

CREATING AGENTS OF CHANGE

Akhuwat Foundation launched a paradigm shift in microfinance, based on Islamic principles of interest free lending known as Qarz-e-Hasana. The capitalist mindset created by modern education led many to doubt the feasibility and sustainability of a project which depends on generosity, instead of greed. However, contrary to expectations, Akhuwat Foundation has become a spectacular success. It is now the largest microfinance organisation in the world, lending billions of rupees, and transforming the lives of millions of the poor over the past two decades.

Just as Akhuwat Foundation represents a paradigm shift in microfinance, recently launched Akhuwat University aims for a paradigm shift in education. The goal of modern education is to produce human resources, interchangeable and identical components, which fit well into the capitalist machine for the production of wealth. Modern education provides technical skills, but does not teach students anything about how to make the best use of the precious few moments of life granted to us on this planet. Akhuwat University aims to provide a three-dimensional education, equipping students with life-skills, real-world skills, as well as academic skills. Thus, our education will provide a more holistic and meaningful preparation for the challenges and opportunities life presents.

Aligned with the mission of Akhuwat to serve humanity, the University focuses on the poor and under-privileged, those who would not have access to education otherwise. It provides all students with completely free education, as well as all other amenities that may be required. Furthermore, we hope to inspire our students with the same mission: service of humanity. The education we provide will aim to produce agents of change, who will work for the benefit of society, instead of seeking fortune and fame for themselves. The education we provide will be aligned with this goal, and will provide the essential skills required to create positive social and economic change in Pakistan. In this essay, we sketch some of the central elements of this education.

GLOBAL THOUGHT AND LOCAL ACTION

This is a maxim of central importance for agents of social change. They must have awareness of the global situation, and must use this awareness to create effective change locally. To make an analogy, a traveler must watch the north star to determine the direction of his journey, and choose among the 360 different directions available. At the same time, he must watch his next step, to avoid falling into ditches. To provide global awareness, students must learn world history. The problem is that the vast majority of histories available are highly Eurocentric. They celebrate the glories of the European civilisation, and suppress the role of all others. This is damaging to the self-confidence of our students, because it teaches them that their intellectual heritage is worthless. Today, effective antidotes are available in the form of decolonised histories, which show the ruthless savagery of the Europeans in the process of global conquest, loot and plunder, which has occupied them over the past few centuries. Students must learn how this traumatic history has shaped our mindsets, and the world of today.

But, the remedy for global problems is not to try to change the whole world. Many have tried to do so, and have become discouraged and disappointed because of failure to make significant achievements on a global scale. Change begins at home. Our students will be encouraged to change their own communities. Since most will be from rural areas, we will teach them about the process of rural transformation. They will be given the skills to transform their villages by upgrading agricultural techniques to the latest available, adapted to local conditions and capabilities.

LIFE SKILLS

In her remarkable book entitled "The Making of the Modern University: Intellectual Transformation and the Marginalization of Morality", Julie Reuben has described a dramatic change in the focus of university education which occurred in the early 20th century. Until the 1930s, the primary mission of education was to build character, develop leadership skills, and teach civic and social responsibilities. But an emergent philosophy which held science to be the only valid source of knowledge transformed the intellectual landscape of the West. The search for meaning in our unique lives is outside the scope of science. Under the influence of logical positivism, universities abandoned the teaching of life-skills.

The message of Islam transformed ignorant and backward Bedouins into leaders of the world. The message created a civilisation which enlightened the world with knowledge for a thousand years. The message teaches us that human beings have the potential to be

worse than the beasts and also the potential to rise higher than angels. Development of human capabilities for excellence is central to the message of Islam. In accordance with the mission of Akhuwat foundation, this will be one of the three focal elements of the education we provide to our students. The Quran informs us that:

In the Prophet Mohammad SAW, you have the model of excellence in conduct.

The template of excellence in character has been defined for us, and Muslim leaders, scholars, and saints have lived their lives in accordance with this template, creating beacons of light and examples for us to follow. The Quran teaches us that God created life and death to see who can do the best of deeds. There are many verses of the Quran and Hadeeth which teach us that serving the creation of God, for the sake of the love of God, is amongst the best of deeds. This will be our primary guideline in character development: imbuing students with the spirit of service to humanity, for the sake of the love of Allah.

Specific details of the goals, and the methods, for development of character, leadership skills, and a sense of social responsibility, cannot be discussed here. However, one crucial enabler of social change is the process of community building. Social change requires collective action, and this is only possible when the community is united in pursuing common goals. It was the Muakhat (brotherhood) between the Ansar and the Mohajereen which united the hearts of the Muslim community, creating the instrument for social change on the global scale. In modern times, Akhtar Hameed Khan has pioneered community driven development, based on the insight that the process of change begins with community building. Fortunately, we have a great deal of experience in this process available in Pakistan. We plan to provide internships to our students in organisations which can teach them the basic skills required, so that they can initiate the process of rural transformation in their own communities.

REAL-WORLD SKILLS:

A modern education produces cogs which can function only within the institutional frameworks of capitalism. If students are unemployed, they become a drag on society, unable to make productive contributions to society. In contrast, Akhuwat university aims to produce self-sufficient students. We plan to teach students how to plant home gardens which can produce food for the family around the year. Since Pakistan is very far behind latest developments in agriculture, we can easily teach students a myriad of ways to produce a decent income from a plot of one acre of land. Even if students do not own land, they would be able to rent land and make sufficient income to support themselves and their family. For students from urban areas, we will provide relevant

skills to enable them to earn a living, and also to improve their neighbourhoods.

In accordance with our Prophet's advice to teach our youth "horse riding, archery, and swimming", we use their bodies. In addition, we would like to teach students how to drive a car, operate a tractor, a tubewell, and other farm equipment and machinery. Also, we will teach students basics of finance, accounting, law, and management, sufficient for them to launch agribusinesses or other entrepreneurship models.

But self-sufficiency is only a starting point. Our broader goal is for students to create rural transformation in their villages. In urban settings, we hope to focus on the food processing industry, as Pakistan is far behind contemporary technologies in this area. Both of these efforts are targeted at the critical problem currently facing Pakistan: providing food for the hungry. To accomplish these goals, throughout their four years with us, we will ask them to survey their villages or urban neighborhoods, and design projects which will bring prosperity to their communities. We will engage them in the study of rural transformations which have already taken place within Pakistan and around the globe, so that they can extract lessons of value and relevance for their own local conditions. At the end of the four years, the students should be able to come up with a plan for rural transformation of their own community. Akhuwat Foundation stands ready to finance such plans, and provide students with necessary funding to launch their projects.

ACADEMIC SKILLS:

This third component of our program is the only component which is part of standard university education. In general, this component is handled very poorly, and fails to provide students with relevant skills. This training does not yield insights into real world economics, and also does not provide skills of value on the job market. The remedy varies according to the discipline, and in this writeup I will confine my attention to Economics.

It is not difficult to see that the abstractions of modern Economics are based on institutional structures of Advanced Capitalist Economies and are worthless in helping understand the economic problems of Pakistan. According to rough estimates, perhaps 50% of the population is malnourished. Thus, our first priority should be feeding the population. But this is not mentioned in any Economics textbook. It is also not part of the ten points of the Washington Consensus which our policy makers and economists have memorised and faithfully reproduce in discussions on economic problems of Pakistan. Very few realise that these policies, involving increasing tax revenue, export promotion, free trade, appropriate fiscal and monetary policies, privatisation, and deregulation, have been pursued for decades around the globe, without producing positive outcomes.

It is worth noting that earlier textbooks of Economics had land as a factor of production, and an even older tradition of Economics (Physiocrats) held agriculture to be central to economics. However, as agriculture started to produce more than enough to feed the populace, and industrial production captured the lion's share of economic growth, agriculture dwindled in importance in economic theory. Modern macroeconomics was created in the early 20th Century as a result of Keynes' efforts to understand the Great Depression. Macroeconomists confidently dismissed warnings of the Global Financial Crisis of 2007, because it was impossible according to their models. How can a theory which fails to understand the economies for which it is designed, be of any help to us in understanding the entirely different economic structure of Pakistan?

Instead of teaching our students mathematical abstractions in foreign languages, we will teach our students economics which relates to their life experiences. For students from rural communities, we will have them analyse the rural economy — how many landholdings, what crops are planted, what revenues are earned, what is purchased from urban areas. For students from towns and cities, we will ask them to analyse and understand their local economies — the corner shops, the methods by which people in their local neighbourhoods earn their livings. From an understanding of the economics of their local communities, we will build up to an understanding of the bigger picture of the Pakistan Economy. Relevant to our goals, understanding the local economy will be of crucial importance in acting as an agent of social transformation.

But, in accordance with the motto of global thinking and local action, our education will also provide our students with a broad perspective on the global political economy. The students should understand the evolution of global economy over the past century. We will study the decline of USA and the rise of China, developmental trajectories of different nations, and the motivations of the major actors on the world stage. Conventional studies of international relations are often highly Eurocentric, but decolonised ways of understanding the modern world have recently become available. We will teach our students the mechanisms by which the wealthiest nations continue to extract trillions of dollars in wealth from their former colonies, even though freedom from colonisation was obtained many decades ago. None of this is part of a conventional economics education, which leaves students completely ignorant of the geopolitics of the modern world. My experience shows that students who develop this understanding make a much better impression in job interviews, and perform much better in admissions process for higher degrees, than students at comparable institutions who learn theoretical economics, but do not have the ability to relate these theories to the real world.

The Quran states that human lives are incalculably precious. Each human being has the potential to rise higher than the angels, and also to be worse than the beasts. Development of human beings, and not the accumulation of wealth, is the central goal of an Islamic society. Over the past few decades, Islamic Economists have discussed how to develop a modern economic system based on the application of the Quran, Sunnah, the intellectual heritage, and the historical experiences of the Islamic Civilisation. An Islamic economic system puts human development at the forefront of policy making. Teaching these theories built on the moral foundations of the Quran and Sunnah, and the institutional structures of the Islamic Civilisation, will be of great importance in creating positive social change in Pakistan. Akhuwat University hopes to be at the forefront of this revolution.

The author (Ph.D. Econ, Stanford 1978) has taught at leading universities around the world over a career spanning 45 years. He has previously served as Vice-Chancellor of PIDE, and is currently engaged in the efforts to build a new kind of education at Akhuwat University. He is currently engaged in projects for decolonising the social sciences, and rebuilding human knowledge on Islamic epistemological foundations.

