

TRIBUTE TO ROKIA AFZAL RAHMAN



My dearest
ROKI



Shahnaz Rahman
is the chairperson and managing
director of Transcom Group.

SHAHNAZ RAHMAN

On April 5, 2023, I lost my dearest friend, confidant, and someone who was family to my husband and I: Rokia Afzal. Known to me, fondly, as Roki.

My husband, Shamim (Latifur Rahman) and I, were extremely fond of both Roki and Harun bhai. Our strong bond was formed over the years as we went through some of the most wonderful times together while also standing strong by each other during the most trying times.

Over the years, Roki did not simply remain my closest friend, but was also a sister to both my husband and myself. I always admired her amiability, coupled with her drive to make an impact. I had the honour of serving on multiple boards with Roki, from *The Daily Star* (where she was chairman), Reliance Insurance Ltd, *Prothom Alo*, and Bangladesh Lamps Ltd. Roki's presence across both my personal and professional lives was nothing short of an absolute pleasure; it felt good to go through it all together.

As I think of Roki, her infectious smile, glowing energy, and caring nature flood my mind with beautiful memories. From all the times we travelled with the ICC delegation, to our first safari together in South Africa, to when Roki was one of the few selected speakers at Shamim and my 50th anniversary. I feel blessed to have shared all those moments with her. Roki was not just a friend; she was family.

We had lost Harun bhai too soon, and it was then that Shamim and I had the privilege of standing by Roki. I feel that she found comfort and strength in us that helped move her forward. Little did I know that decades later, when I was to lose my husband, I in turn would lean on Roki as my crutch.

During a time when I felt more comfortable limiting social interactions, it was Roki's compassion, empathy, and unstinting support that gave me comfort. It was only Roki and Didi (Anita Chowdhury) whom I found some solace in speaking to after my husband's passing. I never imagined I'd lose them both so soon one after another.

I dearly miss Roki's presence and the light she brought into every room she entered. When I spoke to her recently, she was being cautious about visitors. But in the same breath, she said, "Joyu, when you get back to Dhaka, I will see you."

That was my relationship with Roki, nothing could come between us.

I, along with many others, will miss Roki terribly. Her warmth and kindness will never be forgotten. Lots of my love and affection to my dear Roki, until we meet again in the hereafter.

A Life Well-Lived



Mahbubur Rahman
is president of the International
Chamber of Commerce Bangladesh,
and chairman and CEO of ETBL
Holdings Limited.

MAHBUBUR RAHMAN

I am deeply shocked and grieved at the sad demise of ICC Bangladesh Vice-President Rokia Afzal Rahman, an illustrious business personality in Bangladesh and a former adviser to the caretaker government. She was the president of the Metropolitan Chamber of Commerce and Industry, Dhaka (MCCI) for two consecutive terms in 2013 and 2014. She was the founder president of the Bangladesh Federation of Women Entrepreneurs (BFWE).

I knew Rokia *Bhabhi*, as I used to call her, and her husband Harun Bhai for a long time. Harun Bhai was a prominent businessman in the then East Pakistan among Bangalee entrepreneurs.

Rokia Afzal Rahman was one of the most famous icons of women empowerment in Bangladesh. In post-liberation Bangladesh, she played a big role in developing agriculture and industry. Over 15,000 farmers in Munshiganj have worked with her. With MIDAS Financing Limited, she endeavoured to create women entrepreneurs, and in the process played an instrumental role in Bangladesh's economy.

She reflected on her journey of becoming the first woman bank manager of the country in 1964 to becoming a well-known entrepreneur, all the while paving the way for women with drive and determination.

In 1980, when she started a cold storage business for potatoes in Munshiganj, local farmers were initially apprehensive as she was a woman. Her persistence led the farmers to take a chance, and eventually the business flourished. Rokia remains the sole woman in the region to own and operate a cold storage.

She joined the board of MIDAS Financing Limited In 1982, where she advocated to raise the borrowing cap without any mortgage from Tk 2 lakh to Tk 25 lakh. The benefits of MIDAS' borrowing schemes have benefited women across generations.

Her firm commitment to affect substantive social change led her to become an adviser to the caretaker government of

the country, in charge of the Ministry of Women and Children's Affairs, Ministry of Labour and Employment, Ministry of Social Welfare, and Ministry of Culture.

With time, Rokia made her mark in diverse sectors including media, insurance, real estate, and power. She was the chairperson of Mediaworld Limited, which publishes *The Daily Star*.

Rokia maintained a strong collaboration with the Ministry of Planning, and

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associations like the Women Entrepreneurs' Association (WEA), Women in Small Enterprises (WISE), Bangladesh Federation of Women Entrepreneurs (BFWE), and several other renowned NGOs where she was a board member. She was also the founder chairman of Presidency University and former chairperson of Asian University for Women.

Her notable presence in international development platforms includes her membership of the Business Advisory Council at the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP), and her membership of the South Asia Women's Network (SWAN). In 1991, she was recognised as one of the Leading Women Entrepreneurs of the World in Monte Carlo. In 2003, she was recognised as the Businessperson of the Year by the American Chamber; she also received the Priyadarshani Award in India.

A torchbearer for
women's economic
empowerment



Shaheen Anam
is the executive director
of Manusher Jono
Foundation (MJF).

SHAHEEN ANAM

Her grace was talked about in social circles. We often wondered how she always managed to look so elegant, so properly attired for every occasion. To many of us, she was an inspiration, a mentor who embodied the values and traditions of a South Asian woman, and at the same time was so modern, progressive and forward-looking.

Rokia Afzal Rahman, lovingly known as Roki Apa, passed away peacefully in the early morning of April 5, leaving so many of us shocked and dismayed. It will take a long time to really fathom the loss and void created by her demise. In a world fractured by self-interest and intense rivalry, she stood out as a unifying force, bringing divergent groups and opinions together to come to consensus on issues that were closest to her heart, one of which was women's economic empowerment.

Rokia Afzal started her career as a banking professional in 1962 when few women ventured into the profession. She became the first female bank manager in Bangladesh in 1964. She later entered the world of business and rose in stature to become one of the most respected entrepreneurs in the country, heading 11 different companies. She was elected the president of Bangladesh Employers' Federation and president of the Metropolitan Chamber of Commerce and Industry, and served as the chairperson of

MIDAS.

However, what made her stand out from the rest was her focus on building institutions to assist women to become economically independent. She believed that women's emancipation lay in their economic solvency. To this end, she set up the Women Entrepreneurs Association (WEA) in 1994. WEA's primary objective

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was to build skills of micro and small women entrepreneurs to manage their business better to make maximum profits. Thousands of women received training on financial management, book-keeping and sound business practices through the WEA.

She also founded the Women in Small Enterprises (WISE) to further upgrade

and promote women in small enterprises and business. She would travel to remote villages to meet women to help them come out of their cycle of poverty and attain economic independence. She encouraged women to speak out about their problems in running their businesses. Being well-connected in the business world, Rokia Afzal also initiated a number of policy changes for women to get easy access to credit and much needed skills development.

In August 2006, she founded the Bangladesh Federation of Women Entrepreneurs (BFWE). The BFWE works with five million women, most of whom are in small towns and rural areas. This was a major step forward in bringing a large number of women into small businesses. The proliferation and success of women's small enterprises all over Bangladesh today can be largely credited to the pioneering effort of Rokia Afzal Rahman.

With her demise, Bangladesh has lost one of its leading women entrepreneurs who not only promoted her own business, but worked relentlessly to make others, especially women, self-reliant. She dreamt of a Bangladesh with less inequality, where everyone would live with dignity. She also believed in regional cooperation and built close relationships with many across the region. She was an active member of the South Asia Women's Network (SWAN) and was loved and admired as a beloved SWAN sister.

Roki Apa, you will be missed, but your legacy of empowering women economically will live on. You have left behind institutions that will carry forward your wonderful work. At a personal level, my family and I will miss your affection, your care and your ever smiling beautiful face. Rest in peace, Apa. You lived a life of principle, of giving and sharing.