The Reluctant Fundamentalist

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Extract

1.

Excuse me, sir, but may I be of assistance? Ah, I see I have alarmed you. Do not be frightened by my beard: I am a lover of America. I noticed that you were looking for something; more than looking, in fact you seemed to be on a *mission,* and since I am both a native of this city and a speaker of your language, I thought I might offer you my services.

How did I know you were American? No, not by the color of your skin; we have a range of complexions in this country, and yours occurs often among the people of our northwest frontier. Nor was it your dress that gave you away; a European tourist could as easily have purchased

in Des Moines your suit, with its single vent, and your button-down shirt. True, your hair, short-cropped, and your expansive chest—the chest, I would say, of a man who bench-presses regularly, and maxes out well above two-twenty-five—are typical of a certain *type* of American; but then again, sportsmen and soldiers of all nationalities tend to look alike. Instead, it was your *bearing* that allowed me to identify you, and I do not mean that as an insult, for I see your face has hardened, but merely as an observation.

Come, tell me, what were you looking for? Surely, at this time of day, only one thing could have brought you to the district of Old Anarkali—named, as you may be aware, after a courtesan immured for loving a prince—and that is the quest for the perfect cup of tea. Have I guessed correctly? Then allow me, sir, to suggest my favorite among these many establishments. Yes, this is the one. Its metal chairs are no better upholstered, its wooden tables are equally rough, and it is, like the others, open to the sky. But the quality of its tea, I assure you, is unparalleled.

You prefer that seat, with your back so close to the wall? Very well, although you will benefit less from the intermittent breeze, which, when it does blow, makes these warm afternoons more pleasant. And will you not

remove your jacket? So formal! Now *that* is not typical of Americans, at least not in my experience. And my experience is substantial: I spent four and a half years in your country. Where? I worked in New York, and before that attended college in New Jersey. Yes, you are right: it *was* Princeton! Quite a guess, I must say.

What did I think of Princeton? Well, the answer to that question requires a story. When I first arrived, I looked around me at the Gothic buildings—younger, I later learned, than many of the mosques of this city, but made through acid treatment and ingenious stonemasonry to look older—and thought, *This is a dream come true*. Princeton inspired in me the feeling that my life was a film in which I was the star and everything was possible. *I have access to this beautiful campus,* I thought, *to professors who are titans in their fields and fellow students who are philosopher-kings in the making.*

I was, I must admit, overly generous in my initial assumptions about the standard of the student body. They were almost all intelligent, and many were brilliant, but whereas I was one of only two Pakistanis in my entering class—two from a population of over a hundred million souls, mind you—the Americans faced much less daunting odds in the selection process. A thousand of your compatriots were enrolled, five hundred times as many,

even though your country's population was only twice that of mine. As a result, the non-Americans among us tended on average to do better than the Americans, and in my case I reached my senior year without having received a single B.

Looking back now, I see the power of that system, pragmatic and effective, like so much else in America. We international students were sourced from around the globe, sifted not only by well-honed standardized tests but by painstakingly customized evaluations—interviews, essays, recommendations—until the best and the brightest of us had been identified. I myself had among the top exam results in Pakistan and was besides a soccer player good enough to compete on the varsity team, which I did until I damaged my knee in my sophomore year. Students like me were given visas and scholarships, complete financial aid, mind you, and invited into the ranks of the meritocracy. In return, we were expected to contribute our talents to your society, the society we were joining. And for the most part, we were happy to do so. I certainly was, at least at first.

Every fall, Princeton raised her skirt for the corporate recruiters who came onto campus and—as you say in America—showed them some skin. The skin Princeton showed was good skin, of course—young, eloquent,

and clever as can be—but even among all that skin, I knew in my senior year that I was something special. I was a perfect breast, if you will—tan, succulent, seemingly defiant of gravity—and I was confident of getting any job I wanted.

Except one: Underwood Samson & Company. You have not heard of them? They were a valuation firm. They told their clients how much businesses were worth, and they did so, it was said, with a precision that was uncanny. They were small—a boutique, really, employing a bare minimum of people—and they paid well, offering the fresh graduate a base salary of over eighty thousand dollars. But more importantly, they gave one a robust set of skills and an exalted brand name, so exalted, in fact, that after two or three years there as an analyst, one was virtually guaranteed admission to Harvard Business School. Because of this, over a hundred members of the Princeton Class of 2001 sent their grades and résumés to Underwood Samson. Eight were selected—not for jobs, I should make clear, but for interviews—and one of them was me.

You seem worried. Do not be; this burly fellow is merely our waiter, and there is no need to reach under your jacket, I assume to grasp your wallet, as we will pay him later, when we are done. Would you prefer regular

tea, with milk and sugar, or green tea, or perhaps their more fragrant specialty, Kashmiri tea? Excellent choice. I will have the same, and perhaps a plate of jalebis as well. There. He has gone. I must admit, he is a rather intimidating chap. But irreproachably polite: you would have been surprised by the sweetness of his speech, if only you understood Urdu.

Where were we? Ah yes, Underwood Samson. On the day of my interview, I was uncharacteristically nervous. They had sent a single interviewer, and he received us in a room at the Nassau Inn, an ordinary room, mind you, not a suite; they knew we were sufficiently impressed already. When my turn came, I entered and found a man physically not unlike yourself; he, too, had the look of a seasoned army officer. "Changez?" he said, and I nodded, for that is indeed my name. "Come on in and take a seat."

His name was Jim, he told me, and I had precisely fifty minutes to convince him to offer me a job. "Sell yourself," he said. "What makes you special?" I began with my transcript, pointing out that I was on track to graduate *summa cum laude,* that I had, as I have mentioned, yet to receive a single B. "I'm sure you're smart," he said, "but none of the people I'm talking to today has any Bs." This, for me, was an unsettling revelation. I told

him that I was tenacious, that after injuring my knee I had made it through physiotherapy in half the time the doctors expected, and while I could no longer play varsity soccer, I could once again run a mile in less than six minutes. "That's good," he said, and for the first time it seemed to me I had made something of an impression on him, when he added, "but what else?"

I fell silent. I am, as you can see, normally quite happy to chat, but in that moment I did not know what to say. I watched him watch me, trying to understand what he was looking for. He glanced down at my résumé, which was lying between us on the table, and then back up again. His eyes were cold, a pale blue, and *judgmental,* not in the way that word is normally used, but in the sense of being professionally appraising, like a jeweler's when he inspects out of curiosity a diamond he intends neither to buy nor to sell. Finally, after some time had passed—it could not have been more than a minute, but it felt longer—he said, "Tell me something. Where are you from?"

I said I was from Lahore, the second largest city of Pakistan, ancient capital of the Punjab, home to nearly as many people as New York, layered like a sedimentary plain with the accreted history of invaders from the Aryans to the Mongols to the British. He merely nodded. Then he said, "And are you on financial aid?"

I did not answer him at once. I knew there were subjects interviewers were not permitted to broach—religion, for example, and sexual orientation—and I suspected financial aid was one of these. But that was not why I hesitated; I hesitated because his question made me feel uncomfortable. Then I said, "Yes." "And isn't it harder," he asked, "for international students to get in if they apply for aid?" Again I said, "Yes." "So," he said, "you must have really needed the money." And for the third time, I said, "Yes."

Jim leaned back in his chair and crossed his legs at the knee, just as you are doing now. Then he said, "You're polished, well-dressed. You have this sophisticated accent. Most people probably assume you're rich where you come from." It was not a question, so I made no reply. "Do your friends here know," he went on, "that your family couldn't afford to send you to Princeton without a scholarship?"

This was, as I have said, the most important of my interviews, and I knew moreover that I ought to remain calm, but I was getting annoyed, and I had had enough of this line of questioning. So I said, "Excuse me, Jim, but is there a point to all this?" It came out more aggressively than I intended, my voice rising and taking on an edge. "So they don't know," Jim said. He smiled and went on,

"You have a temper. I like that. I went to Princeton, too. Class of '81. *Summa cum laude*." He winked. "I was the first guy from my family to go to college. I worked a night shift in Trenton to pay my way, far enough from campus that people wouldn't find out. So I get where you're coming from, Changez. You're hungry, and that's a good thing in my book."

I was, I must confess, caught off balance. I did not know how to react. But I did know that I was impressed with Jim; he had, after all, seen through me in a few minutes more clearly than had many people who had known me for years. I could understand why he would be effective at valuations, and why—by extension—his firm had come to be highly regarded in this field. I was also pleased that he had found in me something he prized, and my confidence, until now shaken by our encounter, began to recover.

It is worth, if you will permit me, my indulging in a minor digression at this point. I am not poor; far from it: my great-grandfather, for example, was a barrister with the means to endow a school for the Muslims of the Punjab. Like him, my grandfather and father both attended university in England. Our family home sits on an acre of land in the middle of Gulberg, one of the most expensive districts of this city. We employ several servants, including

a driver and a gardener—which would, in America, imply that we were a family of great wealth.

But we are not rich. The men and women—yes, the women, too—of my household are working people, professionals. And the half-century since my great-grandfather's death has not been a prosperous one for professionals in Pakistan. Salaries have not risen in line with inflation, the rupee has declined steadily against the dollar, and those of us who once had substantial family estates have seen them divided and subdivided by each—larger—subsequent generation. So my grandfather could not afford what his father could, and my father could not afford what *his* father could, and when the time came to send me to college, the money simply was not there.

But status, as in any traditional, class-conscious society, declines more slowly than wealth. So we retain our Punjab Club membership. We continue to be invited to the functions and weddings and parties of the city's elite. And we look with a mixture of disdain and envy upon the rising class of entrepreneurs—owners of businesses legal and illegal—who power through the streets in their BMW SUVs. Our situation is, perhaps, not so different from that of the old European aristocracy in the nineteenth century, confronted by the ascendance of the

bourgeoisie. Except, of course, that we are part of a broader malaise afflicting not only the formerly rich but much of the formerly middle-class as well: a growing inability to purchase what we previously could.

Confronted with this reality, one has two choices: pretend all is well or work hard to restore things to what they were. I chose both. At Princeton, I conducted myself in public like a young prince, generous and carefree. But I also, as quietly as I could, held down three on-campus jobs—in infrequently visited locations, such as the library of the Program in Near Eastern Studies—and prepared for my classes throughout the night. Most people I met were taken in by my public persona. Jim was not. But fortunately, where I saw shame, he saw opportunity. And he was, in some ways but not in all—as I would later come to understand—correct.

Ah, our tea has arrived! Do not look so suspicious. I assure you, sir, nothing untoward will happen to you, not even a runny stomach. After all, it is not as if it has been *poisoned.* Come, if it makes you more comfortable, let me switch my cup with yours. Just so. How much sugar would you like? None? Very unusual, but I will not insist. Do try these sticky, orange sweets—jalebis—but be careful, they are hot! I see you approve. Yes, they are delicious. It is curious how a cup of tea can be refreshing

even on a warm day such as this—a mystery, really—but there you have it.

I was telling you about my interview with Underwood Samson, and how Jim had found me to be, as he put it, *hungry*. I waited to see what he would say next, and what he said next was this: "All right, Changez, let's test you out. I'm going to give you a business case, a company I want you to value. You can ask me anything you need to know—think Twenty Questions—and you can do your calculations with that pencil and paper. Ready?" I said that I was, and he continued: "I'm going to throw you a curve ball. You're going to need to get creative here. The company is simple. It has only one service line: instantaneous travel. You step into its terminal in New York, and you immediately reappear in its terminal in London. Like a transporter on *Star Trek*. Get it? Good. Let's go."

I would like to think that I was, in that moment, outwardly calm, but inside I was panicking. How does one value a fictitious, fantastic company such as the one he had just described? Where does one even begin? I had no idea. I looked at Jim, but he did not seem to be joking. So I inhaled and shut my eyes. There was a mental state I used to attain when I was playing soccer: my self would disappear, and I would be free, free of doubts and limits,

free to focus on nothing but the game. When I entered this state I felt unstoppable. Sufi mystics and Zen masters would, I suspect, understand the feeling. Possibly, ancient warriors did something similar before they went into battle, ritualistically accepting their impending death so they could function unencumbered by fear.

I entered this state in the interview. My essence was focused on finding my way through the case. I started by asking questions to understand the technology: how scalable it was, how reliable, how safe. Then I asked Jim about the environment: if there were any direct competitors, what the regulators might do, if any suppliers were particularly critical. Then I went into the cost side to figure out what expenses we would have to cover. And last I looked at revenues, using the Concorde for comparison, as an example of the price premium and demand one gets for cutting travel time in half, and then estimating how much more one would get for cutting it to zero. Once I had done all that, I projected profits out into the future and discounted them to net present value. And in the end, I arrived at a number.

"Two point three billion dollars," I said. Jim was silent for a while. Then he shook his head. "Wildly overoptimistic," he said. "Your assumptions on customers adopting this thing are way too high. Would you

be willing to step into a machine, be dematerialized, and then recomposed thousands of miles away? This is exactly the kind of hyped-up bullshit our clients pay Underwood Samson to see through." I hung my head. "But," Jim continued, "your approach was right on. You have what it takes. All you need is training and experience." He extended his hand. "You've got an offer. We'll give you one week to decide."

At first I did not believe him. I asked if he was serious, if there was not a second round for me to pass. "We're a small firm," he said. "We don't waste time. Besides, I'm in charge of analyst recruiting. I don't need another opinion." I noticed his hand was still hanging in the air between us, and—fearful it might be withdrawn—I reached out and shook it. His grip was firm and seemed to communicate to me, in that moment, that Underwood Samson had the potential to transform my life as surely as it had transformed his, making my concerns about money and status things of the distant past.

I walked back to my dormitory—Edwards Hall, it was called—later that same afternoon. The sky was a brilliant blue, so different from the orange, dusty sky above us today, and I felt something well up inside me, a sense of pride so strong that it made me lift my head and yell, as much to my own surprise as I am sure it was to the other students passing by: "Thank you, God!"

Yes, it was exhilarating. *That,* in an admittedly long-winded fashion, is how I think, looking back, about Princeton. Princeton made everything possible for me. But it did not, *could* not, make me forget such things as how much I enjoy the tea in this, the city of my birth, steeped long enough to acquire a rich, dark color, and made creamy with fresh, full-fat milk. It is excellent, no? I see you have finished yours. Allow me to pour you another cup.