

Crime and Punishment

Why did the Pakistani killers go after the Bangalee intellectuals' lives in '71? And at the very end of their power? The idea was to destroy the intellectual and cultural base of the Bangalee people so that this nation amounts to little and some day regrets having parted ways with Pakistan. All mass murderers have such diabolical ways of making worse their defeats. Scorched earth policy is standard conduct of a retreating army already defeated in the mind. For Pakistan and their Bangalee lackeys this was that and yet something else, something unheard of in the history of civilisation.

Pakistan has not yet said sorry for their doings in 1971. This failure to grow beyond a committed sin and rather bear the burden of shame with unequalled obduracy pales before the fact of the informed Pakistani social stratum of writers and intellectuals and artists never, even for once, toying to register their rejection of what was done to the leading Bangalee writers and intellectuals in December 1971, by their state and their leadership. It cannot be that not one of them knows of Rayer Bazar. And if only some, very few indeed, knew how could they suppress such a piece of news, and why? The strange inexplicable conduct of the Pakistani intelligentsia justified so snugly the carving of Bangladesh.

At home, if the Language Movement 1952 and subsequent cultural re-awakening could do so much to start a regular surge of creativity reinforcing the base of our national identity, what might the achievement of national independence have done to our national elan? The objective picture of all that — the situation of our language and literature, the different arts and of national enterprise and of politics — which is acted upon by those — far from represents a fit flowering of the national genius.

No one would even dream of blaming everyone active in these fields of deliberately cutting at our roots and blocking an expected cultural upsurge or standing aside from it. There have been people applying themselves heroically to stem a relapse into the sterilities Pakistan tried to push us into. The overall national performance has been worse than indifferent and many feel a counter-surge of rejected ideas and approaches, values and basic premises — all militating against our independence struggle — vigorously at work.

Container Handling

The country's sea ports — Chittagong and Mongla — are proving inadequate with the growing overseas trade and commerce. While Chittagong Port has been under a mounting pressure, Mongla Port is treated indifferently. An overwhelming dependence on a single port was bound to cause a serious congestion — as it often does — and dislocations to go with it. It is exactly in this situation that we needed to take the pressure off the busiest of our ports.

Thus the country's first inland container port is going to take shape. Already the foundation-stone has been laid and initial work has got underway. To be located at a village under Keraniganj thana, the project will cost Tk 400 crore. The port will have provisions to handle both general cargo and container vessels. When completed, the terminal will deal with as many as 116,000 containers annually. That means Chittagong Port will handle that fewer a number of containers a year.

It will certainly be a great relief, but not as much as the country ought to get in the coming days. Both Chittagong and Mongla ports will have to increase their own container handling capacities through an expansion of jetties. Yet the inland port is going to provide an advantage in terms of inland transportation — a task that can be carried out from the outer anchorage by cargo vessels. In that job the inland berthing facility will have a natural advantage and is going to be competitive.

Apparently, however, one gets the impression that the site of the inland port is too much into its selection. It should be able to serve the purpose for which it is going to be created: to cater to an increasing preference for containers.

A National Failure

The strange tale of Taramon, BP, graphically illustrates our shameful attitude towards all who liberated us from the Pakistani yoke and saw us through a bloody inferno. Gratitude has hardly any place in that attitude. Neither has any sense of glory. Failing to honour Taramon of Kurigram and the thousands of her kind, we have subjected our nation to a dangerous erosion of important values — values that nurture and sustain a society.

What did the successive governments do to inform Taramon of the honour she was chosen for way back in 1972. She has yet to be presented with her medal for valour—Bir Pratik. The abject governmental failure gains infinitely in shame through the fact of the 1972 list of heroes being published two decades later, in 1992. Of the many detractors of the Liberation War, can anyone beat the successive governments?

And what did the patriotic social forces do? Why couldn't they reach Taramon? Why this national hero had to suffer from tuberculosis for ten years and send her children to work as servants rather than to school? Taramon's is but one case out of thousands where valiant fighters for our freedom have been made to crawl and beg. What makes Taramon's story more poignant is the fact of her achieving war-honour transcending limitations of being a woman in the rural recesses of social backwardness — and yet being neglected so shamefully.

Taramon must get her medal in a befitting of function and her neglect recompensed amply with all the honour this nation is capable of.

First Women Power

Approximately 4500 women have entered into income generating activities mostly in Katchi Abadis and rural areas. Through conventional credit schemes almost 7500 women entrepreneurs have established their businesses on a total loan disbursed of about Rs 1.1 billion. Ms Akram Khatoon states that "going by the parameters that an investment of Rs 25000 creates one new job, FWB has helped in creating about 40000 new employment opportunities."

OUR culture and traditions provide for minimum public contact between men and women. This provides an artificial barrier for women in the economic field, particularly in dealing with financial institutions. This is an unfair situation that disenfranchises the economic rights of women in developing their own capacity for livelihood, quite in contrast to the first woman in Islam who was a renowned entrepreneur. As a means to alleviate this handicap that favours the male prerogative. Ms Bhutto decided early in her first term to establish First Women Bank (FWB) having "economic empowerment of women" as its prime objective. Consequently FWB, with the experienced Ms Akram Khatoon as its first President, came into operation on 2 December 1989. Now celebrating its Sixth Anniversary of existence, FWB has certainly been successful in enhancing, in the words of Ms Akram Khatoon, "socio-economic status of women by creating opportunities for employment and self-employment in almost all the sectors of the economy."

A bank run solely by women, mainly to promote women entrepreneurship, may have been a novel idea but there were plenty of skeptics as to whether this would be pragmatic, given the overwhelmingly male-dominated society in Pakistan. One of the major obstacles to overcome was the lack of trained staff as the other banks had an extremely sparse population of women and these were mostly in non-banking positions. Today, FWB has a network of 34 branches throughout the country, mostly in the major cities and towns, putting pessimists and doubting Thomases (mostly males) theory to the sword. It's focus presently in urban areas but FWB has not constrained its access to the rural population, with credit disbursement (with the innovative help of NGOs) in rural areas amounting to almost 9.7 per cent of the total amount disbursed while fully 15 per cent of the micro-businesses established by women with the help of FWB is from rural areas. Given Pakistan's demography these are significant figures. To add to this approximately 4500 women have entered into income generating activities mostly

in Katchi Abadis and rural areas. Through conventional credit schemes almost 7500 women entrepreneurs have established their businesses on a total loan disbursed of about Rs 1.1 billion. Ms Akram Khatoon states that "going by the parameters that an investment of Rs 25000 creates one new job, FWB has helped in creating about 40000 new employment opportunities."

The Bank's balance sheet is extremely impressive. Having assets worth Rs 4.5 billion, it has attracted deposits of Rs 2.3 billion. Its pre-tax profit for 1995, based on the figures available in the first 10 months of the year, is conservatively projected at Rs 72 million, almost double that earned in 1994. When compared to other leading banks of the country as well as the pressures on the economy and consequently the economic turnaround, this has been a most impressive performance. All key progress indicators of the bank are favourable. On a par-rata basis, considering its size it can be compared with the most dynamic of Pakistani banks today, Muslim Commercial Bank (MCB) with its almost 1500 branches. FWB's low administrative cost, highest recovery rate and its contribution for socio-economic uplift, being the first to introduce concept of banking for poor, has earned international recognition for the bank, being given the "Euromoney Excellence" award for 1994. Profitability at a desirable level could not have been achieved in the face of low earnings from concessionary credit schemes floated for business women and offering attractive returns on savings without excellent fund management by experienced, can-do Finance Managers at the Head Office. This has been enhanced by the mobilisation of sizeable foreign exchange business and computerisation of 90 per cent of the Bank's working process as well as the maximum use of latest technology as well as orientation with the fastest means of transfer technology.

However potent may be the effectiveness of any insti-

stitution, it is only as good or bad as the human resources it has, most important being the management team. FWB, in contrast to other financial institutions in the public sector in Pakistan has remained almost totally free of nepotism and corruption, a rather unequal task in the political environment obtaining from 1989 to 1995 where every "wish" must be acceded to. To the credit of Ms Akram Khatoon, she has provided an example that has honesty and integrity as its core. A simple, dedicated but tough professional, this calm and soft-spoken lady has been a salutary example down the line to executives and staff. As the President, 58 years old Ms Akram Khatoon, has provided outstanding leadership. Joining the banking profession in 1961 at the age of 24, having completed MA (Economics), she rose to be the Manager of the first

commercial banks (NCBs) before being sent on deputation to FWB in 1990 and becoming Senior Vice President in 1991. FWB's banking initiatives are well served by the Legal Advisor, Ms Charmaine Hidayatullah, incidentally Grand-daughter of both Sir Ghulam Hussain Hidayatullah and Late Haji Abdullah Haroon, two leading luminaries of Sindh (and Pakistan). Having done LLB from SM Law College in 1980, she completed her LLM (Masters) from University of Karachi, specialising in company and labour laws. Joining the Sindh Bar Council in 1981 and the Sindh High Court in 1983, she served as Legal Advisor to various foreign companies before joining FWB in 1989 as a Federal Nominee Director. Presently she is Senior Vice President and Chief of Legal Division FWB. She is a well known activist for human rights, being

done her Masters in Public Administration in 1977 from Punjab University, joined UBL as a Grade three officer. Soon after, this dynamic lady took over the ladies counter at the UBL Liberty Market Branch, becoming the first lady manager for general banking. In December 1989 she established the first FWB Branch in Lahore and in the six years since has overseen the opening up of 10 branches in the Punjab region, three in 1995 alone. At present she is the Sector Executive for FWB's Punjab region, looking after the 10 branches in her Sector. In 1994 she got the Best Performance Award as Manager. Another senior executive with rich experience is Ms Safia Hassan who joined the private sector in 1979 after completing her MA Economics from Karachi University and Computer Software courses at the University of Sheffield UK and Quaid-e-Azam University, Islamabad. Joining National Bank of Pakistan (NBP) as a System Analyst in officer Grade I in 1985, Ms Safia Hassan was promoted to Assistant Vice President in 1989, thereafter sent on deputation to FWB. She has been serving as Member Executive and Credit Committees since FWB's inception.

Presently she is also Area Executive and General Manager, being responsible for 6 branches in Sindh (including Karachi). Ms Safia Hassan has overseen the rapid computerisation of FWB, to fully 90 per cent of the banking process. The closest comparison to FWB is the much older Grameen Bank in Bangladesh with an international recognition for encouraging the underprivileged and poverty-stricken, particularly women in the rural areas, supporting enterprise in small businesses. Primarily meant to provide women the financial means in striving for a regular income, low-cost small loans in Bangladesh have guaranteed tremendous entrepreneurship at the basic threshold of business e.g. cows giving milk, sewing machines making garments, etc. The return of loan has been outstanding, giving truth to

the income generation claim that women are better money managers than men. The result can be seen in the villages in Bangladesh, once considered forlorn, no-hope territory. In Pakistan, FWB's model has been more conservative with respect to banking practices but more consistent with respect to credit disbursement and recovery. As the results have shown, FWB has also not lacked behind its primary role in the economic emancipation of women, in fact on an institutional basis it is far ahead of Grameen Bank despite the lack of world recognition on the same scale, this modesty is in keeping with its conservative approach to image building fostered by the low-key Ms Akram Khatoon. Unlike Grameen Bank, FWB has not depended upon various financial institutions for soft credit but has mobilised deposits on its own initiative and reputation. Certainly it is a more organised corporate entity when compared to the Grameen Bank.

While the focus remains in urban areas, there now seems to be a system change where FWB will target millions of women in the rural areas whose contribution is presently limited as an adjunct to the rural labour work force. This can only be achieved if FWB actively seeks name recognition to match its effectiveness. Mobilising our women human resource would be a great force multiplier to the economy. FWB has all the ingredients necessary to lead this drive. It has a tremendous organisation base to sponsor rural women entrepreneurship on a massive scale. As perhaps the only commercial bank in the world manned almost totally by women and dedicated to uplifting of women's lot in our restricted society, FWB has opened up new venues for women's economic emancipation. There is an can-do attitude that is exemplary for other financial institutions, decision-making is swift and sure. FWB provides a basic security that the women of Pakistan can bank upon. In fact, that may be its basic slogan. That is essence is the FWB story, one of excellence, tempered by the dedicated hard work of a simple, but dynamic team of women banking professionals with honesty and integrity as its basic core.

AS I SEE IT

Ikram Sehgal writes from Karachi

Ladies Branch of MCB. She then became the first female area manager in Pakistan's banking fraternity, looking after 10 Karachi branches of MCB's East Region. Thereafter she worked as Deputy Head of Personnel in MCB before becoming Chief of Recruitment and Training Division.

With this excellent background, Ms Akram Khatoon was the odds-on choice to be the first President of FWB in 1989 at the age of 52. Her deputy, Ms Zeba Mumtaz, did her MBA in 1976, immediately thereafter joining Citibank as Financial Assistant. Mrs Mumtaz has done a number of courses in the Citibank Training Centre in Athens, Greece, becoming Manager (Credit Administration) before rising to be Financial Controller for Pakistan in 1988. In January 1988, she joined Pakistan Banking Council (PBC) as Vice President, looking after the evaluation of the performance of the 5 nationalised

associated with a number of NGOs fighting drug abuse and crimes against women.

One of the outstanding senior executives of FWB is Ms Tahira Muejeb, presently Sector Executive (North) based in Islamabad with responsibility for 9 branches extending from Jehlum to Peshawar. This graduate of Peshawar University, who suffered a severe personal tragedy recently when her husband was kidnapped and killed in Karachi, joined MCB in 1974, doing her Diploma in Banking (specialising in Law) in 1980. In 1989, she joined FWB as one of its pioneers, becoming Chief of Advances. She became Member of the Executive Committee and Company Secretary in 1990. In 1990, she undertook a study tour of Grameen Bank (GB) in Bangladesh, innovating FWB's Group Guarantee Scheme on the GB pattern in an adaptation to local conditions. Another of the pioneers of FWB has been Ms Zareen Aziz, who, having

Ershad Resigns

My immediate concern was how to pacify the crowd on the streets, convey and ensure that there was no foul-play behind President Ershad's declared intention to resign.

I was listening to VOA's 10pm Bangla broadcast when red telephone rang. My wife received the call, it was Mr Sadeq, Principal Secretary to the President. I whispered to her to tell that I would ring him back. The telephone rang again, it was Maj Gen Fazal AHQ. I received the call, his voice was choked with excitement; what he disclosed, startled me at once. He asked if I was watching the TV and was it true that the President had resigned. He said that on the TV news, it was flashed that President had resigned. I expressed my total ignorance about the so-important news. I immediately rang up the President on the red telephone but found both numbers unattended. Next, I rang up Capt Kamal, ADC on duty; he confirmed that the President had decided to resign. He narrated what he knew by then and said that Mr Moudud Ahmed, Vice President and Mr Anisul Islam Mahmud, Foreign Minister were with him in the office room of his residence. They had been with the President for quite sometime. Foreign Minister came first and Vice President joined him later, straight from the TV station. I knew Vice President was on a BTV programme that evening where he tried to explain constitutional position of the government and pacify the public. The ADC further narrated that at one stage Mr Anisul Islam came out of President's office and conveyed this news direct to the BTV news room on telephone from his room. He overheard him passing the news of the President's resignation. I wanted to talk to him but the ADC said that the President had gone into living room and Vice President and Foreign Minister were still there in the drawing room. I called the President on red telephone again. I tried both the numbers, but there was no reply.

I decided to go to Senabhaban without wasting a second and started getting ready after informing the driver to report with car. I felt the necessity to remain around the President at that time. I telephoned Lt Col Atiqur Rahman

Munshi, AMSP (Assistant Military Secretary to the President) to tell that President had resigned and I was leaving for Senabhaban. I gave him some instructions concerning the safety and security and told him to remain available in Bangabhaban. Within few minutes, the driver reported with the car in my residence and I left for Senabhaban. I was in civil dress, and alone. When I crossed the main gate, the AMSP called me on wireless net. He told me not to go out of Bangabhaban as the situation en route was very risky. Police Control Room informed him that it would be very dangerous for me to travel. Thousands of people had started gathering in the streets and resorted to violence. I was feeling desperate and thought that I should try to reach there any means. By then I reached Shilpa Bank building saw a big crowd occupying the road. Near Dainik Bangla crossing, the scene was more horrifying. Thousands of people were on the road, some with bricks, some with sticks and the road was littered with broken bricks and stones. I saw a ten-year-old boy holding a bamboo stick double his height. The mood of the mob was jubilant but violent. I could not dare to move further and had to go back to Bangabhaban.

I straight went to my office in Bangabhaban where the AMSP was waiting for me under the porch. He had already alerted the President's Guard Regiment (PGR) troops and Police. They were to take all probable security measures. AMSP confirmed me that PGR troops were already on the process of taking their positions around inner perimeters. I also called the PGR officer-in-charge and police contingent commander for my personal briefing. It was around 10:45 pm standing under Bangabhaban porch, I could hear shouting and slogans all around. My immediate apprehension was that three might be an attack on Bangabhaban. Though people knew that President Ershad

did not live there but on such situations hoodlums and opportunity mongers always take advantage. Interest of these groups would be to loot and take possession of anything available. In my office I started monitoring Police Control on Wireless net and contacting important persons. What I gathered through police was simply shocking and too alarming. It appeared that all the Dhaka dwellers were in the streets. Through the Police net, I heard that residence of the father-in-law of Mr Abul Hasnat, residences of ministers



FALL OF GENERAL ERSHAD

by Maj Gen Manzur Rashid Khan (Retd)

Ruhul Amin Hawladar, Nazim Rahman and few others were attacked. This news perturbed me.

I realised that with the news of the President's resignation law and order situation was fast-deteriorating, something should be done immediately, otherwise there might be irreparable losses and I should take the responsibility. The first person I telephoned was Lt Gen Nooruddin Khan, the Chief of Army Staff. I explained the situation and told him that the law and order situation had collapsed and frenzied crowd had started arson and looting in some places. I expected the situation would aggravate fast unless brought under control. I also told him that other than the Army no-one could calm the public down. Leaders of political parties would listen to him if he could assure total neutrality of the Army. I requested him for redeployment of Army troops. He agreed to redeploy them for control of law and order situation. Incidentally, Army troops were withdrawn in the evening. He assured me that he would be sending CGS, Maj Gen Abdus Salam to police control room for coordination with police and

other agencies. I was getting minute-to-minute situation reports on the police wireless net. The whole picture was of serious disorder and lawlessness. Thousands of people were in the streets, many houses and shops were attacked and ransacked; political activists in trucks and motor cycles were roaming around looking for ministers and JP leaders. One police report indicated that about a hundred motor cyclists were patrolling on the Airport road to ensure that the President and his men could not escape by air.

Road blocks were erected in many places. I rang up Mr Shajahan, DMP Police Commissioner at the police control room, he gave no less grave picture and informed me that without the Army help, nothing could be done. He requested me for deployment of Army troops. I assured him that the Army troops were being redeployed and soon they would be in position. When I was talking with him, Gen Salam, CGS reached the Police control room. I had a long discussion with him on the situation and likely courses of actions to be adopted for restoring normalcy. He said what he saw while coming from Cantonment to Suhrawardy Uddan was unbelievable; he said that the Army, BDR, Police — all combinedly would not be able to control the mob who had gone mad and unruly. I said we had to do something to save lives and properties. He agreed to it but emphasised that something be done fast and before the first light. He apprehended that at day light, the crowd would swell in number with increasing fury.

Rejoicing crowd soon started turning into unruly

mob with towering rage and vengeance. I became extremely worried. It is not uncommon that in such situations, political leaders cannot maintain control the law and order situation. Their workers become tools in the hands of hoodlums and anarchists. Often saner elements are overpowered by opportunity seekers, rioters and looters. It can lead to more disorder, anarchy and ultimately a civil war. Words of Gen Salam were ringing in my ears that something had to be done before dawn. With daybreak, there might be total breakdown of law and order leading to serious consequences. I started receiving hosts of telephone calls from highly-positioned civil servants to politicians, businessmen and newsmen intimating various incidents and asking for help. One gentleman asked me as to who were in control of the government machinery and in charge of law and order. Some of them tried to contact the President, Vice President but in vain, some tried to talk to Home Minister, Home Secretary, Cabinet Secretary, but failed to reach them. Most of them were panicky and extremely worried and probably were not in their residences. Many wanted to know if the President had already left the country and who had taken over. When I told some that none in the chain of civil administration was available, they became speechless.

Sudden announcement of the President's resignation in the middle of 10 pm TV news created sensation. It was a welcome outcome of the Combined Opposition's anti-Ershad movement. But the opposition leaders were caught by surprise: such an easy victory was not expected in their divided camps. President Ershad would step down without show of force was unexpected to them. They were expecting tougher measures from him. His abrupt declaration of resignation indicating no successor had given rise to speculations and apprehensions. On the

TV news, it read: "The President has resigned" not that "he has decided to resign". People thought that the President had resigned, probably he was leaving the country and some body else had taken over. The Opposition leaders were not contacted, they had no inkling that President Ershad would resign so soon. Therefore, when the big news reached them, it was not unusual for them to think that it might be another deceptive move of Ershad or some others had taken over power. At that time, these probabilities could not have been ruled out.

Under the provisions of existing constitution if President resigns, Vice President becomes the President until a new President is elected within 90 days. Therefore, Mr Moudud Ahmad, Vice President would be the President. But that was not what the Combined Opposition Alliances wanted to achieve through their movement. Jubilations combined with a threat of force by showing violence was probably part of Alliances' declared strategy to warn Ershad, Jatiya Party leaders or other contenders from taking over power. President Ershad and those who advised him to resign did not think that such an announcement could lead the country to disorder, lawlessness, power struggle, internal feud and constitutional crisis. To frustrate such attempts, all the opposition parties joined together to show force on the street. This factor and the jubilation acted concurrently creating a dangerous law and order situation which no-one perhaps perceived at the time. My immediate concern was how to pacify the crowd on the streets, convey and ensure that there was no foul-play behind President Ershad's declared intention to resign. It was a foolish and outright irresponsible act on the part of the President to leave his office without declaring modalities of succession and creating constitutional and administrative vacuum.

Tomorrow: Arrangements for Radio and TV addresses of Sk Hasina and Begum Zia