



An Official Newsletter

AKHUWAT

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www.akhawat.org.pk

OPEN Lahore Entrepreneur Summit 2013

Going places by 'Thinking Different'

How Akhuwat shows the way



Dr. Amjad Saqib
receiving memento
from Syed Babar Ali

OPEN is an international organization of entrepreneurs, which has a vibrant Lahore Chapter. Organized in a plush five-star hotel hall on December 18 with a smattering of seven-star high achievers as keynote speakers and chief guests (luminaries like Syed Babar Ali, Mian Mansha and Dr. Sohail Naqvi among them), and receptive audience that contained a nice blend of the established businesspersons and the bright and upcoming entrepreneurs, the theme of its OPEN Lahore Summit 2013 was 'Inspiring to Succeed'.

In his keynote address at the morning session (Topic: Awareness – Opportunities & Challenges, Think Different), Dr. Amjad Saqib spoke of how the seminal idea of Akhuwat was conceived, with 'one proud and brave woman unwilling to bow to adversity' acting as a catalyst. Speaking extempore in Urdu, interspersed with some delectable poetry, Dr. Amjad spoke from the heart, in an idiom that was simple, straight and unaffected. Perhaps that is why it struck a chord with the audience that showed its appreciation with applause that was as spontaneous as it was warm and appreciative of the man and his cause.

Dr. Amjad's talk was adapted in a manner to fit the topic of the session to a tee. He began with dilating on 'Thinking Different'. This, he said, was the only way of carving a new path, writing a fresh chapter, and visualizing a different horizon. "This, by no means, is easy. Ik aag ka darya hai aur doob ke ja'ana hai (This river of fire ablaze, and one has no option but to swim through [it])," said he, making it implicit that dreams are great but realizing them is contingent on tenacity, unyielding to the point of obstinacy (his words: junoon and zid).

"The starting point was the star struck, just-widowed lady intent on rebuilding her and her children's life – with honour and dignity, with the sweat of her brow. She got us, I and a handful of my friends, started on the path of Mawakhat

'Akhuwat has indeed done so well in its work that its philosophy and its method have sparked curiosity in leading business schools in the United States and the United Kingdom'



See page 3 >>

**From the Chairman's Desk****Akhuwat is all about people**

Yes, it's all about people. From a startup capital of few thousands to the current Rs six billion plus, it would not have seen such phenomenal growth in just a decade and a bit had it not enjoyed such overwhelming support of the people. Rich and poor both in this country – ranked at the very top as one of the most charitable nations – and amongst the diaspora rallied behind us. They dug deep into their pockets to lift their brethren out of poverty by providing them with an opportunity to engage themselves in small businesses and by peddling their skill and craft through interest free micro credit.

Had Akhuwat not been able to tap into that groundswell of public support at such a remarkable scale, this idea would not have garnered the strength and power to by now reach out to well above 400,000 families. On an average, this translates into nearly 40,000 families for each year of Akhuwat's existence. But actually we have gathered momentum in the last few years. Having served, Alhamdulillah, with unimpeachable integrity and having established itself as a premier micro finance organization, one of its kind in terms of charging absolutely no interest or markup and the scale at which it now operates in its nationwide footprint with over 250 branches dotting the landscape across the country, Akhuwat is now being supported by the Punjab Government, Government of Gilgit Baltistan and a number of other organizations and has been registered in the United Kingdom and the United States to operate as a charity with tax exemptions. The Foundation has inspired considerable interest all over the world, especially amongst those who aren't quite satisfied by the traditional microfinance model.

Since it is all about people, to have greater, more frequent and direct interaction with its patrons, donors, volunteers and a large cross section of people who are generally interested in its activities, Akhuwat has recently taken a number of initiatives and steps. This Newsletter is one of those. Every month this Newsletter shall give you the latest information regarding the organization's activities. But this is not to be a one-way street. We expect you to give us feedback about the developments we report. In the marketplace for ideas, your views have the greatest currency.

Here's to our joint struggle to better the lives of the less fortunate.

Dr. Amjad Saqib.

On behalf of Akhuwat Board of Directors.

'Had Akhuwat not been able to tap into that groundswell of public support at such a remarkable scale, this idea would not have garnered the strength and power to by now reach out to well above 400,000 families.'

Board of Directors

Dr. Muhammad Amjad Saqib

Mr. Humayun Ehsan

Dr. Kamran Shams

Dr. Izhar-ul-Haq Hashmi

Mr. Muhammad Saleem Ranjha

Mr. Khawar Rafique Sheikh

Mian Anwar Sadiq

Mr. Nazir Tunio

Where we stand**Performance (overall)**

Progress Report upto November 30, 2013

PROGRESS INDICATOR	TOTAL
Total Benefiting Families	411,036
Amount Disbursed	PKR 6,330,351,842
Average Loan Size	PKR 15,400
Cumulative Due	PKR 4,496,997,193
Percentage Recovery	99%
Active Loans	184,072
Outstanding Loan Portfolio	PKR 1,841,522,147
Number of Branches	256
Number of Cities and Towns	136



Dr. Kamran Shams (second from left) taking part in panel discussion at the Open 2013 seminar

>> From title page

– the concept of brotherhood and sharing that held for us the unmistakable message from Medina some 1,400 years ago: want and suffering can best be subjugated by a spirit of sacrifice and sharing.

“We never looked back, and despite our humble, tottering start we are now on the threshold of something significant – already an organization worth Rs six billion, having reached 400,000 families with our Qarz-e Hassan (interest-free) micro finance, the unique and largest programme of its kind in the world, with a mindboggling 99.8 per cent recovery rate.

“Akhuwat has indeed done so well in its work that its philosophy and its method have sparked curiosity in leading business schools in the United States and the United Kingdom.

“Our guiding light, our principles from the very beginning were a foursome, and we have adhered to these pillars steadfastly. These remain: one, interest-free micro credit; two, use of religious places (mosques, temples, churches) for loan disbursement; three, promoting a spirit of volunteerism and, four, transforming our borrowers into donors by inculcating in them a spirit of giving so that others could benefit from the same well-spring that they had drawn from at their time of need. This last principle alone shall keep Akhuwat afloat in the years to come.

“This is the essence of our method, and it has by now turned 400,000 people into entrepreneurs – in the process not just lighting up their lives but lifting their entire families out of poverty, providing them with an opportunity to do well in life that was hitherto denied to them.

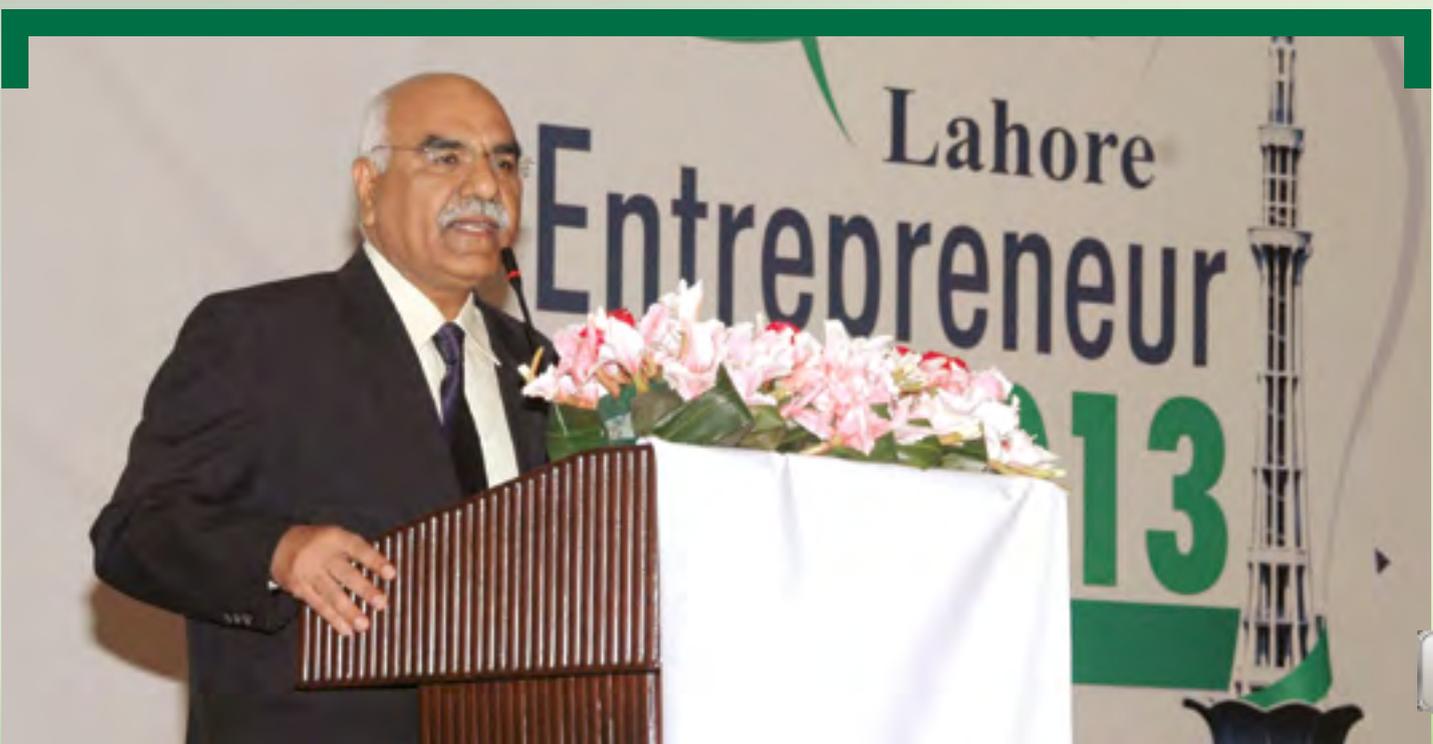
“Our objective is to finally create a society that is imbued with the spirit to reach out to those who are unfortunate and help them recapture their dreams”, concluded Dr.



Dr. Kamran Shams receiving memento from Syed Babar Ali

Amjad Saqib.

An audience that was intimately familiar with what ‘Inspiring to Succeed’ and ‘Thinking Different’ truly meant had just been exposed to a new dimension.





AKHUWAT

Punjab Chief Minister's Self-Employment Scheme collaborates with Akhuwat

Rs2 billion placed in a revolving credit pool



'The launch of the project marked a milestone in poverty alleviation efforts in Punjab. It is the largest distribution network of interest free loans undertaken in Pakistan's history.'

The government of Punjab, in collaboration with Akhuwat and Punjab Small Industries Cooperation (PSIC) has launched a self-employment scheme under which low income families are provided with interest free loans up to Rs.50, 000. This project seeks to empower the poor by harnessing their entrepreneurial potential and support them to become self-employed and self-reliant. Under CMSES (Chief Minister's Self Employment Scheme), Rs2 billion have placed in a revolving credit pool which serves the needs of the poor on continuing basis.

The launch of the project on November 2, 2011 at Lahore's Mian Meer Darbar marked a milestone in poverty alleviation efforts in Punjab. It is the largest distribution network of interest free loans undertaken in Pakistan's history.

By November 30, 2013, a total amount of Rs.4,190,968,100 had been disbursed to 248,413 poor households in Punjab.





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PROGRESS INDICATOR 30th November, 2013

Total Benefiting Families	248,413
Loans Utilized by Male Entrepreneurs	146,985
Loans Utilized by Female Entrepreneurs	101,428
Amount Disbursed Rs.	4,190,968,100
Percentage Recovery %	99.81
Active Loans	160,745
Number of Branches	207
Number of Districts	34

The salient features of the Scheme:

1. It's the first ever interest free loans project in Pakistan.
2. It's the largest small loans scheme jointly ventured by a government agency and a civil society organization.
3. The Partners: Government of Punjab through PSIC and Akhuwat.
4. Terms of Partnership: The Government has created revolving fund for loans.
5. Operational cost is shared jointly by Govt. & civil society through Akhuwat.
2. Good Governance:
 1. To ensure transparency and participation loans are disbursed in mosques/churches.
 2. Third Party monitoring and validation on regular basis
 3. Loans are given for businesses and setting small enterprises only.
 4. People having technical and vocational education are given priority.
 5. There is no mark-up or interest whatsoever on these loans.
 6. Loan size ranges from Rs15,000 to Rs50,000.
 7. Loans are given after due scrutiny and appraisal according to an eligibility criterion on first come first serve basis.
 8. E&Y, a well reputed chartered accountancy firm has been selected as independent auditors to carry out regular monitoring.
 9. Loans are disbursed in 207 locations of 34 districts of the province.
 10. After successful execution of the scheme, government now wants to extend this scheme to other parts of the province by augmenting resources.

Half a million for a paltry 35,000

Naeem Masih shares the gut-wrenching agony of paying usurious interest at a whopping 103 per cent that had literally choked the life out of him

This account is perhaps the most tragic of all, unbelievable and indescribable. How can there be such exploitation, such abuse – with absolutely no regard for dignity and self-respect of a fellow human? This is the story of Naeem Masih, who for 13 long years had toiled just to pay the interest for his little indiscretion. In these long years, the usurious interest had sucked the very life and spirit out of him, leaving him feeble and gasping for breath.

Belonging to a poor family, Naeem Masih engaged himself into odd businesses and small contracting jobs. As an upstart with not much by way of capital to fall back upon, he had to resort to borrowing small sums from here and there. The critical point came in 1992 when he lost a sum that was insignificant otherwise but quite tidy for him.

This is how Naeem narrated his story.

“I had started this small contracting venture from borrowed money. I lost my capital in a drain contracting job. I owed money to several people. At this hour of need, none came to my rescue, and I had to borrow Rs35,000 on interest. After a lot of genuflecting the interest was fixed at Rs3,000 per month.

“By then I had lost confidence in myself, and despite trying I could not get back to business. In those days, my father was employed in WAPDA. Through him, I also got a low-level job in the same department. After our work hours, I and my father also kept on doing odd electrician jobs. This way, we kept on paying the interest as well as managing our household.

“The moneylender was too powerful and exceptionally relentless. On the first of every month he would come to collect. Even if we had nothing to survive, we had to pay him willy-nilly.

“Would you believe that from 1992 to May 2005 I had paid off Rs478,000 as interest. I still have receipts for the sums paid. In these 13 long years we could not scrape together enough to pay back the actual sum of Rs35,000 to get this loan off our backs.

“I used to think perhaps I was born to slave off to pay the interest. The pain and suffering that my family went through – every day, every moment an agony...

From Darkness to Light

Victims of the loan-sharks, these are real life stories of utter desolation and despondency. Condemned to misery and anguish, with no end to their distress and trauma in sight, Akhuwat came to their rescue – providing them with the opportunity to reclaim their lives.

Out of these 26 stories, Dr Amjad Saqib compiled a book that is bound to touch a chord with every sensitive human. Published under the title, *Dasht-e Zulmat*, this is a faithful narration of the pain and suffering of the hapless poor who fell into the clutches of artful moneylenders and the vicious cycle of living just to pay the interest.

Following is the first in a series of translations of these harrowing tales.



“When I look back on those 13 years, I find nothing but tears and sorrow.

“Such a large sum, nearly half a million rupees, that I paid in interest may have changed my and my family’s destiny.

“Nobody knows more than me what sort of an affliction and scourge usury is, and how powerful, merciless and insensitive to human suffering are these loan-sharks”.

Having told his dreadful story, Naeem Masih fell into a contemplative silence.

Then he came to Akhuwat, and we paid off his entire debt in one go.

And Naeem paid back the principal in a year and a half!

Now he is absolutely free off any debt.

After a long and tortuous night he has returned to peace and happiness. Now whatever he makes is for him and his family.

That said, isn’t what happened to Nasim Masih, how he was exploited, something that we as a society need to take note of? Shouldn’t it be a burden on our collective conscience?

**RELEASE
from the
loan shark's jaws**



NEWS in Brief



'Clean Water, Save Child'

An international workshop on 'Clean Water, Save Child' was conceived, developed and arranged by Akhuwat at the Governor's House, Lahore on November 5, 2013. The Governor Punjab, Chaudhary Muhammad Sarwar acknowledged the Akhuwat's efforts and desired to launch a big campaign for providing clean drinking water to the poor. More than 200 senior officials from various government departments and different INGOs, NPOs, NGOs and civil society attended the workshop.

and commercial banks took part. The Governor Punjab recommended Islamic Microfinance as a means to reduce poverty from Pakistan.

'Challenges & Possibilities of Micro Finance'



In collaboration with Islamic Micro Finance Network and Islamic Aid UK, Akhuwat organized a workshop at the Lahore Governor's House on 'Challenges & Possibilities of Microfinance'. A large number of personalities belonging to MFIs, IMFIs

'Lecture on Promoting Civic Responsibility'

A seminar on 'Promoting Civic Responsibility' was arranged by COMSATS at Islamabad on November 26, 2013. Dr. Amjad Saqib delivered a lecture on 'Civic Responsibility in society'.

Akhuwat's inter-faith initiatives win applause

A meeting with Bishop Dr. Azad Marshall (Bishop of Iran, Middle East & Gulf and Cyprus) was held at IBADAT, Raiwind Road, Lahore. Bishop Dr. Azad Marshall admired the role of Akhuwat by taking interfaith initiatives and providing interest free loans to non-Muslim beneficiaries on priority basis.

Ms. Shaheen Atiq visits Akhuwat branch

Renowned social worker, Ms. Shaheen Atiq-ur-Rehman, Chairperson Bunyad Foundation visited the Shah Jamal Branch of Akhuwat on December 3, 2013.

Chief Minister Punjab at International Day for the Disabled function

The International Day for the Disabled was celebrated at Alhamra Hall on December 3, 2013 by Punjab Welfare Trust for the Disabled and Akhuwat. The Chief Minister, Mian Muhammad Shahbaz Sharif, Board of Directors Akhuwat and notable officials/guests attended the programme.

Certificates for SET graduates

The Executive Director of Akhuwat, Dr. Amjad Saqib distributed certificates among the students/graduates at the certificate award ceremony arranged by Society for Education and Technology on December 13, 2013. During his address he acknowledged the students for their remarkable hard work which would eventually contribute towards Pakistan's bright future.

'Champions of Libraries'

On December 17, 2013 University of the Punjab arranged a conference titled as, 'Champions of Libraries' where Executive Director, Akhuwat addressed more than 400 participants and narrated the story of Akhuwat.





Lend with Care expands its collaboration with Akhuwat



Banquet in honour of Dr. Ahaz Ahmed Khan: Dr. Amjad Saqib, Dr. Ajaz Ahmed Khan, Mr. Humayon Ehsan, Mr. Junaid Fareed, Saleem Ahmed Ranjha, Dr. Kamran Shams and Dr. Izhar-ul-Haq Hashmi, Mr. Shahzad Akram, Syed Rehan Hussain and Mr. Hussain Haider

Dr. Ajaz Ahmed Khan is Microfinance Advisor with Care International UK, and the mastermind behind its most remarkably successful *lendwithcare.org*, “a website that allows individuals to invest microloans in businesses of poor farmers and entrepreneurs worldwide.”

Dr. Ajaz was in Pakistan in the second week of December 2013 in order to further extend and strengthen Lend with Care’s collaboration with Akhuwat. Talking to this *Newsletter*, Dr Ajaz said: “We had previously signed the pilot phase with Akhuwat, which is now complete. For the next year we have upgraded it quite significantly, and from now on instead of three, four branches shall be fully funded by Lend with Care.”

He recounted how Lend with Care decided to become an Akhuwat partner. “Once we found that our philosophy was just about the same, we did our analysis, our due diligence, examining in minutest detail the Akhuwat operations, accounts and policies etc. We found it to be very professional, very well-managed, with literally down to

earth management style. Personally I was impressed seeing the entire Akhuwat team including the chairman interacting with prospective borrowers as if they were one of them!”

The human touch and low-cost, no-frills style of management, capped by ‘No Interest Whatsoever’ are the attributes that to Dr. Ajaz made Akhuwat a standout organization.

“Lend with Care and Akhuwat indeed are strange bedfellows”, said Dr. Ajaz, alluding to the fact that Lend with Care is absolutely secular in its setup and worldview while Akhuwat has its moorings in sharia, its very existence based on the historic concept of Mawakhat-e Medina. Nevertheless with the basic philosophy being the same – pulling the poor out of poverty by assisting them to become self-employed entrepreneurs – Akhuwat and Lend with Care have hit it off quite well, with further deepening of the relations a distinct possibility.



Group photo at banquet in honour of Dr. Kamal Munir and Ms. Kim Wagenaar

Cambridge scholar’s research on Akhuwat

Dr. Kamal Munir and Ms. Kim Wagenaar in Pakistan

Professor Dr. Kamal Munir, Reader in Strategy & Policy at University of Cambridge Judge Business School and Ms. Kim Wagenaar, a Ph.D student at the same University, came all the way to Pakistan on December 15, 2013 for a weeklong sojourn.

Ms. Kim’s objective for the visit was research on Akhuwat, which is likely to culminate in a paper. The entire week was one of intense activity for Dr. Kamal Munir and Ms. Kim, particularly the latter. On December 17, 2013, Ms. Kim had a detailed interaction with the key members of the head office team and was apprised of the Akhuwat operations in great detail.

The same day she had very candid and informed exchanges with members of Akhuwat’s Board of Directors. Subsequently Ms. Kim also visited St. Mary’s Magdalene Church in Lahore Cantt and, as part of her research, was introduced to Christian female

and male borrowers who shared their experiences with her through an independent interpreter. All in all it was a rather brief but quite wholesome exercise, and Ms. Kim seemed to be satisfied over the research that she had conducted.

Dr. Kamal Munir, the established expert in the realm of strategy and policy with remarkable depth and sweep over the contemporary issues, was quite obviously providing the intellectual stimulus to the research.

In various conversations during his stay, he sounded positive about Akhuwat’s methods and operations, and in his considered opinion Akhuwat could seriously dent poverty with its many unique features: ‘zero interest’ loans’ with only the borrower’s social capital as collateral; using mosques and churches to emphasize the moral side of the obligation; its capital drawn from donations etc. “Akhuwat has found a foothold, but poverty alleviation is a continuous struggle,” said Dr. Kamal.



Akhuwat's 2014 New Year Greetings

The entire portfolio of Akhuwat almost doubled in the year that has just gone by

Akhuwat has a tradition of touching base with its ever-expanding number of well-wishers, donors, its many partners here in Pakistan and abroad on the occasion of the New Year.

This year too, Akhuwat, in a greetings message signed by its Chairman and Executive Director Dr. Amjad Saqib reached out to everyone personally in every which way he possibly could. On top of it, Akhuwat's employees and volunteers too did their bit in spreading the word, in person as well as the new-fangled vehicles of social media.

In itself the message was much more than mere New Year greetings. Glowing with warmth that is customary in the festive season, the letter encapsulated what Akhuwat stands for, while recounting its achievements reflected in its impressive growth trajectory. But above all it was also an appeal and a reminder to the donors that a whole lot more remains to be done.

Excerpts from the message:

"On the auspicious occasion of the New Year, it is with profound pleasure that I touch base with each one of you. May this New Year bring all of us further success and greater happiness, and may all of us thrive in our pursuits.

"The New Year Season is also an occasion to contemplate, reflect and take stock of one's successes and failures – and also a moment to make fresh resolutions for a keener recommencement, with renewed vim and vigour, to the business of life and living. For Akhuwat, it is my proud privilege to mention that the phenomenal growth trajectory of the previous years has been maintained. And year on year in all respects our portfolio has almost doubled.

"What makes us rejoice even more – our taking a bow as much a measure of pride as it is of humility – that with our expansion and outreach, Akhuwat now is a truly national entity, surely on its way to soon embrace half a million families in 2014 alone, making them all stand proud and firm on their feet as entrepreneurs.

"Here is our progress (and I know well that being a part of it each one of you shall be happy to share this success story with others):

Indicators	December 2012	December 2013
No. of loans	230,000	421,000
Amount of loans disbursed	Rs. 3.2 billion	Rs. 6.4 billion
Percentage of recovery	99.83 %	99.82 %
Cities	105	165
No. of branches	153	256
No. of employees	785	1300

'What makes us rejoice even more – our taking a bow as much a measure of pride as it is of humility – that with our expansion and outreach, Akhuwat now is a truly national entity, surely on its way to soon embrace half a million families'

"This extraordinary accomplishment would not have been possible, had the spirit of giving amongst our donors sagged even momentarily.

"But to maintain this momentum and spreading our wings wider, our donors need to continue their remarkable support – remembering all the while that every contribution is salvaging a family from abject poverty and changing, nay transforming, lives.

"I close with a prayer. May Almighty reward all of us with His choicest rewards – but first to those amongst us who are in need of His blessings the most!"

The Response

The response to the New Year 2014 greetings letter was overwhelming. We are reproducing excerpts from a few select responses, which have been edited for the sake of space and clarity, but taking special care that the spirit of the communication is retained.

Here is a sampling:

"I am really happy at the tangible contribution of Akhuwat for the poor with its interest-free loans. It is a big contribution... It is now proven beyond doubt that Akhuwat is a trust-based MFI which largely raises its funds from civil society and does not depend on international funding.

*Ghulam Mustafa Soomro,
Manager Finance,
THARDEEP Rural Development Programme,
Mithi, District Tharparkar*

Well done. We are all proud of your efforts and good work. May I endorse, resoundingly, your closing comment: "May Almighty reward all of us with His choicest rewards – but first to those amongst us who are in need of His blessings the most!"

*Tarun Khanna,
Director, South Asia Institute,
Harvard University,
Jorge Paulo Lemann Professor, Harvard Business
School,
Morgan Hall 221, Soldiers Field Road, Boston,
MA 02163*

Congratulations to you, Dr. Sahib, and the whole Akhuwat team, who has worked hard to show such tremendous results.

*Syed Shahab Hussain,
Vice-President, Operations,*

*Waseela Microfinance Bank Limited,
Islamabad*

I present myself to be an Akhuwat volunteer. If you assign me work, I am available.

*Tahir Munir Butt,
PhD Scholar,
Rural Development and Management Studies,
China Agriculture University, Beijing-China
& Agricultural Extensionist,
University of Agriculture Faisalabad.*

Akhuwat's work for the poor and vulnerable people is great khidmat khalq. My prayers are always for the Akhuwat's entire team...

*M. Jamshed Gohar,
DPO-MEDP, NRSP,
Rajapur*



AKHUWAT



New Year Donations Appeal

You too can join Akhuwat and help someone in dire need to start the New Year with a smile

'Man discovers his own wealth when God comes to ask gifts of him.'

–Rabindranath Tagore

On the eve of New Year 2014, as each of us is imbued with the spirit of sharing and giving, we you to join hands with Akhuwat – a microfinance organization like none other, for it is transforming lives with INTEREST FREE finance, in the process creating hope where previously hopelessness prevailed.

Based on the principles of compassion, care and sharing, the operations of Akhuwat are not just increasing and being noted but also receiving great notices and ringing endorsements from leading international organizations.

Akhuwat's network of donors and volunteers cuts across all segments of society – from the really upscale to the lower-most finding motivation to join it.

You too can join Akhuwat and help someone in dire need to start the New Year with a smile. By just donating Rs.20,000 you may pulling out an entire family out of poverty for good by enabling it to start a new business.

The poor and destitute don't have a choice (until you provide them with one) but better endowed compassionate ones like you do to make a qualitative difference and lift people out of misery and poverty.

Let's join hands to make this world a happier place to live in.

You may opt to donate in one of the following ways:

- * Send it online: <http://www.akhuwatonline.org/>;
- * Make a deposit through Bank: http://www.akhuwat.org.pk/how_to_donate.asp.
- * Just walk into our Head Office: 19 Civic Center, Near Minhajul Quran University, Township, Lahore.
- * Send a check in the name of "Akhuwat" and mail it to 19 Civic Center, Near Minhajul Quran University, Township, Lahore.
- * Just call at: +92-321-4022468, +92-324-4032404 or +92-42-35122743 and our representative will personally visit to collect the cheque.

'Akhuwat ka Safar'

Book reading session at Punjab University

'Akhuwat ka Safar' continues to make waves. And in a country where most indigenous books do not completely sellout its first edition of a 1,000 copies, it has already sold nearly 8,000 copies. But the number of copies sold is just one significant measure of the book's popularity. Another is the acclaim it has received from the literati, the intelligentsia as well as general public.

