Akhtar Hameed Khan
A Legendary Social Scientist
by Nasim Yousaf

Such towering figures and lofty intellects as Akhter Hameed’s are quite uncommon.
Only a few emerge in any generation.
—Dr. Norman Uphoff

This is a story of a man who dedicated his life to alleviating poverty and helping people lift themselves out of their impoverished state. He was and is an inspiration to many at home and abroad, and his name is synonymous with participatory development, poverty alleviation, microfinance, endogenous rural development, grassroots approaches, and women’s empowerment. His methods were so successful that they have been replicated in various parts of the world and continue to be used today. His name was Dr. Akhtar Hameed Khan.

Akhtar (Akhter) was born in Agra, India in 1914. India then was composed of present-day India, Pakistan, and Bangladesh. He grew up in a respectable home and was the eldest of his siblings. As a child, Akhtar enjoyed reading books, an interest that continued throughout his life. His mother was a great source of influence, and many of Akhtar’s habits, including his love for reading, came from her. From his father, he learned many of his values, and, perhaps most important, the value of integrity.

Akhtar grew up to become the man now famously known as Dr. Akhtar Hameed Khan. Khan completed his education in India and joined the Imperial Britain’s Indian Civil Service (ICS) in 1936. After joining this prestigious government agency, Akhtar attended Magdalene College, Cambridge University for two years, where he studied English literature and history. Khan was well-versed in many languages, such as Urdu, English, Bangla, Sanskrit, and Pali; he was also a poet of considerable standing. In 1939, Khan married Hameedah Begum, daughter of Allama Mashriqi, an eminent politician and scholar from South Asia whose philosophy was one of self-reliance and community service. Mashriqi inspired Khan through a commitment to simple living and high thinking. After Hameedah Begum’s death, Khan married Shafiq Khan. He had three daughters and a son with his first wife and a daughter with his second wife.

As an ICS officer, Khan could have easily lived a life of luxury and power, but he chose instead to pursue a life of helping the poor. He resigned from ICS due to the colonial government’s mishandling of affairs related to the 1943 Bengal Famine, which led to the deaths of approximately three million people. Khan was a humanist and could not continue with the Service under these circumstances. He did not care for power, prestige, or material gains; and he felt that as a bureaucrat, he could never truly comprehend the needs of the poor.

So that he could better-understand the lives of the poor, Khan decided to become a laborer and locksmith. His new lifestyle would allow him to test methods to fight poverty and change the lives of the impoverished. His wife, Hameedah Begum, supported him throughout his life, and he could not have undertaken this journey and achieved success without her patronage and dedication. Through his experiences as a laborer, Khan arrived at the conclusion that the poor could be very productive if they were provided with a small amount of working capital and some training or guidance. Khan utilized this critical lesson in his later work.

Around the same time, Khan, who perpetually sought knowledge, decided to study various religion and linguistic traditions in depth, including Islamic Theology and Jurisprudence, Arabic, Persian, Urdu, and Hindi literature. Khan joined the faculty of Delhi-based Muslim university whose president was Dr. Zakir Hussain, later India’s first Muslim President. He also studied at Deoband School, an influential Indian Muslim education center, to learn the fundamentals of Islamic education.

In 1950, Khan was appointed Principal of Victoria College in Comilla, East Pakistan (today Bangladesh). The same year, Khan began to try out a new method to assist the poor—instead of giving donations, he started a Karkhana (workshop) to help empower them. Khan believed that self-reliance was the key to progress and in the promotion of strength from within communities so that individuals would be able to take ownership of their own futures. Hence, the workshop he started was a cooperative in which individuals held ownership and took part in production and management. Initially, it was used to produce basic goods such as padlocks and paper weights, but
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eventually, its activities included manufacturing, research, and training. This proved to be a great success—an investment of only 26.87 Taka (Bangladesh currency for approximately one US dollar) grew to $1.2 million.3

In 1958, the government of Pakistan sent Khan to Michigan State University to study rural development. In 1959 in Comilla, with American support, he launched the Pakistan (now Bangladesh) Academy for Rural Development (BARD) and was its first director. BARD aimed to elevate the poor by providing new programs, research, and training. The initial focus of BARD was rural development with an emphasis upon agriculture. Here, Khan devised a number of innovative methods, including the now-famous Comilla Cooperatives scheme. The aim of the Comilla Cooperatives (also called the Comilla Model or Comilla Approach) was to uplift the destitute through empowerment and participatory development. The cooperatives brought together people of the same trade to share resources and work together to build and grow their communities physically and economically—i.e. via participatory development. Dr. Khan's program offered invaluable assistance to poor people engaging in a number of trades, including farming, rickshaw pulling, and small-scale arts and crafts.

Within these cooperatives, Khan introduced another novel concept—microcredit/microsavings—or the provision of very small loans to aspiring entrepreneurs and groups that assisted them in procuring more financial capital. They could then invest this capital in their small businesses and help themselves as well as contribute to their communities' economic development. Khan’s innovation helped free these small artisans and craftsmen from money lenders who charged high interest rates. This promotion of self-reliance among the poor was not just confined to males. M. Nuraul Haq—who worked with Khan from 1959–71—wrote in his book In Memory of Akhter Hameed Khan that “the concept of micro credit and the focus on women’s empowerment both first pioneered at Comilla.” Bangladeshi Professor Serajul Islam (who joined BARD in 1958) also asserted in that same volume that “[Dr. Khan] developed through his long pilot cooperatives and micro credit financing experimental, over 30 years of historic tenure in Bengal . . . The foundation of cooperatives [micro] savings and micro credit financing has been laid by Akhter Hameed Khan during 1958–1971.”4

Khan also set out to tackle other social problems. Khan, who considered the Pakistani women’s lack of education and low position in society to be grave issues endangering the nation’s development, described the situation as “one of the biggest problems for the Muslim community, the low position of the women and their segregation.”5 As such, pilot programs were also introduced at BARD designed to empower women through education for participation in the economy and for thoughtful family planning. Khan’s programs at BARD achieved great success and recognition within Pakistan and internationally. Rural development expert Mohammed Mir Kashem provides some insight into Khan’s successful approach:

The Comilla Approach to Rural Development did not start with a blueprint. All the programmes developed at Comilla grew in response to or in consultation with the villagers . . . These experimental programmes drew worldwide attention . . . attracting many visitors from foreign lands to observe them and get ideas.6

More national and international recognition followed in the wake of Khan’s achievements. In 1961, the government of Pakistan honored Khan with the prestigious Sitara-i-Pakistan; in 1963, the government of the Philippines awarded Khan what many consider to be Asia’s Nobel Prize, the Magsaysay Award. In 1964, Michigan State University awarded Khan an honorary doctoral degree, and Khan was appointed Vice-Chair of BARD’s Board of Governors. In commenting on the latter award, Ford Foundation Vice President David E. Bell clearly articulated the critical link between Khan and BARD:

The Comilla story centers in a more important sense around a man—a remarkable man—Akhter Hameed Khan . . . [who] is the prime cause of its [the Academy’s] success . . . The choice [of Khan] could not have been wiser, for it was he who brought to the Academy its central concept.”7

Other Important Events

In the years to come, a number of other important events took place in Khan’s life and work. In 1971, during the political turmoil in East Paki-
stan (which later that year became Bangladesh), the Pakistani Army advised Khan to leave Comilla and he reluctantly migrated to West Pakistan (present-day Pakistan). From 1973–79, Khan was a visiting professor at Michigan State University and also worked on various international assignments. He was adviser to the Pakistan Academy for Rural Development, Peshawar. In 1974, Khan went to Indonesia to assist the government in rural development and poverty alleviation. In 1978–79, he served as adviser to the Rural Development Academy, Bogra, Bangladesh.

**Orangi Pilot Project (OPP)**

In 1980, Dr. Akhtar Hameed Khan established another program, the Orangi Pilot Project (OPP), in Karachi, Pakistan, that derived its name from the specific locale of the program: a low-income settlement with a population of about one million people. Residents of Orangi Town had no sewer system and lived in housing made of mud or other weak materials. They also had no access to education, health care, or financial services.

Although BARD had the backing of the Pakistan government and Americans, Khan wanted the OPP community to avoid the dependence government funds or private foreign aid often encourages. OPP was set up as an Non-Government Organization (NGO) and took no foreign or government support. Khan wrote: ‘In one respect the Orangi Pilot Project (OPP) was very different from the Comilla Academy. OPP was a private body, dependent for its small fixed budget on another NGO. The vast resources and support of the government, Harvard advisers, MSU [Michigan State University], and the Ford Foundation were missing.’

From its onset, the program guided residents to work together as a community to build sanitation systems and better homes. The residents themselves did the work and used their own funds, with guidance and training from OPP. Better sanitation and housing led to improvements in living and health conditions. Over time, other programs were also set up in the community to improve finance (micro credit/micro savings), health and educational opportunities for poor children. At OPP, Khan proved that if individuals and communities came together and used their own resources, they could develop on their own without outside help. The only assistance needed was guidance and models. OPP programs realized high levels of success, affirmed in a 2003 United Nations Commission report description of OPP: “The Orangi Pilot Project (OPP) has evolved as one of the most successful NGOs both on national and international scale.”

In 1988, OPP was transformed into three organizations, each with its own board of directors and funding activities: OPP-Research and Training Institute (OPP-RTI), OPP-Orangi Charitable Trust (OPP-OCT), and OPP-Karachi Health and Social Development Association (OPP-KHASDA). These institutions took ownership of different areas, such as sanitation, housing, education, health, and microcredit, and continued to provide research, training, and social and technical guidance.

While Khan was engaged on OPP, starting in the late 1980s, he was intermittently harassed by court cases and legal proceedings, imprisonment, and death threats, from a disgruntled and resourceful former employee. Later the courts acquitted Dr. Khan.

**Khan’s Influence and Replication of His Models**

Khan was eighty-five when he died on October 9th, 1999, while visiting his family in Indiana. Per his will, he was laid to rest on the premises of OPP. Upon his death, the World Bank issued a statement lauding Dr. Khan’s “groundbreaking work in poverty alleviation and raising standards of living through community participation.” In 2002, Micko Nishimizu, World Bank Vice President for the South Asia Region, described Khan’s legacy: “The life and work of this South Asian legend will continue to have repercussions far beyond the region, well into this millennium. His greatest legacy is the hundreds of disciples who continue his work in earnest, poised for victory in the battle against poverty.”

Today, BARD and OPP continue to be recognized. OPP is either replicated or its principles are applied in many countries/regions, such as Bangladesh, Bhutan, Burma, Sri Lanka, Kazakhstan, Uzbekistan, Kyrgyzstan, Turkmenistan, Indonesia, Philippines, Cambodia, Việt Nam, India, Nepal, and Africa. Scholars throughout the world continue to study Khan’s development philosophy and models.

Khan’s work has influenced many global initiatives in poverty alleviation. For example, President Barack Obama’s mother, S. Ann Dunham, applied Khan’s poverty alleviation schemes to her work in rural development in Indonesia. Many others have been influenced by his teachings or applied his models, including Nobel Peace Laureate Professor Muhammad Yunus (founder of Grameen Bank, Bangladesh), Khushihali Bank (in partnership with Bill and Melinda Gates Foundation and ShoreBank International), and the BRAC-Bangladesh Rural Advancement Committee. Khan also collaborated with the well-known innovator Shoaib Sultan Khan, in conceptualizing Pakistan’s Agha Khan Rural Support Program, which gained international fame because of its success. In India, the state government of Andhra Pradesh has also utilized Khan’s methods.

In addition to earlier mentioned honors, Khan was nominated for the Nobel Peace Prize. In Pakistan, the Council of Social Sciences runs a book award known as the Akhter Hameed Khan Memorial Award, and the National University of Science and Technology instituted the Akhter Hameed Khan Scholarship. Substantial materials, books and a documentary have been produced on his projects and life. Since Khan’s death, other centers to further his mission have also been created in his name. The Akhter Hameed Khan Centre for Rural Development (AHKCRD) in Pakistan is but one example. This center engages in training and research in rural development and liaises with various international agencies such as the United Nations Children’s Fund (UNICEF), the Center on Integrated Rural Development for Asia and the Pacific (CIRDAP), and the Afro-Asian Rural Development Organization (AARDO).

Another institution, the Akhter Hameed Khan Resource Centre (AHKRRC), also located in Pakistan, fosters information sharing and provides resources for development professionals, policymakers, and the media. It has a reference library, facilitates research, and regularly holds public forums and lectures. The AHKRRC has also introduced courses, e.g. on social development in Pakistan for Harvard University, on justice and peace in Pakistan with Professor Maggie Ronkin from Georgetown University, and...
As long as abjectly poor people exist, the work of Khan represents a hopeful upward path that maximizes the possibility of individual and communal self-empowerment while avoiding the trap of dependency on government and other large institutions.

SUGGESTED RESOURCES


OPP Institutions and Programs: http://www.oppinstitutions.org


NOTES


3. $1.2 million is listed as the “current” value in the 1980s source. A.R. Bose, “Organization and Development of the Comilla Cooperative Karkhana Ltd.: Small Farm Equipment for Developing Countries (USAID/International Rice Research Institute, 1986), 515.


6. Kashem et al., 46.


13. Other important awards Khan received include Nishan-i-Imtiaz (one of the most prestigious awards in Pakistan), Innah Award, Engro Excellence Award, and an Honorary DLitt degree from the University of Karachi (Pakistan).

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