Book Reviews

The Jinnah Anthology, **edited by Liaquat H. Merchant and Sharif al Mujahid, published by Oxford University Press, Karachi, 3rd edition, 2010, pages 334, price Pak Rupees 1800.**

Doing a Jinnah anthology is by no means an easy undertaking. Sifting facts from fiction, which abound in the case of the founder of the nation, is one task; selecting from a huge corpus of literature the best stuff, is another. A more difficult task is to present the real Jinnah and to put his politics in right perspective. The real challenge, though, comes from the subject itself; given his peculiar positions and stances, and his unique personal traits which do not allow him to be stereotyped easily, Jinnah has perplexed the historians since long. Eqbal Ahmad, perhaps, was not wrong when he described him as an enigma of modern history. The editors of the present work deserve commendation for compiling a rich set of articles, essays, personal recollections, quotations, etc., which together give useful clues to resolve the riddle of Jinnah's personality and politics.

Presented in an elegant manner on art paper with numerous pictures, though only partially with captions, the volume also meets the delicate standards of a coffee-table book or those of a collector's item, but, its contents infact overshadow its look and make it a compulsory reading both for the academics and the general readers. The price of the book is also reasonable keeping its quality and standard of production in mind.

It may not be possible for one to comment on all the entries yet the glimpses of a few would certainly not be out of order and would, perhaps, sufficiently highlight the scholarly worth of the work. Within one volume are assembled historians like H.V. Hodson, S.M. Burke, A.G. Noorani, Sharif al Mujahid, Ayesha Jalal, Ajeet Jawed and Sikandar Hayat; biographers like Stanley Wolpert; statesmen and diplomats like John Kenneth Galbraith, Aga Khan III, Muhammad Yusuf

Buch and Shaharyar M. Khan; politicians like Sarojini Naidu, Gopal Krishna Gokhale, M.A.H. Ispahani, Sahabzada Yaqoob Khan, and Yousuf A. Haroon; journalists like Kuldip Nayar, Altaf Husain, Ardeshir Cowasjee and Muhammad Ali Siddiqui; and scholars like Eqbal Ahmad, Y.U.V. Gankovsky; etc. This wide range of participants of the anthology may well suggest the scope of the work. They together bring width as well as depth to the book and also radiate the width and the depth of the subject, that is, Jinnah. What is it that makes Jinnah Jinnah. To respond to this, one would wish to put another question: why is it that Jinnah had made it difficult for others to define him. First, let us attempt this second question. In the analysis of historical figures, it is generally assumed that either the leaders create the situations, demands or political platforms, and, above all, shape the history, or, as the opposite view has it, the situations and the events create their own leaders. Both of these ways of looking at the history fall short of explaining a number of happenings which do not corroborate with these formulations. A number of historians and political analysts succumb to another mistake by trying to analyze a historical event or a past leader in the light of their preconceived notions. In the case of Jinnah this has happened quite often. There was a time when the Jamiat-ul Ulema-e Hind rejected Jinnah's position on Muslim nationalism on the assumption that nations are built around the states or countries and that religion may not be an adequate facilitator of nationhood. Another set of religious ulema regarded him as a westernized liberal and nationalist whose concept of nationhood could at best have brought about a nation state of Muslims which might not have qualified to be designated as an Islamic state. This view, held by Abul Ala Mawdudi prevented him from supporting the Pakistan demand. Jinnah's detractors in the All India National Congress denounced him as a communalist. They alleged that he was using religion to bifurcate a united Indian nation. Quite curiously, the different explanations of Jinnah had one thing in common, and that was their assumption that political occurrences and realities were the outcome of, or always correspond to, the nomenclature associated with them. Thus, they thought that, for instance, nations should correspond to the countries and states because this happened in most of the nation states in Europe and America, or, that employing religious symbols and identity for political purposes, makes the objective religious and, thus, again curiously, communal. Similarly, for a long time it was believed that nations were primordial and permanent entities.

What the upholders of all these positions missed was the unusualness of what was happening in India and what Jinnah was

actually trying to do. As S.M. Burke writes in his article included in the book, Jinnah 'not only won independence for an existing country, but also *performed the extraordinary feat of bringing an altogether new independent county into existence* against impossible odds' (emphasis added) (p.17). It is the failure to understand this unique nature of Indian situation and the originality of Jinnah's position which has made Jinnah and his politics a riddle. In literary criticism a new piece of valuable literature or a big work of art demands a new level of critical enquiry to appreciate the newness of that piece and the greatness of that work. Similarly, Jinnah, perhaps, also needs to be analysed along non-traditional criteria as he defies the traditional yardsticks.

In contrast with the European and American experiences, India's exposure to the representative institutions had a particular background. These institutions did not come into existence in India amidst an indigenous process of political evolution; these were, in fact, grafted over the Indian society by a colonial power for its own purposes which might have indirectly served some of Indian long-term interests, too. But, the introduction of representative institutions entailed Muslim separatism, a political platform to ensure, a respectable size of representation which could prevent them from becoming an ineffective and subdued minority. The feeling was more pronounced in the Muslim middle class, which was confronted with the possibility of being defeated in a competitive environment. It was not prepared to enter into competition with other communities of India without proper safeguards. Jinnah came to advocate this case.

To gauge the people's aspirations which others had failed to comprehend and which even a large number of people, themselves, had not yet been able to consciously discover, let alone aggregate and articulate, was a difficult undertaking. The secret of Jinnah's successful leadership was his ability to convincingly demonstrate to the Muslim masses what was in their interest and what even they have not fully realized. Jinnah gave voice to Indian Muslims' aspirations and did so in a language and through logic heard and understood by the British.

A number of articles in the book help understand in different ways the unique historical role of Jinnah. Sikandar Hayat traces the personal traits of Jinnah and argues how they suited the mission he had chosen for him to achieve. He observes that, 'While there can be many angularities, there is no denying that his success was due to the confluence of his extraordinary 'personality' and the worsening 'situation' as India advanced towards freedom' (p.35). Kuldip Nayar realized that Jinnah was not communal when he first read Jinnah's speech of 11 August 1947. It seems that around the creation of the

country Jinnah had realized that his invoking of the Islamic identity for ensuring the socio-political rights of the Muslim community would be used to mislead the people, after independence by those who would like to build a theocratic state in the country. Jinnah took pains to convince that this was not his objective. As Ajeet Jawed shows, Jinnah had this to say to Ghaffar Khan: 'I am a very much misunderstood man. I never wanted all this blood-shed. I want peace, believe me so that I can do something for the masses'. Upon Ghaffar Khan's objection that League was not a secular body Jinnah explained: 'I have been myself anxious to convert the League into National League, open to every loyal citizen of Pakistan. But I am being attacked by mad Mullahs and extremists who are out to create trouble for me. That is exactly why I want you and your colleagues to join the League and help me in ousting these dangerous elements' (p.168). It was this secular status of Jinnah which encourages Muhammad Ali Siddiqui to build an analogy between him and Mustafa Kamal Ataturk: 'Jinnah and Ataturk both were down to earth realists. Both were extremely secular in their outlook and conduct, and despised obscurantism. However, the nature of their struggle was diametrically opposite, because the challenges they faced were different. Ataturk, all along, had military challenges before him; Jinnah had political and constitutional puzzles to solve' (p.111).

Two articles by Sharif al Mujahid help us most in understanding the personality and the political role of Jinnah. Written with rich historical understanding of Indian politics and with an exemplary command on comparative historical developments, Mujahid positions Jinnah in a wider historio political canvas. He traces the events which shaped Jinnah and also how he influenced the events. Mujahid also delves into Hector Bolitho's *Jinnah: Creator of Pakistan*, the official biography of the founder of the nation. He recounts the merits of the book and also discusses in detail its weaknesses. He also questions to what extent Bolitho was the right choice to pen down Jinnah's official biography. But he concludes by saying: 'All said and done, however, Bolitho will continue to hold the field so long as Jinnah, both as a human person and as a political leader, excites interests among researchers and intelligent readers curious about the personal life, style, tastes, likes and dislikes of outstanding world leaders…. Thus, Bolitho alone was able to recreate Jinnah—a singular contribution indeed that can by no means be ignored' (pp.57-8).

A major contribution to the understanding of how the colonial state transformed into the post-colonial one, and how the two maintained organic linkage, is the article by Ayesha Jalal, 'Inheriting the Raj: Jinnah

and the Governor-Generalship Issue' (pp.59-75). Written way back in 1985, it was one of the pioneering works explaining Pakistan's slipping into an authoritarian mould right in the beginning. Jalal discusses the fluid situation Pakistan found itself in at partition, accompanied with un-disciplined political leadership and uncertain regional loyalties to the new state. She argues that to secure some semblance of stability and to discipline the un-disciplined polity, Pakistan needed a strong arm of the state that came in the form of bureaucratic control of the state's power structure this control was realised in the available framework of the viceregal system provided by the interim constitution, based on the 1935 Government of India Act. Jinnah's decision to become the governor-general of the country gave to the system some credibility which it needed desperately.

A few articles shed light on different aspects of Jinnah's leadership and vision. S. Sharifuddin Pirzada looks into the constitutional vision of Pakistan as visualized by Jinnah. A.G. Noorani discusses Jinnah's views on civil liberty. Shaharyar M. Khan chooses to discuss Jinnah's policies towards the Princley states. Liaquat H. Merchant revisits the perception of Sir Sultan Mohammad Shah Aga Khan III about Jinnah and his leadership. Sharif al Mujahid discusses Jinnah's views on women's emancipation.

In short, the book under review is full of carefully selected and, perhaps, also, most representative articles, reminiscences, impressions, etc., about the founder of Pakistan. Though it does not look fair to identify what other things could be included in the book as it is already a big volume yet one cannot help resist the temptation to suggest that perhaps inclusion of Faiz Ahmed Faiz's editorial in *The Pakistan Times* on the death of Quaid-i-Azam would have been a notable item. It is hoped that the present book would continue to excite interest among scholars and students venturing to understand the political dynamics of the partition of India and the role played in it by Mohammad Ali Jinnah.

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***Comparing Cities: The Middle East and South Asia*, edited by Kamran Asdar Ali and Martina Rieker, published by Oxford University Press, Karachi, 2009, pp.349, price, not mentioned.**

This edited volume is in fact an outcome of the workshop entitled, 'Comparing Urban Landscapes' held in Lahore University of

Management Sciences, in April 2004. The papers reproduced in this book make 11 chapters, divided in four parts, namely: Citing Cities; Narrating Urban Pasts/Presents; The Actualities of Everyday Life; and Urban Governmentalities. The postscript by Partha Chatterjee composes 12th chapter and part five of the book. In total five cities of India (Delhi, Mumbai, Chennai, Kolkata and Bangalore), one each from Pakistan, Turkey, Lebanon, and Israel are taken for their social history. Two chapters are written about Delhi, Karachi, and Beirut.

The very first chapter deals with partial experience of a metropolis, Mumbai, by Vohra,[1] who has tried to explain how she felt to experience Mumbai visually, yet the essay contains a lot of audatory and interactive contents. In fact, she has tried to see the city as it is seen in documentary films. The sights and sounds of that glamorous city could never be experienced in reality by her. What she experienced was the reality named as 'Leave and License'. The troubles, challenges, accommodative ways, of the communities living in low-income quarters of Mumbai, are explained through experiencing it. The community lives in PMGP, a public sector replacement for the slums, with one room houses having common bathrooms and one balcony. The characters making living in this colony feasible include the property agent, telephone booth operator and bank manager. Here the author describes how working women and single mothers of poor class live their home, religious and economic life Further she allude to their recreations, passions, and love affairs. She also explains how a person loses his/her class culture by living in another class community. Both the visual and audatory profile of the area is combined here with a sociological profile as well of the neighbours who have come together from diverse backgrounds only to save themselves from the stigma of living in a slum, but could hardly afford living beyond that.

Tamari has based his article on the memoirs of Wasif Jawhariyyeh, 'a reluctant soldier, civil servant, musician, *flâneur, bon vivant*, satirist, and witness to his era', when Palestinian people went through a state of administrative and legal flux. This was the time of the surrender of Jerusalem to the Ottoman governor and till the beginning of British Mandate in 1921. As a close witness who has mentioned both significant and insignificant aspects of personal and public life, happenings of the Jerusalem upper class, the foibles of Ottoman and

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[1]   Paromita Vohra, 'No Man's Land: A Visual Essay (Mumbai)', in Kamran Asdar Ali and Martina Rieker (eds.), *Comparing Cities: The Middle East and South Asia* (Karachi: Oxford University, 2009), pp.3-22.

British military and political leaders, as well as the ordinary people. The diaries are generally a piece of self-reflection. These provide scandalous material about the city nobles. The war-time Jerusalem (1917-1921) sets the scene for this article but his description goes to 1948 defeat of Palestinians and beyond, when a collective tragedy forced everyone to give priority to family security, and the personal love affairs meant little. The memoirs of Jawhariyyeh are supported by other memoires of the same period, such as that of Ronald Storrs (1881-1955). The two narratives present 'two divergent discourses—native and colonial—on Jerusalem's modernity'.[2] The memoirs are a testament of the history of urban planning of Jerusalem as well. The article explains the interplay of politics, civil administration, ethnic and religious diversity, land owning and land alienation, colonial bureaucracy, dreams for a Jewish Home, communal strife, and religious clashes. Since war had disrupted all the communities, possibility for developing a new urban lifestyle was enhanced. New urban sensibilities gave rise to expansion, modernization, secularization, and individualism during the Mandate period. Jawhariyyeh's memoirs and the article based on it is a blend of all such processes happening in an ancient city.

The evolutionary profile of Karachi is explained by Ali[3] to highlight the role of state in impinging upon the citizens a sense of insecurity and uncertainty in the face of escalated violence, which especially affected the urban poor. With the help of narratives of childhood by Hisam Ali explains how Karachi was once a peaceful city, with butterflies, blossoms and fruits. Later on, poverty, uncertainty, risk, and state oppression combined to make the urban workforce uncertain and oppressed. The differences of ethnicity and gender undermined solidarity based on class. Yet the poor managed to live and share the public and domestic space despite such dissensions endemic to their class.

Visual density and visual modernity of Karachi is discussed by Dadi,[4] to highlight the complex relationship between the popular folk culture and mass media exploited by various groups in the modern urban sites. He finds two case studies. One of the posters of Saddam Hussain displayed around year 2002, showing various aspects of the ideas behind

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[2]   Salim Tamari, 'City of Riffraff: Crowds, Public Space, and New Urban Sensibilities in War-Time Jerusalem, 1917-1921', in Ali and Rieker, *op.cit.,* p.25.

[3]   Kamran Asdar Ali, 'Men and Their 'Problems': Notes on Contemporary Karachi', in Ali and Rieker, *op.cit.,* pp.49-64.

[4]   Iftikhar Dadi, 'Ghostly Sufis and Ornamental Shadows: Spectral Visualities in Karachi's Public Sphere', in Ali and Rieker, *op.cit*., pp.159-93.

it. He questions: 'Is the image of Saddam with a sufi saint bestowing spiritual power and protection on him forever, a trace of folk art, still persisting in urbanized mass culture?' Discussing relationship between the folk art and contemporary industrial mass culture, he opines that the position taken by Jameson to tell that the two have noting common, can be contested, as in South Asia 'popular folk modernities must be seen as both complicit with and discrepant with mass culture.' He finds it compatible with the Latin American situation. In the margins of West, various actors operate in the popular public sphere and transform the public sphere in the face of state oppression. The antecedents of Saddam's images are linked to Zia-ul-Haq's image and martyrs of the 1965 Indo-Pak war. When the Government of Pakistan supported the US against the popular will, the street became a visual and performative site to express difference. The second case study by Dadi is of Nazia Khan's 'Henna Hands', a series of artwork screened directly onto the walls, in which silhouettes of complete or fractured female body composed of screened henna hands, show how the stenciled henna patterns in the urban public space of various localities, show 'presence of the woman in public space, but without denying her a gendered aesthetic specificity'. Dadi appreciates the social significance of this form of artistic activity which 'draws upon craft traditions as its traces their contemporary transformations in order to poetically reclaim public space and utilize the city skin itself as a site for artistic intervention'. The article by Dadi concludes that the popular activities non-state urban actors expressed through symbolic and aestheticized characters as the formal channels of expressions are blocked for them. These activities need to be studies even further.

Sundaram explains Delhi's media urbanism, with the help of the concept of 'everyday life'. He defines 'everyday' to refer to: 'the habitual, the mundane and the world outside specialized activity, the visible world of routine and repetition, a residual space outside the rationalized realm'.[5] Though 'everyday' has been considered 'insignificant' but it became significant when it was targeted by advertisements, community culture, theoretical debate around evolution of everyday present and modernity. Sundaram refers post-World War France (1940s) movements, and theoretical understanding presented by Simmel, Weber, Benjamin, Kristin Ross, Barthes, Baudrillard, Morin and Lefebvre. Sundaram reports that experience of living in Delhi

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[5]   Ravi Sundaram, 'Re-Visiting 'Everyday Life': The Experience of Delhi's Media Urbanism', in Ali and Rieker, *op.cit.,* p.131.

nowadays has been much different from that of Europe in 1920s and 1930s. He calls this particular form of change as media urbanization. He feels that under the influence of the modern, '[t]he burial of the "ordinary man" as the icon of the everyday may well be a signpost to the turbulence and the terror of the 21st century city in India'.[6]

In the Third World, illegal housing has been a feature of a number of large cities mostly due to poor socio-economic conditions of the immigrants and the nexus between the political and speculating agencies. This aspect gives cities a dual face: legal and illegal. There happen two different processes of city production, where public and private agencies operate in their own ways, the latter mostly defying the former's rules. In this context Fawaz[7] explains the complex process going on in Hayy el Sellom (Beirut), to show that large scale involvement of people in illegal practices should not be dismissed by just declaring them as 'exceptional and corrupt', since these are inherent part of the urban governance. Rather the legal and illegal practices of public rulings need to be re-written, and investigated into their co-existence and collaboration. It is found that the entitlements of different populations differ due to differential treatment given by the public agencies hence illegal practices are adopted.

In the framework of environmental history Sharan[8] discusses issues of work and pollution both physical and moral, and poses question about the history and pre-history of environment, and continuity of meaning of the word 'environment' itself. Premising so his research in Dehli, he investigates into the idea of 'margin'; 'inside' and 'outside'; 'core' and 'periphery' of the post-colonial city of Delhi. The vision of Delhi as a modern national capital has been questioned as well.

Regarding production of culture in urban environment, Gambetti argues that building and monuments do create a material environment, but the way space is ordered, is also important. The identity and relationship of people with space within the city depends upon the label or reputation they acquire such as, bourgeois or proletarian, male or females, sacred or profane, identical or different,…'.[9] Thus a city can offer various narratives, types of struggles, and memories depending

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6   *Ibid.*, p.154.
7   Mona Fawaz, 'The State and the Production of Illegal Housing: Public Practices in Hayy el Sellom Beirut-Lebanon', in Ali and Rieker, *op.cit.,* pp.197-215.
8   Awadhendra Sharan, 'Spaces of Work/Sites of Danger: Environment and Urban Landscape in Modern Delhi', in Ali and Rieker, *op.cit.,* pp.221-49.
9   Zeynep Gambetti, 'Decolonizing Diyarbakir: Culture, Identity and the Struggle to appropriate Urban Space', in Ali and Rieker, *op.cit.,* p.97.

upon the types of space one belongs to. Diyarbakir is a Turkish city, an informal capital of the southeast region, where the Kurd resistance movement resulted in capturing of the municipality in 1999. Kurds have been excluded from the Turkish nation-building projects due to emphasizing state-sponsored notion of denying ethic heterogeneity, religious sentiments, feudal structure, modernization and bureaucratic unity. The model presented by Oktem, referred here, explains the politics of creating otherness in southeastern Turkey. The situation of Diyarbakir can be explained with the help of this model, as the author believes.

Beirut of post-war recovery has been the focus of essay by Arif,[10] especially the downtown site which holds the city's most spectacular buildings. Rafik Hariri's burial place added to the character of the area, and also caused reformulation of the former reconstruction programs. The series of demonstrations held in connection with the 30th anniversary of the beginning of the fifteen years long civil war, added new meanings to the complex polysemy of this area. The urban recovery phenomena are found closely associated with 'the complex of social, historical and spatial practices that continually add meanings what recovery can entail in urban contexts'.[11] What the author finds is that the planners tried to re-code the visual landscape of destructed city centre to give it a new façade preserving past architectural legacy enmeshed with embodied desires for the future, thus the city centre became a symbol of material identity for Beirut and its and its chequered history.

Chatterjee[12] discusses various approaches to social history of cities and emphasizes the specific historical genealogies of cities instead of generalizing as both the modern megacities as well as smaller cities vary in many respects. He finds that general theories have 'little historical depth'. He, focusing on Kolkata, not a very old rather a colonial city, points out difference between the early modern forms of urbanity and the colonial modernity, social structure of urban and rural Bengalades 0f the pre-colonial urban centers of northern India. He refers to associations of wealthy class, political parties led by upper caste, and subordination of the urban poor and artisans to the armed men of wealthy magnates in early 19th century—the early modern phase. Devoid of legitimacy, there emerged new powerful persons supported by the

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[10]   Yasmeen Arif, 'A Landscape of Recovery: The Polysemy of Spaces/Places in Downtown Beirut', in Ali and Rieker, *op.cit.,* pp.274-302.

[11]   *Ibid.*

[12]   Partha Chatterjee, 'A Postscript from Kolkata: An Equal Right to the City', in *ibid*., pp.306-24.

colonial ruler. Chatterjee also discusses main features of colonial modernity starting from the mid 19th century. The author elaborate the process of colonial modernity, and as to how different social groups adopted different strategies to claim their equal share of urban public domain. Referring particularly to soccer, the author shows how the refugees asserted their claim to the city. The slums and middle class neighborhoods of Kolkata are now being replaced by shopping malls and high-rise apartments. Chatterjee concludes that in the pursuit of equality, many unsuspected strategies may be adopted in future.

On the whole this edited volume deals with the debates in sociologies of space, modernity, media and globalization. It offers very interesting and exciting research-based material for those interested in urban sociology, urban anthropology and urban social history. The field has been largely unexplored, especially if we see the case of Pakistan. A testimony to this is absence of any piece on Lahore, the second largest city with a glorious past and a vibrating present, too. All essays contain a good theoretical discussion to formulate new concepts or modify the existing ones. The well-known authors have contributed findings of their research in a compact form in this book, a quality which makes it a must for the institutions working in the areas of social sciences, architecture, urban development and history.

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Replicating Dreams, A Comparative Study of Grameen Bank and its Replication, Kashf Foundation, Pakistan, **by Nabiha Syed, published by, Oxford University Press, Karachi, 2009, pages: 138, price: not mentioned.**

Micro-credit has been sought after as a sure solution to the problems faced by poor people who have no capital but only human skills to earn their living. Its universal recognition has encouraged many development planners to experiment with the idea, which was accomplished successfully by the Grameen Bank in Bangladesh, so much so that their model got replicated in about 200 other countries or populations. The model known as, Grameen Bank Solidarity Group Lending Model, as many such other experiments in the developing world inspired many other actors in similar disadvantaged conditions, Kashf Foundations of Pakistan has been regarded as 'the most successful Grameen replication in the country'. The book under review outlines the basic structure of

Grameen and Kashf Bank, and discusses potential of micro-credit as tool of empowerment in both economic and social sense.

This study, apparently brief as is reported in this book, has used extensive amount of available theoretical material. The conceptual framework used by the author has included concepts of empowerment, feminization of poverty and double bottom-line success through micro-credit eliminating gender discrimination, and economies of scope. Moreover is applied Sen's conception of capability as freedom and development enhancing one's freedom to choose, Bandura's concept of self-efficacy, used here, suggests that higher the self-efficacy, higher the goals and commitment to achieve them. Also used is Antonovsky's sense of coherence (among one's comprehensibility, manageability, and meaningfulness), enhanced by credit availability, enhancing one's entrepreneurship and thus empowerment. Mayoux's conceptualization of empowerment as having economic, social, political and legal dimensions and the economic empowerment dominating rather ensuring all other dimensions of empowerment as its effects has also helped analyze the case in point. The models used in this study include: financial self-sustainability model, poverty-alleviation model, feminist empowerment model, however, the Grameen Bank is found to be adopting the 'self-sustainability model that ultimately appropriated some concerns of the poverty alleviation model'.[13] Above all group solidarity, particularly the Solidarity Group Lending Approach has been cardinal as been adopted by the Grameen Bank. The Kashf Foundation has however, used only the poverty-alleviation along with using some ingredients of feminist empowerment model. To achieve these goals it has tried to enhance trust, solidarity and social interaction.

The study by Nabiha Syed focuses upon describing the two institutions, Grameen and Kashf, in their operating style and impact in terms of women's empowerment,

The Grameen Bank has not merely money-disbursing institution, interested in figures and profits. It is a name of a revolution, a social engineering miracle, and a cataclysmic change in the lives of people who got into its fold. It has been a grand plan to root out poverty. It rightly deserved Nobel prizes and be an inspiring model for millions other destitute on the face of the globe. Taking off in a newly liberated country, through the liberated genius of its people, the Bank has made

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[13]   Nabiha Syed, *Replicating Dreams A Comparative Study of Grameen Bank and its Replication, Kashf Foundation, Pakistan* (Karachi: Oxford University Press, 2009), p.77.

history. This was made possible through the 16 basic mottos, called 'decisions'. These guide its clients to ensure discipline in their personal life (unity, courage, hard work), will to get prosperity and improve living conditions (nutrition, exercise, housing, small family norms, hygiene, sanitation, saving, education, clean environment, etc.). Moreover, these principles of social reform agenda included certain pressure on repudiating creating social practice of dowry, or acting to crush injustice, and reinforcing mutual help, institutional discipline at the local centre, as well as looking forward to bigger investment for bigger income. Such have been the basic corollaries of development planned for the rural Bangladesh people. One may say this did not require any exemplary genius to devise such an agenda and to tag it with the loan scheme of a bank. The crux of the matter is that it was made a reality, and a very big reality which transformed lives of millions, who could never look beyond two meals a day. One can find scores of similar sets of recommendations and highly wishful plans with the governments of the poor countries but they need the wisdom to be realized especially without the state help, since state in the last two decades has been receding fairly obviously, whereas it is not totally absent yet seems to be impotent regarding improvement in the poverty indices and ground realities encompassing it. In this backdrop, Kashf has pursued three major goals: 'empowerment involving change within the household, within the community, and at a broader institutional or policy-making level'.[14]

Regarding the aspect of empowerment it is found as a multi-dimension myriad process. It must be understood with reference to specificities of women's references and life circumstances, the author holds. It is because of multiple material conditions in which it happens. Some important points to note are to ensure responsive methodology of empowerment, i.e. asking the participants about improvement in their lives, encouraging them to voice their concerns, and doing independent assessment of client satisfaction which must involve their lived experience and contextual evidence rather than focusing on their work output. Likewise, the matter of trust is understood by the author as a cause and effect of relations, leading to social capital crucial for financial and entrepreneurial activities. Operationlizing trust is discussed by the author in its two aspects: personalized and institutionalized trust. The marketing aspect is elaborated with special focus on the role of field staff.

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[14]   *Ibid.*

Women prove better target in terms of timely paying back, and distributing benefits among their family, therefore the choice of Grameen and Kashf was to focus women. When one sees the situation of the poor in Pakistan and find replication of the Grameen model, most notably in Kashf Foundation, established in 1996, totally outside the state or semi-state microfinance infrastructure, would find the success of self-help model, at least in the lives of 136,015 people only in the Punjab province. Can this be taken as an automatic gaining of self-confidence, empowerment and autonomy, has been an old question mostly asked about the micro-credit interventions.

How the double bottom line of financial and social empowerment can be actualized, was the specific question before the author, as she went on to explore the cases of Grameen and Kashf. She concludes that micro-credit institutions which want to expand their network of beneficiaries, should avoid being monoliths; despite adopting a depth in approach these should indeed have a tailored approach to suit diverse needs of their clients. That would espouse empowerment as choice freedom. Women should also be made aware of the available options in the micro-credit market, or for getting out of poverty to enable them select the best suiting them. A long-term trust building is of cardinal importance in this regard. Grameen tried to become a brand of trust, by being present everywhere holding its activities, thus creating a niche for itself in the public space, so it garnered individual trust. At the collective level, however, a common outlook emerges among clients who come together through their affiliation among one institution. Thus group solidarity grows from instrumental solidarity to outcome-oriented solidarity. Solidarity developed among women is accepted as a powerful tool for incremental social change if it fosters an outlook to criticize the dominant cultural ideologies leading to growth of structured empowerment-oriented activities. A common sense of civic responsibility thus develops as a forerunner of social reform and a holistic human development. However, one should be wary of other research findings in Pakistan[15] as well, indicating that micro-credit intervention does not affect the bargaining power of women within the household regarding a broad range of matters related to children issues, health, and decisions affecting about economic and social mobility. This held true for all econometric groups.

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[15]   Salman Asim, *Evaluating the Impact of Microcredit on Women's Empowerment in Pakistan* (Lahore: Centre for Research in Economics and Business, Lahore School of Economics, 2009), CREB Working Paper No. 03-09, pp. 44-5.

Thus empowerment also needs to be further explicated and understood at the personal and group levels.

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