

A module on

Participatory Development



based on the lessons by
Dr. Akhter Hameed Khan (Late)

Compiled by: Fayyaz Beqir

NRSP

National Resource Support Project

Based on the lessons of the guru of Social Mobilization,
late Dr. Akhter Hameed Khan.

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Developed by

NRSP – Institute of Rural Management

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Acknowledgement

It is universally accepted and advocated that without community involvement and participation, development initiatives either social or economic have little chances of success, especially at the grassroots level where majority of the population resides.

This concept was very dear to the heart of Dr. Akhter Hameed Khan, who has put it as, "the conceptual package must be related to the reality on ground and not related to 'ivory tower' conditions". Social mobilization, human resource development and capital formation lead the way to reach the ultimate end of poverty alleviation.

This module of participatory development adapted from the lessons of the guru of participatory development, the late Akhter Hameed Khan, can be developed into a complete manual with learning cases, which have already been identified from the following areas; case studies on environment from GEF-Small Grants Programme, case study on social mobilization and institution building from AKRSP, case studies on micro credit from NRSP and others from Orangi Pilot Project etc.

Therefore, not forgetting the highlight of this manual, I would like to render special thanks to Mr. Fayyaz Baqir, who managed to treasure the words and lessons of the late Mr. Akhter Hameed Khan both in his memory and record; which has made it possible to compile this module for the benefit of development practitioners at large.

Roomi S. Hayat
Director

NRSP- Institute of Rural Management
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Foreword

These lessons are summaries of Dr. Akhter Hameed Khan's lectures delivered in April 1993 in Islamabad. Summaries prepared by me were shown to him and he was pleased to see that underlying principles of his work were accurately narrated.

Fayyaz Baqir
National Coordinator
GEF- Small Grants Programme
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Akhter Hameed Khan - My Mentor

On his last visit to Islamabad, Akhter Hameed Khan (AHK) confided to me that in 1929 Cheiro, the world famous palmist had told him at Delhi that he would live upto 85 years of age. I dismissed it as the figment of imagination but even the thought of the event sent shivers through my spine. He was my mentor not only in name but in reality. Every time I met him, I learnt something new. Every time he visited the Rural Support Programmes (RSPs), he gave the programmes a new dimension, a new interpretation and a new direction but his humility was overpowering. He would explain that his job was very difficult. His students are like McNroe, Bjorn Borg and the like. They need the most refined and the minutest of infinitesimal adjustments in what they are already doing. He found it very challenging and exhilarating. Now that he is no more, who is going to be my beacon? He never failed in showing me the light when I would be desperate and have the feeling of being caught in a cul de sac or faced with an insurmountable wall. He would explain every issue social, economic, temporal or metaphysical with the ease of a person having full command on the subject. His explanation of the religions of the world especially of Islam used to have a depth and breadth which left even the most ignorant deeply moved. When in Sri Lanka, I took him to a Buddhist Monastery and the Monk started reading Dhamma Padda in Sinhalese, Khan Sahab recited it in the original Pali. The Monk was simply amazed and couldn't believe his ears. He had of course, never read the Book in 'Pali' like Khan Sahab.

Although I had heard about this unusual person who had resigned from the most coveted service in India, the ICS, I came face to face with him for the first time in 1959 on Green Arrow train in the then East Pakistan. He had already selected the subdivision of which I was the Assistant Commissioner as orientation and training ground for the Academy for Rural Development of which he had accepted the Directorship. He said how the Chief Secretary Mr. Azfar called him and

said Akhter you are a "fool but a good fool" and the government would very much like you to run the Academy.

This was the beginning of my long internship with AHK. I had suddenly found a teacher who opened new horizons and vistas for me but I was still too deeply steeped in status, power and the glitter of the civil service to become his true disciple. He was disappointed and accused me of running away. The unfortunate events of the break-up of the country in 1971 brought me close to him again.

In 1970, I got an opportunity to visit my old subdivision after an interval of ten years. I could not believe the changes brought about by Khan Sahab's approach to development in the area. In my road travel throughout Comilla and Brahmanbaria subdivisions, I did not come across a single paddy field which was not scientifically planted. The Thana Training and Development Centres, as he had visualized, were real symbols of Development as against Thana Building which for centuries had been the symbol of law and order. The condition of the poor people had changed beyond recognition. Traces of poverty were nowhere visible and even today thirty years after Khan Sahab's departure, Comilla district has a per capita income of US\$ 600 compared to the national per capita of US\$ 220 in Bangladesh. His photographs still adorn the houses of the Comilla district dwellers.

I was enthused with what I saw and as Director, Pakistan Academy for Rural Development, Peshawar persuaded him to come to Peshawar. He was reluctant. He had seen that his report on IRDP had been made a mockery of in acceptance by the Government in 1972. He complained that like an architect as Chairman of IRDP Committee, he presented the well planned and thought-out design of IRDP but the government accepted to build the dome disregarding the foundations and the supporting structure for the dome. He went away to Michigan as a visiting professor. I kept on sending him the project reports on Daudzal IRDP model. He got so interested and enthused that he himself offered

to come back provided I agreed not to pay him more than Rs.1,500 p.m. I refused to accept his condition and he finally agreed to accept the Director's salary package.

One day on the complaint of a disgruntled trainee whom I had sent back to the department for taking no interest in training, Khan Sahab and I were bundled out of the Academy accused of subversion and conspiracy to overthrow the government of the day. I felt awful. I retrieved the letter he had written to me before coming to Peshawar saying "you picked me up from the dustbin like a discarded rose and put it in your lapel. What you are doing is like an island of sincerity in a sea of hypocrisy". I cried at what I had landed him in and felt totally helpless. He said to his wife jokingly "I am going to Karachi to work as a day laborer".

I left the country and sought asylum under United Nations. One day he came to visit me in Sri Lanka and asked me to come back to Pakistan to initiate the Aga Khan Rural Support Programme (AKRSP). I agreed on condition that he would guide the programme. AKRSP is history now. Without his guidance, advice, direction and supervision, AKRSP would have been nowhere.

AHK was a visionary and a perfectionist. When I accepted the challenge to expand and replicate AKRSP, he would caution me not to expand only to replicate. But his affection for me was unbounded. He would always agree to help me even if I got into something which he did not approve of. I forced him to become a Director of the Sarhad Rural Support Corporation (SRSC), but he always looked with suspicion at anything to do with government. On occasions, he would exclaim like Dante's Hell when it came to government. "All that ye enter Give up Hope". Till he met Tasneem Siddiqi and developed the strategy of how to work with government.

His apprehensions of supping with the devil came true when a change of government threw National Rural Support Programme (NRSP) in

disarray but on the day the Board of NRSP had agreed to succumb to the pressures of the government. Khan Sahab carried the day by exhorting the moral responsibilities of the Directors. Today the Rural Support Programme Network in Pakistan is his creation. Although he always teased me "I am only Todurnal to you" and I always rebutted that he can't go back on his words "was it his fault that in forty years, he found only one follower in Shoaib Sultan Khan?"

He would never give up an opportunity to help the poor and downtrodden of the rural and urban areas of Pakistan. On his last visit to Islamabad when I mentioned about an opportunity to start a sewerage and sanitation programme in Lodhran Town, he readily accepted Jahangir Tareen's invitation and set off with me to Lodhran on his way back to Karachi. His last communication to me was an email from USA about Lodhran project.

Khan Sahab was a towering personality but innocent like a child. I used to chide him about his being an awfully bad judge of people and of course I used to have the full support of his wife. He accepted everyone on his or her face value which sometimes landed him in deep trouble. The blasphemy case was one such example. All engineered and crafted by a man, Khan Sahab so genuinely trusted and wanted to become his right hand man. He would dismiss my protestations but listen with great attention to what Siddiqi had to say.

In all my travels throughout the world, I have never come across a person of the stature of Akhter Hameed Khan. I sometimes wonder did Pakistan really make the best use of his unique experience with which he was so willing and keen to benefit his countrymen and women. But now it is too late even to ask this question. The country has missed an opportunity of a century.

Shoaib Sultan Khan

LESSON 1:

COMMUNITY ORGANIZATION & DEVELOPMENT



**" It would be very wrong if I
boast that I did this or that.
I merely observed a lot of things then
founded supporting institutions.
But the people did the work themselves "**

LESSON 1:

COMMUNITY ORGANIZATION & DEVELOPMENT

1. When you contact a community, they are aware of:

- Problems
- They also have ideas for Solutions

1.1 There are two types of Solutions:

- Dreams
- Possible within means

1.2 Solution within means reflects community's resource endowment

1.3 INTERVENTION:

When you offer solutions within means, community's hesitation means: ANARCHY NOT REJECTION

1.4 TO BUILD TRUST WITH COMMUNITY:

- Identify early adopters
- When early adopters succeed, there will be snowball effect

2. A sustainable solution would be based on:

- Appropriate Organization
- Entrepreneur's Vision

2.1 APPROPRIATE ORGANIZATION

Which could be either of the following:

- Village Organization
- Activists/Early Adopters
- Special Interest Groups

3. Whether a function can be privatized or collectivized would DETERMINE the NATURE of ORGANIZATION for it.

3.1 Functions of Village Organization are only:

- Infrastructure
- Co-op banking

3.2 Whereas OWNERSHIP and ENTREPRENEURSHIP cannot be collectivized. They are better individually.

4. Characteristics of appropriate organization would be:

- DECENTRALIZATION
- DELEGATION OF AUTHORITY

5. Role of organization would be:

- SOCIAL GUIDANCE
- TECHNICAL GUIDANCE
- CREDIT

6. For sustainability, organization should aim at:

- UPGRADING NOT INNOVATION
- It needs to provide ENTREPRENEUR'S VISION and
- Follow the principle of INCREMENTAL DEVELOPMENT

7. Find a solution based on:

- REDUCED COST
- RESEARCH AND EXTENSION (OUR SUBSIDY) AND CONTRIBUTION

8. After APPROPRIATE SCALE organization should work as TRAINING INSTITUTION

LESSON 2:

WORKING OF AN APPROPRIATE ORGANIZATION



"An important platform is created and strengthened by the members to take on their local issues and concerns, following the basic philosophy of participatory development, advocating a culture of self-help."

LESSON 2:

WORKING OF AN APPROPRIATE ORGANIZATION

1. WHICH ORGANIZATION IS APPROPRIATE?

1.1 COLLECTIVE ORGANIZATION

Is appropriate for:

- Construction of infra structure
- Maintenance/ management of public goods.

2. HOW TO FIND AND IMPLEMENT SOLUTIONS?

2.1 SOLUTION: would be based on:

- Identification of activities
- Identification of resources
- Look for unused resources

COMMUNITIES have relative abundance of land and labor

2.2 ORGANIZATION OFFERS

- Entrepreneur's Vision
- Technical Guidance
- Credit

3. PEOPLE ARE NOT AWARE OF MISSING LINK

- 3.1 TECHNICAL GUIDANCE provides the missing link
- 3.2 SOCIAL GUIDANCE aims at moving them from informal to formal sector through e.g. credit.
- 3.3 CREDIT:
 - For easy and ongoing work
 - Where potential for quality and quantity improvement exists.

4. IDENTIFICATION OF PEOPLE:

There will never be 100% agreement for community based solution but there will be early adopters.

4.1 IMPLEMENTATION COST:

Cost: look at the weak points:

Add total + recurring costs.

Dispel the impression that you will cover the recurring cost

5. IDENTIFICATION OF markets/ structures/ marketing practices.

- 5.1 While WORKING THROUGH ACTIVISTS instead of a VO, we have to come out of the pastoral world.
- 5.2 ENFORCE:
 - Private ownership of property
 - Individual marketing through middleman.
- 5.3 CONTROL THE MIDDLEMAN NOT ELIMINATE HIM.
- 5.4 Provide credit for quality improvement and expansion

LESSON 3:

PRINCIPLES OF CREDIT FOR MICRO-ENTERPRISES



"Monetary strength inevitably spells out a lot more than is commonly voiced! It is essentially a requirement that the rural poor, once they are organized, generate their own capital and channelize the micro credit provided into sustainable investments."

LESSON 3:

PRINCIPLES OF CREDIT FOR MICRO-ENTERPRISES

1. RATIONALE

- CREDIT is like a cow- milk it or make kababs out of it
- DONATIONS is like a lottery- it is not permanent.
- We need to break the psychological barrier against self- help

2. FAMILY ENTERPRISES ARE COMPETITIVE

- All members of family work
- There are overhead costs
- They offer cheap labor
- They are simple skills

2.1 CREDIT HELPS in

- Improvement of quality
- Expansion of business

2.2 In the absence of financial support- credit helps in moving from informal to formal sector.

2.3 It leads to compulsory saving. (In a different way from VO)

3. How to identify and assist a family enterprise

3.1 Survey for identifying

- Activists
- Family enterprises
- Middleman

4. ADMINISTRATION FOR CREDIT

4.1 Activist/ local committee should:

- Identify families
- Extend credit
- Keep continuous contact with enterprises
- Recover the loan

4.2 There should be:

- Mobile staff
- Continuous contact

4.3 Main overhead cost is transportation

5. CRITERIA FOR EXTENDING CREDIT

- 5.1 Would it be used profitably?
- 5.2 Would it be sufficient?

6. TERMS OF CREDIT

6.1 You should not set the limit on SIZE. Rather NOT give than reduce.

6.2 INSTALLMENT should be paid OUT OF PROFIT. Should not be more than profit

6.3 No deposit requirement

- Only two guarantors
- Prefer old trusted clients as guarantors

7. MIDDLE MAN

- Talk to middleman. Learn about the market
- Don't eliminate the middle man control him.
- If you find promising individual, give them middleman's function not to cooperative
- Coop middleman work fails because management abuses it.

8. DEFAULTERS

- Defaulters are in small %age. Default does not justify blocking the opportunity.

8.1 TYPES OF DEFAULT (Reasons)

8.1.1

- Misfortune
- Incompetence
- Dishonesty

LESSON 4:

DEVELOPMENT PATTERN IN SQUATTER SETTLEMENTS

8.1.2 What to do to defaulters?

8.1.3 Bad debt should be immediately written-off.

9. HOW TO START A NEW CREDIT PROGRAMME

9.1 Start on small scale

9.2 Credit officer should be a local activist

9.3 Credit officer should keep continuous contact with the loanee

9.4 Don't compromise on interest rate but facilitate:

- i. Payment schedule
- ii. Amount of installment.



"Is it a conspiracy against nature or a road to development?"

LESSON 4:

DEVELOPMENT PATTERN IN SQUATTER SETTLEMENTS

1. Modern development is accompanied by

- EXODUS FROM VILLAGES
- Expansion of Squatter Settlements (42 mandy towns in Punjab have only 10% local residents)
- DEMOLISHING of inner city due to commercialization

2. Foundation of economic survival in squatter settlement are:

- Family enterprise.
- Female education (end to segregation of women)
- End to extended family and the rise of NUCLEAR FAMILY

3. Family enterprises survive because of sub- contract work (They are not sweat shops)

3.1 Problems faced by family enterprises:

- Segregation of women
- Lack of credit

4. Model for assistance.

4.1 Basic Principle

Support not complete change

4.2 Incremental development.

Improvement of existing work

4.3 Role of credit bank

Credit Bank:

- Mobile staff
- Continuous contact
- Loans on banks interest rates
- Simple procedure

4.4 Functioning of the credit bank

4.4.1 It should start small.

4.4.2 Only overhead cost is transportation

5. Other institutions linked to community development

6. Strong nuclear family Youth/ Elderly

6.1 MOSQUES and MAULVIES

Should be integrated in development work

6.2 Govt: promises to do it FOR the People but cannot do it.

6.3 Community knows the problem. Has to be taught the appropriate solution.

7. Solution is taught

By DEMONSTRATION through
EARLY ADOPTER

8. Research for sustainable models

8.1 For sustainable models study the situation on the ground for Unsustainable study the government.

8.2 Case study method (Harvard Business School)- not broad principles, is the key to research and development.

LESSON 5:

INGO'S LADDER TO DEVELOPMENT

9. Seminars and experts are not much help.

9.1 In many cases as Tolstoy said:
"Pulley is working but there is no connecting belt"

9.2 Why can't we draw our pictures? AHK



"In Pakistan, development will not come from the top. It will come from the bottom, and it shall happen in pockets- one island formed here one there, and one island will be made by you..."

6. If the solicitor/ advocate disappears, it will be difficult to have justice even if the judge is present

7. Politician's job is also that of solicitor's and not of a judge

- His job is to get justice not to give justice
- His job is to strengthen institutions administering justice

8. Solicitor's job

- Organization
- Acquisition of resources
- Access to justice
- Research and training

9. Existing Assumption:
Resources for rural development should come from the donor

10. Our Assumption:
Resources are available with people but are not being managed well

11. Why there is lack of good management?
We do not have:

- Institutions with sound technical knowledge and
- Institutions with organizational and lobbying capacity

12. Nature of research and planning work:

- Identification of problems and barriers
- Information on ongoing activities/programme
- Identification of target population
- Identification of short run and long run interventions
- Identification of entrepreneurs and determination of their role

13. For technical guidance

- Carry out research on resources available with local government institutions
- For specialized guidance
- Identify government and semi government institutions

14. For community mobilization two types of staff is needed

- For social guidance
- For technical guidance

15. Training should not describe principles but provide hands on experience

Note

16. For credit

- Credit line should be obtained from a bank against collateral
- Collateral should come from 2 sources- 50% from savings of people, 50% from organization's resources
- Organization should guide people in applying for loan and carry their application to the banks. Loan should be distributed keeping in view the need for personal business, agricultural development and personal needs

17. Credit officer's job is

- Trouble shooting
- Receiving application for loan
- Monitoring credit
- Receiving payments of loan

Dr. Akhtar Hameed Khan read my summaries of his lectures and then wrote these two summary lessons himself to describe his views on participatory health and education models.

Fayyaz Baqir

LESSON 6:

NON FORMAL EDUCATION



"Should we wipe out the universities inherited from the British times or turn them into *madrassas*, wipe out law courts and have only *qazis* and *muftis*. Universities and law courts are working everywhere in the world. Why can't they work in Pakistan?"

LESSON 6:

NON FORMAL EDUCATION

1. Principles

1.1 Start school with a
Single teacher and room and continue till 3rd standard.

1.2 Select a local educated Woman or a retired Man to be
the teacher.

1.3.1 Give adequate Remuneration to the Teacher

1.3.2 Motivate students to Pay fee

1.3.3 Books and equipment to start with should be
provided free of cost.

1.4 Do not force on segregation of male and female
students.

1.5 Do appoint assistant to the teacher where possible

1.6 Do manage to train the teacher at intervals, when
possible

1.7 Motivate the teacher to organize the community

1.8 In proportion to the increase in the no. of students, increase the number of teachers and class rooms.

2.0 ASSUMPTIONS

2.1 Villages deprived of schools want to setup them.

2.2 In a number of villages, educated local males and females are present who are willing to undertake training and to teach.

2.3 Local people of most of the villages can give room to start the school

2.4 Having the example of successful schools, a number of others will also start developmental work in the village

3.0 Necessary steps and resources for the active organization

3.1 INITIAL STEPS:

- Setting up a policy for development in collaboration with the government.
- At the upper level, getting permission from the directorate

3.2 TRAINING

- Training of district, tehsil and lower cadre officers for the developmental and cooperative matters in education

3.3 Preparing a manual for the guidance of workers and officers

4.0 Human Resources:

Present employees of the Department of Education at District/mandy/ town level.

5.0 Monetary/ Administrative resources:

Motorcycle and TADA

LESSON 7:

HEALTH PROGRAMME FOR VILLAGES WITHOUT CLINICS



“My conclusion is that our people are willing to be mobilized and it is in their interest. If they do not do the development work, they suffer. To save both their health and their property, they have to make only a small investment, which they do willingly”

LESSON 7:

HEALTH PROGRAMME FOR VILLAGES WITHOUT CLINICS

1. PRINCIPLES

1.1 Health programme should have three sides

- i. Clinic service
- ii. Teaching village wives prevention of common diseases/hygiene/child care/family planning/nutrition/kitchen gardening
- iii. Immunization

1.2 Existing Rural Health Centers should be vitalized, strengthened and made the base of 3-fold outreach health programme to adjoining villages

1.3 By adding two mobile units:

- Clinic
- Health Education and Immunization (ii & iii above)

1.4 Clinical and educational mobile vans should be separate/have separate staff, functions and schedule

1.5 Clinical mobile van (preferably small Suzuki), should have small medicine cabinet, one doctor and one nurse or dispenser (serious cases to be referred to health center)

1.6 Education plus immunization mobile van to be staffed by one LHV and one assistant

1.7 Each unit can visit two villages in one day or 10 villages each week (5 days a week)

1.8 More mobile units can be added for reaching to more villages at the rate of 10 villages per unit

1.9 Clinical units will continue weekly visits but education unit can impart training for six months and then move on to another village.

2. ASSUMPTIONS

2.1 Health centers can become a good base for clinical services as well as preventive education to remote villages by addition of mobile units.

2.2 Village families will eagerly welcome weekly visits and gladly provide camp accommodation

2.3 Village wives will eagerly attend health education and immunization meeting. Family offering its home for the meeting will be readily found.

3. AGENCY

3.1 Health Directorates

3.2 Rural Health Centers

Introduction to NRSP

Institute of Rural Management

THE National Rural Support Programme (NRSP) is a non-profit organization established in 1992 through the Company's Ordinance 1984, working at the grass roots level to alleviate poverty through a network of grassroots institutions. NRSP is consistently working at the national level for the past decade, in 29 districts. The organization has a holistic approach and works in various sectors like skill enhancement, income generation through the credit programme, physical infrastructure development, constant monitoring and building various linkages. These portfolios are handled by the respective components of NRSP, closely following the principles of participatory development.

Apart from other sections at NRSP, Human Resource Development is a major component, adding to the other activities of the community's need based approach. This component has now grown to the capacity of acquiring the status of an institute ready to take on a more responsible role in the development of the rural masses within the country and in South Asia.

Objectives

This is our focused approach and our contribution in the poverty reduction and income generation of the rural masses.

- Providing the rural people with managerial and technical skills to

improve the management and leadership at the grassroots level for both men and women development

- Initiate relevant means to improve utilization of local resources
- Pool in the required efforts to strengthen and encourage the village based skills to secure productivity
- Ensure consolidation of human capital base to ensure optimal utilization of labor
- Increase self-confidence and discourage dependency on external resources for ultimate sustainability of all initiatives therefore, enhance human productivity

Programme Details

The institute has been running both the staff and community training portfolios for the past decade and both of them occupy an equally substantial place in the programme.

Again, all the programmes follow the basic idea of fulfilling the stated objectives and striving for the Soul Purpose.

Staff Training Portfolio

- Management Development Programme
- Micro-finance Training Programme
- Intern Training Programme
- Afghanistan Capacity Building Programme

Community Training Portfolio

- Community Management Training Programme

- Vocational Training Programme
- Natural Resource Management Training Programme
- Social Sector Services Programme

Parallel Support

- AHK Resource Center.
- Advocacy Communication and Networking
- Accounts
- Administration

The institute is working diligently for the development of a stronger skill enhancement culture in the country and beyond the borders in South Asia and Pacific. The training components are designed according to the need and identification of the community. Staff training are also very important and are carried out on tailor based requirements after carrying out a detailed Training Need Assessment. All training components have a strong element of the field exposure since the entire idea for the staff is to learn from the people and the real life situations.

WHEN I READ THESE NOTES I WAS
SURPRISED I WAS NOT AWARE THAT I
I WAS INSPIRED BY MANY PRINCIPLES
BUT AFTER READING THEM I REALIZED
THAT THEY DO SUMMARISE BRIEFLY
SOME OF MY EXPERIENCE. FAJJAR BAQIR
HAS EXTRACTED THE PRINCIPLES FROM
MY LONG RAMBLING TALKS AS A FERTILIZED
FALGWAY EXTRACTS NITROGEN FROM THE
ATMOSPHERE.

HANIF HAMEED KHAN
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