

Book Review

**William W. Karnowski, *The EFU Saga: The Making of an Institution within the Context of the Creation of Pakistan*
Karachi: EFU General Insurance Ltd.
Price: NA**

In a sense, this is an unusual work. Though comprising some 520 pages it devotes only 50 pages to the organizational history of the EFU and the pioneers of Pakistan's insurance industry. The first 74 pages attempt to delineate the Muslim struggle for freedom and Pakistan, with special emphasis on Sir Syed Ahmad Khan, the founding of All India Muslim League, Iqbal and Jinnah. The last 269 pages focus on the patrons, founders, and the "guardians" who had contributed so significantly to the making of the EFU. What makes this section so interesting is that it contains, among others, the life sketches and profiles of those involved in the emancipation of Muslims in the subcontinent and in the teething pains of Pakistan in her difficult, formative years — persons like the Nawab of Bhopal, the Aga Khan, Raja of Mahmudabad, the Ispahanis, Abdur Rahman Siddiqui, S. M. Yusuf, Secretary to the Quaid-i-Azam when he was Governor-General, and Abbas Khaleeli. The importance of these sketches stems from the fact that Pakistani scholars have failed to produce a standard biographical dictionary of those who had fought for Pakistan and participated in the freedom movement — a dictionary such as the one produced by Naresh Kumar Jam and published by Manohars (New Delhi) in two volumes, in 1983.

What makes Karnowski's work so interesting is his approach, both to the making of Pakistan and her heroic struggle to overcome the problems that confronted her on the morrow of her birth.

Karnowski was born in 1930 in Hamburg, Germany, and had seen the unfolding of the traumatic developments in his own country, which climaxed in the fall of Germany as a power in May 1945. He had also seen the stupendous challenges that a vanquished Germany had to face in the disastrous aftermath of a gruesome and total defeat, and how Germany had tried to pick up the pieces during the next decade under Konrad Adenauer, often referred to as the “Chancellor of the Vanquished”. This experience enables Karnowski to be empathetic towards Pakistan’s life-and-death struggle for sheer survival in an extremely hostile environment during her first three years and this empathetic approach obviously makes his account of the making of Pakistan and the battle for her survival extremely interesting and valuable.

An institution is often said to be the lengthened shadow of the person who heads it. In the same vein does Karnowski believe that history constitutes, as it were, the lengthened shadow of Great Men. In so premising, the author obviously had Adenauer in mind. However, this is not the place to discuss the relative merits of the Great Man theory vs the “womb” theory of Social Darwinists such as Marx, Freud, Hegel and Toynbee. The Social Darwinists would have us believe, *inter alia*, that man is a creature of circumstances rather than a creator of circumstances. Indeed, this general tendency among practically all social scientists during the past two centuries has led them to begin with society and “to create man in its image”. Without dilating further upon the validity of this determinist and monistic approach, it must be pointed out that the all too crucial “achievement motive” in shaping the course of history cannot be easily ignored as David C. McClelland has argued so cogently in *The Achieving Society* (1961). Along with the historical environment and the prevailing social milieu, this must also be taken into account. And it is this “achievement motivation” that inspires, goads and propels great personalities so inexorably to mould the configuration of events and cosmos they had received from the historic realm and this with a view to advancing their own ultimate aims and purposes. Thus, they help to change the course of history. Such men are “event-making” men in history, in the Sydney Hook sense, and to this category belong Napoleon, Bismark, Lenin and Ataturk who created “a fork in the

historical road” and left “the positive imprint of... [their] personality upon history — an imprint that is still observable after... [they have] disappeared from the scene.” Coming nearer home, of the giants in our own national pantheon. Sir Syed in the 19th century and Jinnah in the 20th century were event-making men. While the first one had put the shattered Muslim community in the post-1857 traumatic period on the road to recovery and rehabilitation, the latter had made a nation out of a scattered and hapless minority and won a national home for it. In this sense Karnowski’s premise that history is the lengthened shadow of Great Men holds good.

No wonder, Karnowski devotes a good deal of his narrative to summarizing their singular contribution to the making of Muslim nationhood and to Pakistan. About Jinnah, he regrets that “it gives me genuine and great pain to see that the sacrifices and Himalayan efforts made by the Quaid-e-Azam Mohammad Ali Jinnah, his gigantic contribution not only to the cause of Muslims and the creation of their own, sovereign country, but [also] to the Indian cause as a whole, have never been duly recognized and applauded by ‘world opinion’ at large.” And he quotes H. V. Hodson to emphasize how Jinnah alone was responsible for the “radical change in the final denouement” of the British Raj, and how “it is barely conceivable that events would have taken the same course, that the last struggle would have been a struggle of three, not two, well-balanced adversaries, and that a new nation state of Pakistan would have been created, hut for the personality and leadership of one man, Mr. Jinnah.” And Karnowski quotes Lord Listowel, the last Secretary of State for India and Burma, to show why Pakistan was inevitable: “Up to the last moment of British rule, when Mountbatten and Attlee took the fateful decision to divide the subcontinent, partition seemed to most of the British an evil to be averted at almost any cost. But now, from a greater distance in time we can perceive that task as short-sighted, and a too self-centred political view.... We can now see with hindsight that the prophets predicting Pakistan’s eventual collapse from lack of economic resources, political experience, or national cohesion were wrong. These prophets of doom had underrated the emotions that gave rise to the Muslim separatist movement, the sense of

national pride and identity that grew with the challenge to its progress...”

Apart from this, one point I would like to draw your attention to is Karnowski's assessment of what Pakistan was able to accomplish. His own experience, as a member of a nation which had to undergo similar experiences at the end of World War II, and his own personal participation in the restructuring process, lead him to applaud what “Pakistan was able to successfully shoulder and master”. He also feels that “the country as a whole has prospered during the last fifty years and that much has changed for the better.” (p.73) He also joins issue on the question whether Pakistan is a failed state — an intrinsically controversial issue raised by Professors William Richter and Lawrence Ziring, who are considered authorities on Pakistan and whom I have long known. Karnowski's final verdict is worth quoting: “The battle for Pakistan, her survival and further development [he says] was no draw, I think. But it has not come to a winning end either, the fight is still on. The odds are in her favour, I am convinced, for there are sufficient ‘overs’ left to make the necessary, winning runs.” (p.7)

Finally, I would like to commend Karnowski to our incorrigibly cynical friends who see everything wrong with Pakistan and in Pakistan. Karnowski's perusal is bound to help them appreciate Pakistan's performance in perspective, and help build their faith in Pakistan and in her destiny.

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