

came to the fore and his ability to be fair with people. So much so that even a very strong Hindu organisation and the 'Amrita Bazaar Patrika' newspaper in Calcutta publicly acknowledged this and was full of praise for him.

This is also the time when he is in frequent contact with the Adamjees and Ispahanis. The latter ones, of course, were known to him from even before because they hailed from the same community. And he was particularly friendly with Mirza Ahmed Ispahani, the 'Bara Sahib', as he was called.

Zia Khaleeli remembers a nice, little story which his father had told him and which throws some distinct light on the quality and standard of behaviour of the Civil Service. The head of the Adamjee family once wanted to thank a particular Civil Servant for some special work done for them and invited him for a meal. But the ICS man declined and said that he would not be able to come to his house. And the old man Adamjee complained to Khaleeli, who went to see his colleague and politely rebuked him suggesting that there would be nothing wrong with having a cup of tea with one of the country's leading businessmen. And his colleague said: „you see, I just did my job, there was nothing special about it!“ But Khaleeli convinced him that also Government servants should be able to lead a very normal life, free of restrictions, as long as they adhere to their basic principles. Well, the meeting was arranged and everybody was pleased and happy. The incident, however, shows the level of integrity in the ICS in those days. There was no room for any favours whatsoever.

During World War II he was offered to become India's Economic Counsellor in the United States. He declines because his mother is very ill, is on the verge of dying. So he stays in India until such time that India has gained her freedom and a decision must be made whether to stay in India or migrate to Pakistan.

This auspicious year 1947, when partition comes, was a very difficult one for him. Opt for Pakistan or stay at home? What would be the reason to leave Madras? They were rich, well respected, very well settled, no communal problems at all. Some Muslim and Hindu friends tried to persuade him to stay on and serve his community back in India, some others finally convinced him that his duty lay in Pakistan. To leave behind all his property did not matter, was never a question of any decisive influence in this matter. And Abbas Khaleeli finally turned to his old friend and mentor, Gopalachari for advice. And his old friend and mentor told him that nothing would have made him more happy had Khaleeli decided to stay on in India. But as he was now

asking for his advice he would have to tell him, go, and he gave him his blessings.

„Papa told us that his stomach was out of order for days, sign of a traumatic, dramatic decision time“, narrates Zia Khaleeli. „To go or not to go!? This was not an automatic choice. Because there was no pressure on him, at least not from India's point of view. He was part of a political, administrative, social scene, and he had no problems at all. There were no communal problems in Madras, nothing against the Khaleelis or anybody else. They were all members of one of the most prominent, leading families in South India, were much known and liked by many. They were clean, business was done there and money was made, all in a very clean way. They were no smugglers, they were successful, educated and enjoyed excellent political relationships with practically everyone in the country, - so why go to Pakistan!? There was no pressing reason whatsoever to do this, no reason to leave everything behind him. Except, perhaps, that he was finally fired, inflamed with the imagination of becoming part of the foundation of the largest Islamic State in the world, of trying to help develop something in Pakistan which would be of use to millions of people who lived or would live there. I was told by some of his old friends that he looked at Pakistan at that time as an huge entity of Muslims for whom he could make some contribution. Most of the people around him in those days did not even understand why a man like him would even consider to leave everything behind, just for the sake of a vision which may or may not stand a chance of survival.

Abbas Khaleeli was a very rich man when this decision had to be made. He was the owner of a huge property which his father had left behind for him, fifty to hundred shops in the main commercial centre of Madras, in Mount Road, worth millions of Dollars even in those days. But the question of eventually losing all his wealth did according to his son, never feature when he finally decided to go. He left all his property behind because it was in safe hands, he thought. He did neither sell it nor did he even create power of attorneys just for emergency cases. He was under the firm impression that he was just going across to a neighbouring country, - just as he would go to Iran, Burma or Singapore. So why not Pakistan? Not in his wildest dreams could he ever imagine that India and Pakistan would one day be at loggerhead, not to speak of war! Like most Muslims then also Abbas Khaleeli saw Pakistan as a homeland from which they would come and go at leisure. Even Jinnah himself did not sell his house on Malabar Hill in Bombay, apparently on assumption that he would flit cheerfully between India and Pakistan. The only question which he had asked Ghulam Mohammad and Chowdhury Mohammad Ali was:

„is this Pakistan a land where you can work with respect?“ And with their answer being in the affirmative, his decision stands.

He came to Pakistan very early. Already in August or September 1947. And he was immediately at work. He was made a member of that committee which drafted future targets and objectives for the economical and industrial development of Pakistan. The document produced was an accumulation of thoughts as to how this new country could be best developed in terms of industry and commerce. It contained the politico-economic fundamentals of the government's future strategies in a nutshell, made suggestions for a successful creation of a mixed economy and the role both, the public as well as the private sector should preferably play therein. As Joint Secretary, Industries, he made his great personal contribution as one of the outstanding thinkers and is well remembered for it. And he was very happy about it, very enthusiastic and had no regrets ever for having opted for Pakistan, a decision which soon turned out to become a great personal sacrifice because of the way the relationship between these two 'brotherly' countries developed.

In 1952 he was given the added responsibilities of Director General, Supply and Development and Chairman of the Industrial Rehabilitation Boards of Sindh, Punjab and the NWFP. And soon thereafter he was sent off to East Pakistan as Industrial Development Commissioner to spearhead the industrialisation of that wing. He immediately realised the importance of power and energy, a *conditio sine qua non* for any kind of industrial development in the Third World. So he put up the Karnaphuli Dam on the map, expands it and realised the need for still additional power and therefore involves himself in the planning of a second and third power station. He wanted 'power' to be everywhere, not only for industrial purposes. 'People also need power for their homes, their sewing machines', he kept on saying, and he was able to convince also those who had the power to decide, about it. He was immensely popular there, met a number of good old friends and made many new ones.

In 1954 he returned to Karachi as Secretary, Industries.

„Those were very good days“, remembers Mr. Ardeshir Cowasjee, the well known journalist, a very dear friend of his, „there was buoyancy in the air. Industry and commerce were the hub. The federal secretariats of these ministries were then on the first floor of the Sindh High Court. I well remember the many times my father and I visited the four good and clever men who sat there side by side. There was Khaleeli, - his friend Karamatullah,

the Secretary, Commerce, - and their joint secretaries, Shujat Osman Ali and Sheikh Mohammed Yusuf.

How different it was then, a visit to a government office. There were not sleazy PA's, past whom one had to worm one's way. The doors of the secretaries and their officers were open to all. 'Come in, come in, Rustom and Ardeshir', Khaleeli would say, 'to what do we owe this pleasure today?' (He was one of the very few men to ever pronounce my name in the way it is meant to be pronounced, in the true Sassanian manner rather than in the Anglicised version settled upon by my community). His approach to the public, whose servant he was, was as white is to black when compared to today's sorry bureaucracy. He wanted to solve problems, to help, rather than as it is now, to obstruct, to make things even more difficult and trying than they are. Shipping was with Commerce, but it was usually in Khaleeli's room that we met with Karamatullah to sort out for us the minutest of problems. And all was always solved."

Khaleeli moved on to head the Ministry of Rehabilitation and Works, and then finally to Commerce. And in all these years he was known for being one of the greatest supporters of the private sector. He was responsible for drafting the articles of association of PIDC and suggested that Ghulam Farooque became Chairman of it. He took a lot of interest in Karachi Port Trust and was the man behind Mr. Habib Rahimtoola's appointment as Chairman of KDA. He was pleading vehemently in favour of entrusting a non-bureaucrat with this tremendously important task.

Whoever came into closer contact with this vibrant and dynamic man immediately realised that whatever he did was done by a man who was driven by enthusiasm and by the firm belief to do the right thing at the right moment. He never allowed himself a moment of doubt, always created an air of competence and self-assurance around him, which made everybody a partner right from the moment he started talking to him. He had that great ability to handle diverse projects and issues at the same time and was always in search of people who would join him in his efforts to get things done. He would never discriminate against certain types of people, religion, race or communal affiliation. He wanted people who were capable of 'delivery'. He found young people and was prepared to build them. They did not have to come from Oxford, Cambridge, Harvard or any other prestigious university or college, he always was ready to give everyone a chance. „Put him to work, give him a try!“, that was part of his credo. And people whom he had put in charge of the Leather Institute in Madras were the 'Bara Sahibs' of forty years later.

People like him needed friends to accomplish his goals. And Abbas Khaleeli had many of them. All well connected, high ranking bureaucrats, politicians, industrialists, people from all walks of life. In the early hours of Pakistan the 'Audit Wallahs' ruled the country. People like Ghulam Mohammad and Chowdhry Mohammad Ali. The men from ICS were their juniors. But a man like Abbas Khaleeli would not get frightened by such prospects, he would find his way to become friendly with them. „When you worked as a minority individual in a Province where your whole community is a minority, you learn how to get on with people“, says Zia, his son. „You are not frightened by a majority. Because the Hindus were a majority in Madras you could not even afford to develop anti feelings to a majority. Why did we never have problems down there? With neither Bengalis nor Punjabis? And we really never had, because we accepted them as they were, as people whom we liked, became friends with, people we thought were good workers, whom we supported. And if we did not like them, we just walked away. In fact and because of this attitude you develop a very great and high respect for each other, and I am sure, it is this early training of 'live and let live' which enabled my father to become friends with almost anyone he wanted to“.

The 50s and early 60s are often referred to as the decade of 'permits and licenses, contacts and influence, nepotism and networks', as a result of which only a handful of families finally owned all sources of production including import-export houses, and, even commercial and investment banks as well as insurance companies. And when Khaleeli is with the Ministry of Industries one of his jobs, of course, is to give away licences. A very crucial and tricky job. And a lot of pressure from all sides, lobbyism, favouritism. His slogan then is : 'licences go to all and sundry'. And he had the guts to tell his Minister: „Sir, I know that you have to please a few people, tell me who they are, we will take care of them. If you want to give licences to a few of your favourites, we will fit them in. But, please, to not distort my policy, let my policy be implemented“. In other words, his was a very realistic and pragmatic approach, no direct confrontation with politicians. And his success proved him to be correct. To the benefit of his country, as he and many others thought.

At one stage he was in charge of the Rehabilitation Department and was instrumental in arriving at a final financial settlement with India about all refugee property matters. And his integrity, fairness and independence again was tested and proved by the fact that he himself just got one lakh of Rupees as compensation for his personal losses in India. Considering the fortune he had lost, this was no compensation worth the name as far as he was concerned, whereas others, as is known, made a lot of money in this

connection. But he never was really concerned about it. For him this was history, past, - the loss of his huge estate did bother him the least. Development, visions, chances for the next generation, a great future for his country, - that is what he wanted and for what he worked, day and night. At the cost of his private life. His wife and his seven children, they all left Karachi in December 1954 for England and Abbas Khaleeli finds himself a bachelor in his beautiful home, 'Seven Bricks', as it is called, one brick for each of his seven children.

He therefore had time, all the time of his life at his hands, and he spent it working for the country and for his friends. Although trained in the strict discipline and ethics of the Civil Service, he stood for a very pragmatic approach towards any solution helping the cause to proceed. Any bottleneck? Any problems with an all too keen and rigid bureaucrat? Friend Abbas is there to help. He never bends the law, but always tries the utmost to test as to how far it can be stretched to overcome manmade hurdles. „If you want to turn a nation of traders into an industrial nation, you can't lock up those who actually run the mills and throw the keys away. If you want to see development you can't do without carrots, sticks you get in any case“. Of course, a man like Khaleeli, was aware that many of the industrial upstarts were misusing their power, were doing a lot of things which were not always strictly in line with existing laws, rules and regulations. But he also and always realised that there were so very few of these real, almost mad workers, that unless you protect them and give them the opportunity to continue, - and at the same time continue to monitor their activities, chide them for their mistakes, and not destroy them, there would be no further development, no progress, no bright economical future for the country.

All this made him immensely popular. So much so that when in 1958 Ayub Khan takes over the country, he was made Secretary Commerce, serving a very young Minister, the youngest one ever in a Pakistani cabinet ever the country came into existence, Mr. Zulfikar Ali Bhutto. And he found this young and bright man very enterprising and, - very polite. He always stood up, sat down then when Khaleeli walked into his room. Never misbehaved in his presence. And Khaleeli himself called this particular time which lasted just over one year, one of his happiest times ever since being in service. He had the full backing of Ayub Khan whom he knew quite well because in 1954 Ayub wanted Abbas Khaleeli to become Secretary, Defence, which for one reason or the other, however did not materialise. And because of the support he had from the Field Marshal he successfully introduced the so called Bonus Voucher Scheme which an ex-President of the German Bundesbank, Herr

Vocke, had suggested in order to build up a powerful export industry in the country. Shoaib, ex World Bank and now Minister of Finance, is nonchalant, reluctant, not interested in this scheme, but Khaleeli obtains the blessings of Ayub, who tells him: „Abbas, if you understand it, you go ahead.“ That strikes, that is credibility. And he enjoyed unparalleled powers under Ayub for the next one year whilst he was still in service.

But so much power, so many friends, - this must create jealousy and hunger with others.

In 1959 Abbas Khaleeli together with 11 out of 12 former ICS officers, who had left their homes and their careers over the border to help this new ‘country of hope’ to get onto its feet and get going, were ousted from office by the Martial Law Administrators. Not by Ayub Khan himself, or any of the senior Generals of the Armed Forces,- but by a small, closed committee. Obscure reasons were advanced for the enforced retirement, which, as many leading and prominent people in Pakistan then felt, was a tragedy and a great setback for the future development of the country. Many people then held the view that this ‘screening operation’ was ‘pure envy bolstered by bully-boy bias’.

One of the complaints against him was that he had misused his power to build up teams, his own power structure and personal network . That he was co-responsible for the industrialists’ failure to pay their taxes and custom duties due. And his answer to them is: „My job is to be Secretary, Industries. My job is to build. I have to find and encourage people who want to develop things, who want to work hard. I had to support a Valika because he was a worker, a Fancy, because he is a worker, I had to support them because my job was to help to build up Pakistan. It was not my job to collect their taxes! That was the job of Finance“, he used to say. He was convinced that his duty was to get things moving in the country and not to pass moral judgement on those who helped him in this Himalayan task. And there was never any favouritism on his part. No ethnic group is excluded by him from development. The South Indians come in through Hyesons, the Memons through Valika and Adamjees, The Agha Khanis through Amiralali Fancy and the Punjabis as Saigols.

And although everybody knew that this was the truth, and despite the many friends he had also in the new centre of power, he had to go, as member of a group whom others wanted to get rid of, fearing that collectively they had become too powerful. Some of his colleagues who together with him were fired, became bitter and even left the country. Karamatullah’s bitterness at the ‘betrayal’ never left

him. He retired to England, but returned to Pakistan shortly before he died. He, however, had left strict instructions that he did not want to be buried here, that he did not want to usurp a six-by-two piece of ground in the country that had rejected him. His body was flown back to England where he is buried.

The ever-optimistic Khaleeli, however, joined the private sector and developed his own industries and enterprises. Amongst them were Associated Consulting Engineers, Canada Dry and finally the Eastern Refinery in Chittagong, along with the oil marketing company, Burmah Eastern, whose Chairman he became. This was a huge project which should have crowned his life's work as an industrial developer. Nobody at that time would have had the guts to forecast a break-up of the two wings of the country, which in December 1971 again made Abbas Khaleeli appear to be the great loser whenever it came to his personal life. It was well on its way to success when the secession of East Pakistan and the creation of Bangladesh forced him out of this venture of which he so very rightly was very proud of. He took it very bravely though, but I am sure that somewhere within, in a few quiet moments, he must have wondered about the logic and darker sides of one's life and the particular role fate had reserved for him in the grand scenario of 'India's tryst with destiny'.

However, in 1960, a few years before Eastern Refinery finally took shape, another development took place which should become another great challenge for him and his manifold abilities. His old friend Mirza Ahmed Ispahani, the big and very influential industrialist from East Pakistan, whose brother Hassan had been one of the closest associates of the Quaid-e-Azam, had turned to him for help in his efforts to salvage Pakistan's leading Insurer, the Eastern Federal Union, which was at the brink of bankruptcy, a fact of which only very few people were aware then. The 'Bara Sahib' wanted him to put things right at the oldest and by far largest Pakistani Insurance Company at that time, which had its headquarters in Karachi, Bunder Road. At Qamar House, just opposite the Port Trust Building. As impressive as the architecture of Qamar House then was, - a landmark for every visitor arriving by sea to this booming city which still was the capital of the country,- as fragile were the finances of this great institution at that time. I have given details of this disastrous situation in a different chapter of this book. The Ispahanis had been associated with the Eastern Federal almost since inception and Mirza Ahmed Ispahani had succeeded Abdur Rahman Siddiqui, one of the founding fathers of this important company, as Chairman, when the latter, in late 1949, resigned because of his appointment as Governor of East Pakistan. The Ispahanis were holding the majority of EFU's shares and although the 'Bara Sahib' officially

relinquished his position as Chairman of the company already in 1951 and had Mr. Gholam Hosain Sherazee, a man of his confidence, appointed as 'acting Chairman', he nevertheless never gave up to take a very keen and active personal interest in the affairs of the company which he considered to be very close to his heart.

In the late 50s, the London Loss situation of EFU had deteriorated and was coming to a climax. KF Haider, then the General Manager of EFU, another founding father of the company and a close aide and confidant of the Nawab of Bhopal, had tried his level best to hold the fort and pacify the London creditors. It seemed to be in vain. And at the height of the tensions KF Haider, as dean of Pakistan's insurance industry, was offered the top position in the Pakistan Insurance Corporation, a semi Government organisation, - an important job in the eyes of the bureaucracy, - an honour which KF Haider could well not afford to reject.

Abbas Khaleeli considered the proposal made by his friend Mirza Ahmed, debated it primarily with himself, but also with some of his old colleagues in the Ministry, - particularly with Osman Ali, who is then Secretary, Commerce, - and finally accepted the challenge on two conditions: that the Ispahanis disinvest their strategic control over the company and that Roshen Ali Bhimjee takes over as General Manager, taking over from KF Haider who meanwhile occupied the chair as CEO in the Pakistan Insurance Corporation.

Disinvesting and giving up strategic control because Khaleeli is firmly convinced that a financial institution like EFU should be rehabilitated by making it a broad based company. Khaleeli believed in broad bases, in the involvement of more than just one dominating shareholder who runs the company like a family owned enterprise, a very common feature then, unfortunately as Khaleeli thinks, in the economic landscape of Pakistan. He maintains the view that professional management is not possible if controlled by family interests and is very outspoken about it. He holds the same view, by the way, also when he alone is the final authority and decision maker. Later on, in case of Eastern Refinery, he brings in 10 different shareholders and Directors from different parts of the available spectre.

And the 'Bara Sahib', as much as he might not have liked the idea, he actually 'hated' it, - the 'Bara Sahib' had no other way to go except to agree. And the same applied to his other proviso, the appointment of Roshen Ali Bhimjee. The Ispahanis were not very enthusiastic about this proposal, although they hardly knew him. But from what they had heard, about Bhimjees political

background and beliefs, - and his wide range of intimate friends, made them 'reluctant' to immediately swallow this toad and accept the proposition. Bhimjee was well known to Osman Ali, and to some extent also to Khaleeli himself, and he was considered to be a man with a lot of vision, a charismatic personality. A man whose communicative skills and professional salesmanship were renowned. An agreement was reached and on 1st of January 1961 both, Khaleeli and Bhimjee took over the reins of EFU and accepted the challenge to salvage this great national institution. The Ispahanis disinvest, part is taken over by the ARAG family, people close to Roshen Ali Bhimjee, part is distributed with the public.

One of the first things Bhimjee and his Chairman Khaleeli have to do is to try to come to a settlement in London. And already in February 1961 both leave Karachi en route to London and Munich. Bhimjee first goes to Germany to see EFU's main reinsurer in Munich. Unexpected, un hoped for but nevertheless much welcomed, Munichre decides to come to their rescue and gives financial assistance. With this 'joker' in their hands, Khaleeli and Bhimjee start their fateful discussion rounds in London.

„It must have been winter“, remembers Zia, Khaleeli's son, „because he goes and comes back in his overcoat. I have a picture in my mind, I know it was winter, very cold, smell of snow in the air. I am still in school and I think he goes for these negotiations for about four or five days. Not much longer, a rather short visit to London. And specifically targeted on this problem. He is very relaxed about these negotiations and the reason appeared to be very simple. He tells us: when your back is against the wall, the only way to go is forward. And you have a very clear picture of what you need to survive. So the proposition to the London parties was very simple, he says. 'This is it! Take it or leave it! If you do not like it, well, we are dead, we are gone, that's the only reality. But if you like it, we have a possibility of working together in the years ahead and you then will make money out of me. But you will not make any money out of me if I am dead!' This is how he tells us the story, this was his final strategic presentation. And the people in London bought the story, wrote off sizeable amounts and restructured the relationship. And this meant the beginning of the revival of EFU“.

I was part of the EFU team then and therefore know all the details. The 'London Story' could not have been wrapped up better and up to the point than in the words of Zia Khaleeli, as just quoted above.

Could there have been a team of highly determined and enthusiastic men more different than these two? Khaleeli's was the role of the strategic thinker, Bhimjee the man to transform his visions into reality. Their common concept was the 'you-strategy'. EFU-Your Insurance Company. And then to further develop it into You and Your Family, a feeling of 'WE, We together are strong. That is the underlying idea, and it works. Both sit together at 'Seven Bricks', think and chat. „Roshen Ali Bhimjee's role“, says Zia, „was to communicate. His public relationship was superb, outstanding in those days, beyond any comparison. His ability to reach out, to communicate with people, to motivate and run a team, to organise, was colossal. And father's role was not that, he was in the thinking role. They worked extremely well as a team and EFU becomes a very dynamic organisation, the unchallenged leader of the industry“.

Khaleeli's contribution towards EFU's gigantic development in the 60s was enormous and should be never forgotten. In a foreword to the company's balance sheet for 1961, the first one he signed as its Chairman, he said:

„Great men have presided over the affairs of this Company. At its birth, 29 years ago, officiated such eminent personalities as the late Aga Khan, Sir Sultan Mohammad Shah, the late Nawab of Bhopal Sir Hamidullah Khan and that great patriot Abdur Rahman Siddiqui. I consider the Company as a Trust handed down by them for the good of the community at large“.

Abbas Khaleeli, I believe, was one of these great men. He resigned his Chairmanship in 1965 because he wanted to fully concentrate on his other projects. With his friend Roshen Ali Bhimjee in the chair of the company's Managing Director, he knew that EFU was in very safe hands.

Khaleeli, who, as we have seen, was forced out of the Civil Service in 1959, was recalled to duty at Islamabad by Zulfikar Ali Bhutto. He was appointed Chairman of Defence Production Board, Ministry of Defence. In this capacity he led delegations to Iran, Turkey and Libya and made invaluable contribution in the development of defence industries. He had returned from former East Pakistan in 1971, one amongst the many who had lost their businesses. And when they called him 'back to duty', as he felt it, he, of course, thought that he could run the ministry as it should be run, as he ran ministries in the old days. But in the words of his friends, this was a vain hope, no independent-minded man such as Abbas Khaleeli could last. And he lasted two years, a long time by Bhutto standards, says Mr. Cowasjee, his old friend, and he was then sent home, with no reasons given.

Ever vibrant, he set to work again. He worked right up to the end; he was in his office up to the day he was forced to go to hospital. He was then Chairman of the pioneering engineering consulting firm of Associated Consulting Engineers, ACE, the oldest and largest engineering consulting agency in the country's private sector which once was founded by him. The firm was working also outside the country in Malaysia, Indonesia, UAE, Iran and Saudi Arabia, in other Middle Eastern countries and in Africa. He represented Pakistan at several International Conferences and once chaired the inaugural session of ECAFE in Bangalore which then was also attended by Jawaharlal Nehru and the Secretary General of the United Nations, late Mr. Hammersjöld.

Khaleeli took part in debates and discussions at the university and also in sports and games. He has been connected with several sporting and social organisations. He has been, amongst others, a member of the local YMCA and Old Scouts Association. At one stage he was President of Pakistan's Hockey Association, for a long period of five years. And for years he was President of Islamia Club, the premier club for table tennis in the country.

I knew him quite well from the time when I was member of EFU's management team and Abbas Khaleeli our Chairman. He was a source of inspiration to all of us and impressed me most by his quick wits and sharp intellect. He was a very human and 'easy to approach' person, a man who immediately inspired confidence with a distinct flair of credibility and professionalism around him. We liked and respected each other, - although I was so much his junior in age. But age, according to him, was never considered to be a barrier, not by his standards and he allowed me a touch of intimacy and closeness which in the world I was coming from and in which I had grown up, would have been an unthinkable constellation.

Last time I saw him was when EFU celebrated its Golden Jubilee in 1982. He was as quick and vigilant as ever, seemed to remember each and every detail of our close association.

„He was really an extraordinary man“, writes his friend Cowasjee in his obituary, clearheaded, far-sighted and with a fine analytical brain. At the age of 87 he was flying around the country, speaking at seminars. He was writing letters to our politicians, giving them his ideas on judicial and political matters...”.

“This is the secret of growing old. One must, absolutely must, maintain an interest in life and in what is going on around one. One must keep in touch, one must participate. At 87, Abbas Khaleeli was younger than most men of 60 that I know. It is a privilege and a pleasure to have known him and to have benefited from his practical, down-to-earth wisdom and wit.”

“He was lucky. He did not linger. He was admitted to hospital on November 13 and he died peacefully, with his family around him, on November 17. We buried him the next morning in the Naval Cemetery, close to his old friend, Admiral Ahsan. I had the honour of meeting Abbas Khaleeli the day after he landed in Karachi in 1947 and of standing next to his bed on the morning of his death. I learnt much from him. I shall miss him much”.

Abbas Khaleeli died on the 17th of November 1994 in Karachi. He had five sons and two daughters and was the proud grandfather of seventeen grandchildren, nine boys and eight girls.



Mr. Mirza Ahmed Ispahani presenting souvenir to Governor Muneem Khan at Dacca Convention of EFU 1967



Mr. Mirza Ahmed Ispahani (The Bara Sahib)



Mr. 'Sadri' Ispahani, eldest son of Mirza Ahmed Ispahani at his office in Dhaka in March 1998



Begum Ghamar Ispahani, widow of Mr. Abool Hassan Ispahani

The Ispahanis

Part of the Saga

When I joined the Eastern Federal Union in 1960 the company was considered to be part of the Ispahani Group of companies. They were major shareholders and Mr. Mirza Ahmad Ispahani, the 'Bara Sahib' as he respectfully was called by many of his contemporaries the elected Chairman, the man who for all practical purposes was in control of the company although one of his nominees, Mr. Gholam Hosain Sherazee, had been appointed as 'Acting Chairman'. This arrangement had become necessary because the 'Bara Sahib' had been personally requested by then Prime Minister, Mr. Liaquat Ali Khan, to become Member of the Jute Board as well as to associate himself with the newly founded Pakistan Industrial Development Corporation, both very important institutions and vital for the further economic and industrial development of the country.

The Ispahanis played a very prominent role in the early days of Pakistan, - as they had already in the years preceding her creation. Both the brothers, Mirza Ahmad as well as Mirza Abool Hassan Ispahani, were actively engaged in the work of the All India Muslim League and Abool Hassan became one of the closest lieutenants of Mr. Mohammad Ali Jinnah. I, of course, do not know whether this bifurcation of work and duties was the result of farsighted and tactical planning or just happened to occur. In any case, the result was of great benefit to the excellent progress made by the entrepreneurial activities of the Ispahani enterprises. By placing Mirza Abool Hassan in the front line of politics and building up Mirza Ahmad, the 'Bara Sahib' as one of the most important economic advisors to the Quaid-e-Azam, the Ispahani Group positioned itself into an excellent situation from which they could safely plan their further development.

To write about 'The Ispahanis' to present day readers is an uphill, if not an impossible task. When Pakistan was divided in December 1971 and Bangladesh came into existence, also the Ispahani Group was split into two, with all the bitter consequences which are best known as unavoidable companions of separation, lost wars, division and family feuds. I am neither in a position nor would I like to comment on what has or has not happened between the two brothers Abool Hassan and Mirza Ahmad, who until then had also been very intimate and trustworthy friends to each other. The fact is that Abool Hassan, who held many prestigious posts during his public and political life, decided to permanently settle in Pakistan after finally retiring from

Government services, whereas the 'Bara Sahib' did cling to his Bengali roots and tried to rescue as much as he possibly could from the inherited family empire.

My interest in 'The Ispahanis' is restricted to their association with the Eastern Federal Union and their financial engagement in this company. And although there were members of the Ispahani clan represented on its Board of Directors until 1989, - the last one being Mr. Mirza Mohammad Ispahani, 'Isky' as he is called, son of late Abool Hassan, and though there were even three Ispahanis on EFU's Board during the immediate years following the separation of East Pakistan from the West, mainly, of course, for political and 'family' reasons, the decisive influence of 'The Ispahanis' on the affairs of EFU had already come to an end in 1961 when under the influence of Abbas Khaleeli the 'Bara Sahib' had agreed to sell the majority of the family's shareholding in EFU to ARAG Limited, the Habib Family, who were very close friends of Mr. Roshen Ali Bhimjee, who under the agreement was to become the company's new Chief Executive.

In the course of my preparations for this book I have spoken to members of both the family wings. In Karachi with Begum Ghamar Ispahani, wife of late Abool Hassan Ispahani, and in Dhaka with Sadri, son of the late Mirza Ahmad, the 'Bara Sahib'. Both were extremely kind and co-operative and spoke of the 'old Eastern Federal' as of a dear family friend with whom the old ties had to be cut, for a number of unavoidable reasons. But there was no bitterness left, on the contrary, some nostalgic feelings of sadness perhaps. Memories of the past, which under present circumstances were of no particular importance anymore, to neither of them.

Mirza Ahmad was born in 1898, in Rangoon, Burma. His mother, this is what the story tells us, was the daughter of a very big rice merchant there. After her wedding and the birth of her first son she and her husband settled down in Madras. From there they shifted to Calcutta, where the family had a rather big business establishment. It was set up by Mirza Ahmad's grandfather, a born Iranian from Ispahan, who, as a young man, had gone to Cairo, where he spent 12 years and became a very successful businessman. He must have been a rather modern and farsighted entrepreneur because he soon realised the importance of communication and 'one to one' personal relations. It is said that he was able to establish an impressive number of personal contacts in the region and on the Indian subcontinent which had helped him to set up a fairly large office in Calcutta, which was then Bengal's centre of trade and commerce.

„You know“, remembers Sadri Ispahani, Mirza Ahmad's son, „when our people, our family came first to this part of the world it was in 1820. They came from Iran and first came to the West coast and then to Madras. Until the time when the first World War started the family was going and coming back. Like foreigners. Going back to Iran, meet their wives, there, giving birth to children there, or arranging marriages. A constant coming and going, with nowhere being really at home. But then some of our people decided to permanently settle down in India and live in this country. So when our part of the clan settled in Madras, like the Khaleelis did, they also slowly started getting married to local people. They started mixing with Bengalis, Punjabis and whatever else India had to offer“.

Around 1911 Mirza Ahmad's mother suddenly died and he, together with his two brothers, Abool Hassan and Mohammad Ali, were sent back to Madras by their father where they were brought up and looked after by some other members of their clan. The business had grown substantially and mainly consisted of tea and indigo and Mirza Ahmed, the eldest son, joined the company in Calcutta in 1918. Very good timing because soon thereafter some very unfortunate family problems emerged. His father's brother who during World War I had lived in London, had forced some litigation on the 'family' insisting on the separation of all the assets jointly owned by them. That made his presence in Madras a necessity and left young Mirza Ahmad all by himself and in command of their business. The legal battle between the two brothers lasted for quite a few years and Mirza Ahmad found it increasingly difficult to raise the necessary funds for a successful continuation of his business operations. He therefore pleaded with his father to, please, settle the dispute as quickly as possible. 'Come to terms with him as soon as you can,' he told his father, 'pay him whatever he wants, give him any property he demands, but get rid of this issue so that we can make a fresh start at our own'.

And his father listened to him and arrived at a settlement, but within a few months he died, still very young, not even fifty years of age then. That was in 1925 and Mirza Ahmad, now the 'big boss' of the family, the 'Bara Sahib', showed his worth. „ He really made it a big success“, says Sadri, his eldest son, when we meet in 1998 in Dhaka, now the capital of Bangladesh, at the same office where already his father had received me, some three and a half decades ago, „but success, apart from a bit of good fortune, depended primarily on the relationship one was able to build up with the overseas agents. And this is where my father had his very strong points. He had been able to develop a good network through a number of good and close friends, just as he had learnt it from his father, and the Ispahanis became really a strong economic force, just like our friendly competitors, the Adamjees“.

„He was a fantastic businessman“, says Begum Ispahani, when she very kindly receives me at her home in Karachi, „whatever was made in Ispahanis at that time, was made by Mirza Ahmad. His brain was absolutely great“.

The three brothers were all actively engaged in the family business, with Mirza Ahmad being the undisputed ‘primus inter pares’. Starting from the mid 30s, however, Abqool Hassan, got increasingly engulfed with his political activities. He had become a staunch admirer of Mohammad Ali Jinnah, whom he first had met in 1920, during his first ‘fresher’ term at Cambridge. Jinnah had accepted the invitation of the ‘Indian Majlis’, the first ever debating society established by Indians in England, to speak to its members. „When addressing us“, remembers Abool Hassan in his book on his idol, the Quaid-e-Azam, as he knew him, „in spite of his famed reserve, he appeared to be close to us youngsters.....We were struck by his eloquence, the ease and grace of his style of speaking and his grasp of political intricacies.....He advised us to devote our attention to studies and to return home qualified to help our motherland to advance and to gain her freedom from British subjection.“

Years passed and when Jinnah finally returned from his self-imposed exile in London, one of the first things he did was to establish the All India Muslim League Parliamentary Board under his chairmanship and out of the seven persons nominated by him personally were two Ispahanis: Mirza Ahmad and Abool Hassan. And a third one, worthwhile mentioning in the context of this book, was Mr. Abdur Rahman Siddiqui, one of the founding fathers of the Eastern Federal Union. Jinnah who at that time had finally decided to accept the challenge of leading the Muslim League out of lethargy to new shores and a hopefully rosier future, was obviously very much impressed by his young admirer and follower; he appointed Abool Hassan and Abdur Rahman Siddiqui as organisers and entrusted them with the responsibility of launching the new Muslim League Party in Bengal. And he told Abool Hasan, the younger of the two, that it would be particularly him who would have to do the main work, the running around and getting things done. In other words, the responsibility for making this a success would be on his young and strong shoulders.

Mirza Ahmad supported his brother in his political work as much as he could. And he accepted that Abool Hasan’s future would be more on Mr. Jinnah’s and the Muslim League’s side than with their own business. And he made arrangements that their younger brother Mahmood would carry more burden and accept additional responsibilities.

The Quaid-e-Azam highly valued the advice and support the 'Bara Sahib' was able to provide and he often consulted him on economic and financial issues. It was a very intimate circle then which surrounded Mr. Jinnah. The Muslim League at that time was far from being the mass movement it became a few years later. Abool Hassan gives a very vivid example of this when describing a major political crisis in Calcutta amongst the various Muslim parties which existed at that time, largely due to the personal ambitions of AK Fazlul Haq. Mr. Jinnah was therefore requested by Abool Hassan and his political friends to immediately come to Calcutta to help them unite Muslim Bengal under the banner of the All-India Muslim League „so that it could face the Hindus with confidence and secure its full rights.“ And Jinnah promptly followed their request, he boarded the next 'Mail' from Bombay and reached Calcutta after a long and tiring journey. „The only persons who went to receive Mr. Jinnah at the Howrah Station platform“, writes Abool Hassan, „were my elder brother Mirza Ahmad Ispahani, Khwaja Nooruddin and I. How different was this spectacle from what became the rule sometime later when he approaches to Howrah Station both from the bridge and Howrah town side and the whole station itself became a mass of seething humanity, sometimes an hour before the scheduled time of Mohammed Ali Jinnah's arrival at Howrah. We brought him to our home at 5, Camac Street.....the evening being taken up with our briefing him on the latest political situation in the province and in telling him of the many stresses and strains and influences under which Muslim Bengal had creaked so long. Of course, he knew our past history much better than we youngsters did. It was decided also that I should become his A.D.C.-cum-Private Secretary and attend to his appointments and conference arrangements“.

Both the brothers worked as a perfect team. Abool Hassan drew closer and closer to Jinnah whereas Mirza Ahmad manipulated the hidden strings from behind. He was the man who could successfully organise donations for upcoming elections and would, of course, as his eldest son Sadri told me in the course of our interview, „be the one who would know the names and addresses of people one could count on. Mr. Jinnah himself would, quite naturally, not involve himself in such matters and even my uncle Hassan, though knowing the details, would not have the same practical influence which my father was having in Bengal. This is also the reason why Mr. Jinnah would always like to have the separate opinion of my father as a leading voice, an opinion maker in Bengal. Living in Bengal and doing business there also meant that, quite naturally, he would not advocate any rigid alienation of any group or section of people. Very sadly such sentiments prevailed in those days, politics in this part of India moved in such unfortunate direction. And in

the true sense of the word my father, in such a scenario, was very much a political animal, he took a much more flexible attitude towards for instance Mr. Fazlul Haq and Mr. Suhrawardy than my uncle. And this attitude was, of course, very much influenced by his own business interest, but he was at the same time also convinced that a Fazlul Haq to-morrow or after two years would be an altogether different Fazlul Haq and that therefore a more flexible approach would be much better also in the interest of the people at large. However, his main task was to collect the much needed money and I think, the Muslim League owes him a lot in this respect. Take a very practical example: whenever someone from the party went to see the Adamjees for some donation, their first question always was, 'tell us, how much did the Ispahanis give?', that was always the yardstick for them too. But as a result of all these political activities, uncle Abool Hassan became less involved in business and his younger brother became more active. In family business, as you probably know, you sit together and decide when to buy and when to sell. And you, of course, then also need someone to execute. And this could obviously not anymore done by my uncle. But still, he always made it a point to attend the regular family meetings, twice a month or so, even after he had become an important committee member of the Muslim League. I am now referring particularly to the years 1938 and 1939. There were spells when he had to be away, but overall he was still available when important business decisions had to be taken."

Together they were strong and influential. The Raja Saheb of Mahmudabad, himself a leading and most impressive figure of the Muslim League, who had become a very close friend of Abool Hassan, wrote this about him in his foreword to his friend's book on their common idol and leader, Mohammad Ali Jinnah: „ It is now over thirty years that Mr. Ispahani and I have been close friends. We met in Calcutta for the first time in 1934 through a common friend, Khwaja Nooruddin. Two years later, we both were invited by the Quaid-e-Azam to attend a meeting at Lahore where the Muslim League Parliamentary Board was formed. It was there that we took an oath that we shall dedicate our lives to the service of the Muslim Nation under the leadership of Mohammed Ali Jinnah. Since that memorable day until the Quaid breathed his last, whatever our minor differences may have been, we never wavered in our loyalty to the leader and to the cause he represented. We gave him our love, respect and loyalty and he, in return, rewarded us with his full confidence and trust.

I can say without fear of contradiction that in every decision that the Quaid took regarding Bengal, the largest Muslim province of India, he depended

completely on the reports of Mr. MAH Ispahani. In 1946 Mr. Ispahani was appointed his Personal Representative and Envoy of the Muslim League to acquaint the leaders and heads of foreign states with the case for Muslim independence in our sub-continent. Mr. Ispahani throughout the Quaid's life remained one of his able, loyal and trusted lieutenants“.

It did not come as a surprise, therefore, that the Quaid appointed him as the country's first ambassador to the United States after Pakistan had come into existence on 14th of August 1947. At that time, the newly created country lacked in everything, also in the necessary resources for the construction of a building for the Pakistani Embassy, so the Ispahanis constructed the building from their own resources. They were reimbursed by the Government at a later stage, once the resources were available.

Meanwhile brother Mirza Ahmad not only looked after the family's multi-dimensional business activities which amongst others embraced jute, tea, textiles, engineering, shipping, matches and plywood, covering a wide geographical spectrum, - he also made his services available to the new country whenever he was asked to do. His membership in the Jute Board, which was part of the Commerce Ministry and had Ghulam Farooque as its Chairman, was one of the most important assignments he was requested to accept and was already mentioned earlier in this profile. So were his activities within PIDC, both of which had made it necessary for him to at least temporarily and officially relinquish his chairmanship in the Eastern Federal Union.

Already during the most hectic and critical months preceding the official inauguration of India and Pakistan as independent States Mirza Ahmed together with his brother Abool Hassan were actively engaged in the foundation of two commercial enterprises which should play vital roles in the economy of the new country once it officially had come into existence,- Orient Airways and Muslim Commercial Bank. Abool Hassan gives an interesting account of their creation in the book already mentioned by me:

„When I was in Delhi in June 1946 on one of my routine visits and was lunching with the Quaid-e-Azam at his home, 10, Aurangzeb Road, and discussing provincial and national politics, he cut me short and said: 'It is all very well to talk of Muslims as a nation and to demand a separate homeland for them, a homeland in which they can live according to their own light and shape their own destiny, but do you realise that such a State would be useless if we did not have the men, the material and the wherewithal to run it? Do you

realise that in India there is not a single airline which is owned or operated by Muslims? You should know how many such lines are owned, financed and manned by Hindus. Do you know how many Muslim pilots and mechanics we have in the country? How can we do anything with this inadequacy of material, - material which every nation must have in ample supply?"

And Abool Hassan immediately discussed it with his brother and Sir Adamjee at Calcutta and they at once got busy with the task of starting an airline without loss of time. They launched the company, Orient Airways, which was the first and only Muslim airline operated in pre-Partition India. However, it still took some time before the airline could actually start its operations. On one pretext or the other the Hindu dominated authorities delayed granting necessary permissions until all hindrances could be finally removed.

„The base of the Orient Airways“, writes Abool Hassan, was at Calcutta. Compared to its successor, the PIA today, it was a modest undertaking without, of course, government backing or financing. After Partition, Orient Airways transferred its main base to Karachi and operated without a day's break its services until it was absorbed by the new corporation, the PIA. It was the Orient Airways which rendered yeoman service during the disturbances which followed Partition. It brought Muslim refugees from India and flew out Hindus from Pakistan. Had it not been for the Orient Airways, there would not have existed an air link between East and West Pakistan for a long time after Partition.“ And the driving force behind the implementation of Jinnah's initiative had been Mirza Ahmad Ispahani, very actively assisted by the Adamjees.

And a very similar scenario with exactly the same players led to the floatation of the Muslim Commercial Bank. „How many of us know“, writes Abool Hassan, „that it was the Quaid-e-Azam who encouraged and almost insisted on the creation of another first class Muslim bank in the sub-continent? He would say: 'We claim that we are a nation one hundred million strong and yet have just one bank (the Habib Bank) out of the scores which operate in India'. That, indeed, was the correct position. It was his persistence, drive and talks with the late Sir Adamjee Haji Dawood and my brother, Mirza Ahmad, which brought into being the Muslim Commercial Bank. It was incorporated in Calcutta on July 9, 1947, with an authorised capital of Rs. 3 crores. After Partition, which followed soon after, offices of the Bank were opened in the principal cities of Pakistan by the middle of 1948, with its registered office at Karachi“.

Contrary to what was the situation at Orient Airways it was, however, the Adamjees who in course of time assumed full responsibility and control over the Bank. "It so happened", says Sadri Ispahani in my interview with him, „that two other groups, who were holding quite substantial holdings in the bank, sold their shares to Adamjees, making them the major shareholders. Anyhow, this, until the end of his days, always remained a sore point in my father's career as a leading and successful man.“

I found this rather interesting and in a way very typical of the spirit prevailing at that time amongst leading businessmen within the Muslim communities. I, therefore, asked Sadri Ispahani whether this had not decisively and negatively influenced the relationship between his father and Sir Adamjee, he smiled and said: „well, they were good friends, and they were at the same time competitors too. But these were the days when we did not have a Jute Mill. But otherwise, take exports for example, they were leading in one field and we in others. So we were not directly competing for the same products, and then, their and our style of doing business was different from each other, it seemed that both sides tried not to cross the other's way, which would have only be detrimental to the interest of either side“.

From what I have written so far on the two Ispahani brothers who before, during and after Partition played such important roles in Pakistan's development, it appears that their involvement in the affairs of the Eastern Federal Union might not have been on top of their priority list. This, I am sure, would not do justice to Mirza Ahmad's attitude adopted towards EFU, which according to many voices I have been able to listen to, was indeed a company very close to his heart. But contrary to most of the other components of what then made up the Ispahani Group, the insurance company was not their own, original invention, was not founded by them. It was only because of their active involvement in the affairs of the Muslim League that they came into such close contact with those people who had been behind the creation of EFU in 1932. People like Abdur Rahman Siddiqui, the Nawab of Bhopal, the Raja Saheb of Mahmudabad, Ghulam Mohammed and KF Haider. I was not able to trace any documents indicating as to how and why exactly the Ispahanis were associated with this first insurance company floated and owned by Muslims, but already the balance sheet for 1935, which was its third, shows Mirza Ahmad Ispahani, a *merchant at Calcutta*, as one of the Directors of the company's Board. And the fact is, that Ispahanis, by placing most of their large insurance business henceforth with this new company, supported it substantially. According to Sadri Ispahani, they even gave their business to

EFU free of commission, at least in the beginning, for a few years, although as their appointed Chief Agents they would have been entitled to it.

And again in 1949, when the big decision had to be taken whether to shift EFU's Head Office from Calcutta to Pakistan or to remain in India, it were the Ispahanis who played the decisive role, if only by searching for their old friend, EC Iven, the experienced Insurance Manager from the German Allianz, and by bringing him into the management of EFU as Deputy General Manager. And it was Mr. Iven, as I have explained and described elsewhere in this book, who was instrumental in transferring the company from Calcutta to Karachi.

Much has been said about Mirza Ahmad's attitude during the most difficult years faced by EFU as a result of their London Underwriting. That the Ispahanis should have injected additional and much needed capital into the financially bleeding company, which already at that time and if stringent accounting principles would have been applied, was at the brink of bankruptcy.

I have with me the entire correspondence which my former colleague Erwin C. Iven had with EFU's then General Manager, Mr. KF Haider, about the London losses. Iven was sent to London to discuss and investigate their 'Marine Hull Underwriting', done by their long time London Agents, BM Collins. In these letters it becomes very clear that Mr. Mirza Ahmad Ispahani took indeed a very keen interest in this matter. He and his German friend even met in London to discuss Iven's findings there. At no stage, however, was the question of additional capital ever raised. Whether this was so out of fear by KF Haider to awaken sleeping dogs,- because he was all the time still quite hopeful that they would be able to 'sit it out', that their London creditors would finally settle for much less than their original demands, if not for 'peanuts',- or because Haider knew that the financial resources of the Ispahani Group might have been strained at that time as a result of the many new ventures which had either been set up already or were still in the planning stage, - this will always remain an unanswered question.

I do not think either that the 'Bara Sahib', found it easy to agree to his friend's Abbas Khaleeli's suggestion in 1960 to sell his majority shareholding in EFU to ARAG Limited. And I also know for sure, that he was not at all delighted, not amused about the prospect of Mr. Roshen Ali Bhimjee becoming the new Chief Executive of EFU. Their political background and general approach towards business were miles apart and Bhimjee himself has told me how

difficult their first personal meeting had been, that it almost ended before it had even begun. And both, the 'Bara Sahib' and Mr. Bhimjee have to be credited for having shown the greatness to overcome their prejudices and come to terms with each other. It also showed Mirza Ahmad's deep and sincere attachment with this great organisation that he finally agreed and thereby made the rescue operation by Khaleeli and Bhimjee a possibility.

„Whatever my father did“, says Sadri, his son, „was done wholeheartedly by him. He followed all his projects with utmost care and he would see to it that his good name was never tainted. That was of utmost importance to him, apart from the desire, of course, to make it a profitable proposition. Even when we had to leave Calcutta, at the time of partition, he went well out of his way to make sure that under no circumstances could he ever be considered a defaulter“.

I can't judge the 'Bara Sahib's' personal qualities or shortcomings, because I hardly knew him. I have met him a few times, but always as part of a larger group. And I was far too young then to have found his attention. He knew that his friend Erwin Iven had brought me out to Pakistan, and that was enough for a friendly smile and a handshake. And moreover: when I started to really become a member of EFU's senior management team, together with Roshen Ali Bhimjee, the Ispahanis had already sold their majority holding and Mirza Ahmad as a person had no say anymore in the company's affairs. And even otherwise, his dominating influence and his strong impact on the economic development of the country was about to become history, Mirza Ahmad Ispahani had become one of the highly respected and adored 'elderly statesmen'. Most of the daily work was now done by his eldest son, Sadri, and the other members of the family.

When talking about this stage in his father's life, Sadri turned to be rather philosophical when he said: „You know, a man who lived up to the age of 88 had developed his own ideas about life. So during the last ten to fifteen years he was not really interested anymore in making money. He was more interested in social work. Not exactly charity, but projects like his own hospital, a school, and similar things. And even if I did send him a message telling him that such and such a project was in the offing, or a manager approached him for advice, he would tell us that he is not interested, but the moment when it came to educational and social matters, he became fully alert. But when it came to business, he told everyone that they should go and see his son.

“He had no other hobbies. When still active he always boasted by saying that his hobby was his work. I remember in my Boarding School days, he used to spend the weekends by going by train to see the tea gardens and other places of his widespread properties. And after coming back, he then straight went through the mail. There is only one other thing which now comes to my mind, something perhaps coming close to a kind of a hobby. Those were the early days of the cinema. During one weekend he sometimes saw four or five movies. Saturday afternoons and Sundays, when he was not going up-country, and that was his way of relaxation.”

I also asked Sadri whether the separation of East Pakistan from the Western wing, the creation of Bangladesh had come as a surprise to his father and, he, without a second of hesitation, said: „Right from the beginning of the creation of Pakistan my father had told even Jinnah that although being now one nation, under one roof, special attention should be given to the people of Bengal. When they finally tried to do just that, it was all too late. But these were all very unhappy moments for everyone. For those, who had left in 1971 and had decided to return in 1973 when the new Government tried to encourage this, and for those who did not come back. But even for the others, who had stayed behind, right from day one. It had become a different life altogether. We did not have the same life style we had been used to. You see, here, in what used to be East Pakistan, there were about 250 people who were running the economy. The Adamjees, Bawanys, Ispahanis and so many others. Unfortunately today a new class of people have replaced them, just like in Pakistan. They make quick money and do not care for the community at large“.

Sadri Ispahani and Roshen Ali Bhimjee had become good, if not rather close friends. „Roshen“, he says, „had many friends in this part of what was then East Pakistan. Many politicians, and he has helped them and also some of their sons in a most impressive manner. Most of them were very influential and some became even Directors of Eastern Federal. Bhimjee had picked them up for his company. People like Aleem, Justice Sattar and Dr. Malik. And others like Mujibur Rahman, Mowla and Wahiduzzaman were good friends of his. Yes, Roshen Ali Bhimjee is still very much remembered here in Bangladesh. I think he had more friends, I mean friends in the true sense, here in Bengal than in other parts of the country“.

„Sadri“, says Roshen Ali Bhimjee when we talk about the Ispahanis and the role they once played in the history of EFU, „Sadri is a wonderful friend. I like

him immensely. He understood what I wanted to achieve with EFU and we also commonly shared many other views. He is a true Bengali.“

When I left Sadri at his office in Dhaka where he had received me most cordially, I felt very grateful to him. Not only had he politely and patiently listened to my many questions, and unhesitatingly replied to them, he also had created an atmosphere of cordiality and knowing understanding around EFU's past and the role his father and family had played in its earlier days, which made me very happy. His attitude was a clear demonstration of the pride his family still holds for having once been one of its early pillars of strength.

An attitude which I also found when talking to Begum Ghamar Ispahani, wife of late Abool Hassan, the other side of 'The Ispahanis', so to speak, now after Bangladesh has become a country with a separate and own identity.

„What a shame that these two parts of the family are not on good terms with each other“, she says“, and in a way the creation of Bangladesh is nothing but the result of family quarrels and feud. It could never have happened but for the egoism of just a handful of people, like in the dramas and tragedies of big families so often described by the greatest of writers. And these political events have also affected our family relationships, like it has in other families also. Take other well known families in the country also, take the Adamjees for instance. Money may be important, yes. But it can at the same time be a great destroyer. Brothers, families fighting each other in the most subtle and cruel manners“.

Begum Ghamar is of Iranian origin, still a very attractive lady, daughter of an Iranian career diplomat who during World War II spent some years in Berlin. She is Abool Hassan's second wife and got married to him when he was Pakistan's High Commissioner in the UK. He resigned from this post because of her, as the rules would preclude him to marry a foreigner. He then became Minister of Industries and Commerce in the cabinet of Mohammad Ali Bogra, when Ghulam Mohammad was Governor General of the country. But Abool Hassan, according to his wife, was not happy at all with the overall political climate prevailing and decided to finally retire from active politics.

„After his resignation“, she says, „he started to write, a lot of writing. You probably know his two books about his association with Mr. Jinnah. And he started giving lectures in Pakistan and many other places, all over the world. He became very active in this respect. And then again, these politicians used to come to our house. Bhutto was coming from one side, and others were

coming from the other. Lots of people, also young ones, whom he was encouraging. He had become the 'elder statesman', but unfortunately they did not accept his advice, he was still thinking like Jinnah, and that seemed to be out of fashion."

Abool Hassan had two sons, Isky and Zia, and a daughter called Iran. Isky, the eldest is a leading businessman in Pakistan. After joining the family business he was chosen to become Pakistan's youngest chairman of the Jute Mills Association and also headed different international delegations during these years. When East Pakistan was lost, and with it Ispahanis Jute Mills, the Shah of Iran suggested to him to establish a Jute Mill in Iran, which he successfully did. However, after the Islamic Revolution he decided to come back to his home country to head the family's old established company, MM Ispahani Limited, which together with one of his cousins he has led into a top position in the world's tea manufacturing industry. In the true spirit of 'Ispahanian entrepreneurship' their activities over the years expanded and now comprises a number of industrial and trading activities, most of them as agents for multinational companies, including a representation for the Ceylon Shipping Corporation.

His brother, Zia, had decided to follow the footsteps of his father. As a member of the PPP he served the country as Ambassador to Switzerland and Italy.

Begum Ghamar considers these three children of her late husband as if they were her own. „When I married him, I told him that I would call them my children, because I not only loved him but very much his children too, and that I would always look after them, as if they were my own blood and flesh. And later on, when their children were born, I was in the room where their children were delivered. I may be called a funny person, but I still think that we have to try to always make the best out of each and every situation. When you love a man you love him for his manners and his personality. But I loved this man for more, I loved him for everything he was. I had left my country, my family, I left everything because I loved him. And when he died I could have gone back to my country, to Iran, but I did not go. I did not go because I knew how much he loved his country, so I decided to stay here."

Her husband, after retiring from his manifold political assignments, had taken a very active interest in the social welfare of the people also, particularly in the welfare of children. He set up 'Kashana-i-Itfal', a foundation, which is still run by her. „For almost 38 years now“, she told me, „I have dedicated a great

deal of my life to education because if you really want to do something for this country it is there for you to do in the field of education. It is important for everybody, but most importantly for girls, because they again have to educate their children. My work is connected with fund-raising. Nobody helps us, we entirely depend on our own efforts and initiatives. But I love it, I have to do it, because it is so essential for this country. Lack of education is the greatest curse of our nation, people are not aware of their past for want of education. This is the legacy of my late husband. And I blame the people of Pakistan for not doing enough about it. They wanted a homeland for themselves, but now, they are not doing enough to develop it really any further. Those in power do not do anything for the poor, uneducated man of the street. This is not fair and not at all in line with Islamic principles, and you, after all, wanted to have a homeland for Muslims, isn't it!?"

Great families, I thought, this side and that side of the Rubicon, - what a pity, that it ever had to be crossed.

Begum Ghamar and her son Isky served EFU's Board as Directors until 1989. Only then came more than fifty years of active association between 'The Ispahanis' and Pakistan's oldest insurance house to an end. Great part played in an ongoing Saga!



The Raja Saheb of Mahmudabad

Raja Saheb of Mahmudabad

Aristocrat and Dervish

It is not an easy task to portray somebody whom one hardly knows. I met Raja Saheb of Mahmudabad only once, in April 1969, in the office of EFU, in Qamar House, Karachi. Abbas Khaleeli, then Chairman of the company had brought his intimate friend, the Raja Saheb to meet Roshen Ali Bhimjee, the company's Managing Director. I was on my way from Tokyo to Munich and just made a brief stop over to see my friends in Karachi. I had heard so much about the Raja Saheb that I was almost surprised to realise that I had not met him earlier. This even more so as Mr. Bhimjee was a staunch admirer of him, and so was Syed Sibte Hasan, who was not only EFU's Public Relation Director but also a very outstanding writer and thinker in his own rights. Both had always referred to him as one of the very few true and most respectable leaders which the All Indian Muslim League next to the Quaid-e-Azam has ever been able to produce. They all seemed to be so overwhelmingly fond of this man who, as I was told, had given up all his fortune and an assured life in luxury and abundance for a dream, which finally had become reality but had failed him personally bitterly. Already KF Haider had spoken to me at length about this legendary figure of India's Freedom Movement. The Raja Saheb had been very close to the Nawab of Bhopal and to that close circle of friends I have referred to in detail in my profiles on Mr. Haider and Abdur Rahman Siddiqui. He had served his party and its cherished leader, Mohammad Ali Jinnah, whom throughout his life he had referred to as his 'uncle', for one whole decade, until Pakistan was finally established, but only to find that this new nation could provide shelter to millions of Muslims but could obviously not accommodate one of its most outstanding creators.

There were some articles about him in the morning papers which I glanced through just before going to EFU's office, not knowing that I would soon have a chance meeting this celebrity of the Muslim League's glorious past, him, one of the two most intimate lieutenants of the Quaid, the other being Abool Hassan Ispahani, whom, of course, I had known socially during my long association with EFU, the Ispahani family then being its largest shareholder. The Karachi Press Club had hosted a reception in his honour and I even now remember that I had been much impressed by the way how one of the journalists had described this mystic-like figure who was now living in near-self exile in London after giving all that he and his family had for the cause of Pakistan. I was deeply touched by that article because it reminded me of the

fate of another great and outstanding Pakistani whom through my friend Roshen Ali Bhimjee I had met a few times in his flat in London after having been ousted from power, Mr. Iskander Mirza,- thrown out of his own country by one of his closest friends, General Ayub Khan, then Chief Martial Law Administrator.

In the newspaper article the Raja Saheb of Mahmudabad was described as a mixture of aristocratic elegance and urban simplicity, with high mannerism. I remembered those sentences very well when a few hours later I was unexpectedly introduced to him. He was attired in a Khaddar-Shirwani and was wearing chapels. There he was, the man I had heard so much about, the scion of an aristocratic family, son of an equally famous father who, as I had heard had been probably the closest friend Jinnah ever had. His wedding had been arranged by him and the ring, given by Jinnah to his lovely, most beautiful bride, was a gift from his illustrious father, the late Maharajah Mohammad Ali Mohammad Khan, whose devotion and patriotic fervour had so very much inspired his son, the young Amir Ahmed. As much as I had already heard about this son, - his father had been practically unknown to me, until very recently, when in preparation of this book I had read a lot about the history of India's Muslims and their quest for freedom and recognition after having lost their power to the British. Choudhry Khaliquzzaman, in his book „Pathway to Pakistan“ gives a vivid, brief and very impressive summary of the great services which this man had rendered to the Muslim's cause during his time. He had been a close associate of the late Aga Khan, whose Deputy he was during his term of office as President of the All-India Muslim League. And when the Aga Khan resigned, the Maharaja himself assumed charge of permanent Presidentship till such time, in 1918, when ill health forced him to give up this prestigious and most important post.

„For a period of practically fifteen years Muslim politics and educational activities had revolved round his person and he loved to bring up and push capable men to the forefront to see that the future of his community would not suffer for want of capable leadership. Mr. Jinnah was brought into the League by him. Wazir Hasan owed much of his political career to his help. To Mohammad Ali he was greatly attached and his newspaper 'Comrade' received generous assistance from him. Aligarh University had magnificent support from him, amounting to lakhs of rupees. Lucknow University and Medical College were both his handiwork and he had made generous contributions towards their establishment. A whole volume is required to narrate his munificence and charitable disposition.“

„On pure merit“, writes Syed Ishtiaq Husain in his biography of the Maharaja's son, Amir Ahmed., „in the political history of India, the Maharajah attained the position of a national leader. He carried with him a popular appeal, enjoying the highest esteem and trust of his contemporaries, irrespective of caste and creed. He was the centre of attraction amidst the political leaders of repute in the country.“

Many a leader, - Pandit Motilal Nehru, Mohammad Ali Jinnah, Maulana Mohammad Ali Jauhar, Shaukat Ali, Mrs. Sarojini Naidu, Mrs. Annie Besant etc. - happened to be his close friends. He treated Dr. Mohammad Iqbal lovingly. He was particularly attached to the Ali Brothers whom he even supported whilst they were detained at Chindwara by their British Rulers.

Mohammad Ali Jinnah had held him in the highest esteem. In a booklet which he compiled at the time of the formation of the Central Parliamentary Board of the All-India Muslim League in 1936 to present the Policy and Programme of the Muslim League, he complimented him in the following words:

„As time went on, the cooperation and help of the prominent leaders of India and particularly that Great Man, the Maharajah of Mahmudabad, whose selfless devotion, patriotic fervour and single-mindedness of purpose gave the League such a strength, power and support that it reached the zenith of its ascendancy and accomplished what is one of the greatest beacon lights in the constitutional history of India, - the Lucknow Pact, - which is also known as the „League-Congress Pact“ of 1916. This pact will go down in Indian history as a landmark in the political evolution of the country, as a signal proof of identity of purpose, earnestness and cooperation between the two great sections of the people of India in the task of attainment of a responsible government“.

And here now was his son, sitting in the unimpressive office of my friend Roshen Ali Bhimjee, surrounded, as I already said, by Abbas Khaleeli and one other man, whose name I unfortunately have forgotten. He must have been somebody well known to the Raja Saheb because I seem to remember that they appeared to be rather close to each other. I had been told that wherever the Raja appeared he immediately would become the centre of attraction. A man, who in the opinion of my friends was, beyond doubt, one of the most illustrious sons of the subcontinent, in that he played, like his father had, a cardinal role in the struggle for the freedom of Muslim India. As Treasurer of the All-India Muslim League and President of the All-India Muslim Students'

Federation he had carved out for himself a niche in the citadel of independence.

He greeted me in German, a language, as I was told later, he spoke quite well. We did not, however, put this to a further test, because of the others. But he briefly explained that one of the Professors from Aligarh Muslim University had been his German teacher. My friend Roshen, as always, welcomed me most enthusiastically and embraced me with all the warmth he could possible generate. I immediately sensed that the atmosphere prevailing amongst the whole group was a most relaxed one, very informal. A gathering, quite obviously, amongst good friends. I sat down and listened to what the men were talking about, the usual mixture between Urdu and English. Then, suddenly, seemingly unmotivated, Khaleeli jumped out of his chair, put his arms around me and said: Karnowski, have you ever in your life met a real dervish!? Have a close look at him, here is one! But never ask him to dance for you, - never in his life will this man ever dance to the tune of others! And he pointed at the Raja Saheb, who smiled and seemed to enjoy this remark. Only much later have I realised what Khaleeli had meant when casting it. And often I thought what a nice and subtle way it was to let me know that the Raja Saheb of Mahmudabad was not only the well known politician of the old guard of Founding Fathers of the nation, but a very religious person, a Muslim scholar of the highest order, a Sufi and Dervish at the same time. And I now also remembered Roshen having told me that as much as he and the Raja Saheb would share political opinions and creeds, - both with certain leftist and socialistic leanings, - as far apart would they be in all matters related to religion.

Meanwhile the group, for my sake, was kind enough to continue their discussion in English only. They spoke about the political situation prevailing in Pakistan. The Raja obviously had just met Fatima Jinnah, his „aunty“, who had been courageously enough to fight President Ayub Khan in a Presidential election, which she lost just by a very narrow margin. The Raja appeared to be very pessimistic, almost depressed when he spoke about what, according to him, had become of Pakistan, a country he had helped, with all he had possessed and with all he was able to physically and intellectually contribute, to create. I thought, that he was a very disappointed man. And, as I have said earlier, he very much reminded me of another man whom, together with Roshen Ali Bhimjee, I had visited in his London home not that long time before. But contrary to Iskander Mirza, who had completely left politics and was in no way anymore connected to any political group, the Raja Saheb appeared to be torn between passion and frustration. In the newspaper

coverage about his appearance in the Karachi Press Club I had read that people were curious and most emphatic about his return to active politics, and also during the discussions held in Bhimjee's office the following day, in which I happened to become an unexpected listener and witness, both, Khaleeli as well as Bhimjee repeatedly asked the Raja Saheb, why he did not come back and finally settle down in Karachi or any other place in Pakistan to help restore democracy in the country. And I still see his face when these questions were being asked, - it looked so much older than his body would otherwise show. There was some sadness around his eyes. Here was a man, I thought, whose strong shoulders would not like to be used again for carrying the weight and responsibilities of others. And for a moment it appeared as if his eyes were able to speak, -perhaps just a little murmur, which sounded like a quietly, softly spoken apology.

He left, together with the other man whose name, I am afraid, I have forgotten, and Abbas Khaleeli. I told Roshen Ali Bhimjee how glad I was having had this opportunity to finally meet the man whom he so much adored. And I also said that I felt sorry for this man, for his apparent loneliness and for his sadness. Roshen then paused for a moment, there was only the noise of the air-conditioning unit between him and my thoughts. Then he said, in his slow and retarding voice which he always used when trying to convey something very important to his opposite: „strange that you should say that, but is it possible that we here in Pakistan, our people in this country have yet to learn how to evaluate and then appreciate the real great things which some outstanding men have done for the sake of this experiment called Pakistan!?”

I tried to find some biography, some publication on the Raja Saheb of Mahmudabad after I had returned to the hotel. But no literature worth the name existed on his life, work and dedication of his self to the cause of the Muslims fight for freedom and independence. But now, thirty years later there comes a book written by one Syed Ishtiaq Husain, who obviously knew and loved him very much. 'The Life and the times of Raja Saheb of Mahmudabad, Glimpses of Freedom Movement', it is called. A well written and beautiful book. I was so thrilled when my friends in Karachi were able to dig it out for me. Princess Abida Sultan of Bhopal, the heir-apparent of this State, had mentioned its very existence to me when interviewing her in her home at Malir. Some eminent persons have contributed some introductory remarks, showing the great and deep respect they had for the Raja. And in his own foreword the author expresses the hope that his book will stir the hearts of coming generations. As a humble contribution to this hope and desire I will therefore take a few extracts from his book and present them to the readers of

this publication, perhaps some may then feel like reading the whole book thereafter. The only thing I can say here, is that it will be a wonderful experience meeting this great man, aristocrat and dervish, in much greater detail than I, for want of material, would be able to provide.

„Nature and circumstances were kind to Raja Mohammad Amir Ahmad Khan who came of the aristocratic family of Mahmudabad“, recalls Mr. Hussain in his book. „Born on November 5, 1914, he was brought up in the luxuries of a royal palace. He was the eldest son and the heir-apparent of Maharajah Mohammad Ali Mohammad Khan, the ruler of the Mahmudabad estate. The young Amir Ahmad was, therefore, the centre of affection in his family. He enjoyed the best privileges of a modern rich family, yet his life style combined the traditions of the Nawabs of Oudh. On the one hand, he was educated like any Lord’s son of the Edwardian age. The best tutors were engaged for him, including an authority on Shakespeare. On the other hand, national scholars..... taught him the inter-twinning branches of Oriental learning and culture.... The young Raja was well-favoured by providence with a strikingly handsome appearance. Beyond doubt, he had a charming personality which, coupled with his cultivated manners, won for him over the years the admiration of individuals and of groups alike from both East and West.”

“Raja Amir Ahmad’s mother belonged to the distinguished family of Moosavi Syeds who had migrated to India from Neshapur, a reputable seat of learning in Iran. Her family had produced a number of scholars of renown.....”

“After having completed his preliminary education together with his initiation into the complex system of official protocol, the young Amir Ahmad was admitted to La-Martiniere College, Lucknow, for regular education. The large College campus included a number of lush green lawns, flower beds, spacious gardens and a huge pond. The main building was of an excellent and splendidly lavish structure; a rare specimen of stately Roman architecture. The college atmosphere reflected high European society and culture. The majority of the teachers were European or British.....It was in this remarkable place of learning that Amir Ahmad Khan did his Senior Cambridge.”

“By the time young Amir Ahmad completed his education, the Maharajah Saheb died. The successful completion of an arduous foreign course was, however, celebrated with pomp and fervour in the palace. The young Raja now intended to continue his studies and take a degree in fine arts. As such he approached Sir Ranbindra Nath Tagore, with a view to taking admission in Shantiniketan. Dr. Tagore was pleased to take him in. The plan, however,

could not materialise, owing to Mr. Jinnah's discriminating and fastidious intervention, who emphatically told him: 'I am your University. You will get all the education you need if you work with me'

In view of the intimate friendly relations that his father the Maharajah Saheb had with Mr. Jinnah, Amir Ahmad ever since his childhood was very close to his 'Uncle'. The nomination of Mr. Jinnah as a Trustee of Mahmudabad estate, under the 'Will' of Maharajah Saheb brought them even closer. This opportunity enabled Mr. Jinnah not only to have the complete information about the affairs of Mahmudabad estate, but also to have a fair knowledge of the bent of mind, zealous devotion and the humane nature of young Amir Ahmad."

His father was still alive when he got married to Rani Kaniz Abid, the daughter of the late Raja Abul Hasan Khan, the ruler of Bilehra estate, in 1927.

„Amir Ahmad's marriage was the most colourful event of those days and it truly represented traditional Muslim culture. The majority of the rulers of the native estates, eminent citizens, politicians, elite, big landlords and representatives of various classes of society attended the marriage. H.H. the Nizam of Hyderabad was represented by one of his close aides, while the ruler of Rampur personally participated in the ceremony. Mr. Jinnah himself travelled all the way from Bombay to Mahmudabad. He brought some valuable wedding-gifts, including an Achkan made of pure silk, embroidered with gold carvings. The whole town of Mahmudabad was profusely decorated. Besides large-scale illumination, the entire population of the town was invited to attend the feast which continued for a couple of days. The marriage procession was also an extraordinary affair. It was a royal wedding in a real gala sense."

"After coming of age and taking charge of the administration of the estate, an official installation ceremony of Raja Amir Ahmad Khan was held. According to the traditions of the estate, the Governor of the province performed the installation of the young prince."

"A man deeply steeped in Islamic as well as Oriental culture, Amir Ahmad Khan had a great respect for his mother. He therefore preferred no other than her to crown him first. After that, he went to the 'special Darbar', where Sir Harry Haig, the Governor of the United Provinces, formally installed him as Raja. When the official installation ceremony was over, the prince went and

placed the crown at the feet of his mother. It was a gesture of the highest esteem, love and affection which the Raja held for his mother.”

“For the first time in 1933, Amir Ahmad undertook a journey of Middle-Eastern and European countries. On reaching London he stayed at Mayfair Courts. It was the time when Mr. Jinnah was in self-imposed exile in London and was living at Hampstead Heath. Amir Ahmad made frequent calls on his Uncle and held discussions with him on varied subjects, including Indian politics. In almost each and every meeting Mr. Jinnah expressed anxiety and concern for the Indian Muslims.”

“One evening when they were dining at Berkley Hotel, Mr. Jinnah as usual expressed his extreme concern over the future of Indian Muslims and told him that something had to be done for them. Amir Ahmad impressed with his anxiety urged him to return to India, take up the leadership of the All-India Muslim League and infuse new life into it. Mr. Jinnah explained to him in detail the various complications including the non-availability of funds and the absence of sincere and devoted workers. He however expressed his readiness, provided he (Amir Ahmad) promised to stand by him. Amir Ahmad did not hesitate for a moment in making the ‘Pledge’ and voluntarily offered all the material help that was required in achieving the object. Mr. Jinnah was moved with the spirit and dedication of the young man and promised to return to India very soon to take up the case of the crestfallen Indian Muslims and endeavour to make the Muslim League a broad-based and live organisation.”

“Although Mr. Jinnah returned to India in the last week of December, 1933, he spent the next few years in sailing back and forth between the two countries. He finally returned in October, 1935 and chalked out a plan for the revival of the Muslim League.”

“The Raja.....formally joined the All-India Muslim League on 5th May, 1936 and placed all that he possessed at the disposal of the Quaid, the Raja never wavered in his loyalty to him and to the cause Jinnah championed.”

“In May, 1936, Mr. Jinnah announced the formation of an All-India Muslim League Central Board consisting of 54 members.Raja Amir Ahmad was nominated as a member.....The Quaid had specifically invited him for, following his election as the President of the Board, the Raja of Mahmudabad was declared as its Treasurer.”

“In him, Mr. Jinnah had got a devoted man who was competent to look after some of the interests of the organisation. The youthful Raja, though hardly 22 years of age, proved that he was equal to the task assigned to him.It was during this visit to Lahore that Mr. Jinnah introduced the Raja to Malik Barkat Ali, an old Muslim League leader of the Punjab, and also to Allama Dr. Sir Mohammad Iqbal. Both the leaders welcomed the young Raja to their fold and extended their fullest co-operation in his task of the re-organisation of the Muslim League. Allama Iqbal expressed his desire to the Raja for holding the next session of the Muslim League at Lahore. Raja Saheb appreciated the move and expressed his readiness to provide all possible assistance that might be needed.”

“The Raja of Mahmudabad entered politics with great enthusiasm and fervour. He considered it as his sacred duty to work for his fellow country men, and spent his wealth lavishly with a view to improve the pitiable conditions of the poor masses. He travelled widely, visiting even the remotest corners of the country so as to gain a first-hand knowledge of the problems that beset the Muslims. He set up branches of the Muslim League throughout the length and breadth of the country, employing workers and hiring the services of eloquent speakers to convey the message of the League. Thus, he got the Muslims united and brought them on a single platform. He himself addressed hundreds and thousands of huge and small gatherings, stressing that the movement was passing through a great crisis:

‘Let every Mussalman stand solidly behind the policy and programme of the All-India Muslim League. Let everybody follow our Leader, Quaid-e-Azam Mohammad Ali Jinnah, who speaks the true sentiments of the Mussalmans. Let us stand like a solid rock behind him’.

“Raja Saheb of Mahmudabad, apart from being a man of eminent learning, was cultured to his finger tips. He was brought up in the cradle of the traditions of Oudh society. When he came close to the Quaid-e-Azam, it was not for any consideration of Mr. Jinnah as a leader or as a politician that Amir Ahmad paid him the highest possible respect, but as a close friend of his father, whom he regarded as his real uncle. This is why his behaviour with the Quaid-e-Azam was most courteous and obedient. Being fully mature, he had the capacity to distinguish between numerous shades of good and evil. He, at the same time, had the courage to differ with Mr. Jinnah on principles and on policy matters. Nonetheless Amir Ahmad never became unsteady in his loyalty to the Quaid and continued to give him his love and respect from the beginning to the end.”

“.....In spite of having been born amidst riches and wealth, the Raja did not feel at ease in the society to which he belonged. He would not submit to the wayward urges of youth. From his early childhood he had developed a liking for simple living and an austere life. Instead of wearing costly costumes and expensive clothes, he preferred to use homespun and khaddar clothes. This influence is attributed to his mother who belonged to a modest but scholarly family. Besides, he had had the chance of seeing, and of emulating the khaddar-clad nationalist leaders, who were frequent visitors to the Mahmudabad House.....The young Amir Ahmad, although he continued to entertain the visitors and guests most lavishly - in the traditional style of Mahmudabad Estate - offering them a variety of delicious and rich dishes, he himself would take only simple diet - bread made of barley and vegetables. He gave up the cushioned beds and instead used an ordinary ‘charpoy’. For a number of years he slept on the floor; using only matting (made of straw or dried grass)”.

“He had once planned to surrender the estate to the Government and had even approached the Provincial Governor in that regard, but the timely intervention of Mr. Jinnah prevented him from translating into action this burning desire. Jinnah explained to him that though he had no lust for money and opulence, but the countless organisations, engaged in various social and cultural programmes for the welfare and uplift of the community on the basis of regular as well as casual financial assistance from „Mahmudabad Estate“; would cease to exist. And as such the consequences of surrendering the estate would be beyond redemption.”

“This was the background that when Jinnah asked him to join hands with him in the struggle for independence of the sub-continent, he lost no time in accepting the offer by putting all that he possessed at the disposal of Jinnah and the Muslim League for the noble cause. This act on the part of young Amir Ahmad Khan infuriated the Provincial Governor, who sent for him. The host with an air of authority, threatened the prince that his active participation in politics would deprive him of his ancestral estate and that he should disassociate himself immediately from the ‘arch enemy of the British Raj’, - MA Jinnah. Unmindful of the impending consequences, the prince refused the orders of the Governor. He clearly told him that he was already committed to Jinnah and that it was not possible for him to break his word.”

“The third of December 1943 was a very special day for the Raj Saheb. His wife gave birth to a male child, their heir-apparent. „According to the customs and traditions of the estate, the event was celebrated in a grand and sumptuous

manner. Raja Saheb was himself over-joyed, conceding to celebrate the high moment, but in a different and non-traditional way. In the eastern tradition, a son is considered as the 'light of the eyes'. In Urdu, a son is metaphorically called: 'Noor-e-Aain'. Raja Saheb appropriately collected from amongst his subjects scores of persons who had lost their eye-sight for one reason or the other and had no means of treatment. It was obviously for lack of material resources. He invited all of them to a special camp set up for the purpose in his Palace, at Mahmudabad. A couple of reputed eye surgeons and specialists were made available in the camp. They looked after the patients and performed the operations. All the expenses, including boarding and lodging, food and post-operative care, were borne by Raja Saheb. This was his own vision of thanksgiving to Almighty God on the birth of his 'Wali-Ahad'."

".....Whatever the Raja Saheb of Mahmudabad had possessed he spent it all, right from the reactivation of the All-India Muslim League in the mid-thirties for the creation of Pakistan. After the establishment of the new State, he did not join the mad rush for power and pelf. Having had his share in the creation of Pakistan, he stayed back in India to give heart to the Indian Muslims who had endeavoured selflessly for the establishment of a separate homeland for their Muslim brethren.....But his presence in India was not acceptable to the extreme communalists because they considered him their enemy number one.Disgusted with the state of affairs, he decided to leave for Iraq. He stayed in Baghdad for a number of years. There, he devoted most of his time and energies to learning. Although he had a vast circle of acquaintances, and among his close friends could be enumerated eminent scholars, politicians and the elite of Baghdad, the Raja kept his activities confined to a close circle. He moved freely in the literary circles and participated in academic activities, but refrained from moving amongst the politicians.....At last the auspicious time came when he acceded to the request of his associates and well-wishers. It was in December 1957 that he settled in Karachi as a Pakistani national. Though he did not take part in politics, he kept counselling his friends and admirers.It was a great disappointment. He found the new State of Pakistan in a deplorable condition. The situation was topsy-turvy, everything being contrary to his expectations and to what the Quaid had visualised and promised to his followers and countrymen."

".....The Raja of Mahmudabad was an honest and patriotic leader with no personal ambition and with no axe to grind. He could not afford to bear this absurdity and would not remain a silent spectator. He took a bold step and provided a commendable lead.He vehemently made clear, without any

fear, as to what the Quaid-e-Azam had envisaged for the new country and with what catholicity he wanted to run the affairs of State”.

“Conditions rapidly and radically changed and Amir Ahmad Khan’s stay in Pakistan was made difficult. He had no alternative but to leave Pakistan. He moved to England; the very country with which, for more than a decade, he had fought most vehemently and enthusiastically to get his country freed. He had not anticipated that in his life time, he would be at the tender mercy of the British, right in their den in England.”

“The Raja of Mahmudabad, born in an aristocratic family and brought up in the carpeted palaces of Mahmudabad, Qaiserbagh and ‘Butler-Palace’ of Lucknow, was now a seeker of asylum! London perhaps was generous enough not only to offer him shelter but to provide him with a respectable source of living. Amir Ahmad Khan was not the least worried with his circumstances. On the contrary, he was reconciled to the lot of a refugee, contented with his fate. The Islamic Centre, London offered him a job, enabling him to maintain his modest living”.

Ever since I virtually run into this man by crossing his path in the office of my friend Roshen Ali Bhimjee, he has fascinated me in the sense, that the sadness in his eyes, which I thought I had seen, did never ever leave me, it immediately comes back the moment I think of him. When my friend and I discussed the outlay of this book, we at once agreed that it should definitely contain a portray of this great man although he had never been directly associated with the Eastern Federal Union Insurance Company, neither as a Director of the Board nor otherwise. From my discussions with KF Haider and members of the Ispahani family, I, however knew that the Raja Saheb had been a staunch supporter of the company and became also a shareholder of it after its having become of age. If my information is correct already the Ispahanis had tried to persuade him to become a Director of EFU, - and so had Khaleeli and Bhimjee after having taken over the reins of the company. But although the Raja had never finally turned down such a proposition, he at the same time was hesitant, saying that he was not really meant to be a businessman and therefore would not be able to contribute to the company’s further development. But still, he had been a great moral supporter of this national institution which was so close to many of his most intimate friends.

*RA Bhimjee had told me quite often about his meetings with the Raja Saheb and we almost automatically then discussed one particular question which I repeatedly had raised, i.e. the reason why the Raja Saheb decided to practically

stay out of politics after the immediate goal, the creation of the new nation was achieved. And there were many answers given. Answers by my friend as well as by others who occasionally participated in our discussion. But none of the answers had ever really satisfied me. And perhaps there is none. It may well be so, as the Raja's biographer very carefully hints at, that he was not a born politician, which to most of his admirers and followers, must come as an unbelievable surprise, as something most of them would simply not buy. „By nature, he was not a politician, since that required opposition to some other group and parties. It was against his compassionate nature to hurt anyone. After independence, observing through the lenses of maturity, he thought it prudent not to join any political forum. It was just to avoid confrontation“, writes Syed Ishtiaq Husain, and I am inclined to believe that he is right. The Pakistan the Raja Saheb of Mahmudabad saw when he finally came over to live there was not the one he had envisaged and fought for. He had hoped that he had given up all his earthly possessions for a noble cause, and what he now found there were people fighting for money, influence and power.

The Raja has never written an autobiography. But there are 'Some Memories' written by him, which Mr. Husain is reproducing. They are not very long, just a few pages. Very characteristic for a man, I think, who is said to have had a very refined literary taste, especially for Urdu and Persian poetry and who has written considerable poetical works in both the languages.

I have read these few pages of his 'memories' very carefully and have read them again and again. The very first sentence reads: „My involvement with the movements for national independence in India is a deeply personal involvement and a lifelong one.“ And a few pages later after having 'confessed' to his Tolstoyan inclinations of detesting the class to which he belonged to, he sums this all up by saying that the fact had been brought home to him 'that principles need not be the monopoly of the learned rich; grace and dignity after all are taught by the heart and not by the dancing instructor'.

I recall some people comparing him with Prince Sidharta, who had given up his kingdom, his palaces, his beautiful wife and his newly born son just with one object in mind: to find truth and eternal peace. Mr. Husain also referred to this comparison in his book, and I was happy to find it there. But I was even more delighted to find there also a reply which the Raja Saheb himself had given to such a comparison. „The basic difference between the two“, writes Mr. Husain, „was that the Raja did not contribute to the doctrine of 'renouncement'. According to him 'church and state - spirit and matter' were originally inter-related. The Raja stated that in Islam: 'man may not renounce

the world to gain another world of spirit, situated elsewhere; he can be a good Muslim by being a good citizen of the world.“

I am convinced, he was both, a good Muslim and a very good citizen of the world. It is said that the country he had helped to create was also the cause of his early death. The „Fall of Dacca“ and the loss of East Pakistan ‘dealt a jolting blow to the person who had lost everything in creating Pakistan. The shock proved fatal and the Raja of Mahmudabad died soon after the ‘Fall’.

The mortal remains of the Raja Saheb were sent to Iran where they were buried in Meshad’s famous graveyard ‘Bagh-e-Rizwan’. This graveyard, however, was soon thereafter to be converted into a public garden. A number of social, cultural and religious organisations as well as some influential personalities like his old friend and comrade-in-arms, Mr. M.A.H. Ispahani, intervened and pleaded with the Iranian Authorities,- successfully. His remains were buried close to the Shrine of the holy Imam. The arrangements were made under the direct supervision of the Iranian Head of State who also paid the relevant expenditure from his personal purse.

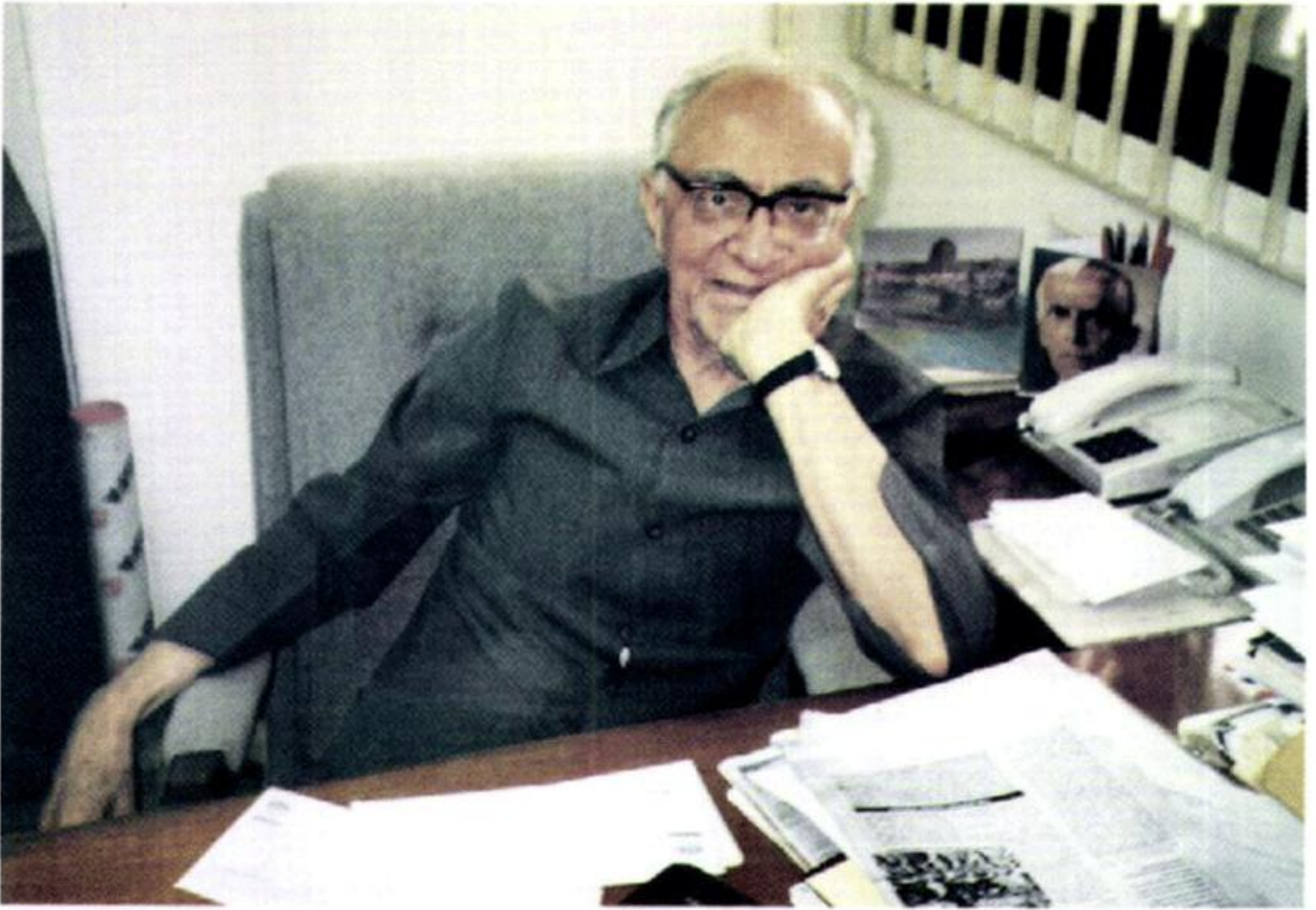
While paying his tribute to the Raja, M.A.H. Ispahani, another stalwart of the Pakistan Movement summed it up by saying: „He gave his all to serve the Muslim cause and expected nothing in return“.



Great friends: Abdul Ghani Haji Habib and RAB



Two ex-Chairmen of EFU. Mr. Abdul Ghani Haji Habib and
Mr. Mirza Ahmed Ispahani, both welcoming Governor
Muneem Khan at Dacca Convention 1967



Abdul Rehman Haji Habib (Mitthoo) at his office in
Qamar House, 1999

The ARAG Family

Friends in need

When Mr. Roshen Ali Bhimjee decided to join the Eastern Federal Union Insurance Company, exactly forty years ago, he did this because he knew that he could utterly rely on at least three things, firstly: the full backing of the man who had persuaded him to accept this 'suicide mission', Mr. Abbas Khaleeli, who was to become the company's Chairman, and who brought with him the confidence and support of a number of senior bureaucrats of the Government; secondly: his almost unshakeable, absolute self-assurance and unrestricted belief in his visionary power, - and thirdly: the selfless and unconditional assistance of his fatherly friend, Mr. Haji Habib Haji Pirmohammed and his other family members.

He was known as Haji Habib Seth, a memon, and was very much respected within and outside his community. His father had been a small farmer, cultivating sugar cane on a piece of land which the family owned. He produced brown sugar out of it which he then took to the market place. This obviously did not satisfy him as a life time occupation and he therefore accepted a clerical job at one of the bigger trading houses in Bombay, an experience which then had raised his appetite for something more, something worth fighting for it, and he decided to become his own master. He and his son therefore went to Ceylon, stayed there for about four years, imported rice from Burma and shipped it to Ceylon. Having made some money they decided to transfer to Calcutta and establish their firm as general traders, dealing primarily in food stuff of all kinds. They were very successful and soon branched out all over India.

Mr. Bhimjee knew the son, Haji Habib Seth, and his family from the time he had lived in Bombay, where he was looking after their insurance interests.

His fatherly friend had a very big family, twelve children, five daughters and seven sons. Out of these, three were destined to become involved in the family's business, Abdul, Ahmed and Rehman. I knew all the three. Rehman, better known as 'Mitthoo', is still very much around and an active Director of EFU General.

Their father was looked upon as one of the most honourable 'elders' by the Memon community in Bombay. So much so that when the Quaid-e-Azam, Mr. Mohammad Ali Jinnah, prior to partition, in Summer 1947 approached

Adamjee Seth Sir Adamjee Haji Dawood to ask the people of his community to go over to Pakistan to build up this newly created country, Adamjee Seth told him to better send Mr. Yousuf Haroon, the son of late Sir Abdulla Haroon, the well known politician and influential member of the Muslim League to Haji Habib Seth .

This was done. Mr. Yousuf Haroon went over to Bantwa, where Haji Habib Seth and his family lived and after a long discussion between the two it was suggested by Haji Habib Seth that all the important business people of the community should be asked for lunch where the personal request of Mr. Jinnah should be conveyed and its implications be explained.

„Well, this is how everything happened,, says ‘Mitthoo’, when interviewed by me, „it was decided then that we should migrate and that simply is the reason why my whole family came here. That was in November 1947, just two months after partition, and we settled down in Karachi. We had to hurry because all our family flats were looted by the Indian Army, but no human losses occurred. My father restarted his business here, it was expanded and renamed ARAG Limited, and then, of course, in 1958 our Habib Textile Mills plus many other interests, including some major ones in East Pakistan followed.

Roshen Ali Bhimjee was well known to all of us, but my elder brother Abdul and my father knew him best. He had looked after our insurance interests in Bombay and now did the same here in Karachi after he had started his Pak-Underwriters. My father treated him like his own son, just like one of us. In some respect he was even closer to him than to his own children. For instance when my father went out of Pakistan it was always Roshen who would be with him. None of us. And then, one fine day, Mr. Abbas Khaleeli and Roshen came together and talked with my father about Eastern Federal Union whose majority shares were then with the Ispahanis. And they told my father that something had to be done with this company and that Mr. Mirza Ahmed Ispahani should unload most of his shareholding to somebody else and that they felt it would be a good thing for ARAG and EFU, if ARAG would decide to step in.

My father had always full confidence in Roshen and he knew that none of his sons could have managed this Insurance Company. But as he considered Roshen to be like his son it still became a family affair and he accepted the proposal. It had been a very difficult decision because, as I said, none of us understood anything about the insurance business. But we all had full

confidence in Roshen, who was given full powers and authority to manage EFU as he thought fit and Abdul Bhai, my eldest brother became Chairman, but he never interfered in anything. None of us in the family ever did and thus EFU became part of ARAG. But all of us in the family considered this to be primarily an investment matter. For Roshen this was different. He considered insurance and particularly life insurance one of his missions in life, and he wanted to save Pakistan's oldest and largest company, which he already then looked at to be an institution rather than a commercial organisation. And frankly speaking, when we decided to invest our money in EFU, I personally, was not very enthusiastic about it. I thought this to be a very risky investment in view of the serious financial difficulties EFU was then facing. But we had this great confidence in Roshen and when he came back from London and Munich and when we realised that together with Munichre he would be able to come out of troubled waters with EFU, we were also feeling very happy about it, perhaps we also felt a bit proud that we had helped Roshen to overcome this big crisis. And this was the time when quite a few interested parties contacted us suggesting that we should sell our shares to them. We could have made a nice profit then, perhaps even a fortune, and although Roshen and Abdul Bhai had given me full power to sell to anyone I liked, I came to the conclusion that this would not be the best way to do it, that it would in the long run not be in our interest and that we should run it ourselves, with Roshen being the one who would really manage it. For my family the partnership with Munichre was the essential part of the rescue operation. We were now convinced that the three main partners involved, Munichre, Roshen and ARAG, they together could make it a success story, and history proved that our feelings then were correct, did not mislead us."

This is how the 'Habib family', ARAG Limited, became major shareholders of EFU and how RAB with the unquestioned support of his 'family friends' could start the successful revival of the country's leading insurer.

Abdul Ghani Habib, the eldest son of Mr. Bhimjee's fatherly friend had become Chairman. But as his brother Mitthoo said, he was simply a 'figurehead', did never interfere with the professional management of the company. He left everything to 'Roshen', whom he, like all the other Habibs, anyhow considered to be a member of their family.

I have known 'Abdul Bhai' very well during the time I was with EFU,- and even thereafter we met quite a few times in London, always together with Roshen Ali Bhimjee and Mitthoo. And I took part in many meetings with Abdul Ghani Habib occupying the Chairman's seat. He, of course, was not a

man who would dominate a meeting by his sheer presence and deep knowledge of the technical and financial implications of insurance specific issues, and he never pretended that he could, but he was a man whose sincerity and straightforwardness were so obvious, and therefore demanding, that none of the other participants would make even an attempt to ever mislead him. In public he appeared to be a rather shy man, but in smaller circles, surrounded by intimate friends, he could be very social and even talkative. He was a very kind-hearted man and was known for having most generously assisted many people during his lifetime. I was told that back in Bantva, in India, the place where the Habib's came from, Abdul Bhai was known as the '*princely seth*'. He has helped so many people of his community there, widows, orphans and others in need, that even today they remember him with the greatest respect.

Mitthoo once told me a nice story which may stand in for what has made Abdul Ghani Habib known to be '*Abdul the Seth*'.

„Our family doctor was out of the country with Abdul Bhai and Roshen for their annual vacation trip to Europe. And I needed a doctor for someone in the family and asked Kassam, an accountant in our firm, ARAG limited, whether he knew of one, reliable and good. And he suggested a doctor in Jodia Bazaar. And when I asked him, 'why just this one', he said: 'just go there and you find out yourself.' And when I contacted him the doctor told me not to come to his clinic, but that he himself would be immediately with me at any place I wanted him to be. And when I then met him I, of course, asked him why he would do this for us, he pointed at himself and said: what you see here is all due to Abdul Bhai, right from High School up to Medical College. I was really surprised and very much impressed, because Abdul Bhai had never mentioned to anyone of us that he had supported this man throughout all these years. But I should have known, my brother was always like that, always tried to help people whenever he could and as soon as he came to know. Whether it was me, my brother Ahmed, Roshen, Dr. Khan, Wahid Adamjee, Sadri Ispahani or Hakim Ali, - whenever anyone of us was in need, either financially or mentally, we all turned to Abdul Bhai and he was always ready to assist, always found a solution“.

Abdul Ghani Habib died at a comparatively early age, in March 1980, when he was just sixty three years old. His brother Ahmed, who had also been a member of the Board of Directors of EFU, followed him one year later, both a terrible loss for the family and their business, which had gone through difficult times anyhow because with the loss of East Pakistan in December 1971 a very substantial part of their equity had disappeared.

This was also the time when they had to sell their majority shareholding in EFU. But Abdur Rehman Haji Habib, 'Mitthoo', as he was called by his friends, succeeded his brothers as a Director in the company's Board as from 1981 until today. He even has a permanent office there and is often requested to make his manifold connections and strong relations with various business circles available to the company's senior management.

'Mitthoo' is a social celebrity in the City and his word and influence still matters even now, though his family was one of the great losers of the 'East Pakistan debacle'. At places like the Karachi Gymkhana and the Sindh Club his is a household name and those, who matter in these clubs and have aspirations for either the Presidency or a Committee membership, seek his advice and support not only during the time of election.

As President of the Karachi Chamber of Trade and Industries he was a well known figure within the City's business community and I always enjoy discussing with him economic and political issues because his views are not of an academic but very much of a practical nature, result of a lifetime struggle between yesterday's things lost and a sense of duty which seemed to have only personal sacrifices in store for a family like the 'Habibs' who gave up so much when they decided to leave their home in India and to follow the call of their Leader, Mohammad Ali Jinnah.

I very particularly remember a very interesting talk I once had with him as to why families like his and others, who were well established in undivided India had followed Jinnah's plea and migrated to Pakistan. „This is a big question and a very hard one for me“, he said, „it is not easy for anyone to discuss this with a man like me and with my family background. People like us, from a materialistic point of view I mean, were never in need of Pakistan. Pakistan was not necessary for us. We were well established in India and lived in most comfortable surroundings. Our firm was standing on very safe and sound feet. We had 67 branches on the Indian subcontinent alone, and 18 branches in different countries abroad. So why would one need a country like Pakistan, being so small compared to where we used to operate!? In what was to become Pakistan we had just one small branch, and that was in Karachi. But there was hardly any business there, no trade. Even businessmen from Punjab hardly used to come here, they all preferred to do business in Calcutta, Bombay, Khanpur or Madras. Because those people who lived here before Pakistan was created and Karachi became its capital, they were not interested in business. They were zamindars, waderas, sardars, you name it. They were just not business minded. But when Pakistan came into existence, this then

was the golden opportunity for those Muslims in undivided India who had no business of their own, so they could give it a try here. But where was the need for families like ours who had such big and established business in India and elsewhere in the world to come here, uprooting ourselves from there!? Half the family should have come, if at all, and the other half should have stayed where we belonged to. But then, very unfortunately, because of the looting that took place in Bantva, the whole family had to go.“

And yet people like Abdur Rehman Haji Habib are still proud of what could be achieved during the first fifty years of the country's existence and although he would never ever claim credit for it, neither for himself nor for his family, I am sure that he knows about his family's contribution towards this accomplishment. „I think“, he once told me, „that we can be very proud of the fact that Muslims now living here were greatly benefited by the creation of Pakistan. And most of those Muslims who came over from India are definitely better off than they were back in undivided India. Yes, taking everything together I am convinced that we have made considerable progress in the country. Progress is there, but that is mostly material progress. Those people who used to go in all the 'ghoda gharies' are today driving around the city in their Toyotas. There is nothing wrong with it and I am prepared to call this 'progress' if only we were in a position to also maintain previous values, from our common past, values which have been destroyed, here in Pakistan as well as in India, by our politicians. They have not progressed at all. Why is it that in both our countries the people of it, the ordinary men of the street, are in a permanent state of war with those in power, at war with their respective Governments. Because deep in their heart of heart they consider those people in power to be 'rulers', just as the old 'feudal lords', something which is associated with 'being foreign'. This is what at least is at the back of their minds. When people in our two countries talk of Government they always talk of 'they' and 'us“, why?“

I have never heard 'Mitthoo' or any of the Habib family members grumbling about what they have lost, but it must have taken them great courage and a very big heart not to do just that when losing what they had created a second time, when Bangladesh came into being, in December 1971, or when, a little later, Bhutto nationalised much of what was created by them and other leading families of the country. I have always felt that Pakistan, as a nation, has never really acknowledged what some of their eminent and outstanding 'families' have done, have sacrificed for their country.

'Mitthoo' is a wonderful man to have as a friend. He is very understanding and always ready to help. And this was also reflected in the personal friendship which had developed between him and Mr. Roshen Ali Bhimjee. Not a day would pass without meeting each other, at least not when both were in the same city. And even at the end, when Mr. Bhimjee was only occasionally able to leave his house, Mitthoo Bhai would always come and share thoughts and time with his friend. „Roshen is such a wonderful chap,“ says he, „it is very difficult to get a friend like him. For me he has done so much, - not so much in monetary terms, but in every walk of life he has helped me, given me his guidance. Even from the day when I started shaving, - he taught me how to shave. It is such a long and wonderful friendship. He has helped me with all my problems, even helping me to get my children married. And how is it that my wife came out of 'purdah'? It was him who became very instrumental in achieving this. In countless ways could I describe what a wonderful man he is. He has done everything for me,- I will greatly miss him, - one day!“

As I have said before, when starting to write down my reflections on a great Indo-Pakistani family of entrepreneurs, the 'Habibs' played an important role in the life of EFU's long-time Chief Executive, Chairman and major shareholder, Mr. Roshen Ali Bhimjee, as he had played in theirs.



Mr. SM Yusuf, then Director of EFU, welcomed by Mr. RA Bhimjee at a function held in Qamar House

S.M. Yusuf

A bureaucrat par excellence

After Roshen Ali Bhimjee had taken over as Chief Executive of Eastern Federal he soon realised the importance of having a most powerful and influential Board of Directors. He therefore tried to collect people who were well known for their professional abilities as well as for their strong characters. People who would be able to make real contributions to the cause of EFU, to make the general public aware that here was an insurance company which was not primarily there to look after the financial interest of its shareholders, but to first, and above all serve the needs of the insured, the policyholders, without whom the company would otherwise not exist.

One of such great men he had in mind to win over was Mr. SM Yusuf whom together with people like Abbas Khaleeli and Osman Ali he had come to know through his close and intimate association with leading politicians of the country. When he first met him SM Yusuf was already a highly respected and widely renowned bureaucrat whose reputation was most outstanding and whose professional as well as personal integrity was proverbial. Dr. Tajuddin Manji, EFU's longterm Chief Medical Officer, a medical celebrity in his own right, once referred to him „as a giant of a man.“

I had the great privilege of coming to know him fairly well. As the reader might expect, I, of course, met him through my friend, Roshen Ali Bhimjee, at one of the many parties which he then frequently held at his house, and I immediately liked him. I had met many high ranking Civil Servants by then, but in SM Yusuf, I thought, I had now met the true specimen, the very incarnation of a bureaucrat. Every inch a living specimen of a picture book ICS Officer. Tall, good looking and from head to toe a perfect gentleman. The way he spoke was very distinguished, not very fast, precise, always to the point. No unnecessary, flowered fillers. Knowing that I was a German he spoke about the recent visit of the President of the German Federal Republic and the way how he personally felt about the country of Goethe, Kant, Bach and Beethoven. These happened to be days when I had discovered Iqbal's poetry and his philosophical work and very soon we were deeply engulfed in a very inspiring discussion as to how and why Iqbal had been so very much influenced by some of Germany's great writers and thinkers, and we spoke about the little monument which was erected in Munich in memory of Iqbal's stay and studies in that city.

Born at Lahore in November 1914, SM Yusuf graduated at the age of 21 from Government College Lahore. He later went to St. John's College in Oxford as an ICS probationer. On returning home in 1939 he was posted to the United Provinces. His impressive work in the districts attracted attention and earned him a place in the Secretariat at New Delhi.

On partition SM Yusuf was selected as an aide to the Quaid-e-Azam Mohammad Ali Jinnah.

Abbas Khaleeli his close colleague and intimate friend has this to say about him: „The handsome, young personal Secretary did not take long to strike a personal accord with the Quaid who, for him as for many others, was the very personification of the many virtues which he valued most, rectitude and integrity, sincerity and simplicity and self respect. A man of his word, he never lauded his authority, shunned sycophants and distanced himself from self-seekers.“

In his long and distinguished career as a public servant SM Yusuf displayed similar characteristics which won him lasting regard and respect. In all he did his conscience was his guide and as Winston Churchill has it, he forged the only shield to his memory that matters, - of rectitude and sincerity, of action which enabled him to march always in the ranks of honour.

As Personal Secretary first to Quaid-e-Azam, then to Prime Minister Liaquat Ali Khan and then to Governor General Khawaja Nazimuddin, SM Yusuf had unique opportunities to work with the high and mighty of the land and watch them at close quarters. He came in touch with everybody who mattered in the country and gained a perspective that stood him well in the many important assignments that came his way in several economic Ministries, attached Offices and Autonomous Organisations. As DG S/D, Chairman Jute Board, Dacca, member WPIDC, Karachi, Chairman Mineral Development Corporation, he showed his skills at the operating level wrestling successfully with day-to-day problems which plague executives. As Federal Secretary to the Government, in several ministries, he helped Ministers to formulate sound economic policies which have long stood the test of time.

As Foreign Secretary SM Yusuf brought to the fore the economic content of Pakistan's foreign relations and gave an impetus to promotion of regional economic co-operation. His last service appointment was that of Chairman of Pakistan Steel with the rank of Minister of State, where he laid the foundation right and true. During his service career which lasted up to November 1971,

he was decorated twice and awarded Sitar-e-Pakistan and Hilal-e-Quaid-e-Azam.

On leaving the government, he joined Associated Consulting Engineers as Chairman. ACE, as the company was well known all over Pakistan and the Middle East, was founded by his dear and close friend, Abbas Khaleeli. After some teething troubles it fared very well and did some very great jobs in and outside Pakistan. SM Yusuf held that office with great distinction for over 12 years till his very last moments. In the words of his intimate friend, the founder, „his invaluable services to that organisation are written in letters of gold“.

He was Chairman of the Board of Directors of Pakistan Refinery, Chittagong, another project of his ex-colleague from ICS days, Abbas Khaleeli. He was a Director of Pakistan Chemicals and Exxon and, finally, of course, for quite a number of years a most prominent Director of the Eastern Federal Union. People who have seen him performing his duties in these important jobs are, or have been, full of praise of his services rendered. It is said, that in whatever capacity he worked, he made a contribution that his colleagues greatly valued and highly appreciated.

„A man of a man“, writes Abbas Khaleeli about him. „SM lent lustre to every office he held, whether in or out of government. A man of character, he never lost his balance and poise, taking the ups-and-down of life in his measured stride. Success did not corrupt him nor failure dim his vision or weaken his resolve. He had a genius for friendship - he made more friends than any living man I know. His friends came from all walks of life, from all classes and communities. From the School class rooms to the college playing fields, from the open Katchri of district administration to cloistered Secretariat of Government, from the elite diplomatic corps to the merchants of the market place, from the golf links and tennis courts to bridge tables. His Islamia Club connection lasting over a quarter of a century, betokens his commitments to the well being of our youth. And his friendship was deep and lasting. His friends never left him nor he they. Friendship was also the key-note of his relations with members of his family. He was something to everyone and everyone was something to him. His daughter, married to Asghar Moiz Sheikh, gave him two grand children whom he dearly loved. His only son Shahid, was the apple of his eye. To his life companion Begum Zubaida Yusuf he owed much; she was always by his side, giving him encouragement and that moral support which only some women can give“.

There could not have been better words than these by his long time friend Abbas Khaleeli, to describe the great values of this truly outstanding man. I always enjoyed meeting him and the only regret I have is that following my departure from Pakistan in late 1965 we only had sporadic chances to see each other. One of our meetings, however, stands well out in my memory. It must have been in 1970, he was then Chairman of Pakistan Steel and I had been delegated by my company to Japan to build up our offices there. Roshen Ali Bhimjee was a frequent visitor in those days because his scrapyard company used to sell its stuff to Japan. He had a liaison man sitting in Osaka, an Indian who originally only acted on behalf of Bhimjee's close friend, Nathani, from Bombay, who had rather successfully exported his scrap for quite some years to Japan and on whose advice he had set up his scrapyard in Karachi. It was Roshen who had requested me to take care of his friend, off the official agenda prepared by his Japanese hosts and by the Pakistani Embassy. I was delighted to welcome SM Yusuf in Tokyo and we continued our discussions about the manifold cultural and economic relations between the Subcontinent, as a whole, and Germany. We also talked about Professor Annemarie Schimmel, the internationally renowned German Orientalist, famous for her works on Sufism and Iqbal, and a very frequent visitor to Pakistan where SM Yusuf had met her quite a few times in one or the other of his official capacities. And, of course, we enlarged our agenda by adding some very typical Japanese items such as Sumo Wrestling, Raw Fish Dishes, Kabuki Theatre, the role and special characteristics of Geishas in Japan's present environment. We actually never run out of topics for discussion. As we were both very fond of golfing, we could have, if need would have arisen, even talk about missed putts and enormously long drives, although we never had a chance to have a game of golf with each other. We had considered this for quite some time, and he was always full of praise of the golf courses back home, in Islamabad. He very much wanted me to see the beautiful outlay of the Islamabad Golf Club, whose founding President he had been. And I very much thought of my old friend when a couple of months ago, in December 1999, I visited Islamabad to meet another dear and close friend of Roshen Ali Bhimjee, Justice Mahboob, the Chief Justice of Pakistan's Sharia Court. I had dinner with the local manager of EFU at the Islamabad Club, and there, right after the entrance, in the lobby, was the badge, the Memorial Board with all the previous Presidents mentioned, and right on top was he, his name engraved. Something for people to remember a great man of a young country, who during his lifetime has contributed a lot to make this newly born nation known and respected in the international world. I felt very proud when I read his name there, because I felt proud of my past association with him.

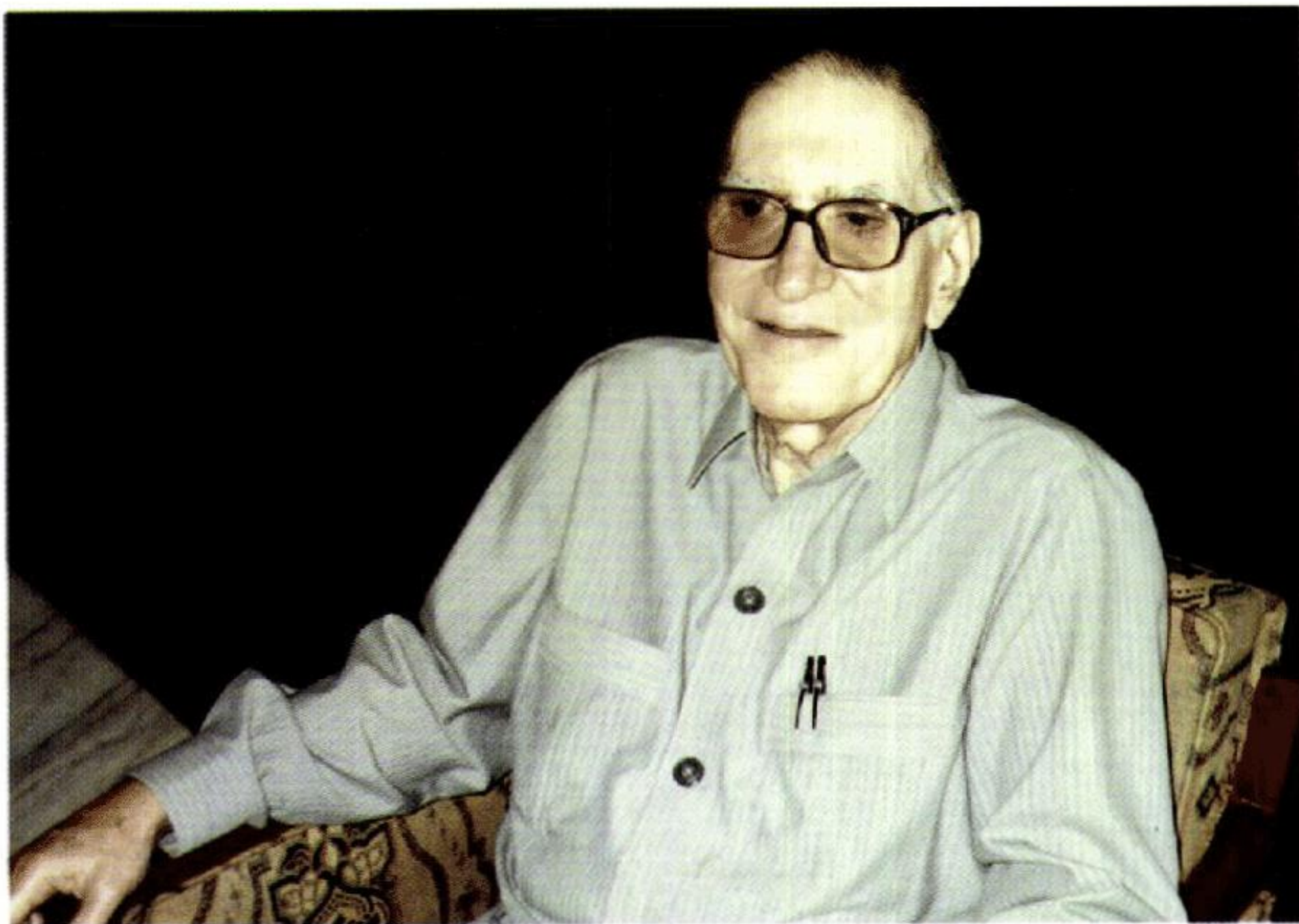
I shall always treasure my encounters with him because they were not restricted to dining and wining alone, and were, as such, rare and highly valued exceptions rather than the rule.

He died on 2nd of April 1987. Roshen Ali Bhimjee phoned me the following day. He had just returned from the Soyem in memory of an exceptional man who had become a personal friend of his and about whom he always spoke with a very special regard and the highest respect. From my meetings with SM Yusuf I knew that these feelings for each other had been reciprocal.

In his obituary for his friend Abbas Khaleeli wrote these beautiful concluding words:

„It is as a warm and caring man that we like to remember SM Yusuf. He harmed no one and helped all those who approached him. To young and old he was accessible throughout his life. Growing old gracefully, the years passed him by gently and lightly. Forty years of friendship, begun late in 1947 ended in the twinkling of an eye, in early 1987. But this is not so. SM Yusuf will live long in our memory for, as a Persian poet says:

May Allah rest his soul in eternal peace.“



Mr. Said Ahmed at Sindh Club, 1997



Mr. Roshen Ali Bhimjee introducing Mr. Said Ahmed to EFU.
trainees