

# Jacqueline's Journal

## Pakistan

MARCH 18-25, 2008

**Tuesday, March 18**

**KARACHI, PAKISTAN**

The flight from Islamabad to Karachi is the final leg of a more than thirty-hour odyssey from Vancouver to London to Islamabad to Karachi and I am beat. The man next to me notices me reading Karen Armstrong's biography on Mohammed. "Does it talk about fundamentalism?" he asks. "You know, there are very few fundamentalists in Pakistan, but the world thinks we are all terrorists here." I look at his face – broad, serious with wire framed glasses, the yellowed teeth of a smoker and a permanent darkened smudge on his forehead, the telltale sign of a devout Muslim male who prays daily.

"Not everyone thinks that," I answer.

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"I was just in Australia," he says, "and three different people ask me if I were a moderate or a fundamentalist," and I shake my head, saying how exhausted it must make him. He goes on to talk about the recent bombing in Lahore and the shocking suicide bombing of a popular restaurant where foreigners were targeted for the first time in awhile. "Who do you think did that?" he asks me. "Everyone says it is the Taliban, but it couldn't be the Taliban – they are too small, too unsophisticated. I am telling you, it is someone from outside."

I ask who he thinks it might have been. "There are many with a reason to do it. Look at the U.S. They are bombing Waziristan now – another country bombing inside Pakistan! How can that be happening and who is saying anything? Who is doing anything? What if the US wants Pakistan to become another Iraq? Then what do we do?"



**There is much on which to build in Pakistan, but much still needs to happen, for this is a country that can go either way with its future**

He continues, "Maybe (President) Musharraf wants to keep things unsteady. Or maybe there were different groups doing this." In any case, it is frightening for us here. We don't know how to control it or even what to do about it."

We are finally talking about the real point of it all. A lot has happened in the past few months: Ex-Prime Minister and leader of the Pakistan People's Party, Benazir Bhutto was assassinated, the political party supported by President Musharraf lost decidedly in elections, and a new parliament has been reinstated. There have been twelve suicide bombings in the first two and a half months of the year; and for the first time in the past few years, civilians have been targeted. Aun Rahman, our Country Director, told me that in Lahore, he was stopped three times, asked to get out of his car and body searched in a single day after the big bombing last week.

Despite all of this, I am coming to Pakistan filled with an optimism that this could be a turning point for the country. As during in the last Indian elections, the people spoke this time and are seeing a coalition of power. The lawyers' protests of last year seem to have created a sort of revolution of the mind, of what is possible, of what a few individuals can do together. I always come back to how truly upwardly mobile most people in Pakistan are. The key will be how the country moves through what will surely be difficult times in the next few years and strengthen its own foundations for change.

I walk into the glaring light in Karachi, relishing the heat and fresh air, unable to see anything in front of me for a minute or so, finally getting my eyes into focus and seeing two women in burkhas standing in front of the golden arches of McDonald's. Misbah Naqvi from our Pakistan office picks me up, and we talk about the new reality of Pakistan, and the continued dedication of our team here on the ground. "We keep focusing on what we can do and then we just do it," she says. "Not knowing who we can blame and what we can do in any concrete way is hard, but we also know that this makes our work even more important."

We also talk about other pressures straining the Pakistan of early 2008, so different from the country of 2007. Oil prices have gone through the roof and, each day, Karachi is experiencing around seven hours of blackouts when individuals and offices must rely on generators. Food prices are galloping and people can't afford wheat to make their chapattis. The Pakistani rupee has also lost value against the dollar, which says a lot these days.

This is a time for leadership at all levels. Later, when talking to Aun about all of these issues, he reaffirms why we do what we do. "Look," he says, "our job has to be to make our investments work and then to lift them as real models of what Pakistanis are doing for themselves to make their situation better. We can't solve everything, but we can show how problems can be solved."

### Wednesday, March 19

#### KARACHI, PAKISTAN

Two days of meetings, from one-on-ones with our partners and advisors, like Shaukat Tarin and Zaffar Khan, to our Pakistan board meeting to talks at the Rotary Club, the Sind Club and The Moderates. Our community is really changing, really

beginning to take off, and it is humbling to see how many people are now reaching out and contributing to our work.

Qasim Causer of our accounting firm, BDO Ebrahim, holds a lunch for us at the Sind Club. Farrokh Captain hosts an elegant dinner at his truly exquisite home and perhaps the most wonderful garden I've seen, complete with little white lights in the trees. Mahzar Valjee hosts a presentation with the Rotary Club, and the business community is interested in seeing what they can do. Jawaid Iqbal hosts an evening with The Moderates, a think tank focused on democracy and what it will take to create an interfaith, integrated society. At each event, I feel more connected to the people who could really effect change in Pakistan.

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A number of statements and issues stick in my mind. While there is a real sense of hope, there are also numerous big issues in front of this new government. There has been no real investment in energy since 1999, and now the country is experiencing seven hours of load-shedding (meaning seven hours without electricity for each home and business every day). The load-shedding will likely rise to ten hours daily in summertime.

The nation imports a billion dollars of palm oil and hasn't invested enough in supporting farmers to produce oil locally. Government does purchase wheat from local farmers but the price is set lower than global prices, so much of the wheat is smuggled into Afghanistan where the farmers can earn more revenues. Terrorism is obviously a concern and so is the lack of jobs altogether.

On the promising side, the media is free and people are beginning to believe they can hold people more accountable. Moreover, the country has been experiencing growth and has huge intellectual capital that it could put to work. In a country of 160 million people, eighty million cell phones are in use. And I would add that the civil society leaders that we support are at the very core of a strategy to help mobilize resources and energize people by giving them hope about what is possible.

I am frustrated once during the question and answer sessions. One man says he is so glad Acumen exists, but how do we really know we can solve the water crisis that threatens this nation? "I never said we would solve the water crisis ourselves,"

I say in a tone that may be stronger than I'd intended. "This is not a question of Acumen solving the water crisis – or any crisis. Our work is to serve as a laboratory for what can work, and to support that work so that it can grow and then inspire others around finding solutions. The only way the water problem will be solved is if you go from 'I' to 'We' thinking, if you don't look at us and feel glad that one organization is doing something – and then become critical if you don't think we're doing enough. You should stand and ask what more you could be doing, for the only way we'll solve these tough problems is if all of us solve them."

I don't get to visit Roshaneh Zafar and Sadaffe Abid of Kashf Foundation on this trip, which is a real loss to me. Building and strengthening our own community is key to our strategy, and seeing them

always strengthens my resolve as well. I think of my friend Revocata in Rwanda who lost her family in the genocide and told me I should build a circle of humanitarians all around the world to show us a different way. In a way, we're doing this, but the social entrepreneurs from our investees like Kashf, Thardeep Rural Development Program TRDP, and Saiban are so much more.

We hold our board meeting with Zaffar Khan and Syed Babar Ali, two of the more extraordinary individuals I've met in Pakistan. Determining the relationship between our country offices and New York as we grow will remain a fluid conversation over these next years, and these are the right individuals to include in the discussion.

The Acumen Pakistan team also holds its first quarterly event to share knowledge and insights with the community. The theme is housing, and about fifty individuals from the Acumen community show up at the Sheraton Hotel and stay for nearly three hours, though the event is scheduled for ninety minutes.

The inimitable leader of Saiban, Tasneem Siddiqui, minces no words in discussing the situation in housing and what needs to be done. "Pakistan proves the two nation theory very well", he says, and talks about Orangi, an area of Karachi where 1.5 million people live in a conglomeration of informal settlements and slums. The rapid urbanization of Pakistan is unsustainable, he says, and then weaves a picture of how it is related to agricultural production, to energy production, to the lack of jobs in both rural and urban areas. "We focused only on economic growth this past decade, but we failed to focus on equity," he says.

He then goes on to describe how so many of the roots of Pakistan's social problems are not only linked but also fester in the deplorable state of housing. "There is a gap of at least 5.5 million units, but we have no planning to speak of. Government has failed the poor when it comes to housing, and we now have to address the issues in terms of affordability, the time lag in getting actual housing to the poor, corruption and the availability of other services. The only approach compatible with the sociology and economy of the poor is a market approach." But the market approach must be supported with public programs to build infrastructure and ensure safety. "It all needs to work together."

Jawad Aslam, the Acumen Fellow working to replicate Saiban in Lahore, talks about the progress and the difficulties he's facing. The progress has been slower than projected for a variety of reasons. We need to dig further into understanding this. Tasneem believes that culture matters even more than we know. Karachi is an urban

melting pot where people from all parts of the country have come to start a life. Consequently, when a new development is offered, people consider it as individuals. Lahore, on the other hand, is in the center of Punjab where people are much more community-oriented, often organized by clan. Building a development outside the city center, then, requires individuals either to bring their clans with them or to break away from community, at least in terms of where they live. Despite the severe housing shortage and deplorable conditions of many of the squatter communities, people in Lahore don't want to leave. Of course, there may be pricing issues and other challenges that we also must explore, but this matter of culture is one that can't be taken lightly.

Acumen community members couldn't be more enthusiastic, asking questions long after the official end-time, insisting on staying, asking for more of this kind of forum where they can learn about real issues from people who are actually on the ground making things happen and leading the way.

Of course, my favorite moment of the session is when a young elite woman asks Tasneem what she can do to help. "Nothing," he said. "You must first learn for yourself, go to Orangi and see for yourself. So many of you have never been to Orangi though it is a fifteen-minute drive away; and until you decide to learn and to see and to experience even a little of it, you can't do anything meaningful."

I tease him that I would have ended on a bit more of a positive note but his point is important. And our team in Karachi is now tasked with bringing more people to see and feel a part of their city that provides so many of the things they use and take for granted every day. Small steps.

## Thursday, March 20

### KARACHI, PAKISTAN

Shahida Saleem, a social entrepreneur, picks me up at the hotel and we drive for about an hour to the community center she's building as part of her dream to create a franchise of holistic facilities, tied together via telekiosks and able to provide services including healthcare, daycare and opportunities for job creation. Her vision is a big one, but she has the proven track record of an entrepreneur who already has launched and sold a number of successful companies and currently runs one in Pakistan called d.o.t.z. technologies.

Round faced with big brown eyes, shoulder-length brown hair and a constant smile, Shahida seems the consummate "lemonade

maker” and her enthusiasm and sunshine personality could be a very good thing for Karachi. How she got here is a story in itself. She was born in New York to Indian parents, married a Pakistani and had two children, divorced, saw her businesses take off, sold them and decided to move to Pakistan and make a real difference in the world. And so here she is, giving it all she has, assuming success and doing what it takes to make things happen in a country that she has adopted, and one that seems to have adopted her as well.

About an hour from the hotel, we reach the freshly painted community center – a building where there will be a pharmacy and a doctor, a second one where Prithvi, a 29-year-old laborer who had worked with Shahida, is learning to become an e-kiosk operator; and a tiny daycare center, with walls painted pink and orange and green and red and filled with a dozen children and six daycare workers from the community, dressed in uniforms of green and white. The children sit around the table learning English and practicing shapes. This is the first daycare center of its kind in the

area, and Shahida imagines it growing to serve more women who would work in their community somehow, in healthcare, making crafts, or in a new shrimp shelling factory that will be opening in the area. I question the high ratio of daycare workers to children, and think this will be an issue that needs to be addressed as the center learns more about what it will take to reach real sustainability. But this is almost pre-start-up for the organization.

The workers all clearly love Shahida, saying she respects them and wants to see them succeed. The coordinator of the center, a vibrant woman from Karachi who had worked in social services for many years as a volunteer, says coming to work is worth the hour or two commute each way. This is the first time she has ever felt so valued and so respected, and that she believes the model has a much greater chance of succeeding than traditional volunteer models. Her counterpart, a younger woman whose face beamed whenever she spoke, agrees that Shahida cares about her growth and this is more important than working in a more highly paid position.

The potential for bringing in more accountable community services to low-income neighborhoods is great; and the challenge to Shahida and her team will be to focus. There are so many needs in the places they intend to work that it will be easy to become distracted. Now is the time to hone in on the business model, to build the core of what they hope to do and then expand the model to include more and more services, almost in modular form. Clearly, Shahida has the expertise, the networks and the energy and drive to do this. Her ambition is to be in four hundred villages in the next few years. We're excited to be embarking on this journey and are ready to put on our seat belts for what will surely be a bumpy but exciting ride.

We later visit a fishing area where we meet with an association that promotes fishermen's interests, a critical function as the industry that has sustained generations is being decimated by a combination of pollution, over-fishing and new requirements from the EU for better fishing nets and equipment. A thick, sour, suffocating smell hangs heavy over the coastline, mingling with the day's heat, a reminder of the decay and death of an entire way of living for this pocket of the world. The fishermen are looking for alternative occupations, possibilities to send their children to schools – though few could afford the fees – and ways to negotiate more favorable regulations that wouldn't wipe out the small fishermen.

What impresses me most is the level of organization among the men, their sophistication as well, and their understanding of the challenges ahead. What depresses me is that while industries rise and fall and labor necessarily shifts, we're seeing extraordinary displacement of people in vulnerable areas like this not because of shifting tastes or more efficient means of production elsewhere; rather,



A burgeoning community center in Karachi includes a daycare center among its programs.

people are losing everything because of pollution, population growth, global warming – factors that combine to create a nightmare on myriad levels affecting not only a small group of people but all of us on earth. And I fear we’re only seeing the beginning, especially along coastlines where oceans are routinely over-fished; in arid regions where water is so scarce that the aquifers themselves are being emptied; in so many of the areas most affected by global warming, which are also where poor people typically live.

## Friday, March 21

### KARACHI TO NAGARPARKAR, THAR, PAKISTAN

Our little caravan from Acumen (Aun, our Country Director, and Noor Ullah, our Portfolio Associate) and one of our new investee companies, Micro Drip (Saqib Khan and Javed Chaudhry) meet at my hotel at dawn for the five-hour journey to Thar. There we will meet Dr. Sono Khangarani in Mithi and continue on another two-and-a-half hours to Nagarparkar, where we will visit some of the farms using drip irrigation for the first time in some of the most remote areas of the country.

The road to Thar, the desert of Pakistan along the Indian border, is paved and well cared for; the scenery surrounding it, sparse and beautiful. It is an area so remote that there was no migration during Partition because so few people even knew it had happened. Huge tracts of land are punctuated by a sugar cane factory here or a brick-making factory there. This is a land of poverty and scarcity, of feudal holdings and bonded labor. And yet it also has a richness that draws you in and holds you in an almost hypnotic seduction.

I’d only been once to Thar before – with Dr. Sono and Aun nearly two years ago. That was when we were first starting out with drip irrigation, after we had introduced Dr. Sono to Amitabha Sadangi in India, who had designed the KB Drip system with IDE India, one of our investees. This was one of Acumen Fund’s first attempts to help transfer one investee’s technologies to another, and we knew Dr. Sono was the right person to do it.

When we came, we saw his demonstration plots where he was growing onions and tomatoes in the desert. Aun and I both shed a tear just looking at the tiny green plants pushing their way through the most inhospitable of places – dried, cracked barren earth that had become a garden through the most gentle of inputs – tiny tubes dripping water right at the stalk of each plant, providing life and nourishment to thousands individually so that an entire field could flourish. There is something about the entire development paradigm to be understood in the picture of that approach.

Micro Drip is a for-profit company that Acumen Fund will co-own with Thardeep Rural Development Program, the rural development agency run by Dr. Sono in his home area of Thar and other arid regions of Sindh. Micro Drip’s purpose is to service every farmer with affordable drip irrigation products so that they can increase their yields dramatically, while recognizing the extreme water scarcity that is taking over much of Pakistan, especially the Sindh desert where Thar and Nagarparkar are located. This is the first year of the company’s operations, and all of us are at the beginning of the learning curve. That said, Saqib tells us that results are already exceeding expectations. “You’ll see sunflowers that are higher than seven feet!” he exclaims.

Saqib is another one of Pakistan’s next generation leaders who are part of the hope for this country’s future. Like Aun and Noor and Jawad at Saiban, Saqib could be doing anything he wanted to do,

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and yet he has come back to Pakistan to contribute in the best way he can. After growing up in Karachi, he went to the University of Pennsylvania, earning a double degree in engineering and finance, and then returned to Pakistan to work in private sector banking. After a few years, he went to the University of Southern California for his MBA, and then to Silicon Valley to work for a software company. Now he spends his days talking to some of the poorest farmers in the world, trying to help build a company that provides them with good products at affordable prices while also covering costs so that the company be financially viable. He has none of the traditional corporate support structures, and yet, Saqib tells me he’s never been happier in a job. And when he talks about drip irrigation, this tall, skinny young man with a gentle face, looking like an intellectual with his longish brown hair and wire-framed glasses, becomes full of life and passion.

As I listen to Saqib, I wonder what it will take, not only to support young people like him to stay and continue to invest in Pakistan, but also to encourage others to give of themselves in this way. Like Aun, Saqib has a young family and is discouraged by the high price of education. The security situation weighs on him even though it might not change his daily movements. Karachi is a place where his

wife can't simply take their children for a walk during the day, and so everything feels just a little harder. Losing electricity for seven hours a day adds to the toll. So does the high price of oil, of food, and the now fairly regular terrorist attacks.

I want to find a way to support young leaders like Saqib and Aun, in part through helping to enlarge the community of young leaders – by identifying, linking and inspiring them and helping them know one another. Pakistan has leaders in its midst, but it too often fails to see this.

The economics of the drip irrigation model still aren't fully clear, Aun and Saqib tell me, but everyone agrees that they look promising. In most of Thar, the farmers can no longer afford to extract water using diesel, and the pollution costs of diesel are enormous. In other parts of the desert, there is no water source at all; in those areas, farmers will have no choice but to build new skills and new income sources – not unlike the fisherman outside Karachi who can no longer support themselves due to depleted natural resources.

Dr. Sono, through Thardeep, negotiated to purchase ten solar-powered wells, each of which provides enough water to irrigate ten to fifteen acres. Pakistan's Poverty Alleviation Program makes the solar units available at a cost of 20% to the farmer – which is still too expensive during this start-up period for farmers who barely eke \$1 a day from their work. So Dr. Sono asked those farmers courageous enough to experiment with drip irrigation to build the wells, which themselves cost a significant amount of labor and expense for bricks, and to purchase the drip systems. No farmers had the cash up front so all agreed to repay over three or four harvests.

It is always a great reunion when I see Dr. Sono. His brown eyes literally dance below



Thanks to drip irrigation, fields of sunflowers can grow in the desert area of Nagarparkar.

a soft fringe of grey hair when he tells his stories about people and politics, and I am convinced he remains one of the most hopeful men who walk the planet. We meet at the little guest house in Mithi, have a quick lunch of lentils and rice and then get back into the car for the two and a half hour drive to Nagarparkar.

The weather is hot – maybe 110 or higher – but this is springtime in the desert. As I look out the window, thinking about the nuanced beauty of desert colors – the soft tans and greens and the hazy blue of the sky, Dr. Sono laughs that this is the season of intense color – his favorite.

“Look at the pinks and oranges and purples all through the trees over there,” he says as he points to the horizon. “There are beautiful colors even in the middle of colors. It is the festivity of Spring in those small, small colors.” Once I focus, the green trees, so easily seen as a blur from afar, began bursting with tiny flowers in fuchsia and violet, yellow and orange. You just have to look for it and then you can't see anything else but intense, beautiful hues.

Nagarparkar, so close to India, is highly restricted, typically off limits to foreigners. I couldn't enter the last time I came to Thar, but this time Thardeep is able to secure passage for me. We pass through two checkpoints before crossing into more desert, only this time the land seems slightly more fertile. To my right, rocky hills like mountains of the moon rise from the ground; to my left are endless fields of scrub with flecks of green and skinny trees. We stop at a shallow pool where camels and sheep had gathered. They pay us no mind as we scamper among them, taking photos and marveling at their incredible faces while taking note that the temperature is continuing to climb.

Another half hour drive (quickly now, no one drives slowly in the desert) until we finally, officially reach the ends of the earth. All I can see are rocky patches of land that go on for miles, at the distant horizon, a thin line of yellow appears, growing slowly until we can make out an enormous field of sunflowers, bright yellow and green against the blue sky, making us all giggle like little kids. “This is the off-season in the desert,” Dr. Sono laughs. “Can you believe it?”

We stop the vehicles at the end of the field and get out to admire the sunflowers. At once, nine tall men begin walking toward us from different parts of the field – a father and his eight sons all dressed in farmer whites, one more handsome than the next, surrounded by fifteen or twenty little boys. Together, this family owns about eight acres that serve as their sole livelihood, though it is possible only to cultivate the land for six months of each year. The father of them all, Rajan, a tall man made taller still by his green plaid turban that capped a wise leathered, mustachioed face with kind hazel eyes that reminded me of my own father, gazed proudly at the fields of flowers that would be sold to the government at guaranteed prices. Behind him, eight large blue solar panels angled at the sun stand behind a well that pumps enough water for the drip irrigation. “How is it working?” we ask. “Not a single problem,” he smiles.

The tiny lines of KB Drip’s irrigation tubing lie in straight rows beside the healthy plant stalks and the sons and grandsons eagerly point to the workmanship needed to lay the field properly. “And our need for pesticide is greatly reduced,” one son tells me. Rajan doesn’t know yet how much income the field will generate, “But,” he adds, “this is the best yield we’ve ever seen on this land, even in the good seasons. I can see already that we will earn much more than we do when we are having to go to find work near the canals.” I ask how far away the canals were, and he says it is about a two and a half hour drive, but they had to walk with the animals, too.

I try imagining a family of fifty trekking across the desert in hundred degree heat with the little they own and their livestock in tow, leaving behind home and a feeling of safety to test their luck as day laborers, scratching out whatever they can while their wives and children try making do as refugees. “You know, I am an old man now,” Rajan tells us, “and this is the first time in all my life that we



Drip irrigation means that this extended farm family does not have to migrate seasonally for work.

have not had to make the migration. We are staying here now, and finally, we can plan for the future.”

He points to a compound of little huts at the edge of one of the fields. “Come,” he says. “Come and see the women in our home.”

The compound, built on slightly higher ground, is a circle of sleeping huts, each constructed of mud with a thatched roof. The doorways are small and low, requiring visitors to duck upon entering. Inside the main hut where the grandmother and eldest wives sleep, stands a storage trunk, also made of clay. A small shelf was built along the wall, shaped beautifully by the women themselves who had also adorned the walls with circles of brightly painted colors. A few plates and utensils stand on the shelf, “out of children’s reach” the grandmother tells me. A few blankets are strewn on the floor for the night’s sleeping.

In the middle of the compound is the kitchen -- a depressed area, about two or three feet long and a foot and a half wide. The women want to find something safer, because in the windy season, which is just starting, the fires can too easily be blown to the roofs and everything would be lost again. A stone mortar and wooden pestle sit beside the depressed cooking area waiting for the women to grind grains and leaves into family meals. Next to another hut stands a large mill, a flat stone that turned only with great effort, but turned precious wheat into flour so the women could make chapattis. There are few other actual things in the compound – two large clay vessels that hold grains and are covered by thatch to keep them dry in the rain and to keep the grains as safe as possible, especially from bugs. And there are blankets on the floor of each hut, though I don’t imagine that the cloths keep the family warm enough unless they huddle close together, because in the desert the nights can be cold despite the relentless heat of the noonday sun.

The women, young and old, are beautiful in the most startling way, dressed in gauzy skirts and sequined tops in bright colors like turquoise and fuchsia, lime green and tangerine orange. The older women wear white plastic bracelets on their arms, sometimes fifty or more and I can’t help but think of how constrained I would feel despite how striking they are. Indeed, I imagine myself smashing my arm against a wall to break them on a scorching hot day, just to free my arms from the sweat that must gather inside the sleeve of plastic. But the women don’t seem to mind. They truly all look elegant, full of life and wonderfully confident and dignified in their own environment.

The grandmother reminds me of my own mother – thin, beautiful, spry and with a great twinkle in her eye. She wears a turquoise top



Solar-powered wells provide the water source for farmers' irrigation systems.

and a pink and blue veil, and though her dark skin is leathered, she looks like a young woman despite having had a dozen children and working under the hot sun in the fields for so many years. Her hands are strong, intense, sensitive and caring all at once and I think of all the babies she has held and comforted when her daughters-in-law were working. In her arms she holds a little boy whose mother fell down a well and died a year before. The child can't be older than two or three and his father had just taken another wife who was folded into the clan and now pregnant with another baby on the way.

"You must be happy not to have to leave your home this season," I say to her. She smiles broadly, presses her two hands together as if to say "Namaste" or "the godliness in me recognizes the godliness in you" and says of course she is so happy to be together with her family in her home.

"Did you used to fear leaving your things, your entire life here before?" I ask.

This time she laughs aloud. "What things?" she asks. "We have only a few plates and glasses for drinking, and some urns for carrying water. The only ones who come here when we're gone are the termites and they eat the straw from our roofs. But there are no other guests."

"But the termites must appreciate you, at least."

"Oh yes," she says, "very, very much."

I like this woman's style, her ability to laugh at herself and at life

despite the untold hardships I know must be a part of her life. One of her granddaughters stands very close to me as she listens to the older woman speak. The little girl could not be older than nine or ten and yet her eyes are lined in black, her cheeks painted pink and her lips glossed with a dark stain that made her look stunning in a startling way for such a little girl. Meanwhile the boys around her look like ragamuffins, dressed in dirty cottons in neutral colors – beige, brown and navy. The boys' hair is mussed and their faces smudged with dirt. The physical difference between the scruffy boys and their princess sisters could not be more striking, though the girls seem to do more work than the boys – and their mothers are busy with chores and childcare from dawn until well past nightfall.

We ask Rajan what he will do now that he is earning income and can keep his family in one place. "My children and their children have never gone to school," he tells us. "I would like to see my grandchildren educated." A TRDP worker asks him if that includes his daughters. "Yes," he says, "Yes, the girls too."

"But they will stop veiling and become more progressive," the TRDP guy challenges him.

The old man responds gently that it would be a good thing for the girls. "I want them to attend school so that they will not be so discriminated against; and also so that they will not discriminate against others, as well."

Later, as we stare at billions of stars in a clear black night sky, we talk about highlights of the day. The guy from TRDP says he is stunned, in the best way possible, by Rajan's answer to his question about daughters. "Yesterday, he was a poor man with no options. But now, with just the start of having any options at all, really, and the first thing he wants is to see his daughters having more dignity and treating others with dignity too. We all want to be better, you know, but we forget that too frequently. Me, I just couldn't believe my ears and it all made me so happy. But also it made me determined to give more people the chance to have options."

After visiting Rajan, his wife and children in their fields of sunflowers and cluster beans, we move to a second farm and see even larger fields with even taller flowers. This farmer, too, talks excitedly about how transformed his life already feels, and how he knows he is just getting started at another level of work and income altogether. He pulls fresh potatoes out of the ground and holds them for all to see and I can't help but think of the scene from the 1980s movie "Moscow Doesn't Believe in Tears" when the prince held his cauliflower in the air and said, "You should see my

cauliflower,” when he was challenged on the sagacity of working the land with the common folk.

“You should see my potatoes. You should see my sunflowers.” Pride and dignity all over again. And joy. Lots of joy.

I do wonder for how long the farmers will choose solar, and what it will take to keep them focused on drip irrigation as opposed to going back to more traditional “flood irrigation.” As long as the cost of diesel is high, the subsidized solar panels will look attractive, despite the slower rate at which solar extracts water from the ground. From an environmental perspective – and from a water conservation perspective, the diesel makes no sense, especially considering the plentitude of sunshine in this part of the world. But from the perspective of a farmer earning a dollar a day, the price of solar has to be right for him to adopt it, not only in significant numbers but in a way that is sustainable.

We drive through narrow paths that remind me of a Pakistani version of winding English country roads, and come upon a village where a few thousand people live. Already, the signs of urbanization are evident – garbage along the roadside, open sewers, people everywhere. The village people are waiting for us – women on one side; men, on the other. We decide to start with the women.

A collage of blankets is arranged on the ground with a narrow pillow signifying the special place where I am to sit. Once I do, women come out from other parts of the village like so many fairies at a jamboree. Soon, about thirty women are sitting around the perimeter of the blankets, all of them staring at me, some through colorful gossamer veils that shielded their entire faces, some just



Women in this village have seen the success drip irrigation has brought to other areas.

blatantly and unabashedly. The leader tells Dr. Sono that the village has never seen a woman like me before and everyone is curious to know what I am like. Dressed in a shalwar kameez with sneakers, a baseball cap and dark sunglasses, I shudder to think of myself as a representative of anything.

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### From the perspective of a farmer earning a dollar a day, the price of solar has to be right for him to adopt it..

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But I love talking to the women. They have a laundry list of needs that they want to share: Though there is a nearby school, the teacher never comes to class. The women have started making crafts in whatever spare moments they can find but they have no market whatsoever and so their sales are very low. Still, they have started saving – about a dollar each per month – and they could not be prouder. “This way,” the more serious elder of the group tells me, “we have a way of helping each other when things go wrong – maybe, a child gets sick or dies.” They have been saving for five months now, and one woman has been elected to hold the money. Hers is one of the better husbands, I am told, or else she couldn’t be trusted to guard such precious assets, meaning he might steal them.

“We are tired,” the group leader tells me. “Why can’t you bring the drip irrigation to us to bring higher productivity? Now, you see, all we do is work. We have to walk for an hour just to get water in the morning. And then we need firewood for the cooking and we do chores all day and still help our husbands and then take care of children and put them to bed. Sometimes when we have an extra moment we will work on crafts, but we have no market for them. So please, you help us. We will work hard.”

“Yes,” I agree, “there is no question.” I am pleased and interested that the group wants to see drip irrigation used in their village. This isn’t a group of early adopters, but now they’ve seen the success of drip and they want access to it as well. I let the TRDP team explain the details, but am thrilled the new technology is catching on so quickly. We stand to leave for we have still to meet with the men. The eldest woman motions to me to stop and then she bends down and holds my ankles with both hands; and then my knees, my thighs and then waist. She then squeezes my two arms, starting with the shoulders and moving down to my wrist. I assume she is giving me a blessing but part of me wonders whether she is instead trying to determine how solid I am; after all, I don’t look like someone who works all day in the fields and then keeps the house in order and the children under control.

A hundred feet away, about fifty men are gathering under a tent for their meeting. They also sit on colorful, quilted blankets, every one of them mustachioed and looking quite serious as they wait for us to remove our shoes and join them.

Like the women, they give us a list of needs, but theirs are written down. Dr. Sono takes the list and reads it aloud: toilets for every home, safer kitchens, a seed bank, a microfinance facility so that they don't have to pay the high prices of the moneylender, a maternity clinic, e-government capabilities, deep wells because there is no water available. "And we want to switch from diesel engines to solar power. We have learned from the other farmers that this can work. And we want to try that, too."

The men are engaged, excited to see things finally moving in their village. They like the result of the recent elections and felt this, too, is hopeful for the rural people especially. Bhutto was from Sindh and her party will remember the poor, they say. But now, they want to focus on solar.

We drive the two and a half hours back to Mithi, talking about the day, watching the sun set over the desert landscape, feeling the air finally cool. We stop at a Hindu temple where dozens of peacocks strut freely, bringing even more color to the desert, and I stand quietly and listen to the world, lost in the golden light and the evening sounds. I begin to understand why people don't want to leave this land despite the tough conditions, the heat, the lack of water and the isolation.

## Saturday, March 22

### MITHI, PAKISTAN

I wake at 4:30, take a cold shower and then read and write until the electricity goes out at around 5:30. I open the windows of my guesthouse room, which look out

onto the street, and wait for the sun to rise, listening to the birds chattering and the donkey braying with anguish as if to yell to the world that it isn't fair that only he is working.

When the sun finally rises, I go out to the street to watch the world wake up. Little boys walk hand in hand down the dusty streets and every now and then a huge truck, decorated with ornate designs, towering over the one and two story buildings in town rolls by. A cow with an especially feminine gait walks gingerly down the street toward me, and when she is just an inch from my body, stops and then turns her head to look at me. I wonder if she will nuzzle me or if she wants me to pet her, but she is covered in buzzing flies that form black patches on her face and neck, and I think I'll just meet her gaze until she gets

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### Seven or eight hours a day of no electricity - more in Thar - and the people who can't afford generators (which is almost everyone) have no choice but to integrate this loss of productivity into their days.

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bored, which she does after a few minutes and then just steps forward again, like a woeful ballerina wondering how she ever got stuck in this sticky, sweaty place.

Two little girls, tiny things with their hair cropped close to their heads, wearing old green cotton dresses and matching veils, come skipping adorably down the street; until they stop at the garbage pile just across from the guesthouse and kneel down to collect the empty soda cans. I watched them empty each can of liquid and then gracefully place them, one by one, in a plastic bag they'd found. When they walk away, each holding a full bag, I can imagine them suddenly as old women.

It all seems too cruel on this sacred day of Holi, the day when Hindu villages erupt in a joyful celebration of throwing brightly colored paints at one another to commemorate the sister of a king who tried to have his own son burned alive because of his insatiable tyrannical greed. Holi went to the pyre to wrap her duppatta (scarf) around her nephew and protect him from the flames, but as the fire began the winds shifted and it was she who was killed and the boy survived, only to kill the cruel king and set his people free.

A tiny bird stands on the ledge of the mirror over the sink in the guesthouse's courtyard, kissing her own reflection over and over. One of the workers swooshes her away but as soon as he leaves, the bird alights for more kissing. I sit on the side of the courtyard in a wooden chair looking

through the pale yellow pillars, imagining everyone waking up and filling the courtyard, wondering how anyone could sleep through all of the morning noise.

I crave a cup of coffee. Seven or eight hours a day of no electricity - more here in Thar; and the people who can't afford generators (which is almost everyone) have no choice but to integrate this loss of productivity into their days. They say it tends to come on and off every two hours, so I sit there hoping my coffee will be a possibility in an hour or so, though the desire feels so trite that it embarrasses me.

One of Dr. Sono's colleagues approaches me with a twinkle in his eye. "You know,

Holi starts today, but the children typically don't start throwing paint at one another until 10 am. I know you are leaving by 7:30, so I asked some of the young men in the neighborhood to start Holi a little earlier this year. In a few minutes, they will be outside for you."

I hear kids laughing and go outside to see a group of eight boys, between about five and eleven, throwing bright pink and blue paint at one another, dumping it over each others' heads and laughing a storm. The cook at the guesthouse is a slight casualty, splattered with the shocking pink paint until he begs the boys to stop by paying them a token amount. The kids let me take their photographs, grinning impishly through pink and purple faces, knowing I face the risk always that the paint can start flying my way. But the kids here are incredibly well behaved, and they must have been told I am off-limits. Little do they know a part of me is wishing I could jump right in there and get into the paint throwing action. Maybe next year...

As Dr. Sono and I drive away, I ask him about caste. I'd thought that the Dalit

community had stayed in Pakistan because caste is not as great an issue as it is in India. "That's true," he says, "but don't forget there are forty sub-castes within the Dalits. There is the caste of my own family, the cobblers, and there are the sweepers. Some are hunters -- still nomadic peoples who have never been able to escape their own place at the bottom of society. Oh yes, caste is alive and well, even here in Pakistan, even among Hindus and Muslims too."

Gandhi remains a controversial figure among many Dalits for the reason that, rather than call for society to rid itself of caste entirely, he simply renamed them Harijans, or Children of God. This may have elevated how they thought about themselves to a point, but many argue that it did little to change the system entirely. I've met people in India as well who think that there is too much affirmative action focused on the Dalit community, to the exclusion of the castes just above in status but still living in a very low state. These issues are manifold in their complexity.

We agree that there is no problem on earth like that of The Other. We continue

to divide ourselves arbitrarily when our fragile earth is growing smaller and more vulnerable by the day. How can we communicate more effectively that we need solutions that transcend race and class and caste and gender, and even nationality? Those two little girls picking trash in the morning -- Dr. Sono tells me they must be children from the Sweeper caste -- are not just children of Mithi or even of Pakistan, but they belong to all of us.

The story of Thar and Nagarparkar is a story of Us. The issues of our interconnected world are more complex than I've seen them in my lifetime, certainly. The price of global oil has a direct impact on the farmer Rajan's ability to access water. The scarcer water becomes, the more vulnerable this region of Pakistan becomes. There is benefit in enabling Rajan and his family both to stay on the land and to grow their food. Technologies developed with farmers like Rajan in mind will enable him to make a better life for himself and his family, but also help us move away from carbon producing energy, increase water to the poorest areas of the world, and make food more available to everyone at affordable prices.

The drip irrigation pilot is also a model for how we can make a public-private partnership work. The poorest farmers in Nagarparkar and Thar cannot afford the solar but they are willing to take financial risk and pay for a drip irrigation system that will repay their investment in time. The cost of investment in solar needs first to be reduced dramatically; and second, to be weighed against the social benefits not only to individual farmers but to society in general. Curbing urban migration, enabling not only better agricultural productivity but also fresh water, education, other critical benefits from alternative energy is all linked to the solar investment. Our challenge at Acumen Fund now is to dive



The sacred day of Holi is celebrated with villagers throwing brightly colored paint at one another.

into the economics, understand exactly what is needed for investment and by whom so that, ultimately, we can bring forth a model that does not simply change the lives of a few thousand farming families but of millions of farmers in Pakistan and elsewhere. Finding the right partners and resources to do this as we continue to learn from the pilot must be our next step.

From the poorest households on earth to the wealthiest parts of society. This is Pakistan, too – a nation divided between extraordinary poverty and unimaginable

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### **This is Pakistan, too - a nation divided between extraordinary poverty and unimaginable wealth.**

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wealth. After returning from Thar, we attend Acumen Fund advisor Zubyr Soomro's going away party to celebrate his long and successful career at Citibank. In the beautiful gardens behind his home, we meet with friends, partners and advisors to Acumen, and really feel part of a growing community of people who want to see things done differently.

From there, we go to global Board member Ali Siddiqui's wedding reception – a party for more than 2,000 people under a golden tent complete with chandeliers, carpeting, and long tables filled with a sumptuous feast. Ali and his wife Saira both look gorgeous, standing graciously together to greet every single guest and take a photograph as well. Long past midnight, the young, elegant couple are still smiling, still standing though I can only imagine their feeling of exhaustion by the end of it all. Yet they also understand they are part of a tradition where invitations are extended well beyond the family and expectations run high around reinforcing notions

of family and community in a society undergoing so much change. It is a great privilege to be there.

### **Sunday, March 23** **KARACHI, PAKISTAN**

We drive to Aun's home in Clifton, a well-to-do suburb of Karachi, before lunch on Sunday. Across the street from his apartment building is a fairly large area that is supposed to be a park but instead looks like a garbage dump, unkempt and strewn with trash and broken glass. It serves as

metaphor for me – despite the wealth, the skills, the ability to turn Karachi around in fairly short order for everything needed is there – a line exists between the public and the private. Behind the high walls of this run-down city are fabulous gardens and manicured lawns where the elites live and conduct their lives in pockets, driving through what look like war zones into their own private paradises. But the driving-through part must take a toll somewhere in the unconscious soul. How different would life feel if Aun and his son could walk out of their apartment complex and see a park flowering with the bright colors of Pakistan, bump into other children and neighbors, be able to read a book in the sun?

In the 1970s, Central Park in New York City had fallen into such disrepair in areas, and it took the vision of one woman who mobilized both the city and private individuals to clean it up and take it back, if you will. Those efforts became the Central Park Conservancy, and today the park is a major reason the city is so

successful – and beautiful. Karachi needs movements that pull together such private-public partnerships in different parts of its civil life and fabric. It is where the social entrepreneurs come in – we need people young and old to rally people around the idea that we can solve problems using a combination of private and public resources. Quite frankly, Clifton needs either a single philanthropist to just build the park as an act of philanthropy, an example of doing something for the public good; or it needs a group of committed citizens to pull together the funds and show the rest of the city how to do something for the public good. Either way, the city needs simple, tangible, visible acts of doing things for the public good, even if that public begins at a smaller community level. It is about changing consciousness of what is possible.

Our team meets to discuss storytelling, and as usual, I come away impressed not only that they would give the whole of their Sunday to Acumen, but that they are such a thoughtful, committed group. Their stories circle around recent times of increased apprehension and the toll it takes, and yet there is also a real sense of hope for what we can do to inspire others. How our global team supports individual country offices and how we ensure everyone finds ways to refresh and revitalize when working in societies under strain is something we need to consider as a whole this fall at our global team meeting.

### **Monday, March 24** **KARACHI, PAKISTAN**

Nadeem Hussein, a former Citibank executive who remains ambitious, driven and focused decided he was at a point in his career where he wanted both to build something on his own and potentially earn money while leaving a legacy of doing something good for Pakistan. A



**Pakistan Country Director Aun Rahman and Nadeem Hussein of Tameer Microfinance Bank.**

few years ago, he set out to create Tameer Microfinance Bank, by making loans to individuals for micro and small businesses (the average loan size is about \$500-1000, but the bank may lend larger amounts as well). Since then, this pinstripe-wearing banker with straight hair pulled back over his ears to frame a round face with big eyes that slope downward, has raised over \$6 million and built a new institution still in its fledgling stage, still experimenting and promising longer-term success, largely because of Nadeem's determination to learn and make things work.

We pick him up at his office in a building he took over entirely because the price was right and he knew the bank would grow. A security guard with a gun stands by the door and lets us in. We walk through each floor, seeing rooms for operational procedures, loan processing, administration, and a small repossession unit.

Nadeem learned early that he needs to prove to people in slum areas especially that his bank is not a charity and that he expects to be repaid. Last year, defaults were high and Tameer is considering the structural and human reasons for this. The bank does not follow traditional microfinance mechanisms which insist on solidarity lending, whereby a group of five people will guarantee one another's loans. Instead, it is looking at new ways to ensure high levels of repayment.

We drive through the crowded streets of Karachi to reach Orangi, the country's largest slum area which had traditionally been considered a no-go zone for banking in Pakistan. Like the song about New York, apparently, "if you can make it there, you'll make it anywhere" because the politics are brutal and the poverty is enormous.

We pull over to Tameer Bank's Orangi branch, which currently serves about 6,000 customers a month and is now one of the bank's most successful branches. We pass through glass doors and into a room with cream-colored walls and high ceilings. A line stands outside a teller window where a number of people are serving individual clients, most of whom seem to be making payments on outstanding loans.

We speak with a number of customers. One is a carpenter wearing a sea-foam green shalwar over a muscular frame. He has jet black hair and a close-cropped beard and mustache, thick hands and wore rubber sandals on his feet. The carpenter borrowed around \$500 to purchase a motorcycle so he could move more easily between clients, and he's already seen major jumps in his business. He is at the bank simply to make a deposit, as he had already repaid his loan and is saving up for his next venture, though he doesn't know yet what that might be. When asked whether Tameer Bank is different from others, he tells us he feels he is respected here, more than at any other institution like it, and he feels that people are consistently clear and polite when they speak with him. We hear this same sentiment expressed from all of the customers we meet.

We also speak with a number of employees – credit officer, human resources officer, operations manager. They appreciate the opportunity to be in a growth-oriented job doing something important in underserved areas and feeling like their voices really matter. Nadeem feels proud about this aspect of the bank as well, for it already has created six hundred jobs. Still, he tells me repeatedly, we have to understand the weaknesses better and make changes so that this moves rather quickly to profitability.

It may be harder than anyone thinks, but it is exciting to see individuals like Nadeem who come from traditional careers take their skills to contribute to reaching a lower-income segment of the population. Our question is how we reach many, many more.

## **Tuesday, March 25**

### **KARACHI, PAKISTAN**

This has been a week of ups and downs, of internalizing at a deeper level, somehow, the great divide between rich and poor and what that means on so many levels, including on the global level. Pakistan has a real opportunity for change right now. The government coalition is unprecedented in terms of power sharing between two parties, and people want to see this government succeed. The population also understands the enormous challenges facing this new government – high oil prices, skyrocketing food prices, especially wheat, the importation of over



With Dr. Sono in Thar .

a billion dollars yearly in edible oils, no real energy policy and load-shedding of seven or eight hours a day that is expected to rise to ten hours in the heat of summer. This doesn't even include a steep rise in suicide bombings and terror attacks that create a feeling of instability and fear across the economic spectrum. Indeed, the moment for swift action is now. It cannot be delayed.

Acumen Fund is ready to play a role in this moment of change. We know some of the key thinkers and entrepreneurs and are beginning to see real models for change develop and grow. The US government alone has given more than \$10 billion in aid to Pakistan, though mostly for the military. It needs now to refocus its support on building more civil society institutions in the country. There may be a need to use some of this funding to build a culture of social entrepreneurship, to identify earlier-stage innovations and enterprises and strengthen them until they meet Acumen's requirements.

We are also ready to reach out and grow our networks to a wider base in different cities across Pakistan. Ashraf Ghani, former finance minister of Afghanistan, suggested that we meet with heads of the Chambers of Commerce in different parts of Pakistan, since they not only have their fingers on the pulse of what is happening among entrepreneurs, but they also have access to resources and are committed to building better solutions to the poverty they see around them.

We have our work cut out for us. We also have the team, a small but amazing board in Zaffar Khan and Syed Babar Ali, great advisors, and a growing reputation for making things happen. That's a lot on which to build. Our challenges lie in raising more funding locally in Pakistan, building a stronger pipeline of entrepreneurial ventures serving the poor, and doing more both to scale existing ventures as well as to document what we are learning in order to create real models that can be replicated. A lot needs to happen in Pakistan, for this is a country that can go either way with its future. We are now part of the country's tapestry and are ready to play a bigger part to identify extraordinary entrepreneurs, invest, support, link, and, hopefully, inspire a larger community to become more involved and build the kind of change – and hope – the world needs to see.

Jacqueline Novogratz