 1965 when the war was continuing. We were confident Pakistanis at that time.

The evacuee property

The ways of living in Karachi and Lahore were completely different. My maternal grandfather had a grand old four storied house evacuated by a Hindu family in Lahore. My maternal family used to live on the second and third floors, whereas the fourth floor with a big open room was used for sleeping at night in summers. There was a hand pump on the ground floor which was an unusual thing for a person from Karachi. As against the newly built houses in Karachi all the houses in Krishen Nagar were those left by Hindus at the time of partition. Some of the houses, including my grandfather's house, were beautiful and luxurious. It was the only house in the area that had an open plot of around one kanal on the back side. This was quite unusual as there was no concept of having open spaces in Krishen Nagar. As per design there were supposed to be two buildings on that plot. One was constructed before 1947 where we used to live and another that was supposed to be built afterwards on the other side. The plinth of that structure was already made when the owners left Lahore 1947. There was supposed to be a bridge between the two buildings. When I look around the houses in Krishen Nagar I feel sorry for my Hindu brethren who made such spacious and nice houses at that time. It is a tragedy that they had to leave that.

Regular and frequent yearly visits to Lahore created a sense of belonging to the city. My maternal grandparents were extremely loving. The house was very big and had many floors and I used to wander around different rooms and balconies. Two or three families, being people related to us, used to live on the ground and first floor.

Outside the house there was a servant quarters for the house sweepers. Those sweepers were Christians and they were also there when our Hindu brothers lived in that house. The elder

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lady named 'Barkat[529] used to tell us about the event when and the family of Professor Choitram of DAV College the owners of the house left their house and the city of Lahore. They left everything there and fled only with jewellery and cash. One Sikh guard, left over to look after, was found dead after their departure. The fourth generation of Barkat's family still resides in that house which is now treated as a separate house because the person who bought our house sold it in parts.

Partition had been a tragedy for the city of Lahore. If the family of Professor Choitram, who lived in the house 32 Onkar Road, Krishen Nagar reads this book then they should accept an apology from me on behalf of the people who displaced them.

[529] Barkat. A sweeperness in Lahore

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Mashhad

Gharib-Ul-Ghuraba

My first visit to any holy place was Mashhad 2004. It has the mausoleum of the Eighth Imam of Twelver Shias, Imam Ali Raza (AS). I along with my mother, wife and children visited Mashhad. We flew from Karachi to Tehran and then from there to Mashhad by air.

Mashhad is located in the province of Khorasan in Iran. It was the farthest area from the centre of Muslim empire located in Medina and Baghdad. Imam Raza (AS) was brought to Khorasan to keep him away from the centre of power. That is why he is called *Gharib-Ul-Ghuraba,* being a person away from his home. Imam Ali Ibn Musa Raza[530] (AS) became the Imam at the age of thirty five. The period of his imamate coincided with the caliphate of Harun and then his sons Amin[531] and Mamun[532]. As a new tactic to subside, the Abbasids decided to falsely include the family of the Prophet (MPUH) with Abbasid royalty. Accordingly Imam Raza (AS) was nominated as the successor of Mamum and a daughter of Mamum was married to the Imam.

The new tactic failed. Imam Raza (AS) became extremely popular and emerged as a threat to the government. Thus Mamum martyred him with poison. After his death, the Imam was buried in the city of Tus in Iran, which is now called Mashhad. When Imam Raza (AS) died in Tus (present-day Mashhad) on the last day of Safar 203 (September 818 AD) he was all alone. Other dates of his death range from Safar 202 (September 817) to Dhu al-Qa'dah 203 (May 819). Imam Raza (AS) was buried in the

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[530] Imam Ali Ibn Musa Raza. The seventh Imam of Twelver Shias

[531] Amin. The son of Harun Rashid

[532] Mamun Rashid. The Muslim de facto Caliph

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mausoleum of Harun Rashid in Tus. Mamum tried to bury Imam Raza (AS) at the feet of Harun but that had not been possible on account of a hard rock at that place. Ultimately Imam Raza (AS) was buried above the head of the grave of Harun Rashid.

Tus was later replaced with a new city, called Mashhad ('place of martyrdom'), developed around the grave of Imam Raza (AS) as the holiest site in Iran for the Shias. The present shrine dates to the fourteenth century when the Mongol Sultan Muhammad Oljeitu converted to Shi'ism.

Irani first

My experience at Mashhad is jumbled. The people are more Irani than being a Muslim or Shia. They have a special self pride. It is important to realize that Imam Raza (AS) was nominated as the successor by Mamun Rashid against his will. Worldly power and ostentation is against the ethos of Shias.

Imam Raza's (AS) life symbolises that political power is not the objective. It has to be rejected. The Imam's permanent abode was Madina and it was actually a confinement in Mashhad. It was a distance of over 2300 kilometres. The Imam was not allowed to take his family along with him. Accordingly, when he died only one person[533] known as Khawaja Aba Ṣalt (b. 160/776-7 d.236/851) was with him. He is also buried in Mashhad and his tomb is around five miles from the Roza. I visited that place also

The grand campus

The arrangements at the mausoleum in Mashhad are excellent. There is a huge library and a dining room where every visitor is provided one meal on behalf of the government (a*stana-e-rizvia*). Mashhad and the mausoleum of Imam Raza (AS) is a place everyone should visit irrespective of faith to see the grandeur, organisation and the beauty.

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[533] Hazrat Abu Salat. A companion of Imam Raza (AS)

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Qom the city of education

Subsequently we visited Qom being the mausoleum of Bibi Fatima Masooma[534] (AS) the sister of Imam Raza (AS). She was born in 790 CE in Medina to Imam Musa al-Kazim (AS) the seventh Imam in Twelver Shia. In 816, Imam Raza (AS) was summoned to Khorasan by the Abbasid caliph Mamun (r. 813–833), who designated him as the heir apparent in 817, possibly to mitigate the frequent Shia revolts. Fatima (AS) then set out to join his brother but fell ill along the way in the town of Saveh. There she asked to be taken to the nearby Shia town of Qom, where she died possibly after seventeen days.

Masjid Jamkaran

In Iran we also visited Masjid Jamkaran. This mosque is located in Jamkaran Village six kilometre from Qom. People believe that the construction of Jamkaran Mosque has affiliations with Sheikh Hassan Ibn Mesleh Jamkarani[535]. He had claimed that he had seen Imam Zaman (AS), the 12th Imam of Shia, who had ordered him to build the mosque during their meeting.

The mausoleum of Bibi Sheherbano

We also visited the tomb of Bibi Shaherbano[536], the wife of Imam Hussain (AS) near Tehran. Shahrbanu (or Shehr Bano) 'Lady of the Land' was one of the wives of Imam Husain (AS) She was the daughter of Yazdegerd III, the last Sassanid emperor of Persia. As per Muslim history Bibi Shahrbanu was captured during the Muslim conquest of Persia. When presented before the Arab nobility and offered a choice in husband, she requested to be given in marriage to Imam Husain (AS). The majority of Shia sources state that Bibi Shahrbanu died shortly after giving birth

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[534] Bibi Fatima Masooma. The sister of Imam Raza

[535] Sheikh Hassan Ibn Mesleh Jamkarani. The person who saw the Twelfth Imam (AS) in his dream

[536] Bibi Shaherbani. The Iranian wife of Imam Hussain

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to her son Imam Zainul Abideen (AS) and was buried in the Jannat al-Baqi, alongside other members of the Prophet's (AS) family. Some traditions however, indicate the Bibi Shahrbanu's shrine in Rey, near Taheran, being her resting place.

We also visited Nishapur, the birth and resting place of famous poet Firdausi[537]. Nishapur is a very beautiful city. It is a place to visit. Iran is a country that has a great civilization. Iranians are rightly proud of their culture.

[537] Firdausi. The famous persian poet

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Haj

Haj is an obligation

Hajj is a religious obligation. In 2006, I was not keen on performing the same. However, my mother asked me that I along with my wife should perform Haj. She doubted that after her death I would not do so. Earlier, I had done an Umra on her insistence also.

In 2006, I went for Haj. Our total time spent was around ten days. I confess that I did not attain any spiritual consolation from activities I did during Haj. I think this is also not necessarily intended. It is an obligation and is not necessarily expected to produce such outcome in all cases. It is a 'duty' to be performed whether one gains any spiritual aspiration or not. This is true for all religious obligations. These have to be performed. It is for this reason they are called '*Wajib*' meaning compulsory.

We reached Jeddah by air three to four days before Haj day. The airport was crowded however the arrangements were reasonable. It took us four to five hours to get out of the airport. Our group consisted of around twenty five people which included Mr Mustafa Gokal[538] and his family. From Jeddah we moved to Makkah where we stayed in a hotel just opposite Kaaba. This hotel is no longer there and has been made a part of Kaaba. It was just alongside the Makkah Tower hotel across the road. The hotel was comfortable, however these hotels were very badly designed. I personally do not like Arab architecture.

We, as a group, went to Kaaba after the Maghrib prayers. The stone building covered by black cloth with a black stone on the corner has something 'holy'. I felt that it was not an ordinary

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[538] Mustafa Gokal. Famous shipping magnet of Pakistan

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place. I also saw the repaired crack in the building on one corner which is said to be the passage through which Hazrat Fatima Bint Asad[539] went inside Kaaba for Hazrat Ali's (AS) birth. Someone may doubt this event in history however I am a witness to a repaired crack[540] on the Rukn Yamani Side and anybody going to Kaaba can verify that.

In the Chapter on faith I have dwelled the issue of symbolism. I therefore suggest my Muslim brothers that they should not criticise any other religion for any other form of symbolism. Kaaba is said to be the *House of God.* One may agree or disagree with this notion however for me the respect of Kaaba is supreme like any other religious symbol.

Abraha from Yemen

The history of Kaaba is incomplete without narrating the history of Abraha[541] which is referred to in the Holy Quran (*Surah Feel*). Abraha is known for his infamous attempt to attack the Kaaba in Makkah. He aimed to replace the Kaaba by constructing a grand church named the Al-Qalis (from the Greek *Ekklesia*) in Sanaa. He also built a church in Najran for Bani Al-Harith, the House of Allat in Taif for the tribe of Thaqeef, the House of Yareem and the House of Ghamdan in Yemen. To counter the decline of Makkah as a pilgrimage centre, the people of North Arabian tribes, specifically the Kinana and the Nasaa (those responsible for intercalation) desecrated Abraha's church. In response to this act, Abraha resolved to launch an assault on Makkah with the aid

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539 Fatima Bint Asad. Mother of Hazrat Ali

540 This crack is known as Rukn e yamani. It was present during the life of Prophet Muhammad(MPUH) as there are hadees (sahih or not) that say that kissing rukn e yamani is sunnah. It is narrated that it was formed when Hazrat Ali's mother, pregnant with Hazrat Ali, came to pray in Kaaba. She went into labour during prayer and asked God for help. So the wall of Kaaba cracked open to allow her entry. The wall resealed itself but the crack remained as a memento. Kaaba was rebuilt many times later but every time this crack reappears. Also, it is said that every year around the time of hajj, the crack forms again, and it is refilled within hours by the Saudi government. Only some inside person can confirm it though.

541 Abraha. King of Yemen who came to destroy Kaaba

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of an elephant, named '*Mahmood*' with the intention of destroying the Kaaba.

The memory of the Makkah campaign is encapsulated in 'The Year of the Elephant' typically dated to 570 CE, which serves as the starting point for Makkah's pre-Islamic history chronology. Some traditions link the Prophet's (MPUH) birth (usually stated as 570 CE) with this year, while others place his birth either 23 or 40 years after the Year of the Elephant, suggesting a date range between about 530 and 547 CE. However scholars Ibrahim Zein[542] and Ahmed el-Wakil[543] state that the week of the attack according to the Muslim commentaries began Sunday, 14 February 572 (13 Muḥarram 51 Before Hijrah) and the birth of Muhammad was on Monday, 11 April 572 (12 Rabi al-Awwal 51 BH).

The earliest Islamic reference to Abraha's attack on Makkah is found in the *Al-Feel* (Quran 105), which describes a divine intervention against the 'People of the Elephant'. God was said to have thwarted their wicked scheme, sending flocks of birds to rain down stones upon them, reducing them to 'straw eaten up'.

The faith of Hazrat Abu Muttalib

Hazrat Muhammad's (MPUH) paternal grandfather, Hazrat Abd - Muttalib was the Chief of Makkah when Abraha raided. People asked him for the strategy to face that strong enemy. He replied that Abraha had come to demolish the House of God, being Kaaba. He did not want to fight with them. Since 'Kaaba was the House of God and He shall protect it'.

There is another event in the records of history. The soldiers of Abraha captured some camels of the Prophet's (MPUH) grandfather. He went to see Abraha whilst he was staying outside Makkah before the attack. He asked Abraha to give back his camels. Abraha was shocked to see that *'limited'* demand of

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542 Ibrahim Zein. An Arabic Scholar

543 Ahmed Al Wakil. An Arabic Scholar

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Hazrat Abdul Muttalib (AS). He said that being the custodian of Kaaba he expected a request for the protection of Kaaba. Hazrat Abdul Muttalib (AS) replied in a sentence which is a remarkable piece in history and the symbol of faith . He said:

> *"Camels are mine therefore I am asking for their return . Kaaba is a house of God. He will take care of that.*

This is the best description of the status of Kaaba that can never be forgotten. The next day, as they prepared for battle, they discovered that their elephant (called Mahmud) refused to approach Kaaba. Even worse, birds came from the sea, each of which brought three small stones, which they dropped on the soldiers of Abraha. Everyone hit by these stones was killed. Abraha was hit repeatedly and slowly dismembered. By the time he reached Sanaa, he was nothing but a miserable stump of a body. His heart burst from his chest, and he died. So the year of the War of the Elephant was a year of death. There is another reference of Kaaba in the Quran. It states

> *"And remember Ibrahim and Ismail[544] raised the foundations of the House (With this prayer): "Our Lord! Accept (this service) from us: For Thou art the All-Hearing, the All-knowing." Quran, 2:127*

We move around the building seven times called *'Tawaf'*. This is to pay respect to this holy building.

Arafat-The Haj

On the 8th of ZilHajj we were taken to the ground of Arafat. The gathering at the place called Arafat is actually the 'Haj'. Anyone performing Haj has to be present in a particular vicinity on this day. If one is not present on that day at Arafat then there is no Haj as per all *fiqhs* of Islam. All other obligations are secondary.

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[544] Prophet Ismail (AS). The forefather of Prophet Muhammad MPUH)

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Hajis were not supposed to stay overnight in Arafat. We were placed in a very comfortable camp with all kinds of food and drinks. There is no particular prayer for Arafat. In my view, Arafat is a *'rehearsal'* of the event that would take place on the day of judgement. Everyone is in white clothing of a particular kind staying in an uncovered ground. This rehearsal is undertaken to let people know the manner in which a particular congregation will take place on the day of judgement. Arafat is a place for self-accountability.

We moved from Arafat to Muzdalifah. This is another ground. There is nothing to be done there except to spend the night in the open. After a very long time, I slept in an open place. I am a patient of insomnia however, I distinctly remember that I had a good night sleep on the floor at Muzdalifah.

From Muzdalifah we moved to Mina. We were in Camp Number One (1) which is allocated to VIPs. It is an airconditioned facility with all facilities. There was nothing to do for the three nights and one had to be there in Mina for those three nights. I was accompanied there by Mr Azhar Hameed, the former General Manager of Grindlays Bank plc. He is a very jolly person. We used to observe people moving in front of our camp to stone three '*Shaitans*' which were just outside our camp. This stoning is a symbol of stoning one's self against evil instincts.

Mina is a big ground which, in my view, is the place for a session after Haj for the people to meet each other. It is not as important as staying in Arafat. Me and my wife used to travel during the day from Mina to our hotel back at nights to stay in Mina. After three days, everyone left Mina and I along with my wife walked down on foot and some transport from Mina to our hotel in Makkah. This was the end of Haj after a mandatory seven rounds at Kaaba.

Back home-Madina

All Hajis go to Madina after Haj. In my view, this is not mandatory. It is the respect for the Prophet (MPUH) as we have

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got everything from him. At present, the city of Madina is full of hotels. However, I was really sorry to find that I could not find any bookshop with books in any language other than Arabic. Even in Arabic there were preliminary books on basics of religion. This is the reason for the downfall of Muslims.

Our Prophet (MPUH) never liked two things. These were silk cloth and gold. We the Muslims are so shameless that almost all shops around the Prophet's (MPUH) mosque are engaged in trade of silk and gold. We perform prayers in the mosque of Madina without observing the lifestyle of the person who is there in Madina.

When someone asks me about my hometown, the answer is 'Madina'. It is the place from where we originated. Even after the tragedy of Karbala and losing all of the family, Imam Zainul Abideen (AS) lived throughout his remaining life in Madina. This is the hometown of Syeds. It is the place where our Holy Prophet (MPUH), his only daughter Bibi Fatima (Salamullah Alaiha)[545] is buried along with four Imams being Imam Hasan (AS), Imam Zainul Abideen (AS), Imam Muhammad Baqir (AS)[546] and Imam Jafer Sadiq (AS)[547]. The environment of Madina is soft and cool as opposed to the environment in Makkah. I felt pleasantly different in Madina. This is the blessing of our Holy Prophet (MPUH).

We visited the graveyard of 'Jannatul Baqi' from outside the gate and saw the graves without any mark. People may have different faiths however I curse the Saudi rulers who demolished the mausoleum of our Imams and the only daughter of the Prophet (MPUH). I stood in front of the mausoleum (Roza) of the Prophet (MPUH) and thought that the man, who lived at that place, was the most progressive and modern in his views, lifestyle and ways of life. As against that, his so-called followers are most

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[545] Bibi Fatima (Salamullah Alaiha). The only daughter of Prophet Muhammad (MPUH).

[546] Imam Muhammad Baqir (AS). Fourth Imam of Twelver Shias

[547] Imam Jafer Sadiq (AS). Fifth Imam of Twelver Shias

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regressive, uneducated and uncivilised. I am sure that there is something missing. I feel they are only pretenders. The buildings and beauty being created around the mosque is ostentatious however there is no following of the message of the Prophet (AS).

It is almost a miracle that one of the most relevant verses of the Quran (49:2) about the status of the Prophet (AS) is written outside the mausoleum. It says:

> *"O ye who believe I raise not your voices above the voice of the Prophet, nor shout loud unto him in discourse, as ye shout loud unto one another, lest your deeds should become null and void, while you perceive not"*

It is strange that this verse stays outside the mausoleum (Roza). These words are not addressed to unbelievers. These are addressed to believers, being the companions of the Prophet (AS). It reflects that nobody had and has the right to raise his voice in front of the Prophet. If that happens the penalty is the 'confiscation' of all 'good' deeds. Everything, including all noble acts, gets null and void if the Prophet (MPUH) is disrespected. We are doing it on a day to day basis by not following his life. The Haj of 2006 was an obligation. I want to do it for another time.

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Najaf, Karbala, Kazmain and Samarra

ECL and Karbala

When I was placed on the Exit Control List (ECL) I decided that on removal of my name from such a list the first place to visit would be Karbala. So after that decision, I along with Asim Zulfiqar Ali and my wife Aasma went to Karbala for the first time in my life. The concept of Karbala in my life is briefly explained in Annexure B to this book.

When I entered the mausoleum of Imam Hussain (AS), for the first time, I had a very solemn feeling. People, as required, recite verses before entering the place, however for me, this was a spiritual journey. I wanted to conceive about the life of the people who saved the dignity of human beings. The seventy two human beings who laid down their lives in Karbala are evidence to the God's claim before *Iblis* that there would be some who would not subside before aggression. *Iblis* had to accept that at Karbala in 61st Hijri. However, we are unfortunate that we confine their role and character by limiting Imam Hussain (AS) to a particular minority sect of Muslims.

In Karbala I will always miss Mr Tufail Akbar, the Director of Hotel Baron who died during the compilation of this book. He was a gentleman.

Location of Karbala

Karbala or Kerbala is a city in central Iraq, located about 100 km (62 miles) southwest of Baghdad.There are many opinions among different investigators, as to the origin of the word *Karbala.* Some have pointed out that *Karbala* has a connection to the 'Karbalato' language, while others attempt to derive the meaning of the word

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by analysing its spelling. They conclude that it originates from the 'Kar Babel' group of ancient Babylonian villages that included Nainawa, Al-Ghadiriyya, Karbella (or Karb Illu), Al-Nawaweess, and Al-Heer. This last name is today known as Al-Hair and is where Imam Hussain's grave is located. The investigator Yaqut al-Hamawi had pointed out that the meaning of *Karbala* could have several explanations, one of which is that the place where Imam Hussain (AS) was martyred is made of soft earth, *al-Karbalat*.

According to Shia's belief, the archangel Gabriel narrated the true meaning of the name *Karbala* to Prophet Muhammad (MPUH): a combination of *karb* (Arabic: the land which will cause many agonies) and *balā'* ('afflictions'). The Battle of Karbala was fought on the bare deserts on the way to Kufa on October 10, AD 680 (10 Muharram 61 AH). Both Imam Hussain (AS) and his brother Hazrat Abbas (AS) were buried by the local Bani Asad tribe, at what later became known as the *Mashhad Al-Husayn*. Banu Asad is an Arab tribe, descended from Asad ibn Khuzayma. They are Adnanite Arabs, powerful and one of the most famous and influential tribes of these areas. They are widely respected by many Arab tribes especially by Shia Muslims because they have buried the body of Imam Hussain (AS) and his companions with the help of Imam Zainul Abideen (AS).

The combined grave of sixty nine Shaheeds of Karbala which is called '*Ganj-e-Shaheedan*' is at the entrance of the mausoleum of Imam Hussain (AS). There is only one separate grave of Hazrat Habib Ibn Mazahir Asadi (RA) inside the main hall. It is stated that Imam Hussain's sons Hazrat Ali Akbar (AS) and Hazrat Ali Asghar (AS) are in the main '*Zarih*' (casket) of Imam Hussain (AS)

'Bayn al-Haramayn', also transliterated as Bainul Haramain, is the area between the Imam Hussain (AS) Shrine and Hazrat Abbas (AS). It is said to be the exact place where the fighting in the Battle of Karbala took place. In the past, the area was not an empty space between the two shrines; rather it was divided into

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a single main street and a number of alleyways, with residential and commercial buildings. During the Baathist era, the buildings between the two shrines were demolished to make way for the area known today as Bayn al-Haramayn. The distance between the mausoleum of Imam Hussain (AS) and Hazrat Abbas (AS) is almost equal to the distance from Safa and Marva in Kaaba. Secondly, the geometrical angle of location of the mausoleum of Hazrat Abbas (AS) from that of Imam Hussain (AS) is exactly similar to the geometrical angle of Safa and Marva from the building of Kaaba.These are facts not faith. Everybody has the right to verify the same and derive conclusions.

Abbas Ibn Ali-The flagbearer

The mausoleum of Harzar Abbas has its own significance like the personality of Hazrat Abbas (AS). Hazrat Abbas (AS) was in-charge of administrative affairs of the army and the family of Imam Hussain (AS). According to my belief that role has not been taken back. Therefore, I always advise that if anything in this world is asked for then the reference has to be Hazrat Abbas (AS) and if anything is asked, for in the world thereafter, then the place is the mausoleum (Roza) of Imam Husain (AS). This is a spiritual subject for which I would write another book. '*Attaba Abbasiya*' is the biggest trust in Iraq and runs hundreds of schools, hospitals etc.

History of Karbala

There is record of Sulayman ibn Surad (RA) going on pilgrimage to the site as early as 65 AH (685 AD). The city began as a tomb and shrine to Imam Hussain (AS) and grew as a city in order to meet the needs of pilgrims. The city and tombs were greatly expanded by successive Muslim rulers, but suffered repeated destruction from attacking armies. The original shrine was destroyed by the Abbasid Caliph Al-Mutawakkil[548] in 850 but was

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[548] Al-Mutawakkil. A de facto Caliph

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rebuilt in its present form around 979, only to be partly destroyed by fire in 1086 and rebuilt yet again.

Like Najaf, the city suffered from severe water shortages that were only resolved in the early 18th century by building a dam at the head of the Husainiyya Canal. In 1737, the city replaced Isfahan in Iran as the main centre of Shia scholarship. In the mid-eighteenth century it was dominated by the dean of scholarship, Yusuf Al Bahrani[549], a key proponent of the Akhbari tradition of Shia thought, until his death in 1772, after which the more state-centric Usuli school became more influential.

The Wahhabi sack of Karbala occurred on 21 April 1802 (1216 Hijri) (1801), under the rule of Abdul-Aziz bin Muhammad the second ruler of the First Saudi State, when 12,000 Wahhabis from Najd attacked the city of Karbala. The attack coincided with the anniversary of the '*Ghadir Khum*'[550] event or 10 Muharram. This fight left 3,000–5,000 deaths and the dome of the tomb of Imam Hussain was destroyed. The fight lasted for eight hours.

Between 1850 and 1903, Karbala enjoyed a generous influx of money through the Awadh bequests. The Shia-ruled Indian Province of Awadh, known by the British as Awadh, had always sent money and pilgrims to the holy city. The Awadh money, ten million rupees, originated in 1825 from the Awadh Nawab Ghazi-

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549 Yousuf Al Burhai. A Muslim historian

550 On the 18th of Dhul-Hajjah, after completing his "farewell pilgrimage" (Hajjatul-Wida'a), the Messenger of Allah (peace be upon him and his progeny) had departed Makkah en route to Madinah. He and the entire Muslim caravan, numbering over 100,000, were stopped at Ghadeer Khumm, a deserted-yet-strategically situated area that lies between Makkah and Madinah (near today's Juhfah). In those days, Ghadeer Khumm served as a point of departure, where the various Muslims who had come to perform the pilgrimage from neighbouring lands would disperse and embark upon their own routes back home. The Sunni Hadees states: *Hadīth* No. 41 عن زيد بن أرقم رضي الله عنه، قال: استشهد علي الناس، فقال: أنشد الله رجلا سمع النبي صلى الله عليه وآله وسلم يقول: اللهم! من كنت مولاه فعلي مولاه، اللهم! وال من والاه، وعاد من عاداه. قال: فقام ستة عشر رجلا، فشهدوا. "Zayd bin Arqam (RA) has narrated that 'Alī (RA), asking people to bear witness, said: I make you swear if anyone of you heard the Prophet (SAW) say: O Allāh! One who has me as his master has 'Alī as his master. O Allāh! Befriend him who befriends him ('Alī) and be his enemy who is his ('Alī's) enemy. So on this occasion sixteen men stood up and bore witness."[45]

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ud-Din Haider[551]. One third was to go to his wives, and the other two-thirds went to the holy cities of Karbala and Najaf. When his wives died in 1850, the money piled up with interest in the hands of the British East India Company. The EIC sent the money to Karbala and Najaf as per the wives' wishes.

The Najaf

It is a tragedy for Muslims that the burial of Hazrat Ali (AS) was carried out in secret for fear of reprisals from Hazrat Ali's (AS) enemies. There are two locations ascribed to be the place of burial of Hazrat Ali (AS). The first is Najaf city, capital of Najaf governorate, central Iraq. Located about 100 miles (160 km) south of Baghdad. Najaf lies on a ridge just west of the Euphrates River. During the reigns of the Umayyad Caliphs, Hazrat Ali (AS) resting-place was not known and so it was also under the Abbasids, until the reign of Harun al-Rashid. In the year 175 A.H. (791 A.D.) Harun happened to go hunting in these parts, and the deer he was chasing took refuge on a small piece of raised ground. However much he asked his hunting dogs to capture the quarry, they refused to go near this spot.

He urged his horse to this place, and the horse too refused to budge; and on this, this took possession of the Caliph's heart, and he immediately started to make inquiries of the people of the neighbourhood, and they acquainted him with the fact that this was the grave of Hazrat Ali (AS). Harun ordered a tomb to be erected over the grave, and people soon began to settle down in its vicinity. The caliph Harun Rashid is reputed to have founded Najaf in 791 CE; The tomb for which the city is famous is located near its centre. The accumulated treasures of the shrine were carried off by Wahabi raiders early in the 19th century. The building itself has also been damaged during periods of civil strife and warfare and has been rebuilt and renovated on numerous occasions.

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[551] King Ghazi Uddin Haider. The king of Oudh

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In addition to its mosques, shrines, and religious schools, the city is known for its cemeteries. Outside the old city walls, over the barren sand plateau, stretch great fields of tombs and graves, for pious Shias believe that Najaf is so holy that to be buried there is to ensure entry into paradise. In addition to the city's population, there is frequently a large floating population of pilgrims, who sometimes bring the bodies of the deceased for interment or come with elderly and infirm family members who wish to live their last days in the holy city before being buried there. Political instability has sometimes interrupted the pilgrimage to the city, but during more stable times the number of those visiting the city can, in the proper season, outstrip the local population.

Much of the city's encircling wall still remains, as do the deep *sirdāb*s (vaulted cellars) that sometimes connect multiple houses and extend, in places, beyond the city's limits. These have provided both refuge from the midday sun and, often, sanctuary for political dissidents. Najaf was long a hotbed of Shia resistance to the Sunni rulers in Baghdad, but during Iran's Pahlavi monarchy, Najaf was also a place of refuge for dissident Iranian Shia clergy, notably Ruhollah Khomeini, who lived and taught there for nearly fifteen years. After the 1978–79 Iranian Revolution, Shia tension with Iraq's Baath government often centred on Najaf, a circumstance that exacerbated relations between the governments of Iran and Iraq (given the large number of Iranian Shia clerics in the city). A number of clerics were expelled after the Iranian Revolution, and the Baathists arrested or killed numerous others during the Iran-Iraq War (1980–88). In quelling the insurrection that took place against the Iraqi government after the Persian Gulf War (1990–91), the Baathists killed many residents and Shia leaders in Najaf.

The other mausoleum of Hazrat Ali

Afghans typically tell another story. According to that, Hazrat Ali's (AS) followers reportedly took his body to be secretly buried near Balkh. The burial was carried out in secret for fear of reprisals from Hazrat Ali's (AS) enemies, and its location was lost

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until the 12th century when Hazrat Ali (AS) appeared simultaneously in the dreams of four hundred nobles from Balkh to reveal the tomb's exact position. A nearby hill was excavated, to discover a tomb chamber behind a steel door. Hazrat Ali's (AS) body lay behind it, his mortal wounds as fresh as the day he received them. The Seljuk Sultan Sanjar[552] immediately built a large shrine above the tomb which still exists. On the east side of the shrine is a tall minaret-like pigeon tower. The doves in the shrine complex are famous across Afghanistan. Every seventh pigeon is said to contain a spirit, and the site is so holy that if a grey pigeon flies here it turns white within forty days.

I, however, believe that Hazrat Ali (AS) is buried in Najaf.

Wadi-us-Salam

Najaf is adjacent to *Wadi-us-Salaam.* It means the 'Valley of Peace'. It is an Islamic cemetery. It is the largest cemetery in the world. The cemetery covers 1,485.5 acres (601.16 ha; 6.01 km²; 2.32 sq miles) and contains more than six million bodies.

Kazmain

From Karbala we visited Kazmain located in the Kadhimiya suburb of Baghdad, Iraq. It contains the tombs of the seventh and ninth Twelver Shia Imams, respectively Imam Musa Kazim (AS)[553] and his grandson Hazrat Muhammad Taqi-al-Jawad (AS)[554]. Also buried within the premises of this mosque are the historical scholars Shaykh Mufīd[555] and Shaykh Naṣir ad-Din aṭ-Ṭusi.[556] Directly adjacent to the mosque are two smaller shrines,

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552 Sultan Sanjar. A Muslim king

553 Imam Musa Al Kazim (AS). The seventh Imam of Twelver Shias

554 Imam Taqi-al-Jawad (AS). The ninth Imam of Twelver Shias

555 Sheikh Mufyd. A great Muslim scholar

556 Sheikh Nasir Uddin Tusi. A great Muslim scholar

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belonging to the brothers Sayyid Razi (who compiled Nahjul-Balāghah) and Sayyid Murtaza[557].

The mausoleum has been built on the site of a Quraysh cemetery, which was created with the original round city of Baghdad in 762. The cemetery in an old Arab town named 'Shoneezi' (Meaning the Black Grain) was founded by Abbasid Caliph al-Mansur[558] so that members of his family and internment can be buried in it. It is generally believed that Zubaidah bint Jafar[559] and al-Mansur himself is also buried in this location. The town, along with its tombs, would become Al-Kadhimiya, an area and suburb located north of central Baghdad.

This cemetery became the burial site of the seventh Twelver Imam Hazrat Musa Kazim (AS) in 799, followed by his grandson, the ninth Imam Hazrat Imam Muhammad Taqi-al-Jawad, in 834. Imam Musa Kazim (AS) was poisoned by Caliph Harun Rashid and he died on 25th Rajab 799 AD. His body was placed on the bridge of Tigris in Baghdad. Sulaiman[560], the cousin of Harun, passed the bridge and inquired about the body. He was told that this is the body of Musa Ibn Jaffer (AS). He buried the Imam (AS) in his family graveyard, which is now called Kazmain.

Samarra-The occultation of last Imam

Samarra. is 125 km (78 miles) from Baghdad. The 10th and 11th Imams, Imam Ali Naqi (AS)[561] and his son Imam Ḥasan Askari[562]are buried in the shrine here. Housed in the mosque are also the tombs of Ḥakima Khatun, sister of 'Imam Ali Naqi (AS) and Narjis Khatun, the mother of Imam Mahdi (AS)[563] Adjacent to

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557 Sayyed Murtaza. A great Muslim scholar

558 Al Mansur. A de facto Muslim Caliph

559 Zubaidah Bint Ja'far. The sister of Imam Musa Kazim (AS)

560 Sulaiman. The cousin of Harun Rashid

561 Imam Ali Naqi (As). Tenth Imam of Twelver Shias

562 Imam Hasan Askari. Eleventh Imam of Twelver Shias

563 Imam Muhammad Mehdi (AS). The living Twelfth Imam of Shia

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the mosque is another domed commemorative building, the *Sirdab* (cistern), built over the cistern where the Twelfth Imam, Hazrat Muḥammad Mahdi (AS) first entered the '*Minor Occultation*'[564] or 'hidden from the view', hence the other title of the Mahdi, the Hidden Imam.

It was built in 944 AD. The dome was destroyed in a bombing by ISIS extremists in February 2006 and its two remaining minarets were destroyed in another bombing in June 2007. These two Imams (AS) lived under house arrest in this part of Samarra that had been Caliph al-Mutasim's military camp (*Askar al-Mutasim)* hence the inmates of the camp were called *'Askariyyayn*. They died and were buried in their house on *Abi Ahmad Street* near the mosque built by Mutasim[565].

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[564] Imam Hasan Al Askari, the eleventh Imam, died in 260 AH (873–874 CE), possibly poisoned by the Abbasids. Immediately after his death, his main representative, Uthman ibn Sa'id, claimed that the eleventh Imam had an infant son named Muhammad, who was kept hidden from the public out of fear of Abbasid persecution. Uthman also claimed to represent Muhammad, who had entered a state of occultation. Other local representatives of al-Askari largely supported these assertions, while the Shia community fragmented into several sects over al-Askari's succession. All these sects, however, are said to have disappeared after a few decades except the Twelvers, who accept the son of al-Askari as the twelfth and final Imam in occultation. Uthman was followed by three more agents, collectively known as the Four Deputies, who were regarded by the Twelver community as representatives of Muhammad al-Mahdi. This period, later termed the Minor Occultation, ended after about seventy years with the death of the fourth agent, Abu al-Hasan Ali ibn Muhammad al-Samarri (d. 940–941). He is said to have received the final letter of Muhammad al-Mahdi shortly before his death. The letter predicted the death of Abu al-Hasan in six days and announced the beginning of the complete occultation, later called the Major Occultation, which continues to this day. The letter, ascribed to Muhammad al-Mahdi, added that the complete occultation would continue until God granted him permission to manifest himself again in a time when the earth would be filled with tyranny.

[565] Mutasim. The de facto Muslim Caliph

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Delhi-Agra-Ajmer

India by road

In 2015, I along with my wife, Muhammad Zubair [566]the Former Governor of Sindh and other groups of friends went to India via Wagah Border. This was my first visit through land route. The immigration at the Wagah Border is strange. One has to travel on foot to reach the Indian side. The same manner is adopted for import and export of goods. This is the worst kind of 'non-tariff' barrier. The labourers have to carry each and every bag of product, such as cement, across the border and place that on a carrier on the other side.

India is developed

The checkposts on the Indian sides were much better organised in infrastructure, personnel and manner of operation. One of the main differences we observed was that Indians gave receipts for all payments made to them.

From there, we travelled to Amritsar Airport. I was expecting a small airport in Amritsar. However when we reached there I was totally amazed. The building, facilities and passengers were totally different from Pakistan. It may be small, but the Amritsar Airport is not less than Lahore Airport with respect to facilities. It is even better in some aspects. Furthermore, I was also amazed to see the number of passengers. This shows that air transport in India is expanding very fastly. In Delhi, the quality was the same. We stayed at the Hotel Meridian Delhi in Central Delhi which is close to Connaught Place and Secretariat Buildings.

Delhi and Greater Delhi

Delhi is not a new city for me. We were guests of the Indian Institute of Management (IIM). The next day, we visited the old

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[566] Muhammad Zubair. The former Governor of Sindh

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Delhi area at night and had our food at Karim's Hotel in the old Delhi area. This hotel is known for its Mughlai and other traditional Muslim food. Those who live in Pakistan cannot imagine the environment at the Karim's Hotel.

Delhi and Greater Delhi includes Gurgaon and Noida (New Okhla Industrial Development Authority). Gurgaon lies in the state of Haryana whereas Noida is a part of the state of Utter Perdesh. The visas are generally issued for Delhi only, not Greater Delhi. The offices of PriceWaterhouseCoopers, the member firm of A F Ferguson & Co are also located in Gurgaon. I took Mr Muhammad Zubair to the PwC office in Gurgaon. The environment of Gurgaon is very advanced. If someone is dropped from the air in Gurgaon and is told that the place is New York or London then one would have to agree. The infrastructure including rail transport, the quality of building, the attire of people working and all other features are almost compatible with any other modern city of the world. The offices of PwC in Delhi in their environment are compatible with any other office of PwC in the world.

Only one thing compatible with Pakistan is the knowledge and command on the subject. I sat down with the Territory Senior Partner and other Indian Partners and felt that our level of understanding of the subject is not less than those working in Delhi. However their earnings in USD terms, and international business is substantially higher than us. It is for this reason that the Indian economy is prospering with a continuous flow of foreign technology and funds to India. On the other hand we are failing which is the major reason for brain drain from Pakistan.

My ancestral hometown Agra

The distance from Delhi to Agra is 220 kilometres. We travelled in a comfortable coach. The area in between is a developing agrarian community. We passed the city of Mathura. Agra is our ancestral city. There in the evening, I went to *ShahGanj* where my father used to live. The area is dilapidated and very few

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people from our distant family are there. I saw my ancestral Imambargah which is intact. However, one thing I observed is that unlike the past, a lot of Hindus were living in ShahGanj and the area was crowded like any other part of old cities of the subcontinent.

The Qazi Sahib Ka Mazar

Before partition, it was the tradition in our family that those who could afford it would bring the dead body from Peharser or Nadbai to Agra to the mausoleum of Qazi Sahib and bury the person there. There are hundreds of graves of our family around this place and most of them are buried in the courtyard in front of the main mausoleum and the names of the deceased persons are written on the wall.

The next day we visited our ancestral graveyard being the mausoleum of Qazi Nurullah Shustari[567] which at one time was outside Agra. Now it is a part of Agra. He is called *Shaheed-e-Saalis.* His father was Mohammed Sharif-Ul-Hussain[568] and he was a Sayed descending from the 4th Imam, Imam Zain al Abedeen (AS). Shaheed-e-Saalis belonged to the clan of Marashi Sayeds. Qazi Nurullah was born at Shustar in the Khuzestan Province of Iran in the year 956 Hijri (which is equivalent to 1549 A.D). His initial education was in the tutelage of his father and uncle. At the age of 19 years, in 974 Hijri he moved to Mashhad for higher education and got admitted to the seminary there. When he was at the age of 35 years, in 993 Hijri, he felt there was the need for his services in India and therefore, he migrated there from Mashhad. From 993 to 1019 Hijri, a period of 26 years, he spent in different centres of the sprawling country.

On 26 Rabi al Awwal, 1019 Hijri, a functionary of the Moghuls, on the orders of King Jehangir[569], martyred him at the age of sixty

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567 Qazi Nurullah Shushtari. The great shia scholar

568 Mohammed Sharif-alHussain. Father of Shaheed Salis

569 King Nooruddin Jahangir. The third king of Mughal Empire

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three years and he was interred near the city of Agra. Of his monumental work, 140 books have been listed in the books of history. He has many more publications to his credit that are spread far and wide in the sub-continent. One will not be far wrong if he says that the Shia Faith established firm roots in the sub-continent because of his untiring efforts which ultimately became the cause of his martyrdom.

The Socialism at Ajmer

From Agra we went to Jaipur and then to Ajmer. This city is the city of Khwaja Moinuddin Chisti[570] (RA) also known as Khawaja Qarib Nawaz. People have misunderstood the Muslim Sufis of India. These people were the first symbol of 'socialism' in the caste-ridden Indian society. The name '*Khawaja Qarib Nawaz*' means a person who likes and is liked by poor people. This name has been given to him as he was close to poor. He used to sit, eat and live amongst the poor. This is the reason that he is so liked by the people of that area irrespective of their religion, faith or gender. The Muslim Sufis of India are the most misunderstood community in the society. We attribute spiritual powers to them without realising that their biggest power was the ability to win the hearts of the poor and deprived persons by their conduct.

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[570] Khawaja Moiuddin Chishti: A Muslim preacher, ascetic, religious scholar, philosopher and mystic from Sistan, who eventually ended up settling in the Indian subcontinent in the early 13th-century, where he promulgated the famous Chishtiya order of Sunni mysticism. This particular tariqa (order) became the dominant Islamic spiritual order in mediaeval India. Most of the Indian saints are Chishti in their affiliation, including Nizamuddin Awliya (d. 1325) and Amir Khusrow (d. 1325).His legacy rests primarily on his having been "one of the most outstanding figures in the annals of Islamic mysticism."Owing to an imaginary meeting of Sufi saintsKhawaja Moinuddin Chishti was not the originator or founder of the Chishtiya order of mysticism as he is often erroneously thought to be. On the contrary, the Chishtiya was already an established Sufi order prior to his birth, being originally an offshoot of the older Adhamiyya order that traced its spiritual lineage and titular name to the early Islamic saint and mystic Ibrahim ibn Adham (d. 782). According to the various chronicles, his tolerant and compassionate behaviour towards the local population seems to have been one of the major reasons behind conversion to Islam at his hand. He is said to have appointed Bakhtiar Kaki (d. 1235) as his spiritual successor, who worked at spreading the Chishtiya in Delhi.

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Moinuddin Chishti is said to have been born in 536 A.H./1141 CE, in Chisht in Sistan region of East Persia He grew up in Persia. Moinuddin Chishti turned towards India, reportedly after a dream in which Prophet Muhammad (MPUH) blessed him to do so. After a brief stay in Lahore, he reached Ajmer along with Sultan Shahab-ud-Din Muhammad Ghori[571], and settled down there In Ajmer, he attracted a substantial following, acquiring a great deal of respect amongst the residents of the city. Moinuddin Chishti practised the Sufi Sulh-e-Kul *(peace to all)* concept to promote understanding between Muslims and non-Muslims.

Moinuddin Chishti authored several books including *Anis al-Arwaḥ* and *Dalil al-Arifin* , both of which deal with the Islamic code of living. Qutbuddin Bakhtiyar Kaki[572] (d. 1235) and Ḥamiduddin Nagori (d. 1276) were Moinuddin Chishti's celebrated successors who continued to transmit the teachings of their master through their disciples, leading to the widespread proliferation of the Chishti order in India. Among Qutubuddin Baktiyar's prominent disciples was Fariduddin Ganj-i-Shakar[573] (d. 1265), whose dargah is in Pakpattan, Pakistan. Fariduddin's most famous disciple was Nizauddin Auliya[574] (d. 1325) popularly referred to as Mahbub-e-Ilahi (God's beloved), whose dargah is located in South Delhi. Equally famous was his other disciple Ali Ahmed Alauddin Sabir[575] whose dargah is in Kalyar Sharif. The Sabiri Silsila is spread far and wide in India and Pakistan and to this day devotees and their descendants add the title of Sabri to their names. From Delhi, disciples branched out to establish dargahs in several regions of South Asia, from Sindh in the west to Bengal in the east, and the Deccan in the south. But from all the network of Chishti dargahs the Ajmer dargah took on the special distinction of being the 'mother' dargah of them all.

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571 Sultan Shahab -ud-Din Muhammad Ghori. A king of India

572 Qutbuddin Bakhtiyar Kaki. A Muslim saint

573 Farīduddin Ganj-i-Shakar. A Muslim saint

574 Nizauddin Auliya. A Muslim saint

575 Ali Ahmed Alauddin Sabir. A Muslim saint

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The purpose of narrating all this is to demonstrate that this manner of spreading the dargahs and disciples at far flung places was to bring the message of equality and justice under one 'network'. When someone says *'Chishti Silsala'* it does not mean only the spiritual lineage. It was a franchise given to the particular disciple so that the people realize that the place is also similar in all respect to what has been said and done by the elders, reaching through this source, ultimately to the Holy Prophet (MPUH).

One may have different views on that subject however no one can deny their existence and service for the masses. These networks were the basis of spreading the message of justice and peace amongst the masses. These places were for the poor and needy. It was a service to humanity.

There are numerous attributes to Khwaja Gharib Nawaz but his poetic passages is the final word on the subject of Karbala. He said:

Shah Ast Hussein Badshah Ast Hussein

Ruler is Hussain, Emperor is Hussain

Deen Ast Hussein Deen Panah Ast Hussein

Faith is Hussain , guardian of faith is Hussain

Sar dad na daad dast dar dast e yazeed

Offered his head and not the hand to Yazid

Haqaa-Key-Binaa e Laa iLaha Ast Hussein

Ind, Hussain is the foundation of La-ilah(the declaration that none but ALLAH is Absolute and Almighty)

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15
The World I See Ahead

Election 2024

The legacy and history of elections in Pakistan is horrendous. Except for the elections held in 1970, all those held in Pakistan have not been accepted, as fair, by the people.This is also true for the election of 2018 when Pakistan Tahrik Insaf (PTI) came in power. I have seen many elections very closely, including the one when I was the caretaker Finance Minister of Sindh in 2013. The independence of the Election Commission is highly questionable. There is always a decision, by someone else, about the outcome of the election even before the polling. Elections of 2024 were not very different in this respect. It had already been decided, somewhere, that the PTI will not be given a majority in the National Assembly even if at the polling stations the situation was different. It was not their turn in the circus.

I also thought the PTI will be allowed not more than 70 to 80 seats out of which more than 35 to 40 will be from KPK. Two weeks before the election a very senior member of the caretaker cabinet had an informal meeting with me at a private club. He told me that there are some views that PTI will get two third seats. I did not agree with him and anticipated that even if there is a free election, the number of seats for the PTI will not exceed a hundred. I was wrong. They won two thirds as per Form 45 but lost under Form 47.

Before the elections all the efforts were made by the judiciary and the Election Commission that PTI was not given a fair chance. They were not allowed to take part as a party and the election symbol was not allowed. It was thought that people would get confused and not vote for them.

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The situation on February 8, 2024 was completely different. There was a silent resilience. People came out of their homes and voted for PTI candidates, though they were independents, in very large and unexpected numbers. In my polling station I was told by the staff and candidates' representatives at around 3 pm that not a single vote in that booth has been cast in favour of any person other than PTI. Candidates' representatives know this fact through the reference number. I met Mr Muhammad Zubair the former PML(N) Governor Sindh at the booth. He told me that from this seat the PTI person will win with a margin of over 50,000 votes. My contacts in Lahore also told me the same status.

I was asked by *Raftar* Channel to comment live on the results at around 6 pm. I went there. The anchorperson asked me about my vote. I stated on the live channel that I had voted for the PTI candidate Mr Khurrum Sher Zaman, a Pushto Speaking person from my constituency of Defence Karachi. This was the change brought in the Karachi politics by PTI that all groups of people cast their vote in favour of PTI irrespective of their ethnic background. When I saw the trend of Lahore then I realised that Mian Nawaz Sharif had lost. It was so as I knew the real Lahore polling position. When I was told that from the Nisbat Road Polling Station Mr Nawaz Sharif was trailing behind Mrs Yasmin Rashid then I became sure that Mr Nawaz Sharif had lost.

If one observes the preliminary results as announced by all the TV channels then it becomes clear that after around 11 pm everything started changing. Before 11 pm, candidates other than PTI, were almost out of the scene except PPP in Sindh. PTI was leading in around 100 seats out of 130 seats declared. Karachi results were completely not there on the scene.

9th was a different day. On that day I had to go to Lahore for a personal visit. The stories in Lahore were almost similar to Karachi. Then by the end of the day of 9th official results started pouring in and things became different. PTI lost all seats in Karachi including my seat where there should have a margin of

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at least 50,000 votes. The winner was PPP. Then there were some totally unacceptable results. Khawaja Saad Rafique, Rana Sanaullah, Mian Javed Lataif, Birjees Tahir and many luminaries of PML(N) lost and Mr Ata Tarar and Aun Chaudhry won from Central Lahore. Same was the situation in Gujarat where at one time Mrs Qaisera Pervaiz Elahi who was leading with a margin of 50,000 votes, ultimately lost.

The results of KPK, though in favour of PTI, were also very strange. There was a complete takeover by PTI. I agree with the PTI contention that elections in other provinces were not fair, however the unanswered question is the reason for complete win in KPK when the Election Commission was the same. Many reasons are given however it is also said that the Taliban factor worked in favour of PTI. I do not agree with this allegation however even if only zero point one percent of this factor is correct then it would mean that PTI is playing with fire. I do not subscribe to this allegation. I think the reason was the polling staff of KPK who are more independent than those in other provinces.

The worst affected people from the election of 2024 were the people of Karachi. In my view, the PTI won with a clear margin in over 13 to 15 seats. However as per official results they did not win a single seat. All were won by MQM. Even as per aggressive estimate MQM did not win more than 2 to 3 seats. The same was the case of Provincial Assemblies.

The election of 2024 is a message for many people in Pakistan. However, PTI on account of their weak party structure and lack of training in the political field was not able to provide any resistance against the judiciary and Election Commission which were used to snatch the results from them. A loud and clear message was given by the public, however I am not clear how and why even a single case against rigging reached any reasonable level at the judicial forum. This election would however be remembered as the Form 45 versus Form 47 case. Now everybody in Pakistan recognizes these forms.

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Predictions

I feel that it is the responsibility of the writer of an autobiography to predict the future on the basis of his experiences in life. This represents a skeleton of the future world on the basis of the writer's study, information, deduction and estimations. It provides a sketch for planning for the following generations. These are indicators, not necessarily the road map, of planning for the future. All societies plan for their future using these techniques. On the contrary, Muslim have, by and large, a strange impusle that the knowledge of the future is a divine domain (*Ilm Ghaib)*. This approach, intrinsically, kills the urge to plan for the future. History reveals that Muslims are the only people where there is minimal planning for the future. In this chapter I have given my predictions for the future as under:

Pakistan

My predictions about Pakistan are positive. In this autobiography I have disagreed with the perceived ideology however the people, living in this state's geographical boundaries, have very limited choices. Ultimately, they will have to learn to live like a welfare state.

That day will arrive when we acknowledge that we are poor country and we have to do something for our masses in education, health, housing, transport and security. This sense is emerging, discretely, however there are very strong forces who want to detract the people. This positive assertion is however subject to the following:

1. The number of federating units be increased to at least ten as soon as possible;

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2. A water accord between the federating units and construction of new dams, including Basha and one at Kalabagh;

3. 1973 constitution to be substantially amended giving reasonable power to the upper house;

4. Disputes with India to be sorted out; and

5. There should be an aggressive and tough attitude towards Afghanistan.

The space for aberration is getting limited due to social awareness especially digital media. I summarize my predictions about Pakistan in following four subheads as under:

Pakistan a Geographical reality-Indus Valley

The chapters in this book under the heading 'Genesis of the Confused State' reveal that it was in the interest of colonial powers and the USA, that India be divided and Pakistan be created. I am sure that separation of the eastern wing, in 1971 was also part of the original agenda and it was only a temporary parking. Such powers have loyally supported Pakistan from 1947 to 2025. That support will continue, provided we remain in one camp; and only in their camp.

Still, after seventy seven years, whether we like it or not, the decision about the future of this state, at least for the economy, largely depends upon the whims of the people who were party at the time of her creation, whose current proxy at present is the USA as we are always short of dollars ($).

The boundaries drawn by Cyril Redcliffe 1947 are final. This state will remain one and united. It is my firm view, that there is not

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even a remote possibility of '*balkanization*' of this state. There are valid reasons for the same, which is definitely not the religion of the people. *Balkanization* will never happen. This is the Indus Valley region that is one unit. However unity between the federating units cannot presumed to be on the basis of common religion of majority population or presumption of enmity of a religion across the eastern border.

Pakistan is Indus Valley which is different from Gangetic Valley and both have equal right to exist as separate units. In logical sense, Kashmir is the part of Indus Valley not otherwise. But that is not the part of Pakistan due to our faults.

Pakistan is a part of the Indian sub-continent. The society that evolved across the eastern border after 1947 is well settled in 2025 and the line between Attari and Wagah is now permanent. The generation that migrated in 1947 on either side of the border is no more active. That chapter has closed. The migration of whole Muslims from East Punjab and Sikhs and Hindus from West Punjab has closed all possibilities of any future change on the eastern side.

On the western side, Iranians would never like to disturb their Sistan Province by igniting anything in Pakistani Baluchistan. The only troubled border is Afghanistan. There will be turf war with people across the Durand Line however that line will also remain an international border. This means that, on account of certain inherent reasons the area, now Pakistan, will remain a single geographical and political entity like any other state. In my view, this entity will remain in existence for the foreseeable future.

The biggest support for the security of the state of Pakistan will arise from India as it would be suicidal for India to have an unstable neighbour having a population of over two hundred and fifty million people having a faith similar as that of their biggest minority of around twenty hundred million people.

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Hindus (Nehru) are inherently afraid of raids on Delhi from the west therefore they have established and would maintain a strong border at Wagah. But they want to subdue Pakistan for which Baluchistan is a soft belly.

Nevertheless, there may be volcanic shocks before adjustments for this state on account of faulty governance in the past seventy seven years. The state has become completely ungovernable. If things move in the right direction these shocks may settle the problems, for good, in one or two decades. Despite that there is no chance of any civil war in this area.

The way in which Taliban has effectively failed in Sindh and Punjab, despite a benign massive support of religious establishments, demonstrate that people of the area fully realise that any further readjustment after 1947 would be suicidal. It has been accepted by Pakistanis, except very few, that religion is a personal matter. Whatever happened in 1947 on communal basis was tacitly supported by the establishment of that time. The present establishment, though questionable on certain matters, will ensure a stable state which is the only choice.

The role of establishment and its relationship with the civilian structure will substantially improve, but after a shock. A new social order with more provinces and devolution of power to local bodies is not far away. It has become inevitable for various reasons. It will happen in the next decade before 2035.

Frustration of failure-Obscurantists and religionists

Mr M A Jinnah, in his sincerity, in order to gain political mileage ignited the fire of religion. People were never inspired by that notion. They were intelligent at that time; and so are at present. Since 1947 to 2024, in all elections, they have over vehemently rejected religious parties. They remained extremely secular in their voting pattern. However, a group of people, for example, those in Jamaat Islami, frequently and consistently try to burn the very fabric of the society by using their obscurantism. They

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found big spaces and opportunities in the shape of Zia Ul Haq and the Afghan War. Such religious establishments and their negative strength, essentially derived from non-democratic means of madrassahs is the real danger against the writ of the state of Pakistan. Any party having an obscurantist idea should not be allowed to operate as a politcial party in Pakistan.

In 2025, we will call them *Khawarijs*. Earlier they were called *Talibans*. In my view *Kharijites*[576] or *Talibans* are not the real danger for Pakistan. They are identifiable on account of their attire and ethnicity. The real problem for Pakistan are irritated, disillusioned and confused youths of organisations like Islami Jamiat Talaba, Jamiat Ulama Islam, Tahreek Jaferia, Binnori town and other such places. These are nice persons in their individual capacities, however they have become extremely frustrated or at times, vindictive, for two reasons. Firstly, the society has not adopted the norms they consider as minimal representation of 'their' theocracy. Secondly, their financial suuport from outside Pakistan is drying up.

These 'frustrated' elements are not more than five to ten percent of the society however since they are organised, regimented and educated they have become a real nuisance. They terrorise common men through social media etc by a fear of unknown, as they control over forty percent of that space. A lot of them are teachers in the universities and colleges, chartered accountants and doctors and others. They breed confusion and hatred against civilized manners of living. They live in Karachi, Lahore and other big cities and a substantial part represent the upper echelon of the middle classes. The state of Pakistan can only be saved if such obscurant thoughts are subdued. These people have

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576 The Kharijites (Arabic: الخوارج, romanized: *al-Khawārij*, singular Arabic: خارجي, romanized: *khārijī*) were an Islamic sect which emerged during 656–661. The first Kharijites were supporters of Ali who rebelled against his acceptance of arbitration talks to settle the conflict with his challenger, Muavia, at the Battle of Siffin in 657. They asserted that "judgment belongs to God alone", which became their motto, and that rebels such as Muavia had to be fought and overcome according to Quranic injunctions. Ali defeated the Kharijites at the Battle of Nahrawan in 658, but their insurrection continued.

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to be brought to the mainstream secular system however there is no leader who can do this job. The only answer to this problem is open and transparent debates and discussion on the role of religion in politics and society. I have started that on my own at the risk of my life. I feel that I got immense response. Religious obscurantists get exposed when they appear in public. An interview of Dr Zakir Naek, with a female anchor is the best example for the same. He got exposed when he publicly said that a male should not be in an interview with a female anchor for more than half an hour whilst himself giving the said interview to one of my friends.

Loss of trust on Pakistan economy

The biggest problem of Pakistan is neither political nor the role of the army. It is the erosion of the trust of the young generation for the future economic sustainability of Pakistan. Two fifty million people live in this area which is amongst ten big economies of the world. It is a nuclear power. There are three presumptions that are presented as reasons for this decline. According to one 'conspiracy' theory, economic decline and disturbances in Pakistan is a plot of western powers to snatch nuclear capabilities from this state. I totally disagree with this theory, though many Pakistanis hide their national incompetence under this shadow. The other theory is Pakistan army's overarching role. Under this premise, it is contended that the army had never allowed other institutions to nourish which has ultimately led to the present situation. The third theory, which is believed by me, is the confusion in genesis of the state marred with intellectual corruption.

Pakistanis have never learnt to govern their state. We are a poor country which we are not ready to accept. We have always lived on other peoples' money. So they have been governed by foreign consultants, at least on economic affairs, who have limitations. We are in a trap. However, we have no alternative. There is a need to have a better understanding with the lender of last resort for

Pakistan being USA. Pakistani intelligentsia is hypocrite and coward.

Pakistan, from inception, looked more towards the goodwill of the Western Bloc than the well being of her own people. The Western Bloc never allowed 'real Pakistanis' to rule this country. Most rulers, military or otherwise, worked for the interest of the Western Bloc in the cold war and afterwards. There are very few examples where countries supported by the Western Bloc during the cold war had developed political institutions. Countries which need to be compared are: Iran, Egypt, Turkey, Iraq, South Korea and Taiwan. Unlike Pakistan, all survive, in one way or another as a 'nation' state. In Pakistan even that characteristic is intrinsically missing. So the problems are multiplied. It is to be noted that in all these countries one common feature is strong armies and unstable political institutions. In addition to the common disadvantages, the added misery for Pakistan was that Pakistan was used as a frontline state in the war imposed on us in 1979 which we like due to net cash inflows. This has completely destroyed what was already a weak country at inception.

Politicians like ZAB, Benazir Bhutto, Nawaz Sharif and Imran Khan, in my view, could not steer through the difficult lane which was dominated by Western Bloc on one side and the establishment on the other side. Still there is no clear road map for steering this difficult passage. This is a missing link. The question is whether or not sanity will emerge. My prediction is that within five to ten years things will change. Technology, digital media and the Pakistani diaspora is going to play a major role in this transition. The crucial question is whether any particular person will lead or the public will force the system to change. The results of the 2024 elections depict that people will change the course. There was a silent revolution which will be repeated again and again till things improve. The seed of change has been sown. It has to grow. In another twenty five years Pakistan may not be able to catch up with India however her pace of growth will be over five percent for a reasonable period. I project a reasonable economic future for Pakistan.

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The arrogance of Lahore and Islamabad

The absolute majority of Lahore, over all provinces combined, in the National Assembly has bred a deep sense of arrogance in Lahore and Islamabad. The Money Bill, which includes all fundamental economic decisions, can be passed by a simple majority in the National Assembly. It does not require approval of the Senate. This has led to a 'perceived' sense of deprivation in other places. This sense is not genuine, but here perception has taken over the reality. Punjab has the same position as East Pakistan had before 1971. This system cannot survive for long. The only solution is more provinces with more power to the Senate.

I have lived in Lahore and acknowledge that the common man of Punjab is equally deprived and exploited, however people of other provinces feel that *Punjabis* are ruling Pakistan. This perception is exploited by incompetent political leaders. Baluchistan for the last seventy years is a clear example. I feel that we made mistakes in Balochistan. The problems aggravated after China Pakistan Economic Corridor (CPEC) as it was considered that the same will intrude outsiders in Balochistan. There is no leader in Pakistan, with adequate vision, to handle this sensitive issue. I believe that, in the end, the Punjabis will realise that if Pakistan is to be kept united then this perceived 'arrogance' is to be avoided. The answer is more provinces. The USA our real savior would ultimetely convince the establishment that CPEC is to be packed. The USA does not want CPEC and we cannot afford to annoy the USA at least for a decade.

Karachi-The future of Pakistan

Karachi has already seen its worst times. Now there will be improvement. There is comparative peace for the last seven to eight years. It is planned. The destruction that pervaded in the last thirty years was also the part of a strategy. The final decision is yet to be made however the blueprints reveal that the city is to

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be corrected. The only problem at the moment is the identification of the people who are to be given the 'keys' of this city. The contenders are PPP, MQM, establishment or a group of professionals supported by international agencies with separation of economics and politics. The decision is yet to be made. It is expected that the team will be there by 2027-2028 and the exports from Karachi alone will be around 75 to 100 billion USD by 2032. The answer will be a real 'Free Zone' in Karachi which will be out of archaic and exploitative regulations made in Islamabad. The area may be a piece of land between Karachi and Hyderabad of around seventy five miles. This will be new Shenzhen of the world in Pakistan.

India

Democracy and economics

India was the richest place in the world two centuries ago. It is expected that in the following fifty to sixty years that position will be regained. The state of India had a person by the name; Jawahar Lal Nehru, who led the country from 1947 to 1964, providing unmatched stability to Indian democracy in the form of institutions like an Independent Election Commission, the Supreme Court and the Central Board of Investigation. The army was subdued. Nehru ingrained a psyche in Indians that India can only remain united if there is stable democracy. This is India's edge over China.

There is a workforce of around four hundred million people, reasonably educated but comparatively middle class. All these factors are going to make India a great economic power in future. In India fair elections are held after every five years. India is at the moment far behind China in technological innovation however that gap is going to be filled in one or two decades. The biggest problem for Indians is the rise of '*Hindu fundamentalism*'. This, I call the death of secularism which was the ethos of democracy of Nehru. Elections in 2024 have reflected that

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popular support for *'Hindutva'* is reducing however the issue is still alive. India faces a marked difference in economic and cultural stability between southern and western parts with the provinces in the north. Nevertheless India with a population of over one billion is expected to be the major player in the world economy by 2050.

India-a saviour of Pakistan

Indians cannot afford an unstable Pakistan. If the Wagah border is disturbed then Talibans, who are not very different from Mahmud of Ghazni, will reach Delhi. So the Indian politicians will make sure that a state, with a reasonably strong army, is there to protect India from Afghanistan. This is the lesson of history and the same cannot be denied.

Kashmir

Kashmir Valley, not Jammu, is the natural, cultural and geographical part of the areas which are now Pakistan. It is our jugular vein, which was cut in 1947. We are surviving on the bye-pass done by way of Indus Basin Treaty.

It was our political blunder in 1947 that we lost Kashmir. The reason of this tragedy may be personal differences between Sheikh Muhammad Abdullah and Mr M. A. Jinnah. Nehru and Patel took advantage of it. Or Mountbatten and Menon decided against us. However, Modi made the blunder of the century by revoking Article 370 from the Indian Constitution. Now Abdullahs and Kashmiris have lost trust on India.

The *Phahalgam* events and its aftermath on May 6 and 7, 2025 are temporary political issues and there will never be a full-fledged war between the two neighbours. Pakistan's principle problem is water and Indus Basin Treaty. In my view, USA will again intervene like 1960; and Indus Basin Treaty which is effectively a tripartite agreement will be honoured.

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Kashmir is for Kashmiris. The relevant person is Mr Omar Abdullah who has to decide the role of Kashmir. They may decide in favour of Pakistan or India or Self-Governance like Switzerland. This assertion is limited to valley which is ninety seven percent Muslims. Apparently it looks difficult that India will concede, however if Muslim Kashmiris decide in favour of self governance then serious difficulties may arise for India.

3rd World War

The USA won the 2nd World War for the allies. They would remain the world power till there is a winner in the next war. That new war can be the 3rd World War. There will never be a 3rd World War. There are many reasons for the same, however the main reason is that there is so much proliferation of nuclear weapons that any such excursion will destroy humanity. The world leaders, at large, are not so insensible. 1945 was a different situation. At that time, only the USA had nuclear capabilities.

Furthermore the urge and desire to 'control and occupy' other states in the past, including colonisation, was for economic reasons. Now those possibilities are diminishing. It would not be in the interest of the USA or China to spend money to control the Pacific, Atlantic or Indian oceans for economic reasons if it had to buy commodities produced and manufactured at the arm's length prices.

The sensitive and conflict areas are Taiwan, Yemen, Kashmir, Ukraine, Syria, Libya and Palestine. And then there is a strange regime called Iran. Russia and China, will not like, an all out confrontationist attitude with the USA. This has been demonstrated in Syria and Ukraine. So in the years to come there is comparative peace.

The only problem, in that process, is the US arms industry. If there is peace in the world then there would be a substantial reduction in the production of arms and ammunition. Thus the USA would like to keep all the files open to lure the 'stupid' and

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'corrupt' leaders of these countries to fight with their neighbours or even their fellow countrymen. However, even the game of sale of arms is changing for the reason that in future Indian, Chinese or Pakistani arms may be available to the people who are fighting at different places. In short, the world is going to be a peaceful place at large.

The Taiwanese and Chinese will become closer with the US's agreement, Kashmir is going to be settled on LOC basis. Syria will be divided between Alawites and others. Libya will also be divided. Ukraine is almost settled. In Iran there would be gradual dilution of the role of religion and westerners will accept that. It is a matter of two to three years. There will never be an all out war from and with Iran. Yamenis will make problems for Saudi Arabia however their success will depend upon the support they get from Yamenis living in Saudi Arabia. The problem areas are Saudi Arabia and Iraq.

Tariff War of Trump

If President Trump continues with his tariff war then after hundred to one hundred and fifty years people will land in New York from Beijing or Delhi to show their children that there used to be a prosperous country called the USA. Tariff sanction in the manner in which President Trump wants to place them is a 'stupidity'. Only those countries and economies can survive which can produce quality products with cheapest cost. The USA is not now one of them. Their only significant exports are aeroplances, IT and arms. All these sectors are going to be taken over and shared by others. Airbus is expected to place a tough competition against Boeing.

The USA has a population of 325 million people whereas 1000, 1000, 350, 250, 250 and 250 million people of China, India, EU, Pakistan, Indonesia and Nigeria are not going to consume good produced in the USA. This arithmatics says more than enough. There is no saviour for economic prosperity of the USA and their

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economic edge is going to finish soon. People like Trump are making it faster. This is a course of history.

USA versus China in Technology

I was sure that the USA's edge over the Chinese in technology will remain there for at least ten to fifteen years to come. However the way things have happened in February 2025 has completely changed my views and I am shocked. The '*Artificial Intelligence*' (AI) technology introduced by China in many forms including '*DeepSeek*' has astonished the USA.

All the apparent and benign barriers which the USA had placed for Chinese in this technology have fallen like house of cards. The Chinese have done a miracle and very soon they will be closer to the USA in other fields also. The only problem for Chinese is their transition in the political system from a quasi-communism to a pure capitalistic society.

The Chinese economy will override the USA in the very near future. They are going to have better infrastructure. There was only one major difference in two societies being an edge on technology, which has been exposed in 2025. Nevertheless China will continue to face the problems relating to the opaque nature of their underlying economy as the state is still a major part of the economic system. This state intervention being the characteristics of communism is not there with the USA and India.

Unlike the general perception there will not be real trade war between China and USA as businesses always combine against the common masses and the governments become spectators. This is the history of mankind. The same is going to happen with Donald Trump.

Then comes India. At the moment India is behind China and USA however the trained manpower being accumulated and nourished in India will pose another shock for the world. There

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will be around four hundred million talented Indians available which are not there with any other society. The world economy cannot ignore or underestimate that strength and numbers. The most important event in the next decade will not be relations between China and the USA. It will be the weather across the Himalayas.

Indians and Chinese both understand their positions and are represented by seasoned and sane leaders who would not play, against their regional interests, in the hands of persons living across the Atlantic. So two third of humanity, is going to have an excellent future in the following two to three decades with growth of over six to eight percent.

Aging West

The aging population would emerge as the biggest problem for the western societies. Retirement and other old age benefits, especially medical will surpass the 'value addition' generated in these jurisdictions. This will make these societies net importers. Consequently the wealth will be transferred (returned) from the west to east being China and India. This is a natural reversal. Persons like Donald Trump would like to play a pivotal role in creating a populist regime against these changes and tides in the USA however he cannot reverse the inevitable turn of events. In the forthcoming twenty to thirty years, western societies will continue to attract talent and wealth especially from the Middle East and other third world countries, however after that there will be reversals or diversions to places like Singapore, Delhi, Bangalore, Hyderabad or Dubai. Karachi may be the one.

Middle East

Israel has won the war in Gaza. They have destroyed Hezbollah and Bashar-al-Asad. However, in my view since 1949, when Israel was created, it is the first time when Israel has lost the war. They have lost the war on the campuses in the USA and Europe. Very soon Israel will realise that occupying land for jews at the cost of

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human atrocities was suicidal. Both Israel and Palestine have to co-exist. There cannot be extinction of any one group/community of people. In that sense, those people who see the present Gaza conflict as a war between two religions are serving the cause of Israel. When the real story of Gaza unfolds the other agendas will be exposed. Two human beings living in one area cannot be treated differently for a long period of time.

The Middle East is the only place on earth where everything is unsettled. The boundaries and governments are extraordinarily fragile which are expected to be turned differently from what they appear today. Nevertheless this area of around one hundred and fifty million people, even after excluding Iran, Egypt and Turkey with huge energy resources and young population is expected to be a breeding ground for many turbulent events in future.

Israel and Europe are going to come closer after the fall of Syria. They are the same people, new (christians) and old jews. Old and New Testament. There may be extension of NATO up to Israel via Syria. Turkey was refused membership of the EU as the EU is a reincarnation of the Holy Christian Empire. Now they will be compensated. The land route for Israel to Europe is going to be made in the near future which will settle many matters in the Middle East. Once that is done Palestinians will be given some land in some Arabic country. This is the game for which the Gaza war was started.

Religion - As a political myth

Religion had died as a state subject by the 1900s especially after first world war. However it was again brought on the surface intentionally as a divide and rule policy in 1947 and 1949 by the creation of Pakistan and Israel respectively. The 1979 revolution of Iran was again a big change. I am still not clear about the real forces behind two events being the Iranian revolution and Taliban in Afghanistan. Both have effectively the same connotations. State has been mixed up with religion. In my view,

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that wave, conspiracy or aim, has subsided and will never be able to play any effective role in future.

Both Iranian and Afghani regimes will disappear over time and a different form of government will emerge. Even in the personal lives of Muslims, role of religion will readjust and extremism within the mindset will diminish. This may be after a shock and that shock will be there in Saudi Arabia and UAE. This is a natural outcome of education in every society. However in a society like Pakistan, there will be some shocks before this changed scenario.

Technology and human life

In my view technology has not yet resolved the primary issues of human health. Many new and old diseases, including Cancer, Alzheimer remain effectively incurable. To date very limited knowledge has been acquired, in a real sense, with respect to the functioning of the human body. Medicine and surgery are working on a hit and trial method. Diagnostics and surgery have improved a lot however a real cure for a damaged part is yet to be discovered. For example, I do not consider *'chemotherapy'* or *'radiation'* as a treatment for cancer. Mankind has yet to discover the reasons which lead to a carcinoma. The same is the case with most psychiatric diseases. There will be substantial improvement in medical research in places like India and China which will change the life for the future human society.

The USA is over-regulated on many such subjects which places obstacles on a much needed open field for research and development.

Climatic changes may also alter the course of way of living for the people. Donald Trump will be remembered as a saviour of the USA in a position where all tides on the economic and technological sides are moving against the USA. His attempts to stop those tides will ultimately be futile as he is fighting against history. The message of history is that there is always an end to an empire. The US ruled from 1945 to 2025. Now the economic

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war has been lost to China and India. The USA is heavily reliant on Indians for professional services. This will ultimately change the balance of power in the world. Trump is fighting a lost battle. He should understand that shelves in Harvard and Yale are filled with books against tariffs and protectionism. And these are valid studies.

The economics of energy

The Middle East has over fifty percent of fossil energy resources. All the countries have very unstable political situations. India and China by the year 2030 will represent two thirds of the population of the world. They will effectively be the only buyers of energy resources from the Middle East despite very heavy investment in renewables and solar. This will lead to a new energy economy in the world.

Notwithstanding enormous investment in renewable and solar energy the possibility and need for an oil pipeline from Saudi Arabia, Qatar, Kuwait, Iraq, Iran, Pakistan, India, Bangladesh, Burma to China and Korea cannot be ignored. This is economics, not politics. Total distance is less than many existing pipelines in the world. There will be strong resistance, from various quarters delaying this possibility however the success will depend upon the leadership of India and China. Pakistan will be an important player in that game. This will be the real game changer of the region and the world.

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Annexure A

Lineage and Ancestry

Hazrat Zaid Shaheed

Hazrat Zaid Shaheed (AS) was a scholar. Various works are ascribed to him, including '*Masnad-al-Imam Zayd* (published by E. Griffin as *Corpus Juris di Zaid b. Ali also known as Majmu' al Fiqah*), possibly the earliest known work of Islamic law. Hazrat Zaid Shaheed (AS) rose against Hisham Bin Abdul Malik[577] and was martyred. Other than the Twelver Zaidis like us, the Shias of Yemen are also from his lineage. Yemini Zaidis[578] observe the fiqah of Imam Abu Hanifa (RA)[579] who was a disciple of Hazrat Zaid Shaheed (AS).

Hazrat Zaid Shaheed (AS) has a special role in the history of Muslims. He was born in 80 Hijri in Madina. Imam Abu Hanifa (RA) the founder of *Fiqah Hanafia*, one of the five fiqahs of Islam was an ardent supporter of Hazrat Zaid Shaheed (AS). Hazrat Zaid Shaheed (AS) movement was the first resistance movement from the House of Ali, after the battle of Karbala in 61st Hijri and was followed by another led by Hazrat Nafs Zakia[580] (AS) in Madina. This movement was against the atrocities of the Caliphate of Hisham Bin Adbul Malik. The main tribe in Yemen

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577 Hisham Bin Abdul Malik. A Muslim de facto Caliph

578 The Houthi movement, officially the Ansar Allah, is a Zaydi Shia Islamist political and military organization that emerged from Yemen in the 1990s. It is predominantly made up of Zaydi Shias, with their namesake leadership being drawn.

579 Imam Abu Hanifa. One of the four Imam of Sunni Muslims

580 Muḥammad al-Nafs al-Zakiyya (The Pure Soul), was a descendant of the Islamic prophet Muhammad, through his daughter Fatimah. Known for his commanding oratory skills, amiable demeanour, and impressive build, he led the Alid Revolt in Medina, a failed rebellion, against the second Abbasid caliph Al-Mansur. He and a few hundred soldiers faced a large Abbasid force under Isa ibn Musa, and he was martyred on December 6, 762 CE (145 AH).

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now fighting with the Saudi Regime is the lineage of Hazrat Zaid Shaheed (AS) and they observe Fiqa Hanafi, not Fiqah Jafri, unlike my side of Twelver Zaidis. We are not from that Zaidi sect. My family follows the '*Twelver*' branch of Shias of Ali (AS).

Before starting his campaign against the government firstly he went to the mausoleum of his grandfather Imam Hussain (AS) in Karbala. Imam Abu Hanifa (RA) and his followers were with Hazrat Zaid Shaheed (AS). Imam Muhammad Baqir (AS) was in Madina at that time. Imam Abu Hanifa (RA) was imprisoned on account of his relations with Hazrat Zaid Shaheed (AS). Hazrat Zaid Shaheed was martyred and he died by an arrow on his forehead. He was buried in Kufa by his companions, however after sometime, his body was exhumed from the grave and his head was cut down and the rest of the body was hanged at the gate of Kufa. That body stayed there for three years. What happened after three years is based on two different traditions. According to one tradition his body was burned and his head was taken to Egypt where his head is buried. There is a mausoleum of '*Ras Al Hussain*' in Cairo, Egypt which is said to be the burial place of the head of Imam Hussain (AS). The other tradition is that it relates to Hazrat Zaid Shaheed (AS). The body was burned and ashes were thrown into the River Euphrates. According to other tradition, after three years his body and the head was buried in a village Kafel near the old city of Hilla, in Iraq.

I have visited that place. I am not sure about the source and manner in which he was buried in Hilla. In Muslim history this is the only case where a body was publicly hanged for so long. These were attempts to show revenge to him and his ancestors. I consider that the establishment of that time thought that severe prosecutions would foreclose any other movement. All the sects and fiqahs of Muslims consider Hazrat Zaid Shaheed (AS) as a '*Martyr*'. Other than his grandfather Imam Hussain (AS), Hazrat Zaid Shaheed is one of the few persons where the word '*Shaheed*' is added to the name.

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My ancestral village

The tehsil of *Nadbai is* around twenty kilometres from the state capital city of Bharatpur. The city of Agra is around fifty kilometres from Nadbai. After the construction of the new Jaipur Highway, a small road at the place '*Dhera More*' leads to Nadbai from the main highway. Nadbai Tehsil has many villages including the famous village of '*Peharsar*' which is a settlement of Jafri Saadat, and as referred earlier Zaidis of Nadbai, always married the Syeds of *Peharsar*. My mother and my grandmother are from Peharsar.

Perharsar

One of my ancestors Syed Tahawur Ali[581] was married to a girl from Peharsar. He was asked to live in Peharsar however since he was a Zaidi not a Jafri, the family of Peharsar, he was given land outside the village where Syed Tahawur Ali made a house which still exists as a secondary school in that area. Except for a hotel now established in a deserted Haveli of Peharsar, after 2000, the whole village of Peharsar has been deserted since 1947. The school of my ancestor is the only lively place now in the village of Peharsar. After Syed Tahawur Ali who was the great grandfather of my father my family lived in Peharsar and Agra till 1947.

Peharsar means a place conquered in a '*Pehar*' meaning a part (one fourth) of the day. This village was established by Syed Jalaluddin Jafri[582] a Syed from Jafri lineage who conquered this area in the Mughal era. Peharsar was inhabited by educated and rich people. I have visited Peharsar thrice in my life and observed that Havelis of Peharsar, which are now almost depilated, resembled palaces. There are more than ten such Havelis. One of them, which is the most beautiful one, is now called '*Chandra Mahal Haveli*' and is a five star hotel run by a member of the royal

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[581] Syed Tahawur Ali. My forefather

[582] Syed Jalaluddin Jafri. The founder of Peharsar

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family of Bharatpur. In 2008, I visited Peharsar and went to that hotel and met a lady being the operator of the hotel. She was from the royal family. I informed her that the place belonged to our people. She acknowledged that with grace. When I introduced myself fully she asked me why we did not return to our old place. I asked her reasons for the same. She replied that we were the 'grace' of their state. After partition, the people who settled are mostly poor and uneducated. History can not be rewritten.

The grave of Syed Jalaluddin Jaffri which is at the entrance of the village is now a holy place in the area. I saw many Hindu ladies praying there for having children. They were all standing around three feet away from the grave, which is now on a platform. When I moved to touch the grave they all shouted not to break that barrier. One of my colleagues informed them that I am one from his generation. They started touching my feet. I still do not know the reason for this respect by Hindus to our ancestors.

Peharsar, which has been completely deserted since 1947 to date, was known for its Muharrum. Everyone from Peharsar wherever settled including my maternal grandfather was definitely supposed to be in Peharsar during Muharram. All marriages and deaths were there in Peharsar. My maternal grandfather who lived all his life, after 1947 till his death in 1985, in Lahore, asked my uncle Syed Ghulam Hasan Jafri[583] that the tombstone on his grave should be ascribed as '*Syed Muhammad Jamil Jafri Peharsari*'[584]. It is still so in the Mominpura Graveyard in central Lahore.

Massacre in 1948. 148 Missing persons

People from my family suffered very heavily during partition. After June 3, 1947 there were riots in Bharatpur state mainly between muslim 'Meos' and Hindu Jats. Peharsar was not touched. People had no intention to leave the village. Later on,

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583 Syed Ghulam Hasan Jafri. My only maternal uncle

584 Syed Muhammad Jamil Jafri Peharsari'. My maternal grandfather

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some RSS people attacked Peharsar which was strongly repelled. However, as a safety measure, ladies and children were shifted to the city abode *Shahganj* in Agra. Raja of Bharatpur,came to Peharsar and assured the safety of the village and asked the notables to return to Peharsar. Most of the people returned and started living with grace even after partition. Then some time after August 1947, around 2000 Jats led by RSS people again attacked Peharsar. There was a fight for two to three days and afterwards rescue was arranged by way of buses from Peharsar to Nadbai Station. All the people of the village left. However two or three buses were ambushed and around one hundred and fifty people were butchered. Some people were murdered on Nadbai Railway Station. After that day, Peharsar is deserted. The people around the village, which were mostly Hindus, did not dare to enter the place as they thought that they have desecrated the place of holy and noble people and if they live there then that will not be a good omen for them. It is still deserted after over seventy four years.

My mother told me that the attack on Peharsar was not on account of religious or communal differences. The people living around the village who were labourers of landlords of Peharsar always thought that there is huge wealth, being gold and silver, in the Havelis of Peharsar. 1947 chaos was a right time to loot that wealth. My grandfather told me that one of the aristocrats of Peharsar who used to have silver cutlery and pure gold '*Panjas*' (the emblem of Muharram) in Peharsar had to work as a peon in a government office in Hyderabad after 1947. My paternal side did not suffer such calamity as they were all educated and well employed during the British time in various Princely States or the Indian Government.

The lady from the royal family I met in 2008 also informed me that they as a society lament the resettlement of Syeds of Nadbai and Peharsar. She said that their state is now populated by mostly lower middle class migrants from Central Punjab and Sindh and educated people in the state now feel alienated. The class resettlement which happened during partition is a subject

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not properly studied and appreciated. We left our birthplaces without any plan for future generations. She said if we would have stayed there then there could have been seven to eight five star hotels only in Peharsar using the old Havelis. That place is a big tourist resort being in the vicinity of bird sanctuaries in the lakes very near to Nadbai and Peharsar. That area is one of the best bird sanctuaries in the world. I am told by my elders that there was no communal disharmony in our area and it was not expected to be so. We were the source of wealth and prestige in that area.

All the tutors and educated people in the court of Bharatpur were Syeds and the Raja who belonged to the Jat tribe wholly depended on Syeds to their military and civil administration. Now the family of Raja of Bharatpur must be thinking about what has been done. I have read the autobiography of Kanwar Sahib. He has not said a single word about the Syeds living in his state and the massacre in 1948. In fact Syeds were not subjects. Since they contributed to acquiring the territory they were not supposed to pay land revenue to the state.

I went to India for the first time in 2004. Then I visited India many times during my tenure as the President of the Institute of Chartered Accountants of Pakistan and the President South Asian Federation of Accountants from 2006 to 2008. When I went for the first time I visited the Imambargah of Jalal Para in Peharsar. It was totally desolate. I saw two buffaloes in the once very beautiful arch-shaped '*Sheh Nashin*', the place where emblems are placed during Muharram. I stood there and thought about the reason and the fate of that place and came to the conclusion that only the sacred place is the one where '*Infallible Persons*' are buried. All other places may or may not survive.

The City dwelling-Shahgang Agra

For all the educated people of Bharatpur, the city of Agra was their second or city abode. In Agra they used to live with a fortress type locality on the road to Taj Mahal, after St. John's

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College called 'Shahgang'. Shahgang was also a family home of 'Rizvi' Syeds. Almost all the families of Rizvi Syed of Shahgang are related to me through marriages. It is for this reason we are called 'Saadat Agra/Bharatpur'. In our larger family if someone is Zaidi then it means the origin in Nadbai, a Jafri being the resident of Peharsar and Rizvi from Shahgang. Agra was a big city and all the boys of my family who had better grades were educated in St. John's College Agra and those with lesser grades were educated in Government College. St. John's College, with a beautiful building, still thrives. My father was educated in St. John's College in the years 1946/1947. He left for Pakistan before the results but after the examination. He once told me that his college Principal at that time was Dr. Sinha[585].

Shahgang is a locality of rich muslim families. There were havelis and palaces there. I have personally seen one depilated palace named '*Niaz Mahal*' there during my visit in 2006. The family was related to my mother by marriage. Our family home where my grandfather used to live with his elder brother Syed Zawar Hussain[586] was named '*Alipur Kothi*'. There is some cramped electronic market in place of that house.

My father told me that there were very few Syed families in Agra other than those living in Shahgang. People living in Shahganj were one of them. There was a very strong muslim community in Agra, though their number never exceeded nine to ten percent of total population. In addition, the community engaged in meat trade was Muslims, consequently Agra was a centre of shoe industry in India. He told me that, even by 1947 Agra city had lost its importance except being a tourist spot due to the Taj Mahal. He told me that in 1947 when he was supposed to qualify as a graduate he was not sure about his future in Agra. One of my cousins Syed Mohammad Saeed Zaidi[587], an ex-professor of Government College of Commerce, told me that on August 14,

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585 Dr Sinha. A former Principal of St. John's College Agra

586 Syed Zawar Hussain. Elder brother of my grandfather

587 Syed Muhammad Saeed Zaidi. The son of my father's first cousin.

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1947 he went to Agra Fort Railway Station and saw the people coming from all over India going towards Pakistan through the Khokrapar border. He said that on that day, he never imagined that his family would ever leave Agra. Why and how we came to Karachi is an interesting but sad story. But my ancestors had no regrets.

The known legacy-non-romanticism

My paternal grandfather's father's name was Syed Imdad Hussain[588] and he was a Senior Police Officer in the city of Kota in Rajasthan. He lived almost whole life in Kota and came back to Peharsar/ Shahganj after retirement. My grandfather used to tell me stories of their family life in Kota. His wife Kaneez Fatima[589] was a very strong willed lady. It is said that she was a benevolent 'dictator' however nobody had any complaint about her equitable treatment. She died at a long age of over 85 years. Six months before her death she moved to Peharsar from the place where she was living with his son as she wanted to die in her village. She arranged everything about events after her death, including the dishes to be served, on that occasion. As per her plan she died peacefully within six months.

My family is known for their strong nerves. However I do not know why I lost my nerves during my stay in Islamabad in 2019/2020. My grandfather used to say that in our family people die of old age and there is no history of any genetic disease in my family. Both my paternal grandfather and grandmother died of old age of plus 80 years. I do not remember them being ill any time in their life except for occasional fever or minor diseases.

The last person whose memories were narrated to me by my grandfather was Syed Enayat Ali. He was followed by his son Syed Tahawur Ali and Syed Sahib Ali[590] being the father of Syed Imdad

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[588] Syed Imdad Hussain. My father's grandfather

[589] Syeda Kaneez Fatima, My father's grandmother

[590] Syed Sahib Ali.My forefather

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Hussain. The time period of Syed Enayat Ali must be the early eighteenth century. It is known that Syed Enayat Ali was one of the few educated persons of that time in that area. He was well versed in Arabic, Persian and Sanskrit. My grandfather told me that many famous poets of that time were students of Syed Enayat Ali. Very strangely, there is no tradition of 'poetry' in any of my paternal ancestry. In fact, my paternal grandfather never liked it. He used to say that poetry diverts the mind from real life issues. The other feature which I can attribute very strongly to my paternal family is 'anti-romanticism'. There is no case of even remote chance of love marriage in my family and that attribute is being maintained till to date even by my children. Despite being totally unromantic, everybody who knows my family will endorse that, for at least seven generations, my ancestors have always been extremely nice with their wives. Even in those days, this branch of Zaidis was known for their respect for the wives.

Another very exceptional attribute of my paternal family was a highly disciplined life. My father and grandfather never had a special liking for any food. They used to eat very simple dishes and their breakfast, lunch and dinner timings were strictly followed. They were very particular about their clothing also. My grandfather told me that he required only six shirts for the whole year and he would buy one only when the other becomes unwearable. He used to number his shirts and trousers. Almost the same case was with my father. In my view, their life was over-disciplined, which at times, used to be painful and difficult for them and people around them. I am totally opposite to that disciplined life and I feel I am better than my father and grandfather in that respect.

My paternal family never promoted study of poetry or religious books. I am not able to understand why they were so rigid. In my view they were sensitive people who always thought that after the fall of Muslim empire the only way to survive was to make extra efforts to compete with the locals being Hindus who were in majority. This seriousness got ingrained in their temperament and they lost romanticism. This was also true with the ladies of

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my paternal side. My aunt 'Rabab Bano'[591] who was seventeen years older than my father, never mingled with ladies in her family. Still the females of my paternal side are considered to be reserved to the extent of being rude. I personally feel that this way of life is too tough and has to be changed. The best lady I have seen in my life was my grandmother '*Umme Laila Begum*'. She died at the age of eighty one in Karachi and is buried in *Jannat-ul-Baqi* my family graveyard on Northern Bypass in Karachi. She was my rescue when my mother used to be annoyed by my naughtiness.

Another attribute in my paternal family was their long ages. Most of my ancestors including my grandfather crossed the age of eighty five. My grandfather died when he was ninety one. Two days before his death he told me that he had no disease and wondered about what might be the cause of his death. Even this attribute is lost. My father died when he was only sixty six. The same happened with my uncle and his son. We have lost many positive attributes of our family because we have changed our lifestyle.

Cousins in Chambal Valley

Syed Imdad Hussain had a brother Syed Ghulam Abbas[592]. Ghulam Abbas married into the family and had a daughter. Then he was transferred to some place in the 'Chambal' valley in what is now Madhya Pradesh province. The place where *Phoolan Devi* lived. Chambal valley was known for dacoits and outlaws. The terrain is hilly and difficult with rivulets and hills. Ghulam Abbas never took his family along. As per my grandfather, he married a local tribal lady named '*Gaindi*[593]' in the Chambal valley and never returned to his home village. My grandfather told me that once he went to see his uncle in the Chambal valley and saw his aunt '*Gaindi*'. He told me that she used to climb the hillocks with three earthen water pitchers on her head. As per narration, once

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591 Rabab Bano. My aunt

592 Syed Ghulam Abbas. My grandfather's uncle

593 Gaindi. The wife of Mr Ghulam Abbas

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my grandfather visited Kota sometime in 1940's. When he got out of the station a well-built man came and introduced him as the son of his uncle Syed Ghulam Abbas. Then afterward the Incharge of Police, who knew my family, came and asked about the man. My grandfather replied that the man was his cousin, being the son of his uncle Ghulam Abbas and Gaindi. The policeman told my grandfather that, that man was a leader of a dacoit gang and politician in the Chambal area. My family never had any relation or interaction with the family of Syed Ghulam Abbas. The obvious reason was his second marriage which is almost a 'sin' in my family. Secondly he married a Hindu tribal lady. I am very anxious to meet those people as it is said they are Muslims and still use Syed as a prefix to their names, notwithstanding their vocation.

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Annexure B

The message of Karbala

Karbala and Imam Hussain (AS) are (is) not a religious subject for me. Those who take Karbala as a religious subject are effectively doing injustice to the cause of our Prophet (MPUH) and Imam Hussain (AS). The message is simple and straightforward: where the question of human dignity is involved it is the duty of a human being is to die like a lion instead of living the life of a jackal.

All the people who came to Karbala with Imam Hussain (AS) in 61st Hijri numbering only seventy two knew totally well that they would die, their camps would be burned, their children would be made prisoner but they had one thing in mind that, submission which the oppressor was demanding, is not possible.

Karbala is chapter two of the book of Islam. It deals with the execution phase. The theoretical part (chapter one) finished with the departure of the Holy Prophet (MPUH) in 11th Hijri. Half a century of space between 11th Hijri to 61st Hijri was given to digest the difference between theory and practice. Islam is not complete without taking into account both parts. This part was essential to demonstrate that Islam is not limited to prayers, fasting, zakat or hajj. Islam is the conviction to struggle against oppression, whenever required. Karbala demonstrated that the number of people and physical strength available is not relevant. There may be 313 in Badr or 72 in Karbala. Furthermore, it is not necessary that there should be worldly victory as it was in Badr. The results may be different in Karbala and Badr. However the victory of Karbala is bigger than that of Badr.

Karbala is also not a 'suicide'. Imam Hussain (AS) knew well that he would not be able to overcome the army of over 30,000 people

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on the day of Ashura of 61st Hijri. Accordingly, the first choice given by Imam Hussain (AS) to the army of Yazid was to let him migrate out of the territories controlled by Yazid. If that be so there would have been no martyrdom of Imam Hussain (AS). Rejection of that choice by Yazid is a reflection of the principle that Yazid was not against a person. He was against the principles which Imam Hussain (AS) was demonstrating: no surrender or submission before the oppressor. The first choice in these situations as per Quran, which our Prophet (MPUH) did, is migration and if that option is not available then death, not the submission is the answer. This is what Imam Hussain (AS) did. There was no compromise on the subject that Yazid was not the 'de-jure' ruler of the people, as he claimed. He was a 'de-facto' ruler with whom Imam Hussain (AS) was not concerned. Yazid wanted that he should be accepted as a de-jure ruler also which led to Karbala. This was the first reflection of practical Islam. So it is correct to say that Islam got completed on the 10th day of Muharrum on 61st Hijri.

The principles which led to Karbala have been described above. However there are reliable traditions that the Holy Prophet (MPUH.) prophesied the martyrdom of Imam Husain (AS.) which has been recorded in Islamic books. Ibn Saad[594] and Tabrani[595] have related from Hazrat Ayesha (RA) that the Holy Prophet (MPUH.) has said:

> *"Jibraeel has informed me that after me my son Husain (a.s.) will be slain on the land of Taff. He (Jibrael) brought the soil of that land to me and said that he will be buried underneath this soil."*

Ahmad bin Hanbal has related from the Holy Prophet (MPUH.) that:An angel came in my house who had never come before. Then he addressed me and said:-

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594 Ibn Saad. A historian of Islam

595 Tabari. A historian of Islam

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> *"This son (Husain) of yours will be killed and if you wish I can bring the soil of that place, and then he gave a bit of reddish soil in my hand." (Saweeq, page. 190)*

Sibt ibn Jauzi[596] narrates that when Imam Husain (AS.) reached Karbala, he inquired about the name of the place and he was told that it is Karbala, and is also known as Nainawah, which is the name of the village. Imam Husain (AS) wept at this and said:

> *This is the land of distress and restlessness'*

Ibn Aseer[597] has related from Ghurfa Azdi[598], who was a companion of the Holy Prophet (AS) that:

> *"There arose a doubt in my heart regarding the status of Hazrat Ali (a.s.). Hence I followed him when he moved towards the side of river Furat. Hazrat Ali (AS) stood at a side. We all stood around him. Then he signalled from his hand and said: 'This place is the habitat of camels, their riders and other animals. This is also a place where blood will be spilled. My father will be their ransom; nobody from the earth and skies will be their helper except Allah.'*

Ghurfa says that

> *'When Husain (a.s.) was killed; I reached at the spot where they were killed. I saw it was the same place which Hazrat Ali (AS) had shown to us. There was not the slightest difference in it'*

---

[596] Sibt Ibn Jawzi. A Muslim historian

[597] Ibn Aseer. A Muslim historian

[598] Ghurfa Azdi. A Muslim historian

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He adds:

> '*I seek forgiveness from God for that doubt and I have gained certitude that Hazrat Ali (a.s.) does not take any step without the will of God*'.

(Asadul-Ghaba, vol. 4. pg. 169).

The end

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32 Onkar Road

Syed Shabbar Zaidi shares his journey in a compelling story of an unplanned life-achieving extraordinary successes and facing insightful failures. It is a sketch of a vibrant life in two culturally and politically diverse cities of Lahore and Karachi with a short excruciating stint in Islamabad.

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This book is also a recital of the tenure of a Chairman Federal Board of Revenue from the private sector, who failed to deliver despite, real or perceived, support from public, political forces and the establishment.

An admirable bloodline of two great martyrs viz. Imam Hussain (AS) and Hazrat Zaid Shaheed. Perhaps to whom the remnants of his fearlessness can be attributed.

He further sheds light on the genealogical journey which started in Madina ending in Karachi. Stations en route: Kufa, Wasit, Muzaffarnagar, Agra-Bharatpur and Lahore. Over 1400 years of continuous migration to his family's present settlement in Karachi, with a loving daughter now settled in Toronto.

Faith, a personal subject, is another aspect which the author weighs upon, to address the unanswered questions of the public.

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