

receptions, and my guests would sit in the garden, bowing and paying compliments, bringing gifts and receiving thanks, blessings, and benedictions. My part in these ceremonies was august and ordained by tradition -but a child resented the fact that they were in the small amount of free time allowed by the curriculum and never, never in lesson time.“

Despite this rather rigid regiment the Aga Khan, nevertheless, is full of praise about the three British tutors he had, two of them Irish, which had all been found for him by the Jesuits for his education in ‘Western matters’. “They were excellent men”, he tells us. “The schooling which they gave me was not in the least narrow or restricted. They lifted my mind to wide horizons, they opened my eyes to the outside world. They were wise, broadminded men, with a stimulating zest for knowledge and the ability to impart it - whether in science, history or politics. Most important of all perhaps, they encouraged me to read for myself, and from the time I was ten or thereabouts, I burrowed freely into our vast library of books in English, French, Persian and Arabic. My three tutors gave me the key to knowledge, and for that I have always been profoundly grateful to them.”

“Of them I can say nothing but good. But, alas, of the man responsible for my education in Arabic and Persian and in all matters Islamic I have nothing but bad to say. He was extremely learned, a profound scholar, with a deep and extensive knowledge of Arabic literature and of Islamic history, but all his learning had not widened his mind or warmed his heart. He was a bigoted sectarian, and in spite of his vast reading his mind was one of the darkest and narrowest that I have ever encountered. If Islam had indeed been the thing he taught then surely God had sent Mohammed not to be a blessing for all mankind but a curse.”

“It was saddening and in a sense frightening to listen to him talk. He gave one the feeling that God had created men solely to send them to hell and eternal damnation. However deep and precise his knowledge - and I admit that in both these respects it was almost unique - it had withered into bitterness and hate. In later years he returned to Tehran where he became a great and renowned teacher of Islamic lore and acquired the reputation of being one of the most learned scholars in all Iran, yet to the end, I think, he must have remained the bigoted mullah whom I knew.”

“Perhaps it was this early experience which for the rest of my life has given me a certain prejudice against professional men of religion- be they mullahs or maulvis, curates, vicars or bishops. Many of them I admit are exemplary



people. Simple religious people - village cure's in France, the humbler priesthood in rural Italy, humble, pious and gentle sisters in hospitals all over the world - I have known, admired, and revered.....”

“There developed, however, in Iran and Iraq a school of doctors of religious law whose outlook and temper - intolerance, bigotry, and spiritual aggressiveness - resembled my old teacher's, and in my travels about the world I have met too many of their kind - Christian, Muslim, and Jew - who ardently and ostentatiously sing the praises of the Lord, and yet are eager to send to hell and eternal damnation all except those who hold precisely their own set of opinions. For many years, I must confess, this is a sort of person I have sought to avoid.”

“It was strange and it was out of place that a boy, whose home and upbringing were such as mine in India, should have been submitted in adolescence to a course of this narrow and formalist Islamic indoctrination. For my early environment was one of the widest tolerance; there was in our home never any prejudice against Hindus or Hinduism.”

When I read this part of his autobiography I was stunned and yet full of admiration. I immediately decided to give a full quotation here because it explains, I think, in a most explicit manner the attitude shown by him, a few years later, when he actively became engaged in Indian politics. Before we come to that, let us, however, first accompany him on his first trip overseas, which he started in early February 1898. He himself considered that particular period of his life as a very important and decisive one.

„At the end of 1895 and the beginning of 1896 I was on the verge of manhood. The reins of my life's task were now fully in my hands. My tutors took their farewell and bowed their way out of my life. I, like many youths of my age in the East, thought of marriage.“ And he got married to his beautiful cousin, Shahzadi Begum, whose father, Aga Jungishah, was his uncle and one of his early mentors. And although both were according to Aga Khan, very much in love with each other, their marriage failed. This was also the time when his uncle who was supposed to become also his father-in-law was brutally murdered whilst performing Haj in Mecca, together with one of his sons. This ghastly tragedy obviously had a profound effect on him, both physically and emotionally,- so much so that he got seriously ill. Having recovered he made a long trip in order to visit the great shrines and centres of Muslim India at Agra, Delhi and Lahore: that magnificent group of monuments to Islamic civilisation and culture - the Taj Mahal, the Red Fort in



Delhi, and the Friday Mosque, and those exquisite gems, the Pearl Mosques at Delhi and Agra. He also visited Aligarh, where he met those two great Muslim leaders who were responsible to initiate the fire of Muslim renaissance in India, Sir Syed Ahmed and Nawab Mohsen-ul-Mulk.

Having returned to Bombay he was now very keen to start his first, big overseas trip. „I now acquired a taste for travel which I have certainly never abandoned“. Having in a way finalised his formal education he travelled to Europe, supposed to be kind of a ‘post graduation’ and joined the social life of the pre-1914 years, when the aristocracy and plutocracy revolved round the royal families in the capital cities of Europe and in Monte Carlo, Cannes, Nice and St. Moritz. He grew up under the paternal eye of the British Government, was received by Queen Victoria, became a companion of King Edward VII, a friend for over fifty years of Queen Mary, and a constant visitor to King George V. He first met Winston Churchill in Poona in 1896 and has been his friend ever since. In the long years between that night when he dined with Queen Victoria and the afternoon in 1953 he took tea with Queen Elizabeth, he has been acquainted with most of the great figures, royal, political and cultural, of half a century.

Out of all the places he visited on this first trip through some part of Europe, London was the one, which impressed him most. Not surprisingly, I think, because as one of the most important members of the Indian royalty, he - at least during the reign of Queen Victoria - was in a way considered and treated like being a member of the British Raj. London, therefore, was his natural and prime focus of attention. And the London of the nineties of the 19<sup>th</sup> century certainly was a lot different from what it is to-day.

„London in the nineties“, he tells his readers by the middle of the last, the 20<sup>th</sup> century, „has been written about *ad nauseam*, yet it is difficult to exaggerate the magnetic effect and the splendour of London in that sunlit heyday of the Victorian age - the ease, the security, the affluence, the self-confidence. The City was the financial centre of the civilised world, immensely rich, immensely powerful. From Westminster a great Empire was governed with benevolent assurance. If the Foreign Office were dowdy and inconvenient, if the India Office’s methods of administering a subcontinent were tortuous and archaic, who could deny the irresistible sense of power and authority concentrated in those few small acres? The outward show of that power and that authority was magnificently impressive. The pound sterling was a gold sovereign, and purchased about eight times what its paper equivalent does today (this was 1950). The gradation from rich to poor were steep and from



extreme to extreme; yet throughout much of society there was diffused a general sense of prosperity. This was not a Welfare State, but there was a robust, general feeling that Britain was top dog, and there was a gaiety, vigour, and adventurousness about life for the mass of the people.

Real power, political and economic, was in the hands of a few. The rulers of England and the Empire consisted of a small, closed circle of the aristocracy, and of those members of the rising plutocracy who had attached themselves to, and got themselves accepted by, the aristocracy. To that circle my own rank and the august connections which I possessed gave me a direct and immediate entry.“

For years the Aga Khan played a leading part in public affairs. His wide knowledge of the world, his extensive travels, his personal prestige and international contacts, fitted him well for the part of ‘Ambassador without Portfolio’ for the British Government. In the First World War he brought his influence to bear on the Muslim world in support of the Allies. Later he headed the Indian delegation to the Round Table Conferences in 1930-31 to pave the way for Indian self-government. After withdrawal from domestic politics he worked hard for the League of Nations and became its President in 1937.

„My life“, writes the Aga Khan, „in many ways has been a bridge across vastly differing epochs. Looking at it for the moment simply from the Western point of view, I had a full life in the Victorian era, and I am leading now an equally full life in this new Elizabethan era.”

“During this period I have been not only an onlooker but, by the accident of birth, an active participant in affairs. The extent of the revolution which I have witnessed is not yet be measured, but we can see manifestations of it at many levels of human experience. Throughout the world the whole way of life has undergone fundamental and far-reaching changes.....I was a grown-up man in that old world. ...a time when in vast regions of the East, England’s hegemony was virtually undisputed, and her Indian Empire seemed among the most solidly based and most durable of the contemporary political organisations. A man like Lord Curzon, - and indeed I should say ninety-nine per cent of the British ruling class, - would have been horror-struck at the thought of the formation of an Indian Republic, or its inevitable corollary, and even more appalled by the prospect, inconceivable as it would have seemed to him, of the partition of the enormous Indian Empire and the emergence of two healthy national States each with its own historic personality. Even as late as the



1930s when the promise of eventual Dominion Status had been made, this same British ruling class permitted itself to be obsessed with the childish delusion that the Indian Empire which their predecessors had built up could be handed on - like an estate after the owner's death - to successors who would preserve the artificial unity of the structure as if it were a true unity rooted in spiritual and intellectual foundations.....”

“I have had my share in these changes. I must, however, stress that whatever part I may have played in public affairs and in political developments in India and elsewhere, none of it has been my main task or duty. Since my childhood my chief concern, my chief responsibility, has been the great charge which I have inherited as Imam of the Ismaili branch of the Shia sect of Muslims.”

The Aga Khan had wandered some distance from the London he described to us after having made his first visit there. In course of time he became increasingly involved in the politics of what was then still British India. Having travelled intensively throughout Europe and most of the Middle-Eastern countries, he returned to India in late 1902. Waiting for him was a letter of the then Viceroy, Lord Curzon, asking him to become a member of his Legislative Council. This was, of course, a great honour for a young man, - even considering his rank and status - who was still in his twenties, for this body then was a small, selective one consisting of a few influential people, wielding real authority. This appointment brought him to Calcutta, which was then the seat of the British power in India and it affected his personal life in more than just one respect. For the first time in his life he found himself working alongside men of the highest calibre and quality, - and also for the first time he had a real, normal home of his own. Not the huge palace-like estates like in Bombay or Poona and without the ‘extraordinary accretion of hangers-on’ messing around there. Seeing people at work like Lord Curzon and the Commander-in-Chief, Field-Marshal Lord Kitchener, opened up new dimensions for him and a man like the outstanding Indian nationalist statesman Mr. G.K. Gokhale, with whom he was able to strike up a deep and intimate friendship, brought him in close contact with those national forces in India whom Ghokale represented. „I saw how remote the Government had become from the people of India, not the masses only, but the increasing and ever more articulate and active intelligentsia. I saw at close quarters how foreign the Government was in spirit and in atmosphere. On the other side, I saw that India's political leaders, dissatisfied at not having succeeded in obtaining their earlier moderate demands, began to see not merely administrative reforms but the full control of their own political destiny. At the same time I began to realise, during these two crucial years, that the



Congress Party, the only active and responsible political organisation in the country, would prove itself incapable - was already proving itself incapable - of representing India's Muslims, or of dealing adequately or justly with the needs and aspirations of the Muslim community. The pressure of Hindu extremism was too strong."

It becomes very obvious that the Aga Khan was genuinely concerned about this apparent lack of co-operation between Hindus and Muslims on the political front and he turned to his friends in Aligarh, a relationship he had increasingly nursed ever since his first visit there in 1897. He had become a stern follower of Sir Syed Ahmed and Nawab Mohsen-ul-Mulk and turned out to be a staunch supporter of this temple of Muslim strength and intellectual renaissance. He, therefore, turned to Mohsen-ul-Molk, who had succeeded Sir Syed Ahmad as the outstanding Muslim leader, and together with others they came to the conclusion that the Muslims only hope lay along the lines of independent organisation and action. This resulted into the famous 'Simla delegation' consisting of seventy Muslims led by the Aga Khan, received in the ballroom of the Viceroy's house at Simla by Lord Minto. I have already referred to this historical event of 1 October 1906 which gained the Muslims separate representation, and has at the same time raged a fierce controversy in India ever since that this concession was granted to Muslims. However, for those, who had fought for this concession, it was only but logical that in order to make that separate representation effective, a political organisation had to be created. The All-India Muslim League was therefore founded at a meeting at Dacca later in 1906 where the Aga Khan was elected its first President, even in absentia, since he was not able to be present personally at that particular time of the year. He remained in this position until 1912, which underlines the high respect he commanded within the Muslim community and its political leaders.

Apart from these far reaching activities the Aga Khan had indeed become a most passionate traveller, both, in his official capacity as the Leader of the Ismaili Community, as well as for his strictly private entertainment and pleasure. From 1907 onwards he visited Europe every year. He also undertook a 'world tour' leading him also to Asia and the United States. In his own words his „first loves in the world of aesthetic experience were always music and the ballet. As life has gone on I have become more and more interested and I have found more and more refreshment and solace in music, in the ballet, the opera and the theatre. These for me have ranked first among the arts.“



deliberations, - but no results. It all reminded the Aga Khan of Fitz- Gerald's verse:

Myself when young did eagerly frequent  
Doctor and Saint, and heard great argument  
About it and about: but evermore  
Came out by the same door as in I went.

The third of the series of Indian Round Table Conferences took place in 1934. The so-called Joint Select Committee assembled in London in spring of that year. Jinnah and Gandhi did not participate. But it produced at the end a Joint Memorandum, which, for the first time in the history of Indo-British relations, put before the British Government a united demand of behalf of all communities, covering practically every important political point at issue. But it was turned down by the Congress' High Command, although its representatives, like all the others, had signed this document.

With the Joint Memorandum, and with the termination of the work of the Joint Select Committee in 1934, the Aga Khan's own connection with Indian politics ended. What followed were highly successful and productive years of work for the League of Nations in Geneva, Switzerland, where he and his family also spent the long, frustrating years of World War II.

I will not cover this period nor did I find much reason to revert to the Aga Khan's personal life, his marriages, his successes on international race grounds or any other of the manifold and fascinating facets of the life of a man, who I think, can be truly labelled as having been one of the world's first 'world citizens' worth this far reaching and glamorous name. Someone who had discovered for himself that there is 'world and time enough' to cover in one's life if only you find the right compass to do it properly. I think the late Aga Khan has been a great master in doing just that. Bringing him back, a bit closer to the Indian scene theme, I would still not label him to have ever been one of those Indian Freedom Fighters who like his contemporaries, Mahatma Gandhi, the Nehrus, Mohammad Ali Jinnah, the Raja Saheb of Mahmoodabad, M.A.H. Ispahani, the Ali Brothers, Ghokale, Patel and dozens of others have in the strict sense of the world actually 'fought' for India's freedom. It would not even be fair linking and comparing him with people like these in such a 'narrow' context. He, after all, was a very senior member of the British Empire's royalty, a prince in whom the British Government had great confidence, and who, together with the Prime Minister of Hyderabad, Sir Salar Jung, was the only one who was not a territorial prince and to whom a



salute of eleven guns was ever granted. Sir Salar Jung had been accorded this great honour because he, in 1857, was chiefly responsible for keeping Central India and the Deccan loyal to British authority. 'The Times', therefore, deemed fit to comment on this honour in a leader as follows: „It has fallen to the Aga Khan to serve in vastly wider fields than Sir Salar Jung and to exert much more than local or provincial influence in a crisis of British rule even greater than that of the mutiny“.

Let us not jump to wrong conclusions, though. This commentary was written in 1916, four years after he had retired from the Presidency of the Muslim League and much before he re-entered Indian politics. In the latter capacity he has always been a loyal advocate for the cause of Indian's Muslims, pleading also for more rights and self-determination for the people of British India as a whole. He adored Jinnah for what he was finally able to achieve, something which he in his particular role and with his understanding of loyalty he had for both, the Indian people as well as for the Rulers of a Commonwealth of which India would be an equal partner, could have never done. However, because of his close connections with the British Crown and its official representatives, he turned out to be the most suitable go-between, the 'Minister without special portfolio', a rowing ambassador. And with all the respect and credit I give to all the other members of the Indian Freedom Movement whom I have referred to earlier in this profile, I feel that the Aga Khan did marvellously well in the role assigned to him. The people of India and Pakistan owe him much and I am sure that he will be remembered for that.

A final remark, closer to home. It was because of this role, the great respect he was mustering within the population of India and his popularity, that his decision to be one of the two Patrons of the Eastern Federal Union, had such a positive and far reaching effect on the early development of this great Indo-Pakistani institution, which without people like him, would have found it much more difficult to achieve this remarkable goal.





Abdur Rahman Siddiqui around 1940



## **The Founders:**

**Abdur Rahman Siddiqui**

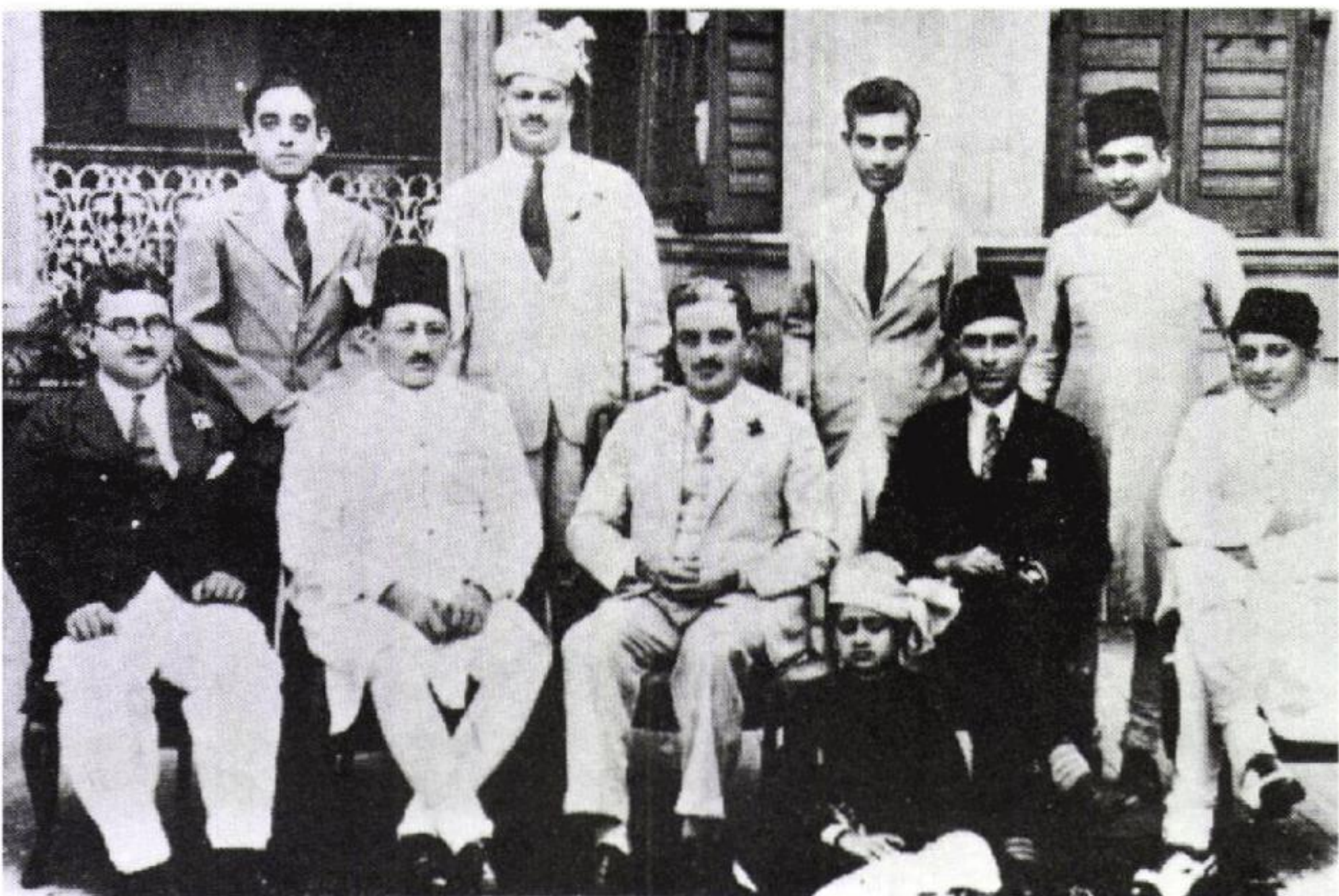
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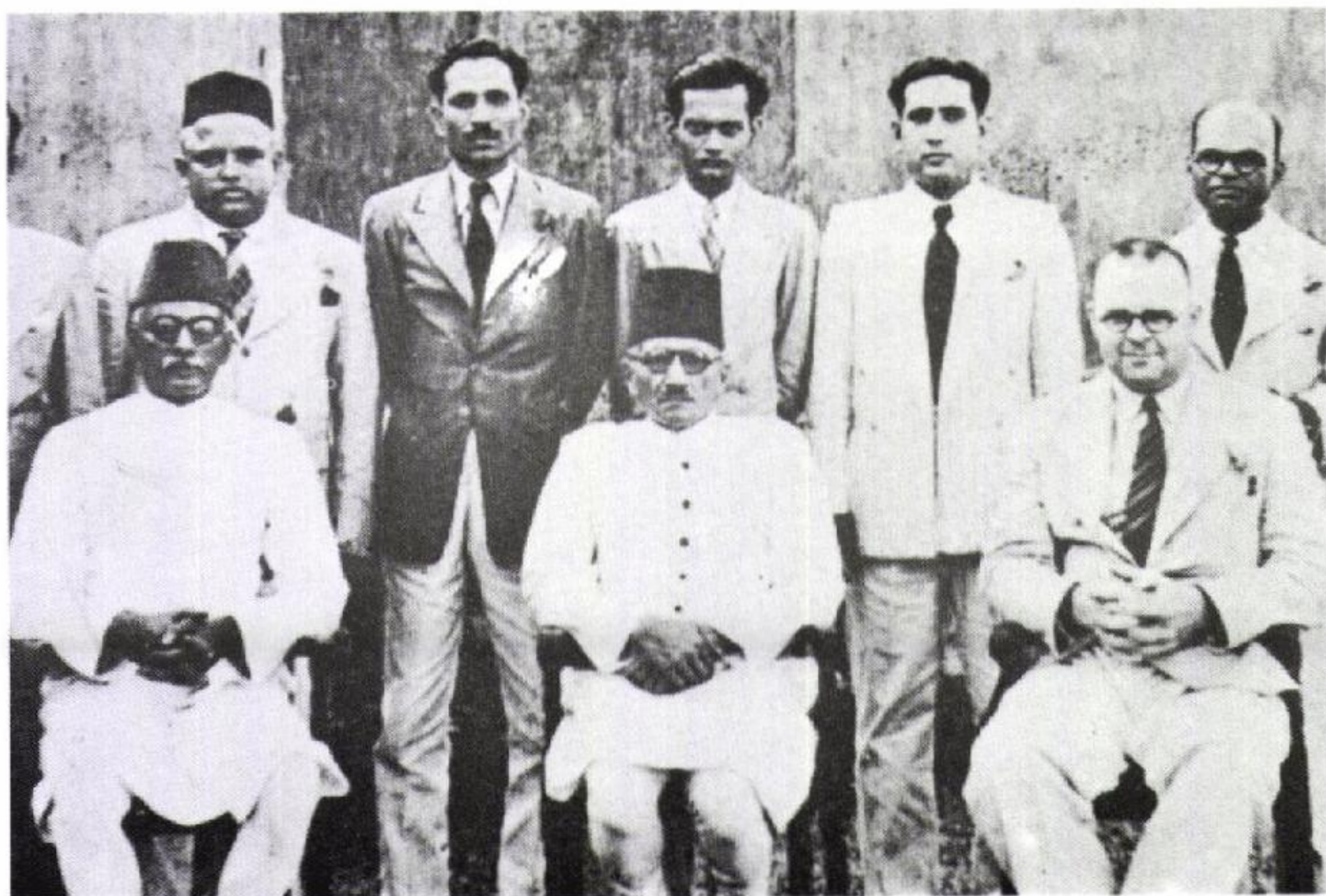


Medical Mission to Turkey (1912/1913)  
from left to right: Choudhry Khaliquzzaman, AR Siddiqui,  
Shoaib Qureshi





AR Siddiqui welcoming Turkish war hero 'Rauf Bey'  
At far right is Mr. Ghulam Mohammed, later Governor-General of  
Pakistan



AR Siddiqui together with staff members of EFU in Calcutta. At  
his left is Mr. Aziz Ansari, at his right Mr. Spooner



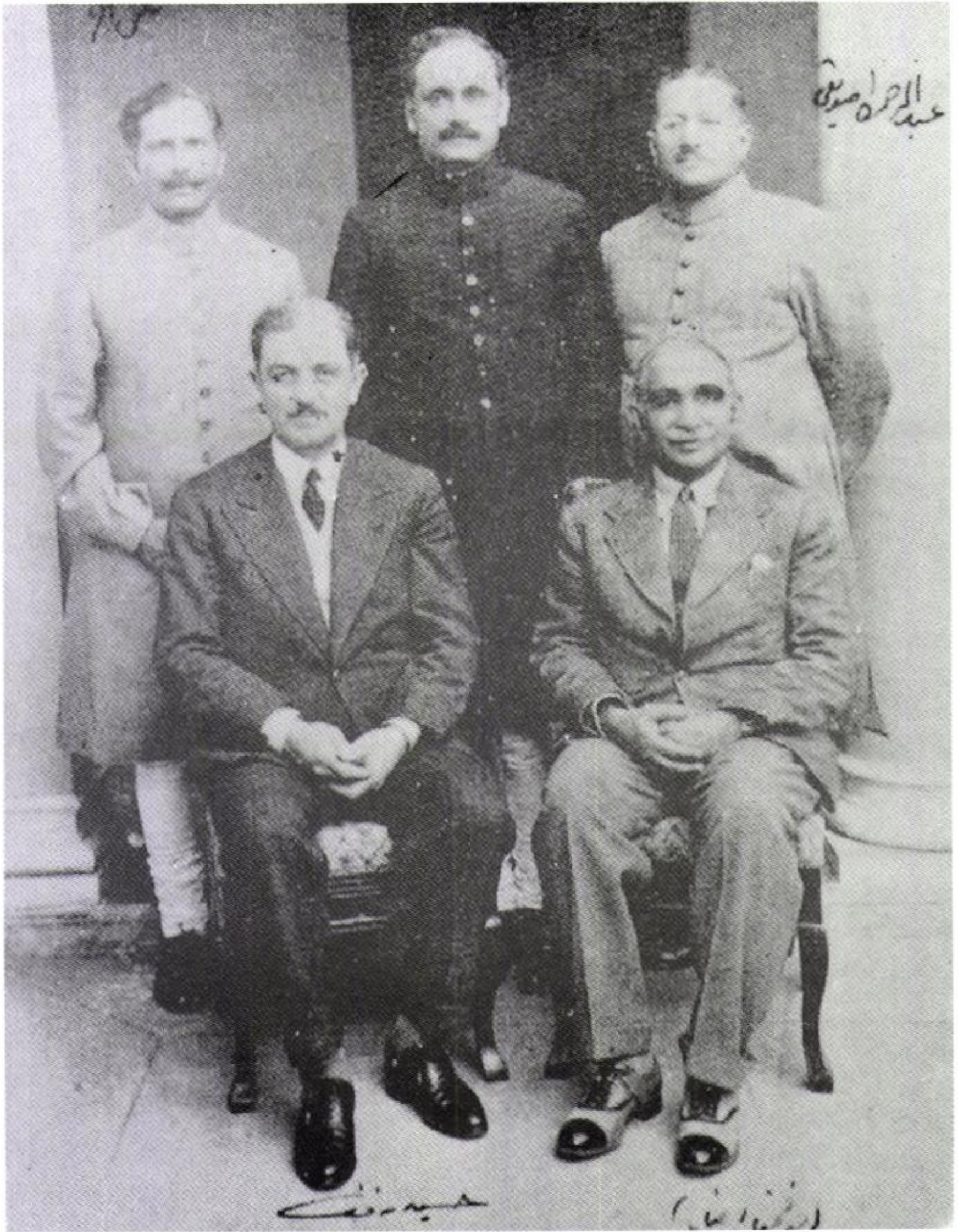


AR Siddiqui after the Khilafat Movement



AR Siddiqui as General Manager of the Medical Mission in Istanbul,  
Turkey (1912/1913)





'Rauf Bey' welcomed in India by Dr. Ansari, former leader of the medical mission of Khilafat Movement to Turkey. Sitting from left to right: Rauf Bey, Dr. Ansari Standing at right: A.R. Siddiqui



## Abdur Rahman Siddiqui

The fearless, outspoken visionary

This man had many labels coined for himself: Pan-Islamist, patriot, politician, businessman, journalist and orator. Mr. Abdur Rahman Siddiqui was like a well-cut diamond with many a brilliant facet to his dynamic personality. It is said that few Indian Muslims in the troubled days of the first-half of the century have done so much for the material and financial well being of their brethren than him. He certainly was an illustrious personality endowed with multifarious qualities and a fixed aim in life.

Abdur Rahman Siddiqui was born in a middle class family at Surat in 1889. His maternal uncle, the well known Sir Ali Mohammad Khan Dehlavi, a practising lawyer in Karachi, took care of his education. He matriculated from Karachi and joined the MAO College at Aligarh in 1905 from where he took his MA Degree (First Class First) in History in 1911.

The years in Aligarh were decisive and should determine his whole future life. It was at this famous Muslim University that he met most of the people who would play an important role as far as his personal future was concerned. Maulana Mohammad Ali was one of them under whose early influence he came and whose idealism he shared. Another was Shoaib Qureshi who became his alter ego and his closest, most intimate friend. Many people who later rose to fame were his contemporaries at Aligarh, among them Khawaja Nazimuddin, Shahid Suhrawardhy, Abdur Rahman Peshawari, Dr. Saifuddin Kitchloo and Dr. Syed Mahmood, to cite just a few of them.

While still as a student at Aligarh, he went to Dacca in 1906 as a volunteer to the first session of the All-India Muslim League and it was from this day that his public career started. He was a naturally gifted speaker which made him very popular amongst his fellow students who elected him Vice-President of the Students Union. The President always happened to be the Principal, which in fact, made the Vice President the most influential student on the campus. As representative of the students he soon won for himself the position which later made him one of the distinguished leaders of the Indian Subcontinent. After graduation, he also acted as Private Secretary to Nawab Viqarul Mulk, Secretary of the MAO College, one of Sir Syed's loyal followers, who also was one of the principal players and founders of the Muslim League. And it was in this position that Abdur Rahman Siddiqui (ARS) acquired a first-hand



knowledge of the political affairs of the country in the context of its Muslim citizens and the Aligarh Movement, of which, of course, Aligarh was the centre.

These were politically very important and turbulent years. The impact of western culture and civilisation had created an influential class of Indian liberals who looked to Europe as an intellectual home. They were critical of many elements in their own culture pattern, and their ideal was the rationalisation and modernisation of Indian life, to be best achieved by a harmonious blend between East and West. This sometimes uncritical admiration and imitation of things European came to be challenged by a new movement that emerged in the 1870's and reached its full momentum in the closing years of the century. This is often referred to as the Hindu Renaissance, which as a new manifestation of nationalism was suffused with religion. The Muslim's reply to this Hindu Revivalism was in a way Sir Syed Ahmed Khan and his Aligarh Movement. „Many tributes have been paid to Sir Syed“, writes Khalid Bin Sayeed, one of Pakistan's most outstanding historians, „particularly by modern educated Muslims for being daring enough to put forward such views in an age which was by no means liberal or tolerant. But what has not been stressed is the fact that Sir Syed in trying to marry reason with religion was not being influenced only by Western ideas. His was also a Mogul mind which at its best was catholic and eclectic. Moguls had not only left behind brilliant architecture but also liberal scholarship. An eminent British historian when talking about Muslim education in those days, once wrote:

“After seven years of study, the young Mahomedan binds his turban upon a head almost as well filled with the things which appertain to these three branches of knowledge, as the young man raw from Oxford - he will talk as fluently about Socrates and Aristotle, Plato and Hippocrates, Galen and Avicenna.”

This, I think, was more than just a compliment. It underlines the respect which the Mogul Court and its understanding of advanced education was able to muster even at far away places and by people who knew what they were talking about.

Aligarh by then had become much more than just a City of Learning. It had become the centre of Muslim revival and identity.



Choudhry Khaliquzzaman, born in the same year as ARS, in 1889 and also educated in Aligarh, who should also become an outstanding Muslim Leader, - and a close friend of ARS, gives us a most befitting description of this city which meant so much to the elite of India's Muslims in those days in his autobiography 'Pathway to Pakistan'.

„Geographically Aligarh is the name of a town but in common parlance in Muslim society the name stood as an ideological symbol of Muslim educational, cultural and political aspirations. It conjured up visions of Cordua and Baghdad in their minds. It was the centre of Muslim renaissance covering all fields of activity. The alumni of the Aligarh College were students inside the precincts of the College but outside in the country every one of them was a messenger of hope in the future of the Muslim community in India. The name of Aligarh had a magnificent charm and was known in every Muslim home, town and village. Wherever these boys went, they were received with respect and admiration, particularly by Muslim students of the other institutions. Their black coats and their Turkish caps were not kept only for College hours but were worn by them generally whenever they went out to their homes. They were possessed of a self-confidence that was catching, for they believed they had a mission in life to fulfil- to raise the drooping spirits of their people, to inspire hope and confidence among them and to urge them to follow the path of progress and advancement. What Islam had lost, in its human appeal for a classless society based on equality of status and opportunity, during the centuries of Imperialism and Feudalism in India, through degrading prejudices of high and low class, of family, of clannish and tribal superiority, of sectarian schisms, dividing Muslims into Shias and Sunnis, Wahabis and non-Wahabis, Shafais, Hanafis, etc, these visionary soldiers of Muslim India had entered the arena not only to arrest the further progress of such evils which were eating away the very vitals of their social and intellectual life, but also to bring back the flock to the fold. They were not merely preachers of high ideals, but lived up to them in their boarding-house life and imparted them to others.“

In 1906, the Muslims had launched their All-India Muslim League, a late reprisal to the foundation of the All-India Congress Movement in 1885 which, despite what its spiritual fathers said and tried to maintain almost up to the day when partition occurred, was basically a Hindu organisation. It was at this juncture that young ARS discovered his love for politics and, at least subconsciously, choose to make it not only his profession but his destiny.

Outside of India the trend of events also worked to strengthen the cause of nationalism. Heretofore, European supremacy had been unchallenged. At the



turn of the centuries, from the nineteenth to the twentieth, a number of happenings seemed to indicate that this uncontested leadership was waning. In 1896 an Italian army was completely defeated in Abyssinia by the African warriors of King Menelik. And a few years later the educated Indians were simply amazed at the stout resistance of the Boer farmers in their war against the British. And, above all, the rise of Japan electrified the Indian nationalists, who in 1905 saw this Asiatic power, so small compared to her opponent, defeat the Russian Empire. A British contemporary described the feelings then prevailing in India as follows:

“A stir of excitement passed over the North of India. Even the remote villages talked over the victories of Japan as they sat in their circles and passed round the huqqa at night. A Turkish consul of long experience in Western Asia told me „that in the interior you could see everywhere the most ignorant peasants tingling with the news“. Asia was moved from one end to the other, and the sleep of the centuries was finally broken.”

It was in this spirit of the Muslim's rebirth of self confidence and hope that ARS grew up, mentally and intellectually, and that he developed life time friendships with people like the Ali brothers, Shoaib Qureshi, Prince Hamidullah Khan, the third son of the Begum of Bhopal, who later should inherit her throne, the Raja of Mahmudabad, Khaliquzzaman, Dr. Ansari and his nephew Aziz, many of whom one meets again when pursuing ARS's path through life. All of them in their own and unique way outstanding people of their time after whom either he modelled himself or for whom he should become a symbol of a fearless spokesman of the Muslim cause.

His interest in politics and his forceful style of writing soon attracted the active attention of Maulana Muhammad Ali, whom he had first met in Aligarh, and ARS was invited to join him as manager of the well known paper 'Comrade' in January 1912, a paper published in Calcutta and founded by him a year before. It was widely read, with perhaps about 20.000 copies a week. This, however, is no real indication as to the actual number of people influenced by what is written in the paper, because as is still the practice, both in India as well as in Pakistan, a newspaper would be read aloud to a number of illiterate townspeople and villagers.

The annulment of the partition of Bengal by King George V in 1911 on the occasion of a Coronation Durbar at Delhi, was a severe blow to the interests of Muslims. Both, the 'Comrade' as well as the 'Al-Hilal', started by Maulana Abul Kalam Azad in June 1912, were in the forefront in reminding Muslims



of the identity of interests of Muslims all over the world. And more setbacks were in store for them. The Turko-Italian War (1911) brought them great disappointment because they felt that Turks were let down by Britain. The Balkan War (1912) further disillusioned the Muslims. They thought that it was a plan of the 'Christian Powers' to drive away Turkey from Europe and put an end to its power in Europe. It was under these circumstances that a plan shaped to send a Muslim medical mission, called the Red Crescent Mission, to Turkey to help that country in the Tripoli and Balkan wars.

ARS was one of those eager and enthusiastic young Muslims who was selected to be one of the members of this famous medical mission. He had returned from Calcutta to Aligarh after about a year to do his MA and read law. A few days after his arrival Maulana Mohammad Ali who had transferred his paper 'Comrade' from Calcutta to Delhi appealed to the Muslims to contribute to a fund which would enable him to organise this medical mission. Dr. Ansari of Delhi, who was a well qualified doctor, having been House Surgeon of Charing Cross Hospital in London, had agreed to lead the mission.

"The idea of sending the mission appealed to the students and some of us started sending petty sums of money to Delhi for the Mission Fund", remembers Choudhry Khaliqzaman. „One day I was playing tennis in front of my room, bare-headed, bare-footed, my hair all dishevelled, I heard Rahman calling me, accompanied by a well-dressed, handsome gentleman standing by his side. I was introduced by Rahman as the football captain of my College eleven to Dr. Ansari. I expressed my joy and admiration for him for having undertaken the responsibility of leading the Medical Mission. He told me that he had come to Aligarh to find some young men to go with him to help him in the discharge of his duties. I said, 'I am not a doctor.' He replied, 'You can do managerial work as well as some nursing', after which he left me seriously cogitating over the matter. By the evening I had made up my mind to join the Mission. A few days later Rahman, Shoaib Qureshi, Aziz Ansari ( a nephew of Dr. Ansari) and myself from the College, and Mr. Manzur Mahmud and Abdur Rahman Peshawari from the School, left for Delhi to join the Mission which was to start from Bombay”.

Before the Mission left Delhi they were received by the Viceroy, Lord Harding, who shook hands with all of them. They left Bombay on board of an Italian liner *Sardinia* on 6<sup>th</sup> of November 1912. During the voyage which took about five days Dr. Ansari gave them some lectures on first aid. Having reached Istanbul they were most cordially received by the President of the Hilal-i-Ahmar (Red Crescent) and other Turkish dignitaries and immediately



started their activities. The Mission was split into two wings and soon left Istanbul in order to establish their hospitals behind the lines of war. Amidst snow and rain they had to work day and night to get ready to receive the wounded and their work was greatly appreciated. ARS was to remain in Istanbul as the General Manager supplying both wings with their requirements and it is said that he proved his managerial skills and was highly praised for his 'Herculean' efforts.

The mission lasted for about three months and was seen as a very successful move on behalf of India's Muslims to show solidarity at a time when they thought that Islamic principles and values were in danger. „People always thought“, remembers Begum Kazi, daughter of Shoaib Qureshi and wife of Professor Dr. ZK Kazi, a nephew of ARS, when talking to me about 'her uncle', „that the prime interest of those who had created the 'Khilafat Movement' was to save the caliphate which at that time was already very corrupt. But that is not correct. They were not risking their lives just to save the lives of the caliph and his courtiers surrounding him. They were afraid that with the destruction of the Turkish Empire the whole Middle East would fall into pieces, that countries would artificially be carved out which never before had existed in that form and which were to become Italian, British and French protectorates. In other words, - this is at least what my father and our uncle always used to tell us, - the whole Khilafat Movement was not basically to protect the caliphate but the Islamic brotherhood“.

After the Mission was completed most of its members returned directly to India. Before they departed they were all introduced to the Sultan, and he was full of praise for the work done by them. ARS and his closest friends, Shoaib Qureshi, Choudhry Khaliquzzaman and Aziz Ansari decided to stay behind. They wanted to see more of Turkey and its people, which they obviously did and very much enjoyed. When finally leaving the country their hearts and minds were full of ideas and visions and they were quite prepared to continue their fight for the Pan-Islamic cause. On their way to India they visited Egypt and when they reached Alexandria they were overjoyed by the sight of the famous Turkish destroyer *Hamidia* under the command of Rauf Bey. The friends had heard of his exploits during the Balkan War when Captain Rauf Bey had most skilfully managed to bring his ship out from the Dardanelles Straits which were guarded by Greek battleships. Once in the open sea his ship did great damage to the Greek naval force. They went on board of the destroyer and met Rauf Bey whom they found very impressive, a man full of life, energy and smiles. Their liking must have been reciprocal because there



are photos showing ARS, Khaliquzzaman, Qureshi and Dr. Ansari together with Rauf Bey during a visit to India.

Having returned to Aligarh the friends were constant visitors to Delhi to meet Maulana Mohammad Ali and Dr. Ansari to discuss the political situation with them. When World War I broke out Maulana Ali wrote an article in the 'Comrade' called „The choice of the Turks“ in which he tried to explain the reasons why the Turks should have joined forces with the Germans, which, of course, was not to the liking of the British. His paper was confiscated and the two Ali brothers were imprisoned during most of the war period. Bitterness towards the British and concern for the future of Turkey was gradually even infecting the more cautious and Westernised Muslim Leaguers. In his Presidential address to the Muslim League session at Bombay in 1918 Fazl-ul-Huq declared: 'To me the future of Islam in India seems to be wrapped in gloom and anxiety. Every instance of a collapse of the Muslim powers of the world is bound to have an adverse influence on the political importance of our community in India'. And he urged the Muslims to abandon their traditional hostility towards Hindus and seek their co-operation, which was there for the mere asking, against the British bureaucracy.

It was becoming increasingly obvious that one great,- though not wanted,- result of Britain's anti-Turkish policy in the Middle East and repressive measures in India was to drive Hindus and Muslims into each others' arms. The first sign had been the famous 'Lucknow Pact' of 1916 whose principal architect was Mohammad Ali Jinnah. He had taken the lead of the liberal wing of the Muslim League and was now hailed as an ambassador of Hindu-Muslim unity. The pact was largely a product of concessions offered from both sides. And it was in this spirit that Mahatma Gandhi came to the forefront and made himself part of the Khilafat Movement. But whereas the Lucknow Pact showed that it was possible for middle-class, English-educated Muslims and Hindus to arrive at an amicable settlement of interrelated communal problems, the Khilafat Movement showed that all the understanding could be wiped out within a short span of time the moment religious problems were injected into politics and its mass political movements. This is at least what many historians today think when assessing this particular episode in India's history. They suspect that Gandhi realised and hoped that in supporting the Movement he could not only strike a blow against British imperialism, but more important, he could demonstrate how necessary it would be to bridge differences between Hindus and Muslims, - hoping, that by saying and doing so, he would also 'talk away' the Muslims from their association with the Muslim League. And Gandhi's decision to



intrude himself into an essentially Muslim campaign was without parallel. And even such a critical brain and mind like the one of Maulana Mohammad Ali waxed eloquent in singing the Mahatma's praises, calling him a rare visionary and a 'large-hearted man'. Only Aligarh University defied the Mahatma's preaching and continued its fight in their own way. But it was the Turks, not the Europeans or Gandhi's policy of defiance that finally put an end to the Khilafat Movement. The seizure of power by Mustafa Kemal Ataturk led to the dissolution of the Ottoman empire and the creation of the modern Turkish republic. It was Ataturk who abolished the Caliphate, believing it to be an antiquated institution. This left the Muslims of the subcontinent in a great quandary. Thus, whereas the Hindu extreme was energised as never before, the Muslims were even more demoralised and destabilised. The Indian Muslim community was forced to examine its performance and to weigh its future in a fast-changing India.

ARS after his return from Turkey had very actively taken part in the Khilafat Movement. Together with his friends Qureshi and Khaliquzzaman he had even visited the Frontier area in search of arms and ammunition because they thought that by assisting the Turks and Germans during the war they would assist their own cause, i.e. to win their own independence. And they even tried to convince the Amir Habibullah of Afghanistan to side with the Turks. This was at the same time when a number of young Muslims had left college in Lahore and crossed the border into the chaotic territory of the Northwest Frontier, where they joined with fanatical tribesmen who were intent on launching a *jihad* against the British in India. From the history books we know that their efforts were bound to fail. The Amir, despite all difficulties and dangers, kept his turbulent people to strict neutrality and threw the whole of his great influence into the task of tranquillising the border. Khaliquzzaman gives a vivid description of his friends' group adventures in his autobiography. A well written monument, I think, for the actions taken and the bravery shown by him and his close friends who were not only risking their future careers but also their lives.

ARS had meanwhile also joined Law Classes at the Aligarh Muslim University and obtained his LL.B with distinction. His political and public activities, however, continued and for some time he even became an active member of the Indian Congress but then, finally and particularly after Mohammed Ali Jinnah had taken an active part in it, he came to the conclusion that the Muslim League was the place he belonged to. His love and enthusiasm for Pan Islamic issues remained with him throughout his life. The credo of his mentor and father-like friend, Muhammad Ali, who after his



release from jail in 1919 led a deputation to Britain and tried to impress upon the British Government the fact that the Muslims could not disregard the commands of their Holy Prophet, who with his dying breath had bidden them never to surrender the *Jazirat-ul-Arab* (Arabia, Iraq, Syria and Palestine) to any non-Muslim government, had also become his. And throughout his long political career he would always be in the forefront of those fighting for these ideals. He represented the Muslim's cause in many international conferences and he was also chosen to be one of the representatives of the Muslim League to represent the case of Indian Muslims before the *Scarborough Committee* at the British Foreign Office, in London, 1920, which was the precursor of the famous *Montague-Chelmsford Scheme of Reforms for India* in 1921. And this was also the time when he together with his 'two brothers' Shoaib Qureshi and Khaliquzzaman had sworn to each other never to get married but instead serve their beloved country. „It was a very deliberate attempt on their part“, says Begum Kazi, „because they felt that they would otherwise not have enough time to serve the country.“ His two friends changed their minds in course of time, but ARS remained a convinced bachelor, and those who should know tell me that he really meant it the way he had once sworn, although in his later years he developed all the nice and cranky ingredients that make a male edition of a charming 'spinster'.

During his stay in England ARS joined Wadham College in Oxford and was called to the Bar in 1922. He, however, soon left his further studies at Oxford because of some political appointments. Amongst others he had become Chief Agent of the Khilafat Committee, which was led by Maulana Muhammad Ali. Whilst in London his outlook on life was gradually undergoing a change. Apart from his old friends, who were still very much in the centre of his mind, there were, of course, also new acquaintances, new friends, new ideas and fresh impressions. People like Sir Hamidullah Khan, later the Nawab of Bhopal and his alter ego KF Haider became part of his circle of friends and influenced his way of thinking. Also Ghulam Mohammad, later Governor General of Pakistan, was part of this circle because he was very close to KF Haider, who was a few years younger than the others and ARS was supposed to keep an eye on him. Haider was studying law at Lincoln's Inn, as had Mohammad Ali Jinnah, almost a quarter of a century earlier, and whose oil painting now hangs on the stone wall over the entrance to their Great Hall and Library in London. They plus a few others formed a small group which sometimes was enlarged by a casual visitor from 'back home', from India. KF Haider, who had a flat near Baker Street was very fond of cooking. So they had lunch meetings at his house and he used to prepare all kinds of Indian food for them. It is said that apart from cricket and bridge they used to talk



politics all the time,- Muslim politics. Quite a few of them had been to Aligarh before, like ARS, Shoaib Qureshi, Ghulam Mohammad, and, of course, Prince Hamidullah Khan. One of their favourite subjects of discussions was the obvious backwardness of Muslims in India in the field of education and trade and commerce. Most of the industrial and commercial activities in India were either in the hands of the British or Hindus. In the words of Begum Kazi, this group of enlightened and enthusiastic young men were almost like a Lloyds Syndicate in a way. „Although they were not always of the same opinion and even had political differences, they again and again used to say: ‘political differences are one thing. But we are first of all friends. We are very much in tune with each other’.”

Probably by 1925 ARS and KF Haider decided to join hands and do business together. They floated a joint venture, a trading firm called Haira Limited. ‘Hai’ for Haider and ‘ra’ for Rahman Siddiqui. They were doing import and export business and fared fairly well. It was then that KF Haider’s financial skills were discovered for the first time and ARS was happy having him as his associate because it gave him more time to concentrate on his political activities. During that time both, ARS and KF Haider came to know a certain Clive Collins, son of the senior partner of a well known and respected firm of Lloyds Brokers in London. I am told that ARS had already met his father, BM Collins, in Istanbul, during one of his political missions there and had found him very reliable and at the same time also very enterprising. BM Collins were looking after their insurance business and it was Clive Collins who planted the idea of floating an insurance company in India into their minds. Given their political background and their circle of politically very active friends, this idea fell on fertile ground. A lot of serious and sometimes heated discussions followed in which also Prince Hamidullah and Ghulam Mohammad participated. All were convinced that an insurance company owned by Muslims and staffed by members of their community would greatly benefit their common cause. So they followed up this suggestion in all earnest and even obtained the support of the Chief Executive of a leading British Insurance Company, The Atlas, who were prepared to give them management support if ever they should start their own company. In the early 30s all necessary preparations were made. The Nawab of Bhopal, which Prince Habibullah by then had become, and the Aga Khan had agreed to act as Patrons of the new company which under the name of Eastern Federal Union was registered in Calcutta and opened its doors for the public in 9, Clive Street, Calcutta on the 2<sup>nd</sup> of September 1932. ARS was first Chairman of the Board of Directors and Mr. EN Menhinick, an officer on delegation from the ATLAS, London, as first General Manager. Apart from substantial



contributions by the Nawab of Bhopal and the Aga Khan, the new company still had to be sold to the general public. It was very difficult to sell its shares in the market.

„When our uncle and his associates started the new company called Eastern Federal“, remembers Professor Kazi, the famous orthopaedic surgeon of the Jinnah Post-Graduate Medical Centre, Karachi, „all of us were asked to canvass for it and sell its shares. I remember trying to force these shares on our school principal in Surat and my mother used to sell them to ladies in her club. My uncle himself bought few shares for us, probably five each. I was then too young to understand this business. But as we grew up, we found that Eastern Federal and my uncle's name were synonymous and we saw its Branch Office coming up in Bombay“.

Those were the days of giant British companies dominating the Indian scene and many Indian companies of non-Muslim origin had also acquired already a sizeable share of the market. To hold its own against such competition was not a mean achievement and EFU was already before partition regarded as a sound and reputable insurance company. A lot of credit for its high reputation goes to ARS and his close friends. Most of them were known to him, as we have seen, from the days when they were together in Aligarh, then with the Medical Mission in Turkey and later again in London. And some joined him also as partners when around 1920 he founded 'The United Development Company Ltd., Importers and Exporters with its headquarters in Lucknow which in 1921 he shifted to Calcutta. They were five partners then, - Shoaib Qureshi, Choudhry Khaliquzzaman, Dr. Ansari, the Chief of the famous Medical Mission, his nephew Aziz Ansari and ARS. And a little later, KF Haider then established their joint venture in London.

Aziz Ansari who had studied law and was his roommate in Aligarh, in the Sir Syed Hall, practised law at Barabanki in the United Provinces, was then appointed Judge by the Nawab of Rampur and settled there. But in 1930 he had followed his friend ARS to Calcutta where in 1932 he was appointed Director of the Eastern Federal Union. He in fact was then the closest aide of ARS in the new company, a necessity because of ARS's frequent absences from Calcutta in connection with his manifold political and other commercial activities. And these seemed to increase all the time. By now ARS had become a senior member of the inner circle of the Muslim League, in fact in 1936 Jinnah had nominated him as one of the Members of the 'Central Parliamentary Board.' Out of the 22 members 8 came from Bengal. They comprised such eminent persons as the Nawab of Dacca, Mr. Fazlul Huq,



Mr. Suhrawardy, Abool Hassan Ispahani and his elder brother Mirza Ahmed and Mujibar Rahman. From the United Provinces Jinnah had picked seven, amongst them were Liaquat Ali Khan, the Raja of Mahmudabad, Maulana Shaukat Ali and Khaliquzzaman. If we look at this long list of illustrious names they read in retrospect like the 'Who's Who?' of the Muslim's part in the Indian Freedom Movement. Most of these outstanding personalities then again became members of the 'Executive Council of the Muslim League in 1938. ARS became one of them, the same year he had won the elections in Calcutta and was made the Lord Mayor of this gigantic City.

As if this all was not enough for one man, ARS in 1940 started his own paper, the 'Morning News'. The Board of Directors therefore decided to appoint Mr. Aziz Ansari a Resident Director of EFU in order to give some assistance and relief to ARS, a post he held until 1946, when the Government of India chose to make him the Controller of Insurance.

Despite his manifold obligations and activities, ARS was still giving much time to 'his' EFU. He was a very active Chairman until he retired in 1950 to vacate his seat for Mirza Ahmed Ispahani, head of the Ispahani Group which was meanwhile holding the majority of shares in EFU.

Whenever in Calcutta he spent most of the day in his office. Whilst talking to Mohammad Chowdhury, one of the most prominent Insurance Executives which Pakistan has so far produced, who happened to start his insurance career, like so many others, with EFU, he gave me some very interesting details about ARS's habits and peculiarities. Chowdhury whom I know well from my active years in the insurance industry had joined EFU on 1<sup>st</sup> September 1947, just a few days after the country had been divided. And he stayed with them until the company's Head Office was shifted from Calcutta to Karachi. And Chowdhury remembers this:

"Abdur Rahman Siddiqui was the Chairman at that time. He was a close friend of my grand-uncle, Mr. Abdul Matin Chowdhury, who at that time happened to be the Secretary General of the Muslim League and a very close associate of Mr. Jinnah. And I was requested by him to go and see Mr. Siddiqui. A young fellow like me, a trainee, normally does not go and see the Chairman. For me this was a very serious problem. So I had to ask his Secretary to fix a time, giving reference from my grand-uncle and was then very pleased that Mr. Abdur Rahman Siddiqui asked me to come the next morning to his house which was located in a place called McLeods Street and it was beside the European cemetery. It was a townhouse, a typical English



townhouse with three floors. There was a lift and I was told to go to the third floor. I went there and was very astonished to see Mr. Abdur Rahman Siddiqui right in front of his entrance, because the doorman downstairs had probably telephoned him about my arrival. And he received me there, right at his door which I found absolutely extraordinary, something I never would have expected. However, he took me to his sitting-room, where a breakfast table was prepared. I had some breakfast and was asked a few questions about my grand-uncle. He encouraged me and wished me well in my new assignment with his company, which he said, was a very good one. And that was the end of our meeting.

After that I used to see him quite often because he was extremely punctual in coming to the office. He would come there at 9 o'clock sharp. He used to be there for a good part of the day, probably until after lunch, or till about lunch time. He would be in the lift occasionally, but generally preferred the stairs. And he used to have one big problem with his staff members. The doorman for instance, he found it very difficult to salute him first, before the Chairman would do the same to him. He was a very accomplished person, he would always try to wish the other person first, regardless of who he was, even if was the doorman. This was surely one of his peculiarities.

He had a smart appearance, extremely impressive. He always wore a white Sherwani and always wore his Turkish cap, a Fez, I think. And he had very thickly framed glasses. And there was one thing which was particularly special, extraordinary about him, this is at least what the staff was talking about: he always used the general toilet, the toilet for the staff, never the one for the executives, the General Manager, the Directors and the other Seniors."

By the time Mohammad Chowdhury joined EFU the company had changed from Clive Road to Dalhousie Square. A beautiful office in a very fine building, called Standard Building, which then was owned by a big insurance company of the same name. It also housed one of the biggest British insurers then, the Commercial Union which many years later should again become neighbours in Qamar House, in Karachi, Pakistan.

The building is still there and in fairly good condition. It now houses the West Bengal Water Authorities, a Government organisation. The layout of the building and its interior must still be the same as in the late 30s early 40s. The lift, not functioning anymore, the fans in the big, spacious hall, the beautiful mahogany panels in one of the rooms on the first floor, now the Manager's room, which must have been ARS's office as Chairman, when he was still



going there, as we have heard, at 9 o'clock sharp, every morning. My wife and I went there, in March 1998, in search of EFU's great past. We had a cup of tea there, thanks to the kindness of the Manager who seemed to be very thrilled when I explained to him as to which kind of people must have been sitting and talking in this room which was now occupied by him. And when we parted, there was a big smile around his good-hearted face, and for a moment I thought that he now felt very much elevated and much more important than he anyhow was.

I was equally touched. When walking through the fairly large openspaced offices on the ground and first floor I distinctly remembered what an old colleague of mine, Mr. Mohammed Hanif, who during my tenure of office with EFU was Branch Manager in Khulna, East Pakistan had told his audience on the occasion of EFU's Golden Jubilee Celebration in 1982.

“Rahman Sahib had a particularly soft corner for the lower staff of EFU. Whenever he passed through the main hall, he would stop at the desk of some typist or clerk or walk up to the peons and enquire about their welfare. I have seen him picking up pins and gem clips from the floor and putting them on near-by desks. He was genuinely fond of his staff, especially those on the lowest ladder. I would like to give the example of one Mr. Allah Rakha, who was a peon in our Calcutta office. He had written a congratulatory letter to Mr. Abdur Rahman Siddiqui on his becoming the Governor of East Pakistan in 1952.

On receipt of this letter, Mr. Siddiqui was so overwhelmed with joy that he asked his ADC to immediately telephone the Airlines Manager in Calcutta to issue a ticket to Allah Rakha and make arrangements for his visit to Dacca as his guest. The day Allah Rakha was to arrive in Dacca, Siddiqui Saheb was much excited. He impatiently paced up and down the Government House compound waiting for Allah Rakha, - and when he finally arrived he rushed to him and embraced him warmly.

During his tenure as Governor at Dacca, Mr. Siddiqui maintained regular contact with EFU, telephoning Mr. Shamsul Haq, our Branch Manager there, sometimes a few times daily, and at times visited the office too.“

Though very harsh and outspoken he must have been a very kind hearted man. His nephew, Prof. Kazi, remembers that ‘Mamoojan’ as he was universally called by his large family, shared a fiery temper with his two sisters. Being the younger sibling, still did not prevent him from dominating them. „To us“,



says Prof. Kazi, "to his real nephews, he was a terror until we grew up. Then he became a friend who commanded our respect. 'Mamoojan' helped quite a few of us in our educational career as well as placements afterward, I was one of those beneficiaries. While I was studying in England (at one time he shared my room, known as 'Jigs' then), he paid for my expenses also. When I was returning home, he even helped me financially to buy surgical instruments. 'A barber is no good without his instruments' he used to say. My marriage, too, had his fullest consent and blessings for it was to the daughter of his closest friend, late Mr. Shoaib Qureshi, to whom I got married. Shoaib was practically inseparable to him. One day after I had started earning, I suggested to 'Mamoojan' that I would like to return the money which he had spent on me in England. 'By all means my boy', he replied. 'Return it the same way I have paid my debts. My uncle educated me and I educated you. So you educate others.'

The first two boys he asked me to support for education were the ball pickers of our hospital tennis club. Since they could not go to school, they had to be coached at home. It appears that he used to pick up boys from the slums in Calcutta and got them educated at his expense. And it is in my knowledge that one of them had cleared M.Sc. and was preparing for his doctorate. He was the son of a janitor. A couple of those he helped are now eye surgeons. He had a very soft corner for the medical profession. Perhaps his old association with Dr. Ansari and his experiences during the Medical Mission in Turkey had something to do with his bias for medicine. But in spite of these most human qualities, he was a very sever person."

And he was very outspoken and extremely straightforward. „He could have never become a diplomat“, says his nephew. „As a matter of fact one could never have been more undiplomatic than him. There was a suggestion at some time for his appointment as Ambassador to one of the Middle East countries. In view of his most intimate and personal relationship with almost every prominent leader of the Muslim world and of his services in Turkey and Palestine, he would no doubt have proved an ideal ambassador. But it was feared that if he were appointed ambassador, he would trigger off a war in the Middle East“.

I am not so sure about that, - but from the way he spoke and wrote, it becomes quite evident that he was very fond of a strong and forceful language. There is a lovely, and I think very typical story by Begum Kazi which is worthwhile remembering:



“Our uncle once, as you know, was the Mayor of Calcutta, and he was it for quite some years. And I remember, there was a big function going on during that period,- it was the Prophet’s birthday. And Maulana Jota gave a very big speech on that occasion. He started to talk about the pregnancy of the Prophet’s wife, of the nine months she was carrying the baby etc, - and after he had finished our uncle, then the Mayor of the City, turned to him and asked him: ‘ tell me, do you have daughters?’ And the Maulana said, ‘Yes, by the grace of God’. And uncle continued by saying: ‘ Well, so next time when they are delivering, please call me!’ And the Maulana was very upset and complained bitterly about this rudeness of Mr. Abdur Rahman Siddiqui. But he rebuked him, mentioning that it was even ruder of the Maulana to talk about such private things of our Holy Prophet in the presence of so many thousand people and that he should have rather talked about something else. And many people then thought that the Maulana was right. In fact it is correct to say that our uncle was very outspoken and could even be rude and therefore quite a number of people sometimes did not really like and appreciate him because of his harsh behaviour, notwithstanding the very high respect that everyone, including his critics, always showed to him. Of course, looking at the particular instance which I was just now mentioning, I think he was perhaps right. But it was naturally not very wise and political of him to reprimand the Maulana in such a way with so many other people present. Yes, uncle had become a bit swollen-headed because of the many honours bestowed on him. But he was a man who never could keep quiet, never!”.

He must have been a very lonely man. And although he obviously liked to mix with people, even went out to attend parties and was giving a lot of parties himself, he still had his days when suddenly, out of the blues, he felt like hurting and slashing out at people. Without any apparent reason. From the many stories I was able to collect about ARS from various sources, I come to the conclusion that at times he must have been very depressed. I think that looking at the variety of duties this man had taken upon himself to perform, - and to perform for him meant always to outperform even himself, - the amount of responsibilities he was shouldering, all this together must have at times even exceeded his superhuman working capacity.

“At times our uncle was very upset with people”, says Begum Kazi.“ And we sometimes wondered, why!?! But could not find a suitable and appropriate answer for it. One night he was called for a dinner by a very good friend of him. And he took me along, as he sometimes did when wives were also invited. And suddenly he saw a particular person whose name I have forgotten, another guest, and in a rather high voice he asked his host: ‘why



have you called this idiot? You either have him or me. You should not invite anyone like that man.' You see, this is another example of his outspokenness. And he walked out. And he asked me whether I would like to stay on, because I had nothing to do with that incident and that particular man. But I, of course, went away, together with him. But you can imagine that not everybody was prepared to put up with such an attitude."

But I am told that he could also be an altogether different man. Very friendly, very charming and easily approachable. Sometimes he could be rather social, would visit friends and relatives. And being in a very good mood, he would even start singing. Popular songs, the early movie songs from America and Europe. But also folklorist music. He must have been a split personality, I guess. But never failing in his duties. His pro-Muslim political activities and personal leanings were well-known, and even non-Muslims respected him for his personal integrity and honesty. And in his opposition, too, he was always correct, clean, never hitting below the belt. Professor Kazi remembers that when ARS was out of Calcutta to attend the Palestine Conference, some shabby remarks against Mahatma Gandhi were printed in his paper, the 'Morning News'. He very sternly reprimanded the editor because he wanted his paper to be free of personal venom against opponents and he would never tolerate indecent remarks against them. „He had his very firm principles“, says Begum Kazi, „particularly also in journalism. He always used to say that people should not lie. Journalists should always say the truth. 'If you are writing news, it should be news. No fabrication, no wishful thinking', he used to say. A journalist must not necessarily express his ideas or views on every occasion. He should sometimes rather restrict himself to be a quiet observer. Yes, he was very particular about these things."

ARS's role in India's struggle for freedom has often been underestimated, I think, even by the higher echelon of national and international historians. He was not just one of those useful and ever-ready 'water carriers' for those who either then or today, in retrospective view, stand in the limelight and are adored for whatever their achievements and contributions may rightly or wrongly have been. He was, I am convinced, one of the outstanding and original thinkers of the Muslim's Movement, particularly also their economical renaissance. Mr. Abool Hassan Ispahani, one of the closest aides of Mr. Jinnah, and another man whose tremendous contributions and personal sacrifices for the Indian Freedom Movement are sometimes not adequately acknowledged, has paid great tribute to ARS in his book: 'Qaid-e-Azam Jinnah - As I knew him'.



“.....Bengal in pre-independence days contained a Muslim population of over 33 million which made it a key-stone in the body-politic of Muslim India. The success of the Muslim League in Bengal was of vital importance to the successful conclusion of the movement for the creation of Pakistan. While on the subject of Bengal, I must in fairness to my close friends and colleagues, Abdur Rahman Siddiqui and Khwaja Nooruddin mention their great services in helping to transform the Muslim League in Bengal from a body of office-seekers and opportunists into a powerful organisation wedded to an ideal. Abdur Rahman, in particular, was my guide in political matters from 1932 until I became a disciple of Mohammad Ali Jinnah. Nooruddin, Abdur Rahman and I were known as the ‘Three Tailors of Tooley Street’ and were at times dubbed as ‘The Three Musketeers’. We were a thorn in the side of opportunists and we did our duty fearlessly.”

And fearless he was. Also in his speeches. Not many of the large number he must have delivered during his active life of a politician and businessman have been preserved. But I had the great piece of fortune to come across a few which had been kept and treasured by his niece and nephew. One was a speech he addressed as President of the All India Indonesia Conference, held at Lahore, on the 19<sup>th</sup> of January 1945, some months before World War II officially came to an end in Europe and quite some months before it ended in the Pacific. As I have tried to show and as was narrated to me by those who really knew him, he used a very strong and forceful language. Let the following quotations out of the speech just mentioned serve as an example of this:

“The war, which was fought, we were told, for freedom and democracy, has ended in its global aspect and we are now in a position to judge how far the ideals, for which it was fought still exist in the minds of those who are ruling the destinies of mankind. I think you will all agree that the victors have made the world as unfit for democracy as their arrogant and mischievous propensities could make it. Political intrigues, trade rivalries, jealousies, distrust, lack of faith in one another and the will to dictate and rule large masses of humanity and vast territories and to bully and frighten the weak, have once again replaced the lofty ideals which were being shouted from the international housetop. Selfish and unashamed domination, of a hungry and devastated world, by those who have emerged from the Armageddon mightier than ever, is once more the order of the day. The smaller and weaker states must now stand in a queue, bowls in hand, at the doors of the mighty for any little mercies doled out to them. It is clear that the war has replaced one set of dictators by another.



Wars come and go but when they do go they leave behind a trail of misery and bitterness which persists until a new one breaks out. We had hardly come out of the blight of 1914-18, when we were pushed into the conflagration of 1939, which, despite the theatricality's of the signing of Unconditional Surrenders, still continues. The sword has not been turned into the plough and peace has yet to come."

And another and final example of his political credo as expressed in his presidential speech at the Pan-Malayan Indian Muslim Conference held at Penang in December 1947. Dealing with the tragedy of Palestine, he remarked:

"The promised Kingdom of Israel, at best, will be a Satellite Protectorate and not an Independent State. It will have to find a Christian god-father. The wiser course for the Jew to adopt will be to come to terms with his Semitic Arab brother, who, if not assuaged and mollified, is determined not to allow his home to be broken and his land to be filched even if it cost him his life."

".....We (Muslims) are, par excellence, internationalists in the true sense of the term for, race, colour and country do not influence our conception of the good life in this world and the next, as taught us by our great Master and Leader over thirteen hundred years ago. We may have failed him and we may have strayed away from the straight path but his message is still there, pure and crystal clear, as it was on the day it was brought to us."

"Nationalism, as it has developed in the West, has been a curse to mankind. Need we go far to witness its ravages? The last two wars and the whole history of colonialism should open our eyes to the mental and spiritual abyss into which the conception of 'my nation, good or bad,' has thrown humanity. It has obliterated the ideal of the Brotherhood of Man. It has created jealousies and rivalries which are and shall remain perennial sources of strife and devastation."

Abdul Rahman Siddiqui was a fearless man. He fought for his ideas and his visions. And he always did this with a visor widely open. If necessary he could hit very hard, but never below the belt. Once asked why he did not write his memoirs since he had a distinguished career of more than half a century behind him, he replied: „I cannot sugar-coat the bare facts in savoury language. And if I wrote what I want to write, I would be lynched in the Empress Market“.

Contrary to many others, including even some of his close friends, he never wanted anything for himself. And when he actually created Eastern Federal,



he did not do so because he had to please his ego or wanted to become Chairman of a great financial institution. He, together with some of his friends, did this because he was convinced that by doing so he did a service to the Muslim community, making his personal contribution towards its economic renaissance. „To build Pakistan“, he once wrote in his paper ‘Morning News’, „is to build its agriculture, industries, commerce and general economy. Those among us who can lend a helping hand in this process of construction and habitation will be performing a duty“.

To do one’s duty. This seems to have been his credo. “His principles were his own, though by moral standards, sometimes righteous,” writes his nephew Professor Kazi about him. „He never.....forgave bad English, both written and spoken. He himself was at least in my opinion a thunderous speaker and his innumerable letters to me exhibited a smooth flow of pen, - very legible and not needing any corrections. After he fell ill in Dacca, as Governor of East Pakistan, his letters contained mistakes of grammar and spelling and we immediately suspected that there was something wrong with his mind. Shoaib Qureshi (Professor Kazis’s father in-law who was then Pakistan’s High Commissioner in India) got worried. ‘Rahman would not make a mistake - something is wrong with him’, he said.

‘My uncle’ was heavily diabetic from the age of 40. In those days the only treatment was insulin injections and strict diet. He took the injections himself but with regard to the diet, he threw all discretion to the wind. Everything detrimental to his health was close to his heart. A dozen mangoes at meal time was usual during the mango season. In the end, he paid the price for his carelessness. He was never free of excessive sugar in his blood....but he was reasonably well when he was appointed Governor of East Pakistan in 1952. Within six months, however, he was brought back to our flat with partial paralysis and with a somewhat disoriented mind.“

Professor Kazi had him admitted to the Special Ward of the Jinnah Hospital. And his closest friends like Ghulam Mohammad, who was then Governor General, and KF Haider came to visit him rather frequently. „They tried a lot to help him“, says Begum Kazi, „they tried to get him out of bed and make him walk because his legs were not working properly. It was pathetic to see that. I think he was mentally upset and very disturbed. Upset because the people after partition were not anymore the same as before, when they were fighting together for their freedom. People had not only shifted physically and geographically from one place to the other, their minds and hearts had changed. This is what he used to say and felt very sorry about it. Values had



changed. Making money had become the most important issue. Whenever he read a newspaper he got terribly upset about what was written in it.“

“There are too many lies and liars around us”, he told his closest friend, whom he had always considered to be his brother, Shoaib Qureshi, when he had come from Delhi to visit his friend at the Jinnah Hospital.

After a long illness he breathed his last on 26<sup>th</sup> of May 1953 and he was buried in the PECHS graveyard.





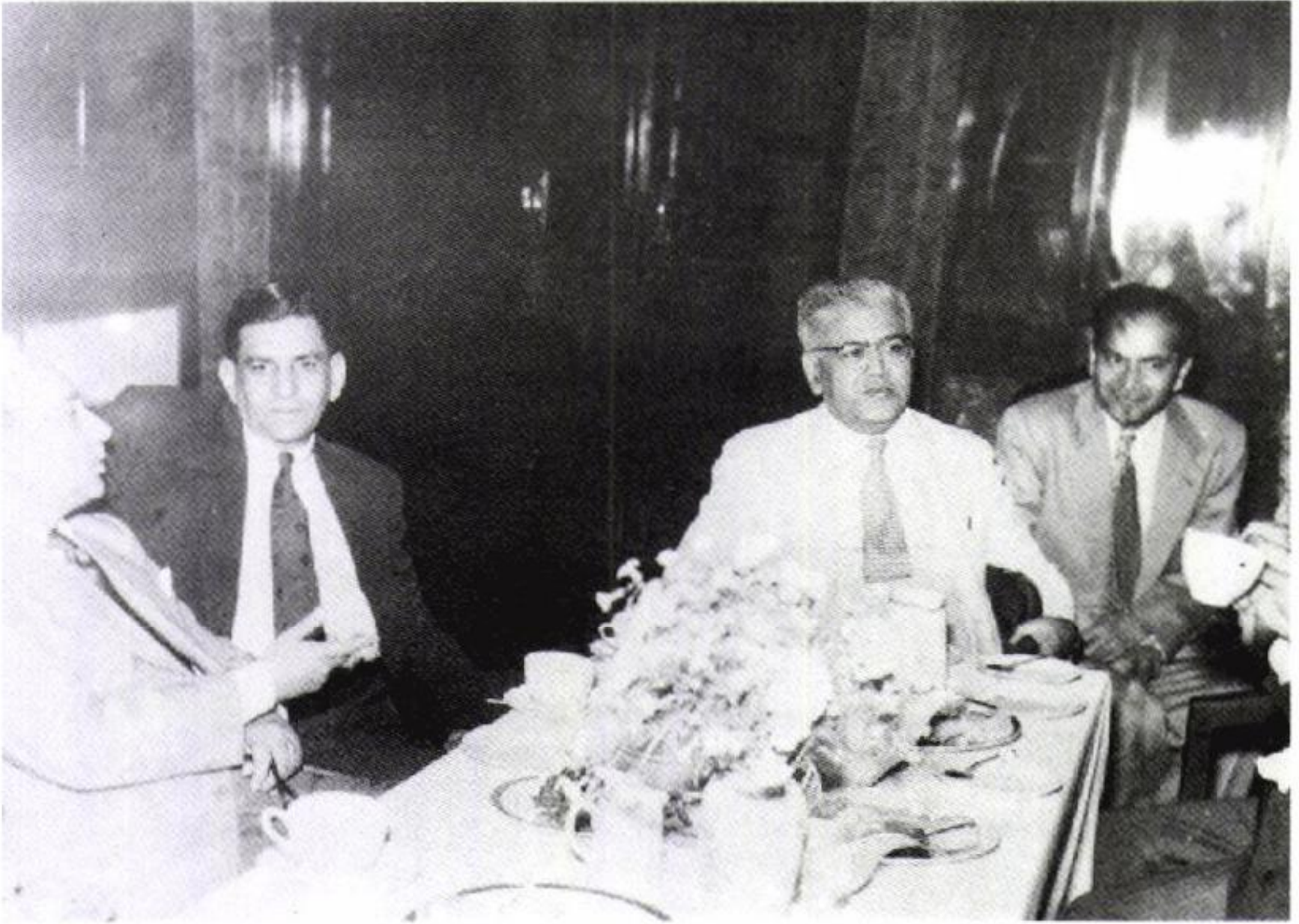
KF Haider accompanying Governor General, Ghulam Mohammad,  
to Saudi Arabia





Governor General, Ghulam Mohammad, visiting Saudi Arabia, in attendance is Mr. KF Haider





Mr. KF Haider at luncheon



Mr. KF Haider meeting leading industrialists and businessmen  
(at his left is Mr. Ahmed Dawood)





Mr. SM Moinuddin reading farewell address for Mr. KF Haider in June 1960 at Karachi Boat Club. Also in the picture are from left to right: SC Subjally, M Wisaluddin, Khuda Buksh, W.W. Karnowski, Ameen Khorasani



## Khondkar Fazle Haider

### Our man from Bhopal

It was in early 1960 that I met him for the first time. I was young then, not even thirty years of age. And I was curious and nervous like one would expect a young man to be who, for the first time in his life had left his country and was all set to assume his new duties. A new challenge in an entirely different world. For years had I been wanting to leave post war Germany though I seemed to be well settled. I belonged to a vintage which greatly benefited from the after effects of World War II in as much as people of my age group and of similar educational background were reaching comparatively senior positions in business fairly early in their professional career. I was one of those beneficiaries. And yet, - the old tradition of businessmen and merchants in Hamburg to first see the world and then settle down must have been in my blood. I always wanted to experience different cultures and people. Not just by seeing but by living in their countries together with them. This was very difficult to achieve for a young German, at a time when everybody in Europe was still busy redefining his own position and finding a proper place to start it all over again.

My friends knew of my desire and fate or luck wanted it that somewhere, very far away, somebody wanted a person like me as a replacement for another German who after ten long years wanted to go home again. Through my friends they had found me. And I was now sitting in a car, an old Vauxhall, together with Mr. Heinz W. Schwarz and Mr. Wolfgang Bernhard, a senior Director of my parent organisation, Munichre, on my way from the Metropole Hotel in Karachi, where I had spent my first night after arriving in Pakistan, to Qamar House, to see the General Manager of the Eastern Federal Union Insurance Company.

His name was KF Haider. I knew that he was around sixty years of age and that he had been a very big man in undivided India, before Pakistan came into being, Finance Minister of Bhopal. To be quite frank, I did not even know that such a State ever had existed nor was I aware of its geographical location. The only thing that I really knew was that I was to join Pakistan's largest and perhaps oldest insurance company. As a replacement for Mr. Schwarz, who as Chief of the Head Office of EFU's General Insurance Division was its technical head. I was an officer of what was then one of the largest reinsurance companies in the world and Mr. Schwarz was to join them in Munich, provided that after a few months probation, I would justify the confidence that



others were placing in me. Considering my age everybody concerned was taking a great risk, - that is at least what I would think today,- it would have never occurred to me on that sunny January morning in 1960, my self confidence was unshaken when I was on my way to Qamar House to see the man I had heard so much about before and whom I was now to meet, right on the first day of my stay in this country, about which I had read a few books, but which otherwise really did not mean much to me. I had heard about the Indian Freedom Movement, about Gandhi and Nehru, - and after having read the books I now also knew about Jinnah, - and I was aware that Pakistan right now was ruled by its first military President, by Field Marshal Ayub Khan, whose imposing photograph I had seen in the German newspapers, a few days before I left my country, because he was to visit Bonn very shortly.

I had also been told that Mr. KF Haider was not only the Chief Executive of this big Pakistani institution, but that he was also politically very important and well connected. That he had been a very intimate friend of one of Pakistan's Governor Generals, late Ghulam Muhammad. And even now, forty years later, I still remember how excited I was in anticipation of this meeting. I did not see much of the surroundings whilst travelling to the office, somebody pointed out that the many ships at the left side were obviously part of Karachi's busy and overflowing harbour and that the big and very impressive building in front was the Qamar House, right there were dozens of camel carts and hundreds of donkeys waiting for employment, opposite the Karachi Port Trust Building. Never before in my life had I seen such a lively scene. But this was not the time to meet the Orient. There was KF Haider waiting for me, the General Manager of an insurance company which, people had told me, was the cradle of Pakistan's Insurance Industry.

His office was on the first floor. And I was now really excited. I did not even notice the spittoos in the staircase, full of bethel juice, a sight I could never get used to, not even during the following six and a half years. We did not have to wait, KF Haider's secretary immediately waved us through. „Haider Sahib is waiting for you“, he said, an elderly gentleman, with a beautiful white beard. He opened the door and the first thing I heard was a sombre and very friendly voice: „Welcome gentlemen, please come in and be very much welcomed!“ He was sitting behind a large office desk. The first thing I noticed was that there were hardly any papers laying on his table. And a small bell, silvery looking. And a cup filled with tea. He got up, slowly moved from behind his desk and embraced Mr. Bernhard, who was on his way to Singapore, where he was posted. He had just made this brief stop-over in order to 'hand me over' to Munichre's Pakistani friends to whom I was sent on a delegation, which



was supposed to extend to approximately three years. They knew each other very well from previous visits made, either here in Karachi, or visits by KF Haider in Munich. He shook hands with Heinz Schwarz and then very slowly turned to me, looked into my eyes and said: „This now must be our young friend from Germany. Be welcomed by all of us in Eastern Federal and feel at home!“ And he said this in such a warm-hearted and reassuring tone that I immediately relaxed. Gone were all the doubts and soul-searching questions of the preceding months. And within seconds I suddenly knew that I really had reached my destination.

I think that he looked different from what I thought he would. Much smaller than I had imagined, rather stocky, with a heavy body. A big head with very thick and bushy eyebrows and very friendly looking eyes. A short haircut, accurately combed, - he at once reminded me of one of my highschool teachers. Mr. Hirmer. He taught us German literature and history. I owe him much. He was the one who had instilled my love for things past and great historical events into my systems. Yes, KF Haider, I thought, looked like a Professor of history, not necessarily like the Chief Executive of an insurance company. He was wearing a white linen suit and a club tie which must have been with him for quite some time. And there were two very distinct red spots on his jacket when he sat down, spots which, I was quite sure, had not been there whilst sitting behind his desk, when we entered. But I saw him chewing something whilst extending his welcome to us and one of the two gentlemen who were already sitting in front of KF Haider whilst we entered suddenly said: „You have spoiled your jacket, Haider Sahib, shall I call Siddiqui!?“ But Haider Sahib only smiled, and almost casually replied: „Don't worry Moin, just a bit of bethel, they will take care of that at home“. And then he introduced these two gentlemen to us, or rather to me, because Mr. Bernhard obviously had met them before because he greeted them like two old friends. Mr. SM Moinuddin, Manager of EFU's Karachi Agency Section and Mr. Ameen, Chief Accountant of the company, I was told, and after some niceties exchanged between KFH, as I will henceforth call him, and my two German colleagues, KFH immediately proved that my thinking of him as a Professor of history was not at all far fetched because turning to me, one of his first sentences was: „You are very young, Mr. Karnowski, perhaps a bit too young. But we wanted it that way. You see, your advantage is that you are of an age too young for having been a Nazi or a soldier during the war. And I have been told that your generation is neither anti-British or for that matter anti-anything of that nature. You also have no colonial attitudes and prejudices. This is your great advantage and at the same time your great chance. We want you to make friends with our young people without any sentiments, either good or bad.



They will all help you because you will soon see that many Pakistanis are very fond of your country. There is a widespread feeling, whether rightly or wrongly, that we Indians and Pakistanis do to some extent owe our freedom to your country, indirectly only, of course, - because many people think that it is only because of World War II that Britain finally surrendered its colonies. But you, please, find your own way here in our country. Try to mix as much as possible with the Pakistani crowds, you will find this rewarding. Of course, I will also try to help you, and so will Mr. Moinuddin, Mr. Ameen and all the others in the company. But you should also meet the young boys, my sons for instance, because this is where the future of our country lies, not with the historical relics of my generation. We were important for the creation of our country, - to build it further is now for the others, the younger ones“.

It was a long and a very beautifully worded speech. I was immensely impressed and felt much relieved. I felt particularly happy because the fact that Mr. Haider kept on talking to me for quite some time saved me from being cross-examined, something I had expected to happen and which had caused me sleepless nights, but which was now substituted by a much more enjoyable situation, at least from my point of view. Not that I was scared or had to hide anything, - I just did not know, had never before been together with people from this part of the world and could not visualise how they would approach me. Would I be really welcomed or be just the new foreigner, a competitor to some of their own people!?

Mr. KF Haider made it very easy for me. The way he talked to me was very reassuring, gave me an instant feeling of being really wanted, and that was all that mattered. Everything else would be to a large extent in my hands, would be manageable. And even now, after forty years, I feel like listening directly to his slow and memorable way of talking, very carefully weighing each word before finally uttering it, more like delivering a lecture, not just a casual talk. And I could realise that he really meant it the way he delivered his message, - and it went home.

KFH was to be soon sixty when we met on that very day and now, looking back at it, I think that whatever he did on that occasion, the way he spoke, - that was KF Haider in a nutshell.

He was born on 10<sup>th</sup> of February 1900, just six weeks after the nineteenth millenium had started. His place of birth was Murshidabad, a small town in West Bengal. Having received his early education there he went to England when World War I was still going on, in 1917. He was just seventeen years of



age. He did his first part of law at Lincoln's Inn, the same famous place where Mohammad Ali Jinnah in April 1893 had 'petitioned' and was 'granted' permission 'to be excused the Latin portion of the Preliminary Examination. And he must have walked through the 'Great Hall' of this great institution which had produced a most imposing list of graduates and dropouts, including Thomas More, William Pitt and half a dozen other British prime ministers. Two of Britain's greatest prime ministers, Disraeli and Gladstone, went there but did not complete their course of study. Whether KFH was inspired by the fame of these great men is not vouched for nor has he himself ever disclosed many details about these early days of his rather long stay in England. We only know that he developed very friendly relations with Abdur Rahman Siddiqui, who then was a stern protagonist of the 'Khilafat Movement' and at about the same time also was a student of law in Oxford. Studying in England at that time were also people like Mr. Shoaib Qureshi, a very intimate friend of Mr. Siddiqui and Prince Hamidullah Khan of Bhopal. It is said that they were all very close to each other. They formed a small group and spent as much time as humanly possible together. It was like being a member of one family, - a family far away from home.

„My father liked to play bridge“, remembers Sajjad Haider, the eldest son of KFH when I spoke to him in Dubai where he practices as a Chartered Accountant, highly successful and very much respected for now over 25 years. „And he also liked cooking. So every Sunday there were lunch meetings at his house, and he used to cook the food. And apart from good food they had one common bond and hobby, politics. Muslim politics, Freedom Movement. There were not many educated Muslims in those days, you could count them on your finger tips.“

I think KFH liked his stay in England. Like so many Indians in those days he considered this country to be his intellectual home base and he was full of admiration for their democratic institutions as well as for their monarchy. He liked the British way of life and although he,- like most of his Indian friends around him, wanted the British Raj to come to an end rather soon, he nevertheless liked the people and had no personal grudge against them. And he had many personal friends amongst them, lawyers, scholars and businessmen. He himself had become one. Together with Abdur Rahman Siddiqui they had founded a trading firm, imports and exports from and to India. Haira Limited, as I have mentioned elsewhere.

KFH was the man to actually run the show. He was its commercial head. If only because Abdur Rahman Siddiqui as 'Chief Agent of the Khilafat



Movement' was far too busy with his political assignments, he gladly left most of the things to his younger friend in whose financial skills he had full confidence. Their insurance requirements were looked after by a reputable firm of Lloyds Brokers, BM Collins. Siddiqui had met the proprietor of this firm in Istanbul, in the house of a Turkish industrialist and had found him very enterprising. One of his sons, Clive Collins, had become very friendly with KFH and it was him who had suggested to KFH to promote an insurance company in India, owned and run by Muslims. I have already given more details about this development which eventually lead to the foundation of the Eastern Federal Union Insurance Company in Calcutta, in 1932, in Abdur Rahman Siddiqui's life profile. And although success is often fathered by many, as the saying goes, the feather in this case has to go to KFH. Without him and his friendship with Clive Collins, I am convinced, EFU might never have seen the light of this earth. And KFH had always been, - and very rightly so, proud of the initial and active role played by him in this regard. It was he who had taken this proposal to his friends and discussed its pros and cons. These were amongst others, Mr. Ghulam Mohammad, who meanwhile had become a very close friend of his, Mr. Shoaib Qureshi and Prince Hamidullah. Other great friends of his, like the famous Dr. M.A. Ansari, leader of the Medical Mission to Turkey in connection with the Khilafat Movement and Dr. Ansari's nephew, Aziz Ansari, must have also been amongst those whom KFH and Abdur Rahman Siddiqui must have consulted. It took them, however, quite a few years from the day the idea was first mentioned until its final implementation. Meanwhile, of course, life had gone on and had also affected this circle of friends. Most of them had returned to India. So had KFH. And the greatest change had occurred to the Prince's life.

“Prince Hamidullah Khan, who had spent a few years at Aligarh was allowed to go for his further studies to England only because he was then simply the private secretary of his mother, who was actually the Ruler of Bhopal after his father had died. At that time there was hardly any chance for the Prince to ever become the Ruler himself because he had two elder brothers. But both of them died within a space of just five months in 1924 and the mother of Prince Hamidullah went to see the Privy Council in London requesting that her youngest son be appointed the Ruler. And after some very lengthy and probing discussions she was finally successful and the Prince became the Nawab of Bhopal after his mother had abdicated her throne in his favour.”

This is how Sajjad Haider tells me the story and he continues: „ Because of the close friendship between His Highness the Nawab of Bhopal and my father, His Highness, after his return to Bhopal, approached my father and



requested him to join him in his State, to serve him and Bhopal as a leading bureaucrat. He probably started as Commerce Secretary, a position he held many years and in 1939 my father was appointed Finance Minister. He was given many charges by His Highness. He was considered to be the most trusted and able confidant of the Ruler. In the Urdu language they have beautiful description of such positions. A literal translation is difficult but 'Trustee of the Country' and 'Man of the Highest Rank' would come pretty close to it. That was the time when His Highness used to discuss practically everything with my father, including Muslim politics in which the Ruler was very much interested. Since his Aligarh days he took a very personal and keen interest in all matters concerning the Muslim community in India and the role to be played by them in India's fight for freedom. It was then when the idea of floating an insurance company was seriously and finally discussed and the Nawab agreed to become one of its Patrons."

"Its a beautiful part of the world, you must go and visit it!" This is what KFH had told me many times after we had come to know each other a little closer and after he had made sure that this young German from Hamburg had obviously justified the confidence he had put in him. 'Bhopal is a little bit hilly, like Portugal for instance, or Bavaria, ups and downs and rivers, plenty of water, plenty of greenery. Beautiful jungles, lots of wild animals. Our lives were more a country life. We had 88 % Hindus and 12 % Muslims, no bad feelings at all, never a single riot, never a single killing. There was no difference between the two communities. And the Prime Minister was a Hindu. For Eid, the first tray of *Sehri* was sent by the Hindus to the mosques. And we Muslims used to go to their *Holi* and *Dassera* and all their functions. We used to be drenched in *rang* (colors) and *gowar* (grains) and we used to enjoy it thoroughly". These were the words used by Princess Abida Sultaan, the last Ruler of Bhopal when she described her country in an interview given some years back. And this was also KFH's theme whenever talking about the country where he had spent many happy and highly successful years. He had settled down there after his return from England and after having married a young girl from his native place in West Bengal. All of his five sons, except one, were born in Bhopal, the first one, Sajjad, in 1935, and Mustafa, the second, in 1937. Sajjad, as I already mentioned, had done his Chartered Accountancy in England and he was articled with a firm of Chartered Accountants in London through the kindness of BM Collins, the London Agents for EFU. Mustafa, two years younger to him, completed his Senior Cambridge 1955 at Karachi Grammar School and then joined Eastern Federal for some practical training and then finally set himself up as an independent Surveyor. I know both these two sons very well, because they were of my age



group. They became family friends and have been very helpful to me now during my efforts to collect as much information as possible on the history of EFU. Mustafa in particular has gone very much out of his ways and was very instrumental in arranging my interviews with Princess Abida Sultan, Begum Kazi, daughter of late Shoaib Qureshi and niece of Abdur Rahman Siddiqui, and Begum Ispahani, wife of late Abool Hassan Ispahani.

KFH had graduated as a lawyer but never practised law. He straightaway went into business and then followed the Nawab of Bhopal to become a senior member of his State's administration. „Father was not very fond of practising law“, says Mustafa Haider, „but his two brothers were. The one next to him, Justice Zulain Fazle Akbar became Chief Justice of Pakistan, and the other, Fazle Sobhan, was with the Police in India, before partition. He was DIG police in divided Bengal. After Pakistan came into being he briefly served Kwajah Nazimuddin, who after his tenure of office as the second Governor General, was Prime Minister of the country from 1951 to 1953. He was appointed the first Chairman of the Karachi Improvement Trust, which is now the KDA. Thereafter he served the country as Ambassador in Nairobi. His sons, by the way, occupy today prominent positions in Bangladesh. Throughout his life KFH also had always considered Bengal his real home. ‘It was only my friendship and my loyalty to His Highness the Nawab of Bhopal that I had not finally returned to where I was born’, he often used to say. And even during the comparatively short time of our joint association with EFU I always smelled and realised that KFH in his heart of heart had always remained a Bengali. And whenever he went on a visit to what was then called East Pakistan one could see from his face that he was always excited and full of joy in anticipation of such events.

This must have been different though, during the time he spent in Bhopal. There he was surrounded by a group of close and most intimate friends. Shoaib Qureshi was Home Minister, the Raja Sahib of Mahmoodabad was a very frequent visitor there, so was Abdur Rahman Siddiqui, at least before he had finally settled in Calcutta and eventually even became its Lord Mayor . Zaffrullah Khan was Foreign Minister, - a rather illustrious circle of men who together with the enlightened Ruler were forming a ‘consortium of progressive thinkers’ and who should all play very prominent roles in the formation of Pakistan and its further development. It also showed that Bhopal then was a very prominent State. In fact it was the second largest Muslim State in undivided India, Hyderabad, Deccan, being the biggest one.



When independence came in 1947 the State of Bhopal, like all the other ones, ceased to exist, although accession procedures went on for some time. Contrary to general expectations, - and perhaps also to the surprise and disappointment of his eldest daughter, Princess Abida, who had become a staunch supporter of the creation of Pakistan, the Nawab did not migrate to the new homeland for India's Muslims. Although he had already purchased a beautiful house in Karachi, opposite to „Mohatta Palace“ which, amongst others, was also once used by Mohammad Jinnah and his sister Fatimah for official functions and which was only recently resurrected and now reminds not only the citizens of Clifton but large numbers of visitors from all over the world of its past and glorious grandeur. What a contrast: here, an edifice of a magnificent yesterday which has changed many illustrious hands,- and just on the other side of the street, „Bhopal House“, a huge complex, almost a palace and still very impressive, despite its now shabby outward appearance. More like a deserted and forgotten fairy tale castle than the previous home of one of the most influential princely families of the times of the British Raj. Princess Abida, now living in a farmhouse like estate in Malir, some twenty miles out of Karachi, used to stay there and KFH, after migration to Pakistan in 1952 and living just one or two blocks away in Qamar Court, Clifton, must have been a frequent visitor there..

KFH, as I have said before, had become an important confidant of H.H. the Nawab of Bhopal. It was therefore not surprising that he also stayed behind in Bhopal when Pakistan came into being. He, however, sent his family to Calcutta to stay with his brother-in-law, Murshed, as he was now very frequently travelling within and outside India as a permanent travel companion of the Nawab. In fact KFH had become a kind of Private Secretary to His Highness and as the Nawab was a very restless man KFH had not much time left to spend with his family.

Meanwhile he had also become a Director of Eastern Federal Union which had developed very well by then. It had made appreciable improvements and progress in its operations. But following the division of India a decision had to be made whether to either stay on in India, where the bulk of its business originated or to migrate to Pakistan, which eventually was the decision taken and EFU's headquarters were consequently shifted from Calcutta to Karachi. It had been a difficult decision to be taken by the Board of Directors, but it obviously was the only one possible, considering the political background of the majority of its founding fathers.



In 1951 Mirza Ahmed Ispahani, Chairman and major shareholder of EFU, held the view that time had come for a Pakistani to be the Chief Executive of the company and he consequently suggested that KFH be entrusted with this job. The first CEO of the company had been British, Mr. Menhinick, an officer of the well known Atlas Insurance Company, whose services were secured through the kindness of their General Manager, who had become well known to KFH when the idea of EFU's establishment was first implanted in him and his friends. He served the company for six years and was then succeeded by a born New Zealander, Mr. T. Baxter. He was a high profiled professional, but had all the ingredients of a typical ex-patriate also, which amongst others included an inherent desire to accumulate enough funds during active services as to ensure a comfortable retirement life. This plus the Board's desire to compensate for the loss of premium income which the company had to suffer as a result of its migration to Pakistan led to some management decisions which finally amounted to a severe financial crisis. I have dealt with this very unhappy chapter of EFU's history already in a different context. What matters here is that Mr. Baxters replacement was written on the wall, for „technical as well as for political reasons“. This also resulted in the appointment of Mr. Erwin C. Iven, a senior German insurance official, whom the Ispahanis had known from pre-war days in Rangoon, Burma. He became Deputy General Manager of EFU in 1949 and it was him who was primarily responsible for the actual transfer of EFU's head office to Karachi.

This was the state of affairs existing and inherited by KFH when he, at the request of the Ispahanis and strongly supported by his old friends, Mr. Abdur Rahman Siddiqui, who had been EFU's Chairman until 1950, and Mr. Ghulam Mohammed, who at that time was Governor General of Pakistan, had accepted the post of General Manager of EFU, thus replacing T. Baxter in this position. KFH, therefore, was a very well connected man when he became the Chief Executive of this then ill-fated company and, as I have already underlined, he was not an insurance man. Throughout his life he had been a true and dedicated lieutenant of „his“ Nawab and he was definitely very well known also within the establishment of this new nation, - and a very respected man. Everybody in the country could observe how close he was to the Governor General. People could see for themselves how close he was to Pakistan's bureaucratic elite. Every morning, in Clifton, the bright spot of the country's first capital, Karachi, he met his friend Ghulam Mohammed, the man who successfully clinched one prize post after the other, the nation's „grey eminence“ as he was also called, and they together went on their morning walk. And people, of course, had seen photos of KFH, showing him



as a member of the Governor General's personal entourage when making state visits to Egypt and other countries in the Middle East. Yes, KFH was a very influential man in those days, but the technical side of the running of an insurance company, that was not his cup of tea. Nor was he really interested in it. The actual run of the mill was therefore left to his deputy, Mr. Erwin C. Iven, the tall and good looking German, whose technical abilities and highly developed sense of professionalism had gained him fame and acknowledgement within Pakistan's insurance industry. EC Iven had immediately sensed that there was something wrong with EFU's London underwriting and the first thing KFH did, after having joined the company, was to send him over to London to have a close look into the books of their London agents. Through his efforts and tough negotiating skills the unpleasant truth, - or at least a considerable part of it, - came to light and it was soon very apparent that the losses accumulated in London far exceeded the financial resources of the company. And credit has to go to KFH as well as to EC Iven that for the first time the company's management decided to share their growing and painful knowledge about this alarming situation with their Board.

As a team they were an almost perfect match. And although KFH had no clue whatsoever about the technicalities of an insurance company, - or for that matter of any large commercial organisation, - he had a highly developed feel for people. He always would first think of the good things of a man's personality structure. „He was such a nice person, a complete human being“ says Abul Mahmood, now EFU's Chief Agent and one of the longest serving officers of the company, - and prior to nationalisation perhaps the most successful life insurance agent the Company's Karachi organisation ever had produced. „He would never say anything bad about anybody and he would not become political about certain developments, would not manoeuvre around human beings or play around with them. He would always give you good and sound advice. And he always allowed free and personal access, at least to people whom he regarded important and essential for the development of the company's business. This, I think, was one of his personal secrets, because people like me, top producers, can only continue to shine if their success is not only rewarded in cash, - but even more so by moral and intellectual recognition. Haider Sahib must have realised this much before he became the Chief of EFU and that's the way how he motivated people like me“.

Erwin C. Iven and Mr. Heinz W. Schwarz, the other German who in 1951 had joined EFU made sure that the professional side of their business matched the high standards set by the British and Australasian companies. And they also tried to instil part of their inbuilt discipline into their staff members. KFH



made sure that their vanity would get adequate attention and he always took genuine interest in the personal affairs of people who came close to him. He was very much a family man, did not lead a particularly active social life, which one would expect of a man of his repute and professional standing. He led a very simple private life. His apartment in Clifton was comfortable, - but of a size which one would expect to be more suitable for any of his senior officers than for the Chief Executive of one of the country's large financial institutions. He was genuinely religious, loved his family and really cared for the people under his wings. His moral standards were high, but never beyond reach and out of this world. Abul Mahmood tells me a very interesting and typical incident.

„There was a field worker in the Life Department of EFU, who was sacked by the then Life Manager, Mr. Reysatullah, for having stolen some money, not much, but it could not be tolerated. After six months he was pardoned and taken back. But then, after some time, that man committed a rather serious crime in insurance. So he was sacked and his name was published in the papers. But after about another six or seven months the man came back, desperate, falling on his feet, praying for forgiveness. Reysatullah took him to Haider Saheb, requesting him to reinstate the man provided that he gave a written assurance to never commit such crime again. Mr. Haider listened patiently and then suddenly got very much annoyed. He scolded Mr. Reysatullah and threatened to even sack him if ever he would make such a suggestion again. ‘Reysatullah, he said, you are the Life Manager, so to take this man again or not, is entirely your decision. You go and do whatever you think is right to do. But if you want me to believe that I should get this man's assurance in writing to never again do anything wrong in his life, you really make me angry. I don't believe in taking things in writing from anybody. You see, Reysatullah, I have committed so many mistakes before the eyes of Allah, but Allah has never asked me to give him something in writing. So who am I to take something in writing!? Never do that! If you have confidence in a man, create even more confidence and develop yourself first, so that he may not turn bad again. It is your duty to develop this man. Most probably you have failed to develop this man and therefore he has done these wrong things! And he said many more such wise things, which I have forgotten now, too many years have passed since then. And many times he used to say: Mahmood, I have quite a few spoilt sons, one of them is you, and I love all of them!’“

„Mr. Haider really was a very lovely person“, says Sharafat Walajahi, when remembering the time he used to work under him before proceeding for further studies in England. „He was very kind to me and my wife. We used to



visit him at his Clifton apartment and he was like a father figure to me. One of the things that he repeatedly used to say to me was: Sharafat, there is one thing in life which you must strictly adhere to, you must always save 50% of whatever you earn in life! Well, even to this day I have never been able to follow his advice, but it shows what type of a man he was, because whatever he said, he honestly and really believed it. He was a very towering personality in his own right. He was educated in England, he spoke a very good English, he wrote it beautifully,- and he always treated people on a very equal footing. Considering that his background was largely that of a princely State and he himself having been one of its senior most bureaucrats, this, I think, is really remarkable“.

KFH was a very reliable man, very outspoken and never short of giving his own views even at the cost of factual accuracy. He never twisted his words although some of his more philosophical remarks sounded like wisecracks straight out of the classroom. But the way he was uttering them gave them their own charm and identity. He never made himself cheap, nor was he expecting cheap applause. His wisdom, wit and outspokenness was clad in figures of speech, heavily salted with audible italics and multiple exclamation points, meant to illuminate the essence of his message he wanted to convey. Whatever he said, he truly believed in each and every word of it. And whoever he was speaking to, became immediately aware of it. That was his strength, that is, in the words of Sharafat Walajahi, what made KFH such a towering personality. He was neither a technocrat nor an intellectual egghead. But he always believed in what he thought was the right thing to believe or to do. His self-assurance was unshakeable. „He would let a donkey sing, if he thought the donkey would make the right noise“, his colleague Erwin C. Iven once said about him. And I would not like to contradict my late colleague and mentor, who was, after all, responsible for making me join the Munich Reinsurance Company in the first place and the EFU in the second.

It was in early 1960, as I have said at the very outset of this profile on KFH's life, that I had met him for the first time, just one day after my arrival in Karachi. This was also the time when the financial difficulties of EFU as a result of its London underwriting were coming to a climax. It also coincided with a very important development in KFH's personal vita in as much as the Government of Pakistan had just offered him the top position in the Pakistan Insurance Corporation, a semi-Government organisation which largely due to his own efforts had been created in 1953. A reinsurance company founded with the object to assist new, indigenous insurance companies with their



reinsurance requirements and to help conserve valuable foreign exchange as far as possible and as far as was feasible.

KFH, who was the unquestioned doyen of the country's insurance industry, accepted the job. A very understandable decision, I think. And yet, his departure from EFU at a highly crucial time, gave cause to contradicting interpretations. I would, therefore, like to repeat here what I have said on many previous occasions. I was present when all this actually happened. And I am absolutely convinced that his decision to join PIC can not be seen as an action of somebody who abandoned a wrecked ship in order to save his own skin. As the senior most CEO in the country he had to accept the position as offered to him by high Government officials. It was sheer coincidence that the London loss situation climaxed at the same time as this old fox and storm experienced captain was about to leave the ship. But for him and his highly diplomatic skills, EFU, the company he was instrumental to create, would have gone into liquidation well before he accepted the job which was offered to him at PIC. His delaying tactics had given the company the badly wanted breathing time which then, in 1961 made it possible for his successor, Mr. Roshen Ali Bhimjee, and the new Chairman of the company, Mr. Abbas Khaleeli, to arrive at a final settlement with the London creditors and thus save this great institution from bankruptcy.

KFH was a very happy man when this good news reached Karachi and he was the first to wholeheartedly congratulate the two „saviours“. I used to visit him from time to time at his office in PIC, which was just a stone's throw away from Qamar House, opposite Merryweather Tower, right at the end of McLeod Road where it meets with the street named after the founder of the nation, Mohammad Ali Jinnah. An old, dark and shabby looking building. Retired army men at the entrance and scores of sleepy peons around. Typical bureaucratic atmosphere throughout, even the smell indicated inefficiency and inflexibility. KFH did not look a very happy person and always preferred talking about the now ever more prospering EFU than about the affairs of the corporation he was now heading. Whenever there were official functions arranged inside or outside Eastern Federal his successor made it a point to have Haider Saheb around. And he was very pleased and openly showed his happiness about this gracious gesture.

KFH was a very humble man. Although his life had been full of social highlights, and having shared the limelight with many celebrities of his time, he never really seemed to have enjoyed this very much. A game of chess and a round of bridge with a selected circle of friends were his preferred past time

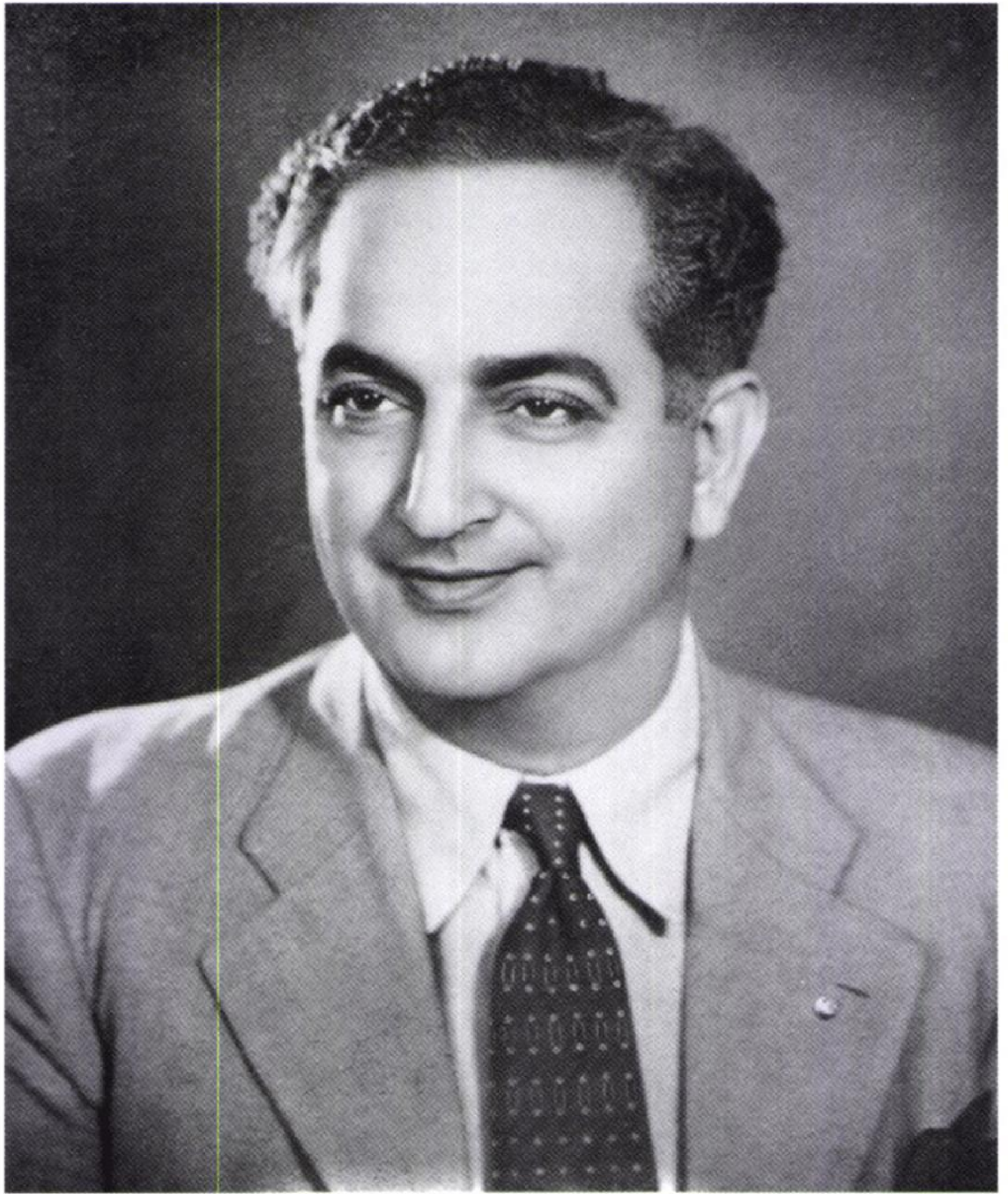


activities. A great talker,- and an even more patient listener whenever required. This is what his great mentor, the Nawab of Bhopal must have valued so very much, for otherwise there could not have been more different characters than these two great men.

The last time I saw him alive was in March 1963. He was attending the First All Pakistan Insurance Convention, which at the instance of the then Controller of Insurance, Mr. Zal Contractor, was held in Karachi with even some overseas visitors and speakers attending. It was a highly successful event, putting Pakistan's insurance industry for the first time on a kind of an international map. His old company, the EFU, was then at the peak of its remarkable success story and KFH was visibly moved when Roshen Ali Bhimjee, in one of the key addresses of the Convention referred to him as the founding father of Pakistan's insurance industry. And everyone thereafter seemed to eulogise him there all the time. He even actively participated in the discussion rounds and, I am sure, people present there will not have forgotten how he fired at late Amiralali Fancy, then Chairman of the New Jubilee Insurance Company and Head of the Ismaili community in Pakistan, scolding him for his criticism of certain Government actions. „You people are not loyal to the country“, he said. „The way you exploit your own Life Insurance Companies, the way you cheat the policy holders! The rates of first year commissions payable to your agents are outrageous, criminal. Instead of strengthening your companies you are cheating the general public by taking away exorbitantly high dividends!“ He was very upset then and extremely committed. As Sajjad Haider now tells me, his father came back home that evening, feeling very tired and unwell. He complained of knee pains and the family sent for Dr. Sayeed Khan, EFU's company doctor, who also was KFH's personal physician. He came and gave him an injection. But his heart failed him. He passed away at 3 o'clock in the morning of the 18<sup>th</sup> of March 1963, quietly, without much resistance.

The following morning a minute of silence was observed by the participants of the Convention which went on for another day. A huge crowd, many from EFU and PIC, but also representatives from other Government institutions, Ministries,- and a large circle of personal friends and admirers saluted when his body was buried and laid to eternal rest.





Mr. Abbas Khaleeli



# **The Guardians**

**Abbas Khaleeli**

**Raja Saheb of Mahmudabad**

**S.M. Yusuf**

**Jehangir Siddiqui**

**Justice M.M. Mahboob**

**The Ispahanis**

**The ARAG Family**

**Said Ahmed**

**Mohammad A.Sayeed**

**Ashraf W. Tabani**





Chairman Abbas Khaleeli welcoming delegates and visitors to EFU  
Convention 1963 in Karachi



Chairman Abbas Khaleeli behind his desk (1962)



## Abbas Khaleeli

### The Man from Madras

“Abbas Khaleeli was one of the finest and most distinguished Civil Servants India and Pakistan had ever produced. A gifted man, of intellect, incisive and clear. Educated in the true meaning of the word. He was a faithful servant of the public, not a public servant doing his government’s bidding.”

This is how a close friend describes the man who was born on September 14, 1908 in Bangalore, as son to patriarch, Mohammad Khaleeli, a rich merchant from Shiraz, and Mariam Namazie, in the house of his mother’s parents. He was one of 13 children, actually number nine, of a man called Mohammad Khaleeli Shirazi, who as the name indicates, originally hailed from Iran. He had left Shiraz at the gentle age of 6 for Kashmir and stayed there until he was about 14, when one of his uncles, a rich businessman from Madras, a Nazamie, summoned him from Kashmir to Madras in order to get married to his very pretty daughter. And this is what Abbas Khaleeli’s father did. He settled in Madras, ‘took over the daughter and thereafter the family business’, as grandson Zia Khaleeli puts it when very kindly narrating details about his father and his family to me. ‘Mohammad Khaleeli got married to his cousin and spent the rest of his life in Madras. He eventually took over the business of his uncle, now also his father in law and became the Indigo King of India. He was very successful and got extremely rich. So much so that he eventually became the biggest real estate owner in the City of Madras. The Nazamie boys were well known for their good looks, good living, interest in the fairer sex. They were normally not very industrious, but this young Mohammad Khaleeli, self-styled, was.’ He was full of energy and determination because his father-in-law had left the management of his business enterprise very soon to him. Indigo then was their main business. It was grown in Central India, Andrapradesh and from there it was sent to Africa, their biggest market at that time. Despite the fact that he spoke no vernacular language, just a little bit of English, he managed to become an extremely successful businessman, who made it his policy to invest any surplus cash in property. He also must have been a very flexible and farsighted man because when the time of indigo came to an end, in the early 20s, and German chemical firms invented chemical dyes, he quickly adjusted and diversified his activities and thus was able to maintain his high rank in the list of India’s most successful businessmen of his time.



Abbas Khaleeli went to school in Madras, in a coach and pair, picking up his friends along the way. One was Jalaluddin Abdur Rahim, later member of ICS and founder and minister of the People's Party, - son of Sir Abdur Rahim. And the other one was Karamat, son of Sir Mohammed Bazlullah, better known as the ICS officer Mohammed Karamatullah.

Abbas was a very good sportsman, very fond of playing hockey and cried at the idea of being sent off, exiled, as he himself used to call it, to England for further education. „Abbas is bright“, said one of his elder brother, „he must go to England for his education“, and off he was sent. He was put on a boat and sailed for England. His elder brother was there, in Bristol, and there were other people also whom they know, in London and elsewhere. But he felt very sad and lonely, found himself suddenly out of his beloved school in Madras and without any of his many friends around him. He was just sixteen then. He was privately tutored then, did not go to school. He did his London matriculation and then gained admission into Brasenose College, Oxford, where he spent the last four years of his education, from 1927 till 1931. He graduated with First Class Honours in jurisprudence and was elected an Honorary Fellow of his College. He did his BCL at Oxford, was called to the bar from the Inner Temple, and in 1930, apart from his other studies and examinations he appeared for the ICS competitive exams. After a year's probation at Oxford he joined the ranks of that distinguished body of men, the ICS, as a member of the Madras Cadre.

He was fortunate in his contemporaries in England. Studying at the same time were Humayun Kabir (conscience-keeper of Maulana Abul Kalam Azad), Fazlur Rahman, Mueenuddin ( who as election commissioner in 1964 declared Ayub Khan elected before the elections results were in), Ishaq Habibullah (a rabid armchair communist reading the riot act), Frank Moraes (an editor of the Times of India), Huthe Singh (who married Jawaharlal Nehru's sister), Dossu Karaka (the first Indian to become the president of the Oxford Union) and Pat Pataudi, the great MCC cricketer.

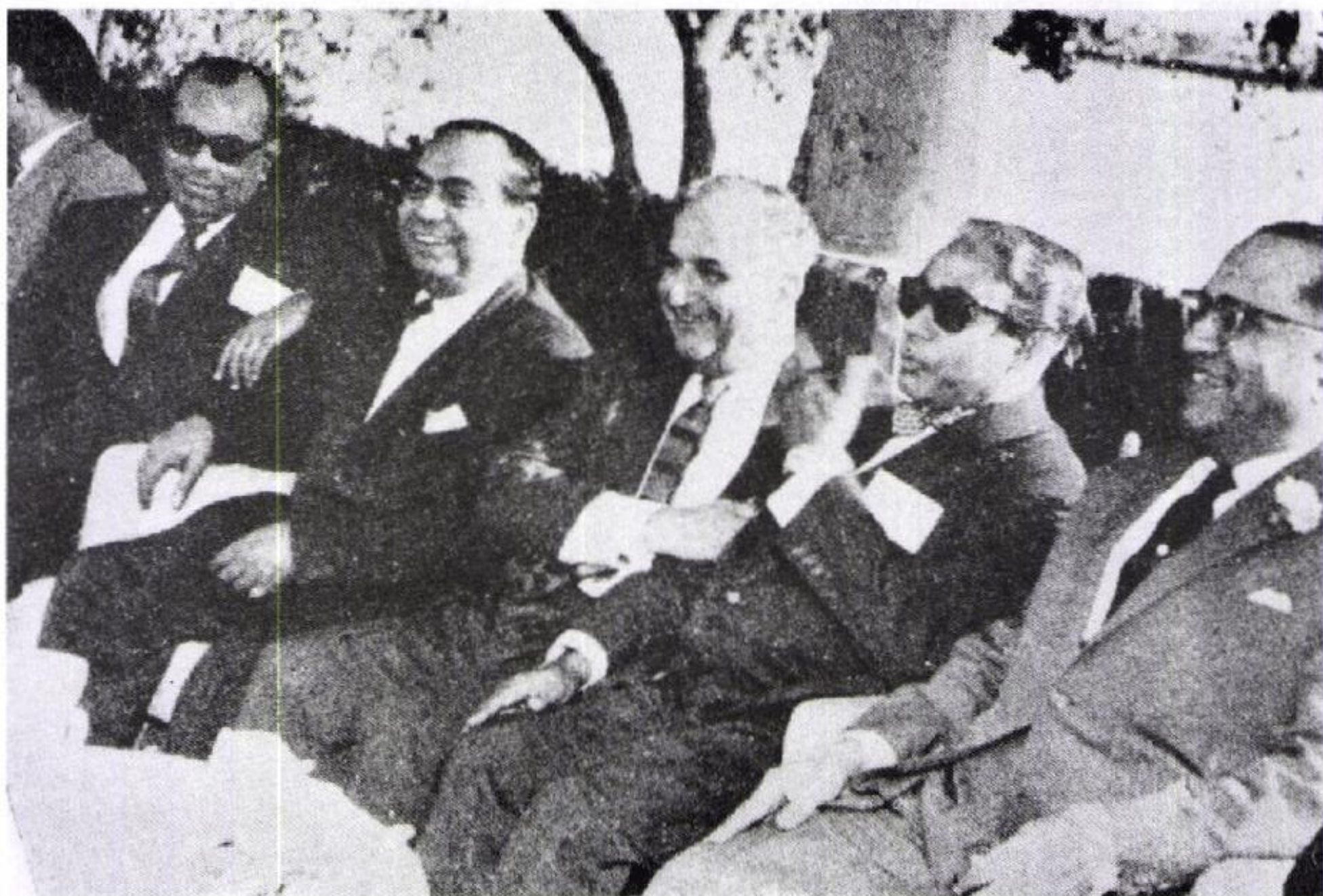
Khaleeli must have been an outstanding and brilliant student. The fact that, as I just mentioned, he was able to cope simultaneously with entirely different subjects and exams, just underlines his very highly developed intellectual abilities. He was smart, extremely well behaved, and, of course, absolutely first class stock. He therefore circulated around Oxford as a student which any University would be proud of having, and he therefore was sent to all the celebrities, the most well known professors only. And he never disappointed them. His mind was sharp, his intellect finely tuned and he himself never





Mr Abbas Khaleeli, Chairman of EFU and RAB, Managing Director, receiving the final report of the 'Reorganisation Committee' at 'Seven Bricks', Khaleeli's residence in Karachi. In attendance: Mr. Sharafat Walajahi, Mr. Sajid Zahid and Mr. Wolfram W. Karnowski





Chairman Abbas Khaleeli at EFU Convention 1963. Seen with him are Commerce Minister Wahiduzzaman, Mr. Abdul Aleem, Director of EFU and Mr. Zal Contractor, Controller of Insurance



tense, always seemed to be relaxed and very self-assured, without, however, giving the impression of being guileful and arrogant. The story has it, that in one of his exams one of the professors, a highly respected celebrity, asked him: „Mr. Khaleeli“, he said, „you might have heard that under Francis Bacon, the great English Jurist, the judges were lions under the throne. What was their status under Edward Coke who succeeded him during James The First’s time“? And without any hesitation Khaleeli’s answer was: „under Coke they were lions at large!“ And that was the end of his interview, the examiners smiled and said „fine“, and gave him his ‘first’.

Abbas Khaleeli became very fond of England, he liked the British and he certainly had good memories of his landladies. They were, according to what he told his friends very kind to him and very understanding for a young man like him. Because of his friendliness and open-minded attitude he was very much liked by his fellow students although he did not engage in any extracurricular activities, like sports, debating or anything else in particular. I am told that he was extremely wealthy at that time because his father was at the height of his career and a lot of money is forthcoming to live extremely well and comfortably amongst his friends in Oxford. His son tells me that when Abbas Khaleeli bought a new car, he left the old one somewhere and walked away, with a full tank!, the key in the ignition. The reason being that there was no market for second hand cars during the Great Depression in 1927. For today’s ears and in ecological terms this may not be a very praiseworthy attitude, but still, I think it is a very nice story, giving a vivid description of the kind of money and life style ‘young Khaleeli’ was accustomed to during his student days in England.

In early 1932 he finally ended his studies in England and joined ICS,- he is hardly 24 years of age then, - by all standards, I think, a remarkable achievement.

Because he was from the Madras cadre, his posting, initially, was in Madras itself, or rather in a Districts Office, outside the city. And he was leading a normal Civil Servants life, which he finds a bit lonely and therefore got married, probably by the end of 1934 or early 1935 because the first son of Abbas Khaleeli is born in November 1935. His wife is the only daughter of his father’s youngest brother, a cousin. And it was a match within the family. His monthly pay then was 450 Rupees, a princely salary . I understand that this was an enormous amount of money in those days. „And grandfather was still there to help out“, says Zia Khaleeli, one of his sons who was kind enough to spare some of his time with me, „but not extravagantly either, in that sense



that living out in the Districts, how much can you really spend there? But all this happens in South India and there is a lot of family, and there is a lot of family interaction. Because you got so many brothers, cousins from Singapore, cousins from Bombay and brothers now living in Calcutta. Our family then was a typical subcontinental family with connections in South-East Asia and elsewhere. And my father is the only one in the Service, all the others are in business, in one form or the other. One brother becomes a doctor, - but all the others are businessmen, not very great ones, but reasonably big. And grandfather's firms existed for quite some time to come, until he died in the mid 40s, soon to be followed by his wife. The family, all together, are in a variety of businesses, including shipping.

Grandfather did not like the shipping business. But it was thrown on him because he bailed out one of his cousins in Singapore. His cousin then was very big in Singapore, rubber estates, shipping, well looked upon by the British, lots of property. But he lost his pants in shipping. He had around thirty to forty ships. So he was really big. The ships may not have been of the size of the Queen Mary, but they were all ocean going vessels, cargo liners and passenger boats, passenger liners for carrying people going on 'Haj'. And when he went broke most of the family members did not think it necessary for grandpa to salvage his cousin, who also happens to be his brother in-law. But grandpa insisted, because 'we must bail him out, it does not matter, money is meant to be used for a good purpose. I can't let him go down the tube'. So cash is put on the table to pay off the bankers and the ships come to him, to a family which did not have the track record of operating ships. And the story proves that somewhere down the line, already in grandfather, no importance is given to money."

The fact is that this development had a great impact on the entire family's business and when Abbas Khaleeli's father died the brothers all split up and he himself continued his professional career in the Civil Service, which he tremendously likes and enjoys. „He has an excellent relationship with everybody“, remembers Zia, „being Muslim of Iranian origin in South India, you are not mainstream in any sense, neither Hindu nor British, nor Parsee, not even from the majority community amongst Muslims. This is perhaps the reason why he gets on extremely well with his colleagues from the British Civil Service. He is close to quite some senior members then, as he is when the Indian political Governments come in. He becomes very close for instance to C. Rajagopalachari, who, together with Vallabhbhai Patel, is considered to be one of the two elderly statesmen of the freedom struggle,- two crusty old men who had the sharpest of minds, the ablest of administrative skills. Both



had serious differences with Nehru, especially over his brand of socialism, and never hesitated to speak their minds. Indeed, Gandhiji called the steely 'Rajaji' his 'conscience keeper'. And 'Rajaji' in fact then was the first and only Indian Governor General of free India. He was from Madras and therefore Khaleeli knew him very well, models himself to some extent after him. 'A giant of a man', as he used to call him.

After serving as Assistant Collector in various Districts he was appointed Under Secretary to the Government of Madras in the Development Department, in 1936. This is also the time when he attracts the attention of Mahatma Gandhi. The Mahatma had asked for a scheme for rural development and the ICS prepares a number of schemes in this connection. One of those was 'invented' by Abbas Khaleeli. It concentrated on *khadi* and spinning and was meant for small rural projects to maximise human enterprise and efforts. Handicrafts to be marketed by co-operatives. Out of the proposals submitted, the one by Khaleeli was picked up and selected by the Mahatma, so the story goes and it becomes a talking point. And this is probably the first time that his innovative mind is brought to the attention of a much bigger platform than just his own district, it soon serves as a standard model for the whole of India.

Khaleeli served in the districts for three years and was then posted to Delhi. From there he went to Calcutta and in 1942 he returned to Madras as Director of Industries and Commerce. And again he was fortunate in those he worked with, men such as Prakasham, Giri, and, as I already mentioned, Rajagopalachari.

It is said that he was very successful during his time in the Madras Presidency and he is even today very well remembered for the great contribution he then made towards the industrial and economical development of the region, particularly in the field of small and handicraft industries. They called him the 'father' of the Polytech Institute of Madras, and he founded the Leather- and the Fisherman's Co-operative which was a great success. And right through the seventies one would meet people in Tamil Nadu who thought of him as a great developer, contributor and hard worker.

When in Calcutta as Railway Settlement Commissioner he also came into close contact with Trade Union related matters, and in this context very often also with political problems. He once had to deal with a particularly difficult one. He heard the Union's case, rejected their claim,- and to his great surprise was subsequently even feted by them. It is here that his communication skills