

People

Face to Face

Rokia Rahman: Presenting Business in A New Light

Rokia Rahman is one of the first women entrepreneurs to become involved with business and achieved success in the so-called men's world. Her achievement in the field of economic and social development, especially in raising the economic status of women, has given her a high place both in the business and development world. She is the chair and Managing Director of RR Cold Storage Limited, and currently holds the positions of President of the Bangladesh Employers' Federation, Director of the Board of Bangladesh Bank and Director of the Board of Midas. Interviewed by Navine Murshid.

The Daily Star (DS): What has been your contribution as President of the Bangladesh Employers' Federation?

Rokia Rahman (RR): First of all, I have learnt a lot from the Employers' Federation. I got the scope of learning in detail subjects such as labour laws, Labour Code 1994, Wages Commission, minimum wage board, CBA, privatisation etc. As far as contribution is concerned, yes, our committee did contribute in starting a dialogue with all major political labour leaders. Over the last 18 months we have had ten meetings and the dialogues have been extremely successful. Each meeting ended on a cordial note, with much of the misunderstandings and communication gaps removed.

Again, last year our committee took a leading position in mediating between the government and the twenty-two trade union organisations of the Chittagong port when they went on strike, and our member firms, who are the users of the port, were being seriously affected. The trade union organisations had many grievances. The Employers' Federation identified four key problems and were able to convince the trade unions and the government about their significance. Some of these issues are being implemented now.

DS: What is the role of the Bangladesh Employers' Federation?

RR: The Federation represents 95 per cent of the established private sector employers. The twenty members on the executive committee are heads of organisations representing a diversified section of business as well as presidents of major line associations. The Federation plays a tripartite role on behalf of its members by maintaining close liaison with the government through the Ministry of Labour and Employment, the trade union Leaders and the employers. We also give

training facilities in important areas to keep our member firms updated with modern management and technologies. During the past two years with the support of the International Labour Organisation as our partner we have done extensive work integrating women into the mainstream of economic development of our country. We formed a WID committee in 1997 and we have imparted training to women in management, skill development, self employment and other gender-related programmes.

I was very pleased to find that our federation holds a very high and prestigious image abroad. While attending regional seminars in Bangkok and Seoul I felt that our federation was held in high regard and the work we do in the federation is well appreciated. Even in Geneva at the International Labour Conference (ILC) the Bangladesh Employers' Federation was appreciated.

DS: As a woman representing the employers' group at the International Labour Conference what was your experience?

RR: I am always proud to represent my country in whatever capacity, and when I am representing as the president of the federation, I am prouder still. Last year I had the opportunity of attending a seminar on export processing zones (EPZs). Fifteen countries participated and I was elected chairperson and spokesperson from the employers' group. Our councillor at the embassy in Geneva who was attending the seminar as a government delegate was bursting with pride. I was happy to contribute to the national pride. This year also at the ILC, held in Geneva, I was invited to speak before a ministerial meeting which was attended by 157 ministers. I was one of five representatives from the employers representing 174 countries. Our labour minister was also there.

DS: You have recently been appointed a director of

the board of Bangladesh Bank. What was your reaction?

RR: I was extremely pleased and also surprised because I was out of the country attending the ILO conference and did not know. I started my career in banking in 1962 when women were not working in banks, not only in South Asia, but even globally. So when I was invited to join the board of directors of Bangladesh Bank, which is the highest financial institution of the country, I was very happy. I hope I can contribute to the areas that I normally focus on, that is micro, small and women's enterprises.

DS: What is your impression on loan default culture?

RR: It is the same as anyone else's. If a person takes loan, he should pay back. The public is now aware of the extent of damage done by defaulters. Just a few people owe the banks huge amounts of money. The money owed to one or two defaulters could have produced one thousand small entrepreneurs. The defaulters have given the business community a bad name. Just a few of the business leaders are defaulters; however it is generalised and brings a bad image.

DS: As a member of the board of directors of Midas you have worked for women's entrepreneurship development. What is your experience here?

RR: Out of all the work I do, I find my work at Midas the most rewarding. My efforts here produce tangible dividends and the reward is doubly delightful, for change for the better is not only in the entrepreneurial attitude but also in the enterprise. So many women are achieving so much and so fast that it is overwhelming. This makes my work increasingly gratifying. The loans the women receive from Midas are collateral free and the recovery rate is 99 per cent.

DS: What do you think of politics and democracy in

Bangladesh?

RR: I am not involved in politics, but I enjoy listening to political discussions. One thing that bothers me is when people refer to our top political leaders as "the two ladies". In the Kashmir war no one mentions "the two men". Why should there be a gender-based differentiation. According to my analysis both the leading parties got strengthened because of the strong participation of the women leaders. Both Awami League and BNP had been on verge of total disintegration, when the two leaders took over. They have been the binding and strengthening factor ever since. Not only that, they have also given their parties a sense of direction and have been the architects of the success the parties have tasted so far. The third party which had a good future and was coming up as a force to induce a political equilibrium in our country split up only because of the schism in the male leadership.

We are often reminded about the frustrating communication gap between Awami League and BNP. I feel that there is a communication gap within the parties. We have great leaders in both the parties but they do not inform their top leaders properly. Correct information, correct data and proper advice lead to sound decisions. I have seen both Sheikh Hasina and Khaleda Zia as prime ministers and found them both taking quick and intelligent decisions. Bangladesh's image abroad is not very good. However, that we have women at the helm in an LDC country like ours definitely gives a big boost to our image.

DS: As president of the Bangladesh Employers' Federation what are your views on privatisation.

RR: Privatisation is a necessary tool for development. Privatisation of State-owned Enterprises (SoEs) is no longer a subject of debate, it has become a necessity. Two years ago a

Bangabandhu Bridge could be built just by saving the expenses of SOEs incurred every 24 months. Today the expenses have increased and a bridge can now be built with every 18 months' expenditure. If this kind of huge money was available for building infrastructure like road, small bridges for communications one can imagine the economic scenario with money circulating and benefits accruing to many households.

We have been holding dialogues with the labour leaders and we got the impression that they agreed on the principle of privatisation they are just waiting to know the compensation package for the retrenched workers and the design and process of privatisation.

Successful privatisation requires an enabling environment backed by strong commitment and a comprehensive, legislative framework. The privatisation board should also be strengthened. We should not waste any more time when all the parties are agreeable and privatisation is something that has to be done. So the process should be accelerated to save government revenue before any one party changes its mind. There are no options.

DS: How is the government handling the agricultural sector?

RR: Agriculture being the greatest contributor to the GDP creates maximum employment. The government has taken a good decision by declaring the agriculture sector a thrust sector, providing a lot of facilities, incentives and allowing loans, taking off duties on seeds etc. The boro crop this year has been very good and the government has decided to go and purchase the crops so as to provide a minimum income to farmers and encourage them to grow crops next year.

I would suggest that the project be closely monitored because what would happen is that the middle men, the



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purchase, will declare one price to the government while pay a lower price to the farmers. What will result is that while the government will think that they are ensuring a fair price to the farmers and providing them with incentives, actually they will lose out. Consequently, without incentives, the farmers will not plant crops for subsequent years, because the returns of one year serves as a determining factor of profits in the future. And if they expect returns to be low, they would

opt not to work. Therefore the procurement of the boro crops need to be closely monitored.

There are also likely to be problems of holding stock and stock control. The maintenance cost, the administrative costs, the problems of pilferage, deterioration are ever present. We do not have enough fund to maintain such high costs. Nevertheless, the government is doing a pretty good job.

DS: You are in the agriculture business. How is your business doing?

RR: At the moment the cold storage business is not good, and I cannot see a good future in the next few years. Too many people have come into this business and at the moment the market is saturated to an extent. Some financial discipline has created an erratic business environment. I am glad that I have invested in agro-based industry, ten to fifteen thousand are directly or indirectly benefited by our enterprise.

DS: Thank you very much for your time.

When I was a Teenager

IN CONVERSATION WITH MOMTAZUDDIN AHMED

by Muneera Parveen

ORCHARDS, ponds, horses and elephants — sounds like a piece from an old storybook depicting some zamindar's (feudal lord) house. That is exactly the kind of place where Professor Momtazuddin Ahmed, the renowned playwright and versatile actor, spent his childhood.

Atho, a village in Maldaho district in the now West Bengal, where Momtazuddin Ahmed was born has a special place in his heart. He spent his childhood at his maternal uncle's house. His uncle was a zamindar who owned, apart from horses and elephants, a "motor car", quite an accomplishment even for a man of his stature.

There is a joke running in his family that when he was born, he did not cry out like all babies do. According to his grandmother, he was too busy taking in the world around him with wonder in his eyes!

When he was only a few months old, his mother took him along to watch a drama at the local mela (fair). This mela was held in the Bengali month of Magh every winter in his village and was the centre of all

trade and entertainment for many villages around. On a large stage different theatre companies presented their productions there. This is where he first came across the cultural gathering that he would so much be part of later on. But he also recalls his mother saying that on that particular day he was so engrossed in the play being staged that his gold bichha (an ornament worn around the waist) was lost.

"You've started by losing things with the theatre," she would later say. "You will never make much 'gold' from here."

Momtazuddin always stood first in his class. He was a good student, but the urge to do well every year stemmed from the very fact his father would never settle for anything less. He could not even stand the idea of his son not topping his class.

"If by chance I said that I might not get the first position, my father would whip me black and blue. He had great expectations from me and could accept nothing less," he said.

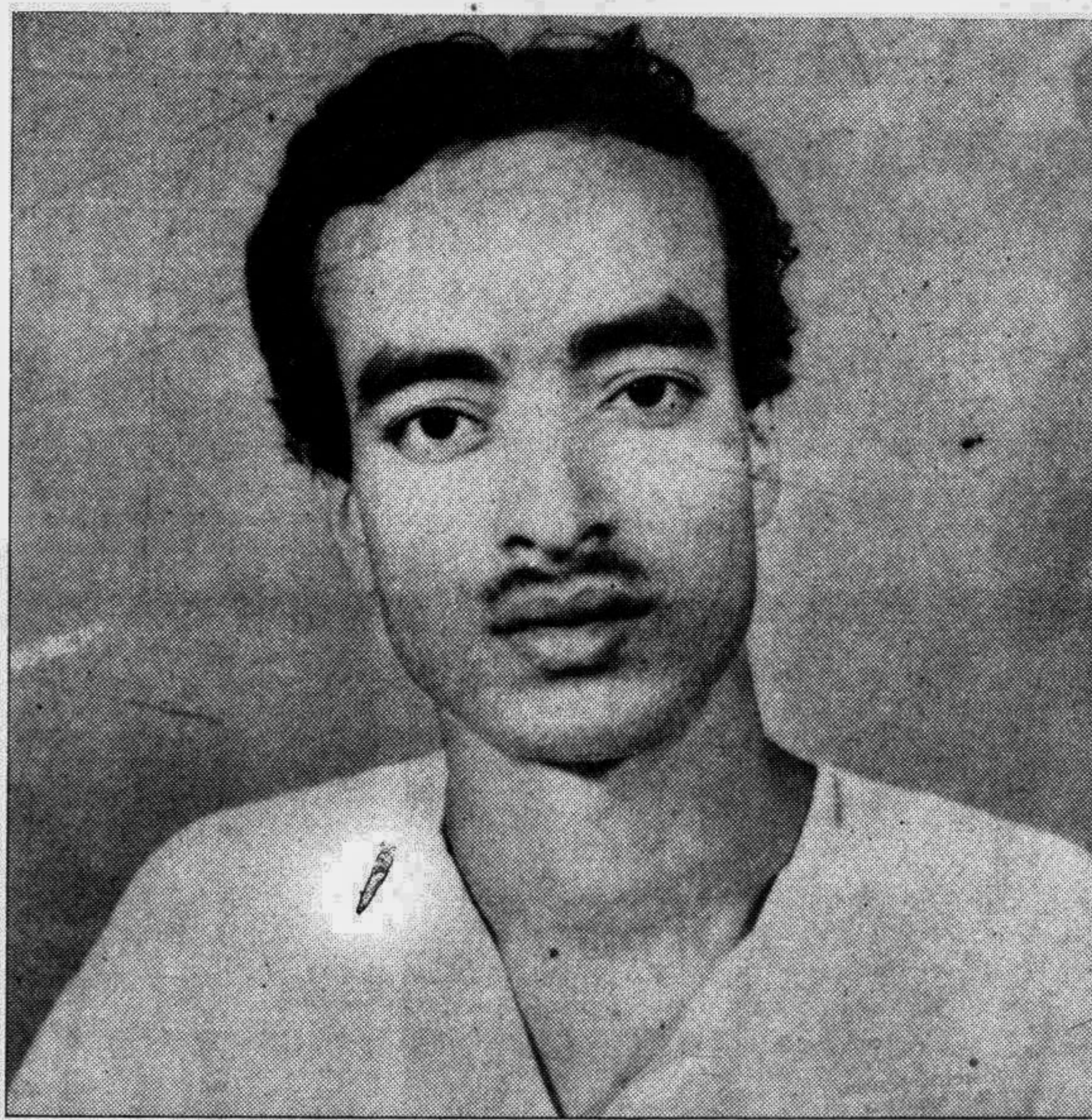
When he got promoted to class five his father decided that his education would be better facilitated if he went to the 'city'. So he was

packed off to his phupu's (father's sister) house and admitted to Maldaho Zilla School. It was a famous school and even in those days, he had to give an admission test to get in. And the fact that he stood first in the admission test was a remarkable event because he had come from the village. He lived up to his father's expectations in his final exams as well.

It was at this school that he first took part in a stage production. He remembers his tutor called Charu Chandra Chatterjee whom all students lovingly referred to as CCC. CCC encouraged him to pursue his love for literature and culture and helped him get a part in the school play. He was the only Muslim boy in the entire Hindu cast, and that by no means was a daring thing for a Muslim boy to do.

The year 1945 was significant in his young life. He lost his younger sister and also a brother. That year, his grandmother, who had brought up his father all by herself after being widowed at an extremely young age passed away, too.

After the partition, Momtazuddin's family migrated to Pakistan, which



Momtazuddin Ahmed in early sixties. Photo source: Family album

was actually on the other side of the river. Today his mother's grave lies in West Bengal.

Momtazuddin grew up in a joint family where there were a total of about 50 children. Growing up in such a group had all its blessings, he says. His mother was a good exponent of Nazrul Geeti. Musical, cultural and literary works were always encouraged in his household. At the same time, religion was an important part in their family, and Momtazuddin still remembers how he used to wake up every morning listening to his mother reciting from the Holy Quran.

During his teenage years, which he spend chiefly in the city studying, the highlights were his visits back to his village home. He still recalls his friends with whom he would roam all around the village. There was Tarini, a fisherman's son who was a brilliant student but who had to drop out of school to work with his father. He later died after a fall from a tree. Momtazuddin also remembers an old woman, about his grandmother's age, who would tell stories and recite poems to the

youngsters of the village.

Life was entirely different in those days. And being part of a zamindar's family there was the added benefit of grand occasions to remember. When

Momtazuddin's cousin got married, festivities went on for a whole month. The entire family got together and grandiose celebrations went on for days. The case was the same when someone in the family died. The mourning too would go on for days and the whole village would take part in it.

With grandparents, parents, brothers, sisters, cousins and friends to give him guidance and company; orchards, fields, horses and elephants to amuse him;

books and journals and music to soothe his senses, Momtazuddin says, he had it all in his younger days.

"I was an extremely privileged child, I was very lucky. I grew up amidst plenty of love and affection. And material luxuries were also in abundance. Not every one is so lucky to be able to recall such joyous, eventful and special teenage years. It all helped me to become the person I am today. I was very privileged indeed."