



Estd. 1860
MURREE BREWERY

Pakistani Bun Kay Jiyo
PAKISTANI PIYO!



Available in
750ml & 330ml
Glass Bottles



**PAKISTAN'S NO. 1
BOTTLED WATER**

FOR 19LTR HOME DELIVERY IN RAWALPINDI &
ISLAMABAD (051) 111-389-389



MATRIX MAG

VOLUME 1 | MAY ISSUE

PAKISTAN'S
FATF challenge



MODI 2

will it will be different!

SHAFQAT MAHMOOD
on Education Reforms

IMPLOSION OF HUMAN SPECIES
A quest for immortality

SIX THINGS PAKISTAN
must do in 2019



www.murreebrewery.com



www.facebook.com/murreebrewerycompany

Experience the change.

Hyundai partners with Nishat Group.



World's favourite automaker, Hyundai expands to Pakistan by collaborating with Nishat Group.



Vision 2025.18
Launch 18 eco-friendly models by 2025.



Best in design
2017 Good Design Awards.



Global credentials
#1 brand in USA as per JD Power Quality Survey.



Hyundai Nishat Motor (Pvt.) Ltd.
State of the art plant coming to Faisalabad Pakistan.



35 Nationwide Dealership Network
Planning to open dealerships across Pakistan soon.

Hyundai Nishat Motor (Pvt.) Ltd.

1-B, Aziz Avenue, Canal Bank Road, Gulberg V, Lahore.
Phone +92-42-111 111 466, www.hyundai-nishat.com



[hyundaipakistan](https://www.facebook.com/hyundaipakistan)



Team MATRIX mag



Editor in Chief : Imtiaz Gul

Imtiaz Gul has over 35 years of journalistic experience. Gul regularly appears as an analyst/expert on Pakistani and foreign TV channels as well as the Doha-based Al-Jazeera English/Arabic satellite TV channel for his expertise in areas such as Afghanistan, Tribal Areas and the Kashmir militancy. He has authored several books.



Managing Editor: Sameena Durrani

Sameena Durrani has over twenty years of experience in the development sector. She is a member of the Khyber Pakhtunkhwa Commission on the Status of Women. Having authored several publications, she is passionate about gender, peace, leadership development, human rights and inter-faith issues. She can be reached at sameena@matrixmag.com



Associate Editor : Saad Gul

Saad occasionally contributes to The Express Tribune and Institute of Chartered Accountants of Pakistan's 'The Pakistan Accountant'. He oversaw design of the print magazine and website. Committed to inspiring others to do what inspires them, he is obsessed with self-improvement. He can be reached at saad@matrixmag.com



Guest Editor: Farooq Yousaf

Farooq Yousaf is a PhD Candidate (2015-2019), in Politics, at the University of Newcastle, Australia. He is also currently serving as an Assistant Editor at the South Asia Research (SAGE Publications) Journal. He can be reached at farooq@matrixmag.com



Editorial Advisor : Zeeshan Siddique

Starting his career as a print journalist twenty years ago, Zeeshan continues to explore himself as a professional after having various stints with both newspapers and leading channels. Reporting and television current affairs programming remain his special areas of interest. Relishes the opportunity to map the content. The journey continues.



Content Advisor: Ayesha Siddiqua

Ayesha Siddiqua is a journalist, radio professional and an academic. She is currently teaching at NUML as an assistant professor. She can be reached at ayesasiddiqua05@gmail.com



Content Advisor: Tanzeela Mazhar

Tanzeela Mazhar is a journalist, show host, writer and rights activist based in Islamabad.

Special Contributors:

Yasmeen Aftab Ali - Lahore
Durdana Najam - Lahore
Faizah Gilani - London
Jehangir Khattak - New York
Lubna Khan - Toronto
Zeeshan Salahuddin - Islamabad

Guest Contributors

Sitwat Bokhari
Saddam Hussein

TABLE OF CONTENTS

06	PAKISTAN-US RELATIONS why remain fragile?
08	MODI 2 will it will be different!
10	MODI'S RE-ELECTION Any ice breaking in sight?
12	PAKISTAN AND CENTRAL ASIA new policy needed?
14	ISIS IN PAKISTAN: Is the threat real?
15	SHAFQAT MAHMOOD on Education Reforms
16	SCO'S INDO-PAK CHALLENGE
17	FINANCIAL ACTION TASK FORCE (FATF)
32	PRESSURES ON ASHRAF GHANI, deadlocked Taliban-US Talks = UNCERTAINTY
34	KASHGAR Melting pot of tradition and modernity
36	HOW TO PROMOTE ECO-CIVILISATION under CPEC
37	DON'T NAME AND FAME TERRORISTS Jacinda Ardern shows the way
38	CHINESE LOANS Bane or boon?
41	SIX THINGS PAKISTAN must do in 2019
43	DID PAKISTAN miss the Asian-Miracle-Cruise?
44	WHY DO THINGS WORK THE WAY THEY DO?
46	IMPLOSION OF HUMAN SPECIES A quest for immortality
47	IMPORTANT ANNOUNCEMENTS
48	WHAT A GAME
50	2019 CRICKET WORLD CUP All Hopes with Pakistan
52	A BOOK AND AN AIRPORT LOUNGE
53	THREE REFRESHING DRINKS to try out this summer!
54	CHEAT DAY: Does it really work?
56	GEAR UP MEN Time to Groom!

Editor's Note



MATRIX denotes a digital grid comprising perpendicular intersections that define potential space that may be filled, as by pixels on a screen, ink in dot-matrix printing, or material in 3D printing.

MATRIX is also defined as something that constitutes the place or point from which something else originates, takes form, or develops.

The world around us is a complex, diverse matrix, oversaturated with ideas and opinions from an endless supply of microphones to anyone with anything to say. Deciphering it represents a daunting challenge - cutting through the noise and going beyond the flashy veneer is at the core of MATRIX MAG.

MATRIX MAG is about exploring and decoding these complexities, providing a platform to help readers distinguish between fake and genuine news, sift information from disinformation, go a mile deep instead of an inch wide, and dissect issues that impact the way we live and think.

Representing an environment where ideas take birth, flourish and can morph into actionable ideas for the collective good, MATRIX MAG offers an intellectual environment for all those interested in sharing their vision on the entire spectrum of socio-political thoughts, business theories and practices, social development ideals, respect for cultural diversity, and a discourse on the way technology and science are impacting and changing our lives.

Through a diverse mix of voices, professional analysis and deep-dives into selected topics, MATRIX MAG will redefine online information consumption.

MATRIX MAG helps concerned global citizens make a difference to the matrix of media that is awash with fake news, distortions, and disinformation. It helps sift fact from fake news and distinguish information from disinformation. Subscribe to MATRIX MAG for a signature mix of analysis and commentary on bipartisan, professionally crafted analysis, views, and news on national politics, business, technology, science, along with lifestyle and sports.

PAKISTAN-US RELATIONS

why remain fragile?

Jehangir Khattak, New York



Pakistan-US relations remain fragile and troubled despite the two sides continued engagement, though largely on a single track -Afghanistan. The high level contacts between the two sides over the past year have given the semblance of normalcy to some but the ground realities belie the optimism.

Lack of trust and mutual suspicions continue to dog the bilateral relations. The US policy seems to be a calibrated effort to isolate and penalize Islamabad at the international forums. May it be the resolution in the UN Security Council seeking declaration of Masood Azhar, an international terrorist in post-Pulwama, India-Pakistan tensions or FATF's grey list, or US discouragement of IMF to offer the bailout package, everywhere writing on the wall is undeniable — the US approach is tough, demanding and arm twisting.

The fault lines in bilateral relations are growing as Pakistan gets closer to China and cozier with Russia.

President Donald Trump's recent conciliatory statements have had little impact on the relations because his words were never matched by policy action that

could have broken the ice. The two countries' high-level contacts beyond the ambit of Afghanistan have become a rare occurrence. And at least for now every policy plank in the bilateral relations is shaken and largely in a disarray.

The downward spiral started soon after President Trump assumed office. His August 2017 India-centric South Asia policy announcement laced with bellicose statements about Pakistan's "double-game" left Islamabad aggrieved and frustrated. While the US has had genuine grievances of its own against Pakistan, Trump's public rebuke of Islamabad on Twitter left little room for diplomacy to sort out the differences. As if this was not enough, the President bulldozed his militarized and muscular South Asia policy by suspending all aid to Pakistan and imposing restrictions on even military trainings of Pakistan Army officers, something that never happened even during the most challenging times for bilateral relations. The new policy virtually threw the prospects of meaningful cooperation beyond Afghanistan under the bus. The ensuing bitterness translated into self-defeating policies and actions which dented the relations even more.

Trump's Pakistan policy reset had regional ramifications. Islamabad looked east, renewed its strong bonds of friendship with China and reached out to Russia, which took the opportunity to expand its sphere of influence from Central to West and beyond India in South Asia. Washington's tensions with Iran and Turkey created more space for a broad realignment at least over Afghanistan in the region. What emerged was that China, Russia, Pakistan, Turkey, Iran and Central Asian states are pretty much on the same page over Afghanistan, if not the region.

Washington seems eager to regain the

lost ground after realizing its folly which had shrunk to Ashraf Ghani-lead faction of Afghan government and India, besides some Arab countries. Pakistan's geo-strategic policy choices in the Trump era thus far have remained largely pragmatic. Despite being part of the new realignment, Islamabad continued its efforts to narrow down differences with Washington. It made genuine efforts to bring Taliban to the negotiations table. The US also demonstrated a desire to keep the mutual relations at least at working level. The mutual desire to stay engaged proved that a complete disconnect is not acceptable to either of them. With public appreciation of Pakistan's role in the Afghan peace process from Ambassador Zalmay Khalilzad, Trump's pointman for Afghanistan, the US entered talks with the Afghan militants who now control almost half of the country.

It is in this backdrop that Russian contacts with Taliban surfaced and which completely changed the regional geo-strategic dynamics for Washington. Moscow's proactive Afghan policy may not have achieved any significant breakthrough, it has forced the US to be sucked in to the Moscow process. Russian diplomacy, without much fanfare, has demonstrated its ability to bring to the table pretty much all Afghan sides except the Ashraf Ghani government. The Moscow talks have emerged as a nice complement to the Khalilzad Taliban negotiations in Qatar.

Americans are trying to cut a deal with Taliban and in Moscow, Americans, Russians and Chinese are pressing Taliban to agree to direct talks with Afghan government. The multilateral approach to an Afghan settlement offers the best hope for lasting peace in Afghanistan,

unless Afghans destroy this historic opportunity through petty politics.

But given the changed geopolitics of central, south and west Asia, the US will never like a complete breakdown in relations on Pakistan. It will need a friendly Pakistan more than ever before after its partial withdrawal from Afghanistan. Its bet on India in an Afghanistan ruled by a national government representing most of the power brokers will be more than likely a lost cause. New Delhi will be the biggest loser in a broad based Afghan government which has representation of Taliban.

Pakistan's importance will not diminish for the US in the coming years. Rather it will increase. But the two sides, especially Islamabad, need to learn from their past mistakes. Rather than limiting the bilateral relations to mere transactional security cooperation, the two sides must build and broaden partnerships in economic, education, agriculture, health, infrastructure and science and research areas. The two sides need to work for an economically inclusive and integrated South Asia which can spur regional cooperation and promote lasting peace.

The writer is a New York-based journalist and Co-Director of Center for Community and Ethnic Media at Craig Newmark Graduate School of Journalism of the City University of New York. He tweets at @JehangirKhattak



PAKISTAN'S IMPORTANCE WILL NOT DIMINISH FOR THE US IN THE COMING YEARS. RATHER IT WILL INCREASE. BUT THE TWO SIDES, ESPECIALLY ISLAMABAD, NEED TO LEARN FROM THEIR PAST MISTAKES.

MODI 2

will it will be different!

Faizah Gilani, London



Narendra Modi has been the darling of the masses, but critics argue that the Prime Minister has failed on his promises of economic growth and jobs so far, and instead, has pushed India into becoming a more religiously polarised society. And the latter seems to be very much the case, with attacks on minorities increasing, particularly against the Muslim community.

And this is hardly surprising. In a recent interview to the American channel Democracy Now, Indian writer and activist Arundhati Roy summed up Modi's politics; the core of Modi is far right. A Hindu Nationalist, who promised growth and development but chose to draw on Hindu nationalism (the way RSS defines it) and centred his entire electioneering on this theme. During the electioneering, he simply built on the communal hatreds sowed through cow vigilantism and an open dislike of non-Hindus, particularly those critical of BJP, RSS or Shiv Sena.

As reported by the BBC, a Muslim man by the name Shaukat Ali, was publicly beaten in the state of Assam. Accused of selling beef and in anger, the mob tortured Shaukat and forced him to eat pork. A video of the attack went viral and plastered on social media. This is just one incident of many, but it highlights the intolerance that has been brewing under Modi's leadership.

When ministers use election campaigns to stoke fear and whip up hatred towards other religions, and when the Prime Minister chooses to stay silent over attacks (until forced into issuing a statement) it in a way validates this sort of behaviour, and emboldens those with hateful views and disdain for other religious groups to carry out acts of violence.

Hindu extremism, perpetrated in different forms by activists of the ruling alliance, has also obscured the deep relationship between the BJP and the RSS organisation (Rashtriya Swayamsevak Sangh). Why, because, even most BJP ministers belong to the RSS, who want to declare India a Hindu Republic, as they are against all minorities, not just Muslims. Therefore, it is unsurprising to see religious intolerance on the rise within the Indian society today.

Despite this, Modi has continued to enjoy overall popularity, with a fan following almost like a cult. And it is not just the common man and woman that adored him since 2014, India's powerful film industry, Bollywood, has also accorded the Prime Minister a similar importance, with a biopic recently made on his life. And as we know, film can have a great social impact and influence people.

Some commentators saw the election 2019 as a referendum on Modi and his governance so far. And critics identified major drawbacks in his policies and the lacklustre progress up till now. What is worrisome is how the Modi-led government sowed the seeds of religious intolerance and marginalisation of ethnic minority groups. Indians who took pride in the secular nature of the state, are and will be worried in years to come.

More of Modi would not only potentially damage the fabric of India as a secular state, it could also spell trouble within the South Asian region, with constant tensions with Pakistan, which remained an important plank of Modi's and BJP's election campaign.

Also at stake is Kashmir; if the new government does not engage with Pakistan, then it leaves absolutely no room for any progress in the issue of Kashmir. Whether India likes it or not, it will be very hard, and politically incorrect as well, not to resume dialogue with Pakistan because that is the only way to end the Kashmir conflict, where international rights' outfits such as Amnesty International have time and time again condemned the Indian army's use of pellet guns, leaving protestors killed, injured or blinded for life.

Although Prime Minister Imran Khan twice extended the proverbial olive branch, yet the response from New Delhi has been dismissive. Instead, the Pulwama attack in February was seized as an opportunity to close all doors on diplomacy and once again ratchet up anti-Pakistan rhetoric. It is also significant to highlight that he campaigned with pictures of the soldiers killed in Pulwama.

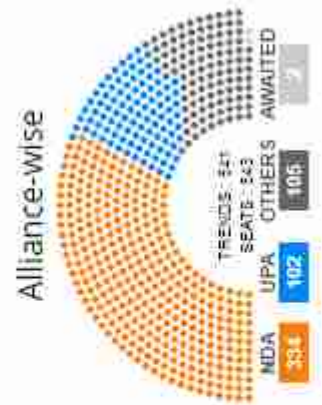
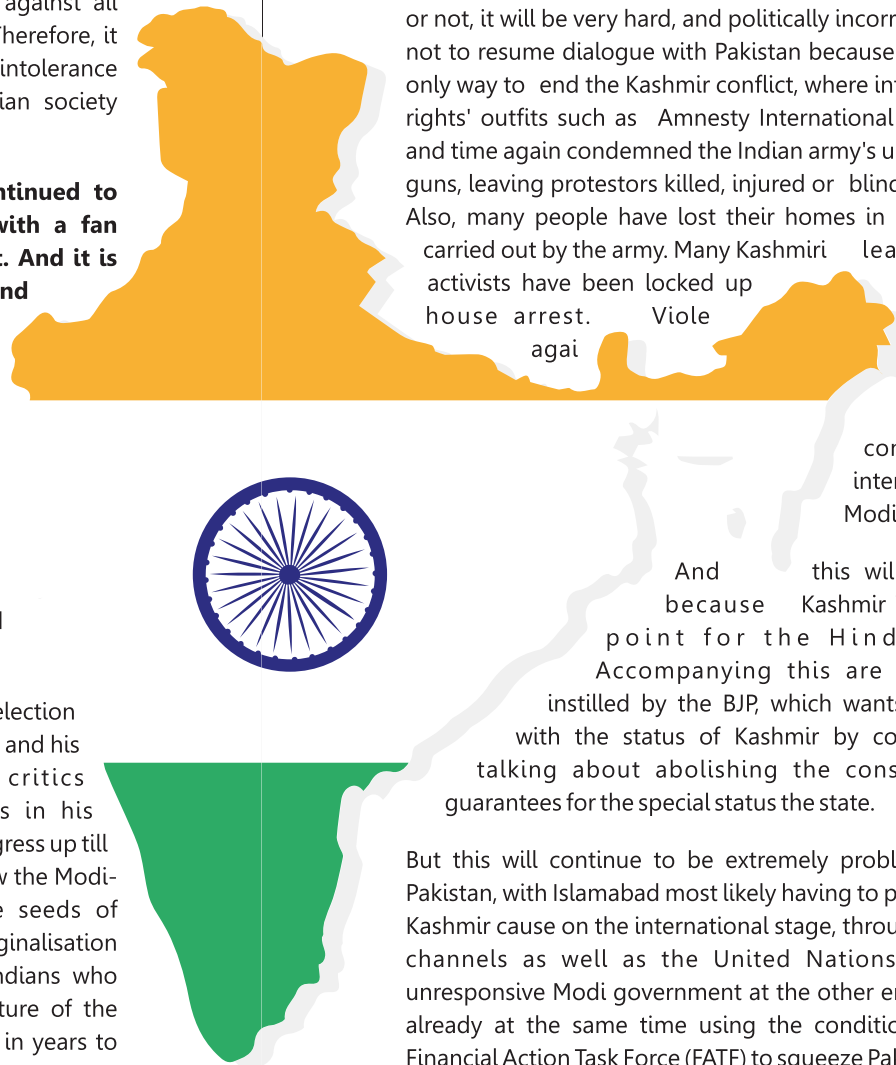
Modi's aggressive antics during and before the election got underway, raised alarm not only in Pakistan but also elsewhere, triggering speculation of another war between the two rivals.

Also at stake is Kashmir; if the new government does not engage with Pakistan, then it leaves absolutely no room for any progress in the issue of Kashmir. Whether India likes it or not, it will be very hard, and politically incorrect as well, not to resume dialogue with Pakistan because that is the only way to end the Kashmir conflict, where international rights' outfits such as Amnesty International have time and time again condemned the Indian army's use of pellet guns, leaving protestors killed, injured or blinded for life. Also, many people have lost their homes in operations carried out by the army. Many Kashmiri leaders and activists have been locked up under house arrest. Violence against Kashmiri Muslims continues to intensify under Modi's rule.

And this will continue because Kashmir is a selling point for the Hindu vote. Accompanying this are the fears instilled by the BJP, which wants to fiddle with the status of Kashmir by continuously talking about abolishing the constitutional guarantees for the special status the state.

But this will continue to be extremely problematic for Pakistan, with Islamabad most likely having to push for the Kashmir cause on the international stage, through various channels as well as the United Nations, with an unresponsive Modi government at the other end. India is already at the same time using the conditions by the Financial Action Task Force (FATF) to squeeze Pakistan. So another electoral victory for Modi is likely to represent multiple challenges for secular India, Kashmiris and the next door neighbours.

The writer has studied History and Politics at Queen Mary, University of London (BA Honours) And Near and Middle East Studies at SOAS, University of London (Masters)



GENERAL ELECTIONS 2019 RESULTS LIVE

Powered By: ElectionsInIndia.com

Region-wise Position	Seats	NDA		UPA		OTHERS	
		Lead	Won	Lead	Won	Lead	Won
All India	543	334	0	102	0	105	0
North	151	115	0	12	0	23	0
East	129	83	0	8	0	38	0
North-East	25	16	0	4	0	5	0
West & Central	107	91	0	15	0	1	0
South	131	29	0	63	0	38	0

MODI'S RE-ELECTION

Any ice breaking in sight?

Zeeshan Sallahuddin

The votes are in and incumbent Narendra Modi's dominance is unquestionable. A total of 272 seats are needed to form a majority in the Lok Sabha, and as of Friday, Modi's Bharatiya Janata Party has secured a projected 303, with results for just one of the 543 seats remaining. There are several internal and external repercussions that stem from this.

On the domestic front for the opposition parties – particularly the once dominant Indian National Congress party – this is a devastating loss, implying their message is increasingly irrelevant. Second, the nationalist premier has the opportunity to deliver on the economic promises made since he first came into power. Third, and problematically, this also implies more acrimonious social policies, particularly for the Muslims of India; though one hopes that post-victory, Modi will reign in his ultranationalist agenda.

Externally, the increasing ties between the United States and India will continue to foster. The chasm between India and China will widen. The trade/tariff war between the US and China will continue to exacerbate. As for Pakistan, the ball is squarely in India's court, as any thawing of relations will need to be initiated by India, after years of failed diplomacy and frozen talks. Time and again, the offer from Pakistan has been extended, and summarily rejected by India.

A photo from Bishkek, Kyrgyzstan, and an exchange of positive tweets, may be the first signs of defrosting.

First, an exchange occurred in Kyrgyzstan between Foreign Minister Shah Mehmood Qureshi and his Indian counterpart Sushma Swaraj. Reports indicate that Qureshi put talks back on the table, and Swaraj acknowledged that the past



exchanges had been bitter and unproductive. Despite India's penchant for hostile snubs, such as the one at the Kartarpur groundbreaking ceremony, or India's boycott of the SAARC summit in Pakistan, there is optimism that perhaps talks can resume.

Second, on Thursday, Pakistan's Prime Minister Imran Khan offered hearty congratulations to Modi, and expressed his wishes for peace, progress and prosperity in South Asia. A day later, Modi responded in kind. Khan has also previously mentioned that he believes it would be easier to talk with India if the BJP scored a victory. His optimism may be progressive, but it will require a measured policy shift from India to bear fruit.

The writer has studied History and Politics at Queen Mary, University of London (BA Honours) And Near and Middle East Studies at SOAS, University of London (Masters)



WILD WINGS
sports, tapas & grill

WANT TO GO
WILD?



**EAT.
CHEER.
REPEAT.**

13-K F-7 MARKAZ
ISLAMABAD

(051) 8437318

@WILDWINGSPAKISTAN

@WILDWINGSPK

PAKISTAN AND CENTRAL ASIA

new policy needed?

Aisha Saeed and Tahir Khattak

Recent developments in Pakistan's foreign policy indicate the current government's effort to seek beyond its existing scope of alliances. However, one area that still remains stale, despite having immense opportunities for Pakistan, is the country's Central Asia policy.

The area comprising contemporary Pakistan and Central Asia has long held socio-cultural, religious and economic ties dating back to several centuries. With the ancient Silk Roads meandering through treacherous mountain ranges, people of the region thrived on trade. It all ceased when Tsarist Russia and Great Britain occupied Central Asia and the Indian Subcontinent respectively during the Great Game and consolidated their sway in respective spheres of influence. These areas were further alienated during Cold War era when the world was divided between Capitalist and Communist Blocs. It was only after the collapse of the USSR in 1991 that Pakistan established a direct relationship with Central Asian Republics (CARs) and revived its primordial connection.

After the disintegration of the Soviet Union, Pakistan was amongst the foremost countries that recognized and established diplomatic relations with the newly independent Central Asian States.

With some common elements including religion, there were hopes of a new era heralding which would see close inter-governmental, mercantile and people to people relations. However, due to plethora of multifaceted reasons these relations could not reach their true potential and continued to remain neglected by Pakistan. Post-Soviet disintegration and dependence of Pakistan towards the United States further pushed its Central Asian policy down to the least of considerations.

Moving beyond the lack of interest shown by Pakistan towards Central Asia in the past, it has never been a better and more suited time for Pakistan to revisit and forge a stronger policy in Central Asia. CARs are landlocked energy rich states which require an outlet to access the world market. Pakistan offers an ideal and shortest route for them to approach warm waters. The closest port for CARs is Karachi, which is less than 3000 km away. Conversely, Bandar Abbas in Iran is 3400 km while Russian ports of Vladivostok and Rostov are 9500 km and 4200 km respectively. Huge deposits of natural resources in these states, particularly hydrocarbons, are of great interest to energy starved Pakistan. It goes without saying that there is a massive potential for trade and transit in this highly underutilized symbiotic relationship.

Despite having geostrategic proximity with these states, Pakistan is handicapped by the fact that it has no direct border with any of CARs. The closest link is with Tajikistan which is separated by a narrow strip of North Eastern Afghanistan known as 'Wakhan Corridor'. This corridor, 14 km wide at its narrowest end and containing treacherous Pamir mountain range, separates Pakistan's Chitral from Tajikistan's Khorog. To gain any ingress into Central Asia, Pakistan would be dependent on Afghanistan, China or Iran. Here, China and Pakistan's joint economic

corridor can provide the necessary outreach extended option for Pakistan.

While individual relations should be established with each one of the CARs, the basic mistake that can be made in retrospect is eyeing them cumulatively through a single perceptive prism. What needs to be understood is that each country in Central Asia has a distinct foreign policy and they pursue their respective national interests, which are not only divergent but at times conflicting. The stalemate would continue until their idiosyncratic cultural, economic and national interests are identified and our policies are adjusted accordingly.

It has been assumed for a long time that common culture and religion would pave way for warm and brotherly relations between Pakistan and Central Asia. This concept dominated Pakistan's foreign policy towards all Muslim countries and past governments have capitalized on it for a long time. However, this myopic concept does not bear any fruit in contemporary world which is driven by economic interests; and Central Asia is no exception. Several Memorandums of Understanding (MOUs) have been signed between Pakistan and CARs but they have not been followed through and have fallen apart in the execution phase. Until the security situation in Afghanistan improves, Pakistan would have to maneuver around Afghanistan for trade and transit projects but there can be no manifestation of any economic project unless there is peace and stability on Pakistan's Western border. One thing that Pakistan can do is offer direct flights to and from CARs not only as a safer option for trade but also to boost tourism between the countries.

Contrary to Pakistan, India has been proactively pursuing its national interests in Central Asia and marginalizing Pakistan's; as for New Delhi, it is a zero sum game and any progress in the region would come at the cost of Pakistan's interests. India's 'Connect Central Asia Policy' is a broad approach which includes bolstering economic, security and cultural ties with CARs. Moreover, to counter China's BRI, India is mulling over a 7200 km long 'International North South Transport Corridor (INSTC)'. It is a multi-modal (rail, ship and road) transport system connecting Indian Ocean with the Persian Gulf, Caspian Sea and further up North with Eurasian mainland. Indian investment in Chabahar Port and



its endeavors to establish political sway in Afghanistan is a prelude to this initiative. Pakistan here stands at a loss of opportunity to secure its interests. Security of any project remains an issue for Pakistan and with reports of ISIS presence in a few CAR states and the Islamic Movement of Uzbekistan, it may hamper any progress in terms of trade routes. This can be countered by developing security based cooperation with CARs.

While each CAR state has a particular sector of interest for Pakistan, it must reach out to CARs on long term agreements. A Quadrilateral Transit Trade agreement among Pakistan, China, Tajikistan and possibly Afghanistan could pave the way for the utilization of Wakhan Corridor. Feasibility studies should be conducted for construction of a road link on the lines of KKH. Meanwhile, Tajikistan can also connect with Pakistan's KKH via its road link to Kashghar. By capitalizing on existing transport corridors and establishment of new road/rail links, Pakistan could offer them the shortest route to access Global market. Pakistan's possibilities in the region are aplenty.

Pakistan and Central Asia will continue to hold geo-strategic and geo-economic significance for each other. By reinvigorating economic, trade & transit and military ties, both sides would extract maximum benefits out of it. This can be achieved by political will, establishment of trust and foresightedness by concerned government and policy makers. With the PTI government's Ministry of Foreign Affairs rigorously pursuing its objectives, Pakistan's CAR policy can be a new game changer for the country.



ISIS IN PAKISTAN:

Is the threat real?

Farooq Yousaf, Sydney

Following a recent spate of terror attacks in South Asia, the Islamic State (also known as IS, ISIL, or ISIS) recently announced the establishment of two new "provinces", or wilayahs, in India (May 10) and Pakistan (May 15), namely Wilayah al-Hind and Wilayah Pakistan respectively. These provinces are in addition to the well-established Islamic State Khorasan Province (IS-K) in Afghanistan. Where the IS offshoot in Afghanistan is composed of a strong network of disgruntled fighters from the Pakistani and Afghan Taliban, coupled with Central Asian and Arab recruits, the "provinces" in India and Pakistan have been seemingly announced as "marketing" or "PR" stunts, especially because the group does not enjoy operational presence - or mass support - in both the countries.

With this lack of concrete presence in Pakistan, should policymakers in Islamabad be worried about the group's future security threat to the country? Moreover, what does the recent spike in IS terror attacks in South Asia mean for Pakistan and its security landscape?

Recently, a number of cases of "young and educated" terrorists conducting attacks under the banner of the IS have come to the fore in South Asia. In Sri Lanka, two of the bombers involved in the deadly Easter Bombings, which killed more than 200 people, were the sons of a well-known businessman in the country. In Pakistan, a 19-year-old student of medicine and a prestigious business school graduate were two high profile cases of "young, literate, and middle-class" recruits involved in terror-related activities in the country. In Bangladesh, terrorists who attacked a bakery in Dhaka in 2016 came from "affluent and educated" backgrounds. In India, law enforcement agencies, in December 2016, arrested a 24-year-old software engineer for posting pro-IS tweets.

Even though the group has claimed a number of recent major and minor terrorist attacks in the country in recent months, especially in Balochistan, Pakistani security officials have - time and again - denied any presence of the Islamic State in the country. However, high profile attacks conducted by the group indicate some "operational" presence or alliance, at least of its sympathisers, in the country. Moreover, recent cases of "educated, middle class" Pakistanis aspiring to join the group should also ring alarm bells among the law enforcement agencies. This trend also contradicts Pakistan's reductionist and binary narrative of mostly bracketing "madrasa" students with terrorism, violence and extremism. This is because the IS has seemingly targeted universities, unlike madrasas, for its funding, propaganda and recruitment campaign in Pakistan.

The case of Naureen Leghari - a 19-year old student of medicine from the Sindh province - is one such case that requires thorough introspection. This is because a relatively well-off citizen, pursuing a potentially successful career in Pakistan, was easily lured by the militant group through its online propaganda. In addition to Leghari, in 2015, Bushra Cheema left her husband and went to fight for the Islamic State in Syria along with her four children. Bushra's final message to her husband Khalid Cheema noted "I love God and his religion, and I want to die a martyr's death. If you can't join us then at least pray your wife and children die in jihad". Similar to Leghari, Bushra came from an "educated" background where she went to a convent school and later received an M.Phil. degree in Islamic Studies from the Punjab University.

Saad Aziz, similarly, was another high profile terror recruit, who graduated from a top business school and was involved in terror-related activities. In 2016, Aziz was handed over to the military authorities for his involvement in a number of cases, including the Safoora Goth bus attack, the murder of rights activist Sabeen Mahmud, the murder of a policeman and attempted murder of an American educationist, Debra Lobo.

It is not only these cases that suggest the potential threat of the Islamic State in Pakistan. Cases such as that of the lynching of Mashal Khan, at the Abdul Wali Khan University in 2017, and social media uproar by young tech-savvy and literate users against the acquittal of Asiya Bibi in the blasphemy case indicate the fault-lines of extremism nurturing within our modern educational institutes. It is these fault-lines that provide fertile ground to groups such as the Islamic State to effectively propagate their message and recruit young Pakistanis, who have a longing to "prove their religiosity" and become "martyrs of the religious cause".

Political and military leadership in Pakistan has adopted the correct pathway towards regularisation of madrasas and culling of proscribed organisations, which also aids the country in complying with the Financial Action Task Force regulations. However, it is not only the religious schools that pose a threat to Pakistan's national security. Cases mentioned above of "educated terrorists" suggest that the country needs to formulate a holistic action plan that deals with terror threats posed by all sections of the society, without singling out a particular section. However, an effective policy towards such an action plan requires the policymakers in Islamabad to also bring on board economists and social scientists - including sociologists and anthropologists - who could devise a framework on the possible reasons, determinants and inspirations playing a role in youth terror recruitment in Pakistan.

SHAFQAT MAHMOOD

on Education Reforms

Tanzeela Mazhar



Right to education in Pakistan is embedded in the fundamental constitutional rights; "The State shall provide free and compulsory education to all children of the age of five to sixteen years in such a manner as may be determined by law". A lack of commitment and resources has kept Pakistani's deprived of education. The PTI led government has launched a national education policy framework which aims to reform the education system across the country.

Matrix Mag meets Federal Minister for Education and special training Shafqat Mahmood to inquire about his vision and hopes from this policy.

MATRIX: As an integral part of the 100 days agenda of the PTI Govt, this national education policy framework looks ambitious. Pakistan has announced nine comprehensive national education policies in the past but none could get successfully implemented. How do you plan on implementing and evaluating your education policy? Do you think you will be able to implement it as a whole or to some extent?

Shafqat Mahmood: Over 22 million out of school children are a real concern for the government. National policy on education is addressing this issue at top priority. The literacy rate in Pakistan is 58 percent, the quality of education is poor, skills are limited and there is no uniformity across curriculums. All these areas are a top priority of the government; we have already launched a pilot program for out of school children in Islamabad. We have started working on a single national curriculum - a national curriculum council and technical committee have been established to complete this sensitive task. Curriculum is serious work. It will take some time to come up with well thought out recommendations on what needs to be added and changed in our existing framework. Another area which we are focusing on is the quality of education. In my view, we need to take drastic measures to improve. While reforming curriculum, we need to have teachers' training programs in place, especially in higher education we have set a priority of faculty development. Ensuring quality education along with skills development is another important area where we are investing a lot of resources. Once the finance department has completed budgeting, we will be spending Rs. 21 billion in the next four years.

MATRIX: You have talked about teachers' training. Do you think we need to revisit basics regarding education?

Shafqat Mahmood: Irrespective of which education system the students belong to - children of public schools, private schools and madrasahs - our aim is one curriculum for every child. Madrasah reforms are another focus of this inclusive policy. We don't want exclude them since we aim to reform the entire education system. In the case of madras, who have agreed to comply, the first step is for these schools to

get registered with the education ministry. We will register madrasahs with an agreement on a basic code of ethics to stop hate speech and extremist views. With the revised mechanisms in place, we will work together to avoid promoting sectarianism. We will also share various resources with madrasahs; for example if they require teachers, the Ministry of Education will provide them with it. Our government believes that a general uplift in the quality of education in madrasah system will create a long lasting impact on our society. Therefore, we are planning on introducing additional compulsory subjects of contemporary education. To evaluate the effectiveness of a single national curriculum, we want to introduce a uniform examination system across the board. Although we can not ensure 100 percent equality in the education system, we are certainly trying to do our best. The ultimate goal is to create a positive impact of education on our society - to have a curriculum which promotes interfaith harmony instead of hatred and sectarianism. We wish that our education system produces positive results and enhances the productive capacity of people

MATRIX: Are provinces on board this policy after the 18th amendment?

Shafqat Mahmood: We are taking provinces on board with us on the core policy issues because we don't want to push any unilateral decision. For coordination with provinces, the Inter Provincial Ministerial Conference meets regularly to discuss important issues. This interaction has been very productive for us. Our society has to redefine some basic questions around the education system. It is important to ask what is the purpose of education and why do we send our children to school to set an ideological discourse to reform the existing education system. Before we make changes to the curriculum, we need to identify outcomes like what are the desired results we want from educating our children and what kind of citizens are we producing out of this education system?

This will give a strong foundation to young children; we will know what we desire from first five years of a child in school. For instance math and language skills are non negotiable; once the outcome is determined the curriculum changes will follow the course, it will be an outcome and results based approach.

MATRIX: What should be the budget allocated to the Ministry of Education?

Shafqat Mahmood: Despite our poor financial status, we will try to allocate more to the education budget. Education is one core area of Prime Minister Imran Khan's vision and I as a minister am committed to reforming the education for a progressive Pakistan. We are elected for five years, to evaluate our performance people should wait for five years and InshaAllah we will deliver on our promises.

SCO'S INDO-PAK CHALLENGE

Yasmeen Aftab Ali

Peace between both the neighbours can only be achieved through an understanding that "working together for regional peace is a better option than working against each other". This means that India and Pakistan would need to use the SCO for conflict resolution and peace promotion, instead of using it for peddling their bilateral disputes. If both fail to do this, it may overshadow the potential of SCO and provide detractors an excuse to reject SCO as an ineffective organization. It is important for both the nations to make full use of the potential offered by the SCO, and hence, not waste this opportunity and opening.

Even though the Shanghai Cooperation Organization (SCO), since its formation, has shown promise of becoming one of the leading regional bodies for mutual cooperation, it has also faced the challenge of bringing both India and Pakistan – neighbours and arch rivals – together. Although the Foreign Ministers of India and Pakistan shook hands and had an informal meeting on the sidelines of the Shanghai Cooperation Organisation Council of Foreign Ministers meeting in Kyrgyzstan, the news that Sushma Swaraj refused to stand next to her Pakistani counterpart was a sad reflection on India.

This move made it clear that India was aiming to peddle her own agenda at the SCO leaders' summit, scheduled to be held in June. Reportedly, at the Foreign Ministers' moot, when all the attending ministers stood together for a photo-shoot, Sushma Swaraj found herself standing next to Qureshi. Soon after, she intentionally changed her position to avoid contact with her Pakistani counterpart. Significantly, Russia's Minister of Foreign Affairs Sergey Lavrov took the vacated spot. This would have certainly created an awkward situation for Lavrov, as his country was one of the major advocates for inclusion of both India and Pakistan in the body.

One can only lament the diplomatic opportunity wasted by India in this single act of pettiness by Swaraj. She could have taken a leaf out of Musharraf's tactic at the 11th SAARC summit in Kathmandu 2002, where, after a commanding speech that spoke of a resolve to achieve peace, he walked towards the Indian Prime Minister Atal Behari Vajpayee for a hand shake. Surprised by this move, Vajpayee had no option but to stand up and reciprocate. This was then termed as a diplomatic coup by Pakistan. Such a brand of diplomacy, displayed then by Musharraf, is the need of the day for both the neighbours.

Founded on 15th of June 2001 by six nations, the Shanghai Cooperation Organization (SCO) outlined its motives clearly:

Strengthen relations among member states; (ii) Promote cooperation in political affairs, economics and trade, scientific-technical, cultural, and educational spheres as well as in energy, transportation, tourism, and environmental protection; (iv) Safeguard regional peace, security, and stability; and (v) Create a democratic, equitable international political and economic order. With assistance from the Asian Development Bank and the United Nations Economic and Social Commission for Asia and the Pacific, SCO members have developed an intergovernmental agreement on facilitating international road transport.

The decision to include arch rivals India and Pakistan as members, more recently, was an effort by China and Russia to expand the group into an all-encompassing broad based regional organization to give it greater credibility and regional boost. The SCO's platform does offer both India and Pakistan a window of opportunity to work together. However, India's ambition of rising as a regional power, competing with China, and her use of Afghan territory for

"strategic depth" against Pakistan can become a huge hurdle in building a positive relationship of cooperation under the SCO's banner.

For India, becoming a full member of the SCO can be seen as a preliminary step to access Central Asia. It makes imminent sense for India to use this platform to bring on board both Kazakhstan and Uzbekistan to fast forward "Project Chabahar". Interestingly, the US has also hinted at giving preferential treatment to Chabahar, absolving it of sanctions on Tehran, mainly because of India's involvement in the project, which also benefits Afghanistan.

For Pakistan, this membership must be intelligently capitalized upon by developing close knit ties with member states, developing their trust in Pakistan leading, which could ultimately help Islamabad bring foreign investment from Central Asia. Most of these Central Asian states are land locked, and inclusion of Pakistan in the body gives these states access to warm waters via Gwadar.

The 19th SCO Summit is being held in the backdrop of increased escalation of tensions between India and Pakistan. An attack on an Indian convoy in Pulwama in Indian-occupied Kashmir, which India falsely alleged to have been conducted by Pakistan, led to an air strike by India violating the Line of Control (LoC) and in the process exposing the fragile Indian Air Force. This military engagement by two SCO members is a "first" in the history of the organization and offers a serious challenge to SCO to maintain equilibrium and adherence to its stated objectives.

This leads to an important question; can the SCO play a constructive role in defusing tensions between both the countries?

One can look at the SCO's role during the Kyrgyz unrest in 2010 to find the answer. Eva Seiwert, in this context, recalls: "So far, the SCO has gotten away with publishing ambiguous statements concerning its primary motivation. A good example of the noncommittal wording is the 2010 revolution in Kyrgyzstan, which saw violence between ethnic Kyrgyz and Uzbeks in southern Kyrgyzstan. Despite appeals by the Kyrgyz government for Chinese and Russian help, the organization issued vague statements calling for the preservation of stability. This was usually justified by emphasizing the SCO's short existence and the need for its member states to first "grow into" the organization." (March 23, 2019)

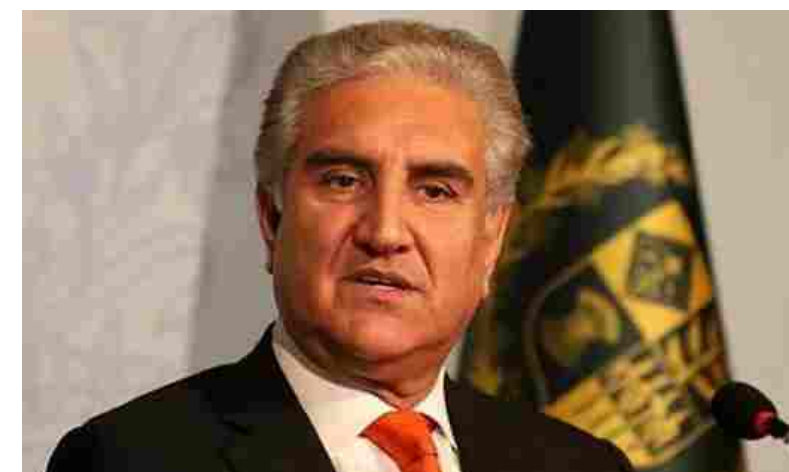
However, with near to two decades since its creation, the SCO needs to work effectively to handle situations of inter-member conflict, failing which, the organization can be relegated to a non-effective set-up with more optics and less



ability. The diverse stance of both India and Pakistan makes it very difficult for one summit to bring both the members together. However, progress can only be made if the body engages in "behind the scenes" initiatives, sending representatives to both the countries and playing its role towards peace, stability and conflict resolution.

Peace between both the neighbours can only be achieved through an understanding that "working together for regional peace is a better option than working against each other". This means that India and Pakistan would need to use the SCO for conflict resolution and peace promotion, instead of using it for peddling their bilateral disputes. If both fail to do this, it may overshadow the potential of SCO and provide detractors an excuse to reject SCO as an ineffective organization. It is important for both the nations to make full use of the potential offered by the SCO, and hence, not waste this opportunity and opening.

The writer is a lawyer, academic and political analyst. She has authored a book titled 'A Comparative Analysis of Media & Media Laws in Pakistan.' She can be contacted at: yasmeenali62@gmail.com and tweets at @yasmeen_9



FINANCIAL ACTION TASK FORCE (FATF)



Politics

FATF

A final opportunity for Pakistan

Mehtab Haider



Compliance with the conditions of the global Financial Action Task Force (FATF) and passing the mutual evaluation (ME) of the Asia Pacific Group (APG) - a regional body of FATF - represents a major survival challenge that Pakistan currently faces. This is exacerbated by several internal shortcomings, including limited institutional capacity, lack of comprehension of the issues and obligations, and a historically lacklustre political response to money laundering, counter-terror financing, and reigning in of various proscribed groups. This is a true test of Pakistan's resolve in proving that it is sincerely implementing the 27-point FATF Action Plan and is thus on a path to becoming a normal state.

During an in-camera briefing to the National Assembly's Standing Committee on Finance on April 24, the Ministry of Finance, National Counter Terrorism Authority (NACTA) and the central State Bank of Pakistan (SBP) gave "satisfactory report" on the ongoing implementation of the FATF Action Plan. The truth is far from this lofty assessment.

On April 29, plans to mainstream madrassas were shared publicly by the Inter-Services Public Relations (ISPR) head Maj. Gen. Asif Ghafoor. He added that these reforms will be implemented in three phases, and Prime Minister Imran Khan has set up a special committee to work in coordination with organizations running these seminars to incorporate modern subjects in their syllabi. He also said that more than 2.5 million children were studying in madrassas across Pakistan and claimed that a government screening of religious schools had discovered that "less than 100 of the roughly 30,000 are encouraging violent extremism and terrorism."

Although the announcement drew ire of critics because it came from the military and not the government, but the step is in compliance with the FATF guidelines, which requires Pakistan to eliminate all possible avenues of terrorist financing and money laundering.



Major Sticking Points

Counter-terror financing, banned outfits as well as various forms of money-laundering are the central focus of the FATF Action Plan. In addition, the FATF has sought the following changes:

- a revision into National Risk Assessment (NRA) on terror financing whereby ranking of eight banned/proscribed outfits is to be updated along with an explanation of the measures taken by Islamabad to curb their activities;
- improving Federal Bureau of Revenue's (FBR) custom report on cash couriers to curb currency smuggling;
- steps taken to control terror financing through risk prone borders;
- placing inter-agency coordination mechanism with citation of case studies; and
- updating placement of banned outfits on the website of the National Counter Terrorism Authority (NACTA).

Point 17 of the FATF Action Plan requires Pakistan to:

Demonstrate that LEAs are identifying and investigating the widest range of TF activity (e.g. domestic or transnational provision, collection, movement or use of funds). Particular focus should be on key aspects of the TF risk profile including cash smuggling, illegal MVTs, narcotics trafficking, misuse of NPOs, proceeds of smuggling including natural resources, as well as funding the terrorist groups including Da'esh, AQ, JuD, FiF, LeT, JeM, HQN, and persons affiliated with the Taliban.

Similarly, Point 18 also relates to these organizations and require Pakistan to:

Demonstrate that TF investigations and prosecutions target designated persons and entities, and persons and entities acting on behalf of or at the direction of the designated persons or entities (in particular Da'esh, AQ, JuD, FiF, LeT, JeM, HQN, and persons affiliated with the Taliban).

History of FATF Reviews in Pakistan

The FATF reviews occur once every five years, the last three in 2009, 2014, and 2018/19. The FATF had put Pakistan in the 'grey list' in 2011 on account of non-compliance with many conditions. Some progress in the Anti Money Laundering (AML) legislation during the Pakistan Muslim League - Nawaz (PMNL) tenure and commitments to move against terrorist outfits helped remove this status in 2015.

In June 2018, Pakistan was put in the grey list again. The FATF added that "given the limited progress on action plan items due in January 2019, Pakistan is urged to swiftly complete its action plan, particularly those with timelines of May 2019."

Although, the compliance on FATF front is not part of the IMF performance criteria, this subsequently hurts Pakistan's borrowing credentials on a global scale, hampering all borrowing options for the country.

In April 2019, Pakistan dispatched its 175 page report for the FATF review. Pakistan defended its case in a meeting in China, and argued that Islamabad was moving towards complying with all points of the FATF action plan. Later in the year, the FATF plenary meeting was scheduled to be held in Florida, USA from June 16 to 21, to take a final decision on said compliance report.

For some time, Pakistan was seen to be dragging its feet on the issue of several problematic outfits including Jamaat-ud-Dawa (JuD), Falah-e-Insaniyat Foundation (FIF), Lashkar-e-Taiba (LeT), and Jaish-e-Muhammad (JeM). This, in turn, failed to satisfy the International Country Risk Guide (ICRG). The resulting pressure, among other factors, prompted Pakistan to gradually move against these proscribed organizations, though the timing of these moves left much to be desired.

For example, in February, 2018, the government announced it had taken over assets and facilities of JuD. The announcement, only four days ahead of the FATF meeting in Paris, understandably did not sit well with the watchdog. History repeated itself a year later in February 2019, when on the eve of another FATF review, the Punjab government took control of Madrassa-tul-Sabir and Jama-e-Masjid Subhanallah - the headquarters of JeM.

In early March, the Ministry of Interior announced that 44 under-observation members of proscribed organizations, including Mufti Abdul Raouf and Hamad Azhar — the brother and son of JeM leader Masood Azhar — had been taken in "preventive detention" for investigation. Around the same time, authorities in Punjab took control of some 160 seminaries, 32 schools, 153 dispensaries, 4 hospitals and 178 ambulances belonging to the JuD.

In a crackdown that the federal government touted as actions under the National Action Plan (NAP), provincial governments took over 182 madrassas, 34 schools/colleges belonging to JuD and FIF, 5 hospitals, 163 dispensaries, 184 ambulances and 8 offices.

(Note: for details and reference please also see FATF Action Plan).

At the APG's meeting in Guangzhou, China, the Indian lobby made predictable efforts to discredit Pakistan but officials claim they successfully defended the country's performance.

What does FATF want of Pakistani institutions?

The FATF wants the central State Bank of Pakistan (SBP) to demonstrate (by May 2019) that supervisory activities, including on-site and off-site examination, are applied on risk sensitive basis to financial institutions in the country. The SBP's Supervision Department is making efforts to transform its CAMEL (Capital adequacy, Asset quality, Management, Earnings, and Liquidity) framework to complete risk based assessment in

areas of credit market liquidity and operational risk, specifically in areas in which ML/TF risk is assessed. Pakistan is also supposed to share its on and off-site examination schedule in light of its FATF obligations.

In addition to this, Pakistan will also have to demonstrate that competent authorities are cooperating and taking actions to identify and sanction illegal Money or Value Transfer Service (MVTs) to mitigate the risk of misuse by designated persons and entities. Actions against such misuse involve closing down illegal MVTs and prosecuting the owners/operators.

Pakistan is required to provide plans of "outreach and awareness programmes" to disseminate identified risks to financial institutions. The SECP has already issued a draft of AML/CFT guidelines.

The SBP and Federal Investigation Agency (FIA) also recently signed a Memorandum of Understanding (MoU) to cooperate and coordinate on issues relating to actions against illegal MVTs, STRs (suspicious transaction reports) and information sharing for investigation of financial crimes. This means that FIA will now have to demonstrate actions against MVTs on the ground in order to satisfy FATF.

On the other hand, the FBR will have to demonstrate that authorities are pursuing domestic and international cooperation to identify cash couriers and enforce controls on illicit movement of currency. This means that the customs authorities will have to present pilot / sample cases to demonstrate its actions correspond to the FATF framework obligations.

NACTA will have to establish and implement a policy for all responsible law enforcement agencies (LEAs) to proactively initiate financial inquiries and investigation of terrorist groups and their members. It is also required to make "reactive parallel financial inquiries" as an essential component of every terrorism investigation.

Provincial Counter Terrorism Departments (CTDs) have been tasked with preparing a comprehensive policy for proactive initiation of financial inquiries. At present, all four provincial CTDs are following standard operating procedures (SOPs) for

conducting parallel financial investigation in terror financing cases. A comprehensive guidance has been issued by the Financial Monitoring Unit (FMU) for the LEAs and other authorities to comprehend and implement the requirement of action plan.



The FMUs will have to proactively request and provide international cooperation in cases of targeting, investigating and prosecuting terror financing cases. They will have to demonstrate that the units include "police to police", "customs to customs" and "FIU to FIU (Financial Intelligence Unit)" as far as formal cooperation under Mutual Legal Assistance (MLA) is concerned.

The FMU has so far signed MoUs with Iran, Turkey, Turkmenistan and Sri Lanka for exchange of information on money laundering, terrorism financing and related criminal activities in the spirit of cooperation and mutual interest. In addition, a number of MoUs with different countries, such as the UK, UAE and Qatar, are under the process of negotiations.

The FBR, National Accountability Bureau (NAB), Anti-Narcotics Force (ANF), who get powers of international cooperation under their respective establishment laws, are already providing information on international requests. The FIA acts as the focal point for Interpol in Pakistan and "police to police" cooperation. All information sharing takes place through the FIA. Pakistan has drafted a stand-alone MLA law to fulfil all the requirements of international cooperation. The government plans to soon place it before the Parliament for approval.

Pakistan will also have to demonstrate it is undertaking activities to “enhance capacity and support for prosecution and the judiciary” involved in terror financing cases. Another requirement is demonstration of technical compliance of comprehensive legal obligation to target financial sanctions without delay.

The SBP will have to demonstrate further risk-based outreach to financial institutions (FI) and non-profit organisations (NPOs) to ensure that they understand and comply under 1267 and 1373 UN Security Council Resolutions. This includes immediate action to enforce counter-terror financing regime on designated persons and entities. The FATF action plan also wants Pakistan to demonstrably act against assets of 1267 and 1373 designated persons and affiliates including Daesh (IS/ISIS), al-Qaeda, FIF, JuD, LeT, JeM, and HQN.

The FATF Action Plan demands case studies – backed by solid evidence – that assets have been

frozen, funding avenues denied, administrative penalties have been enforced on violators, and financial services to designated terror outfits and persons are disrupted.

Authorities must prove - over a two year period - that the facilities and services owned, or controlled, directly or indirectly by designated persons and proscribed entities (and those acting on their behalf of or at their direction) are deprived of resources and the usage thereof (i.e. shut down or effectively taken over by the government or by reputable civil society organisations).

This involves ensuring that the individuals affiliated with designated persons and entities are no longer in control, directly or indirectly, of the facilities. Moreover, the government is also required to continue public awareness campaign as to why certain entities were banned or their assets frozen.

Conclusion

For Pakistan, getting out of the FATF grey list and avoiding placement in the blacklist seems like an uphill task. If the APG, in its June meeting, approves the latest compliance report and the Pakistani risk assessment, this would require state regulators such as SBP, SECP and others aligned departments to also update their regulatory regime and safeguard mechanisms to curb money laundering and terror financing.

This also gives the country until September 2019 to vigorously pursue implementation of the FATF Action Plan in an attempt to be taken off of the grey list, or at least avoid the blacklisting.

As of now, the possibility of coming out of the “grey list” for Pakistan remains uncertain. However, in order to make it possible, Islamabad will have to demonstrate its ability to move against money laundering and terror financing to get satisfactory compliance.

The Action Plan as a whole demands demonstrable, credible actions against all possible persons and/or groups involved or suspected to be involved (directly or otherwise) in acts of terrorism. Choking, neutralizing and eliminating terror outfits and entities is the ultimate objective of the FATF Action Plan. Pakistan's key stakeholders only have a few months to display their sincerity, commitment, relentless perusal and complete understanding of the spirit of the entire Action Plan.

Politics

PAKISTAN'S FATF challenges

Imtiaz Gul

Satisfactory compliance with the conditions laid down by the global Financial Action Task Force (FATF) and passing the Asia Pacific Group's (APG) mutual evaluation (ME) represents a grave challenge for Pakistan. It is the litmus test to prove that Pakistan is sincerely implementing the 27-point FATF Action Plan to transition into a normal state. Institutional inadequacies, lack of understanding of the core issues and an apathetic government buy-in to tackle core problems, are the general roadblocks to the implementation of the FATF Action Plan.

The recently negotiated 39-month Extended Fund Arrangement for about US\$6 billion funding facility from the International Monetary Fund (IMF) testifies abundantly that FATF looms large. Even international finance institutions have started plugging FATF demands into loaning conditions.

The IMF press release (May 12, 2019) identifies “priority areas” such as improving the management of public enterprises, strengthening institutions and governance, creating a more favorable business environment, and facilitating trade. But, for the first time, it also speaks of the need for “continuing anti-money laundering and combating the financing of terrorism efforts,” phrases that are now part of the FATF agenda.

Challenge 1: No ownership

The foremost challenge is the absence of a permanent umbrella mechanism/organization that can coordinate among various arms of the state, monitor implementation and provide key policy input.

In many cases, state or central banks are in charge of FATF, while most states delegate the authority to the Ministry of Finance. The Ministry of Finance in India, for example, leads on FATF matters. In Pakistan, the FATF process is managed on an ad hoc basis, with no real ownership by a focal body or person.

This is sad comment on the state of affairs; Pakistan has been under the FATF watch for over a decade, was grey-listed even in 2011, but the country still has no permanent experts to deal with, monitor and respond to all FATF related matters. “Little ownership of the process,” is our primary issue, says a very senior official privy to FATF matters. No focal person at the Ministry of Finance, he says, shows the incompetence and lack of commitment to matters that are existential in nature.

Ministry of Foreign Affairs (MOFA) has a point person to deal with FATF matters but that is the external interface, with no control over other ministries or other state organs internally. The ministry of interior is stuffed with “officers” with little vision or sense of urgency for issues such as FATF, while those at the finance ministry are reluctant in taking lead, always waiting for the orders from the top.

Challenge 2: Credibility

The second challenge is the lack of Pakistan's credibility, particularly among FATF member countries. The reason is a massive disconnect between policy announcements and implementation, between rhetoric and action. This is best exemplified by a tweet that wrecked Pakistan's reputation.

In February 2018, the then foreign minister Khawaja Asif broke the rules and informed the Pakistanis via twitter that FATF had decided not to put Pakistan in the grey list. He violated a basic norm, as all plenary decisions are announced by the FATF president or deputy at the end of the meeting. “One tweet killed all our efforts and got us into the grey list,” said an official closely associated with the process. As a result, India and the US prevailed even upon friendly China, the other co-chair of APG, to punish Pakistan for this violation. The FATF plenary unanimously recommended to place Pakistan in the grey list from June onwards.


Even after the February 2018 decision on grey-listing from June onwards, Pakistan failed to take adequate action against three proscribed entities i.e. Jamaat-ud-Dawa (JuD), Falah-e-Insaniat Foundation (FIF) and Lashkar-e-Taiba (LeT). Currently, in addition to the aforementioned groups, Da'esh, Al-Qaeda (AQ), Jaish-e-Mohammad (JeM), the Haqqani Network (HQN), and several persons affiliated with the Taliban (FATF, 2019) are also a part of the FATF list. Concurrently, previous issues raised by the FATF – the so-called residual concerns, e.g., the ability to raise funds – have yet to be conclusively addressed. Consequently, the number of proscribed entities has increased and the scope of concerns broadened, i.e., extortion of money, money gained through drug trafficking, etc.

Challenge 3: Indian Lobbying

India's influence was instrumental in the rejection of Pakistan's request to remove of India from the co-chair of the 10-member Asia-Pacific Group (APG) to ensure that the FATF review process is fair and objective.

“We have serious reservations about India being the co-chair of the ten-member Asia Pacific Group of FATF... They keep leaking critical information and thereby compromise the confidentiality of the process,” former foreign secretary Tehmeena Janjua told MATRIX. India aggressively attempted to use the Pulwama attack (February 14) as an instrument of pressure on Pakistan. The end objective was to get Pakistan blacklisted by FATF by linking it to the attack and its perpetrators, she pointed out.

In essence, India was out to create Pakistan-Pulwama linkage in order to use it against us at the UN Security Council and FATF, Janjua said, adding that India and the United States used the February 14 attack to corner Pakistan



In a blatant attempt to bypass the Daesh/Al-Qaeda Resolution 1267 Sanctions Committee, US diplomats together with India already circulated a draft on February 27 at the Security Council to get Maulana Masood to sidestep the Sanctions' Committee. This also amounted to arm-twisting Pakistan and subjecting China to diplomatic coercion. But behind-the-scene lobbying both by China and Pakistan successfully fended this attempt.

Eventually, France and UK, egged on by India, brought up the issue again to the Sanctions Committee on March 13th (2019), where, as expected, China applied the technical hold on the issue – for the fourth time – asking for “adopting appropriate procedures to settle the issue amicably through mutual consultations.”

Meanwhile, Pakistan had approached all major countries, explaining to them that India was using its position at the FATF-APG to implicate it when there is no evidence. In their meetings with officials from other countries at the UN and elsewhere, Pakistani diplomats also questioned the quality of evidence that India was relying on. They also took the Chinese, Russian, Turkish, Malaysian friends into confidence to explain the geopolitics playing behind the Indo-US moves on JeM.

We informed all friendly countries that actions are being taken to comply with the FATF Action Plan and that both the civilian and military leadership are determined to neutralize and eliminate non-state actors, Major General Asif Ghafoor, the Pakistan Army spokesperson, told MATRIX at his office.

Pakistani officials also took issue with what they call the duplicitous and selective application of standards. “They punished Pakistan for leaking an internal decision (the infamous 2018 tweet) but look the other way when similar information goes out from the Indian sources via media leaks,” Janjua complained.

On May 1, following consultation with Islamabad and hectic diplomatic contacts, Beijing lifted its technical hold, allowing the Sanctions Committee to designate Maulana Masood Azhar as an Al-Qaeda-linked terrorist.

Both countries had worked hard to sanitize the resolution of any references to Pakistan or the Kashmiri militancy as terrorism. Despite intense Indian lobbying, the Committee dropped all such references which would have impacted Pakistan directly or otherwise.

Challenge 4: Deficient Understanding of FATF Framework

The fourth challenge is inculcating a cross-institutional full understanding of the terrorist financing and money-laundering risks. Inter-institutional coordination, prompt decision making, and strategic forecasting constitute some of the most critical elements required for full understanding of the issue at hand.

Senior officials believe that only full-fledged legal action to the logical end could cut the ice with the majority of the 38-member FAFT plenary.

Challenge 5: Geopolitics

The fifth challenge flows from the new geo-political contests in Asia; the rising political enmity between India and China, the US-China trade/tariff war, and the China-Pakistan partnership - which both India and US view through a strategic lens.

Pakistan has an uphill task ahead until late September to rise to the aforementioned challenges and avoid being black-listed. All members of the Indo-Pacific rim led by India and the US are working overtime to push Pakistan into the blacklist.

Challenge 6: Poor human resource, training and skill development

The Interior Ministry (excluding the Interior Minister and Federal Secretary) is in dire need of human resources, training and skill development. Most officials lack a real understanding of the FATF framework. Follow-up is weak and sporadic. Similarly, inter-agency coordination is wanting and often leads to data discrepancies. These eventually expose the country's weaknesses at a forum such as the FATF. This also connects with the first challenge, where despite ten years of dealing with the FATF, there is no central body or focal person.

(Also read: Where is the LEAD for FATF Process, FATF Process Needs a Focal Person)

Challenge 7: Perception management and the PR war

The last challenge is management of perception which plays a major role in creating blowback and bottlenecks. The government needs mechanisms to address this challenge, especially since proscribed/terror organizations perceive new measures as the state succumbing to global pressures. For example, during President Musharraf's regime, after measures were taken against LeT and JeM, several terror attacks occurred. The government was slow in managing perceptions and thus suffered a crisis of credibility.

Another hazard that harms perception is politically motivated gossip and out-of-context, sensationalist reporting. These exaggerations serve only to increase counter-productivity and lethargy. They necessitate continuous messaging to prevent the economy from its adverse impact.

Way Forward

The current government has the political will to comply with the FATF Action Plan. The Interior Secretary deserves credit for having secured the allocation of funds for the provincial governments and counter-terrorism departments (CTDs), despite financial constraints. Additionally, former Finance Minister Asad Umar must be credited for his understanding, time and commitment to this matter while also navigating, encouraging and pushing others to understand FATF requirements. Even the Prime Minister himself has chaired at least three FATF-related meetings.

Yet, the government faces systemic bottlenecks, such as inadequate understanding of the FATF framework. At the same time, the possibility of a backlash from taking action against proscribed entities also seems to stall decisions. There is significant risk of these entities banding together as a united front in protest.

Pakistan's aim ahead of the FATF plenary in October should not only be to avoid being blacklisted but to be removed from the grey list altogether. Now, while the current government and the security establishment appear to be pushing the FATF Action Plan, the problem at hand is the underlying tardy governmental machinery. There are capacity gaps, incompetence, lethargy, all exacerbated by a lack of commitment and financial resources. Madrassa mainstreaming needs not only undiluted support by all five religious schools of thought but also expert handling in curricula, management, teaching and financing. These tasks need big injection of money and trained personnel who can watch and guide the seminary administrations.

Fulfilling the requirements of the FATF Action Plan or enforcement of the UN sanctions means taking concrete, demonstrable steps to block movement of funds to and from terrorism. It also includes plugging holes in the financial system to prevent laundering of illicit funds. This would mean registration of cases, arrests of people involved, their prosecution, confiscation of properties, freezing of assets, etc. Long term planning also implies that the government will need to dig in and face off against the inevitable backlash.

Can the Ministry of Foreign Affairs lead the process?

The Ministry of Foreign Affairs is a major player as far as Pakistan's case in FATF is concerned. In terms of the initial processes, Pakistani embassies are regularly briefed, and these missions then touch base with the respective Foreign Ministries, specifically with those financial bodies who deal with FATF matters.

Current planning within the MOFA includes initiating dialogue with the Joint Working Group members, FATF members and through our embassies. The government is also planning for the worst-case scenario, i.e., a recommendation that Pakistan be placed on the blacklist. In order to counter this, a minimum of three countries must be opposed to the recommendation. A study on the potential fallout of blacklisting, commissioned by the Ministry of Foreign Affairs, is currently underway.

Previously, in 2016, the Ministry had commissioned a study on the potential economic impact of Pakistan's possible placement on the grey list. The study concluded that the potential impact would be around 10-12 billion dollars, annually. It identified three worst-affected areas: remittances, investments and exports. The intangible potential impacts could include effects on the due diligence process in the banking system, i.e., even sending money to a family member overseas could become either extremely difficult or impossible.

Ideally, the Ministry of Finance should have taken the lead in regularly commissioning such research reports but even in this case MOFA had to step in and play the role of both a firefighter and the shield.

The government should identify and reach out to competent and skilled individuals with opportunities and incentives. Preferably, a mix of private sector individuals and public officials working together. Additionally, the constant shift in personnel in the security establishment creates a certain amount of confusion and lack of direction in each new officer's term. The intelligence agencies and security institutions are hedging for time and clarity, as they do not want to be seen crossing a line which may remain blurred.

While fulfilling every single requirement of the FATF to the letter would be ideal, it is not possible for any country to do so. Hence, the question remains as to what would constitute a reasonable benchmark which would sway a sufficient amount of FATF members to take a favorable view of Pakistan's efforts and consequent performance?

While various socio-political complexities cannot be ignored, Pakistan has to make a reasonable case for itself through an equitable performance matrix to successfully solicit FATF plenary members' support. For example, with reference to individuals whose assets have been seized and frozen, the state must now register cases against them. They must be duly prosecuted and their cases brought to a logical end. If such a reasonable case is presented, there are many countries which may be inclined to respond favorably by recognizing the challenges faced, and the progress made; thus allowing Pakistan the time and space to iteratively improve these processes and be well on its way to becoming a normal state.

How does FATF work?

The APG is a regional body that Pakistan is a member of. However, Pakistan is not a member of the FATF. Our case will be pleaded by the APG. Whereas the Asia Pacific Joint Working Group is formed by the International Cooperation Review Group (ICRG), comprising ten members including Germany, Canada, and the United Kingdom.

The Joint Working Group is co-chaired by China and India. The ICRG assessment is based on what the Joint Working Group members have concluded regarding Pakistan's progress.

The Asia Pacific Joint Working Group will, for example, review Pakistan's deliverables until May 2019 and then then transmit this report to the ICRG, a subsidiary body of FATF. ICRG will then provide a recommendation during the June plenary in Orlando, where the recommendations will either be endorsed or rejected. The final decision for retaining or removing Pakistan from the grey list or black-listing it will be taken in the October FATF plenary.

Politics

FATF ACTION PLAN FOR PAKISTAN

Backgrounder



In February 2018, the FATF approved the nomination of Pakistan for monitoring under its International Cooperation Review Group (ICRG) commonly known as Grey List.

In June 2018, FATF designed a 26-point action plan for compliance spanning a period of 15 months in order to avoid being blacklisted by the Financial Action Task Force (FATF). The idea of the plan was to stop the financing of terrorist groups like Da'ish and the Haqqani network.

Pakistan MUST complete all the 27 actions by September 2019, while another progress review by the Joint Group is due in May 2019.

As part of implementing this plan, Pakistan was to take the following necessary measures, mentioned below according to their deadlines:

Due in May 2019:

1. Establish and implement a policy for all responsible LEAs to:
 - i. Proactively initiate financial inquiries and /or investigations of terrorist groups and their members; and
 - ii. Make reactive parallel financial inquiries and/or possible investigations a part of every terrorism investigation. (May 2019)
2. Proactively request and provide international cooperation in cases of targeting, investigating and prosecuting TF cases.
 - i. Demonstrate that this has included police to police, customs to customs, FIU to FIU and formal cooperation (MLA).
 - ii. Demonstrate that the timeliness of such cooperation has improved and is pursued in line with the TF risk profile. (May 2019)
3. Demonstrate activities to enhance capacity and support for prosecutors and the judiciary involved in TF cases. (May 2019)
4. Technical Compliance: Demonstrate a comprehensive legal obligation to implement Recommendation 6 targeted financial sanctions without delay (both asset freezing and ongoing prohibitions to provide funds and financial services). This must include powers to take control of the funds or other assets and prevent the raising and moving of funds by UN designated persons. Ensure that parallel legal schemes [e.g. UNSC (Pakistan) Act and ATA Ordinance] do not conflict when implementing the TFS.
 - i. If the ATA Ordinance is no longer in effect, demonstrate that UN designated persons and entities are subject to TFS (both asset freezing and ongoing prohibition of funds and financial services) as well as adequate penalties for non-compliance. (May 2019)
5. Demonstrate further risk-based outreach to FIs/DNFBPs/NPOs to ensure they understand and comply with their obligations under 1267 and 1373. This includes issuing comprehensive and/or case specific guidance material on TFS that is sector-specific and takes into account the TF risks. (May 2019)
6. Demonstrate that FIs take immediate action to implement TFS against designated persons and entities or persons and entities acting on behalf of or at the direction of designated persons or entities. This includes systematic screening against their customer base and ongoing transaction monitoring. (May 2019)
7. Demonstrate that supervisory activities are applied on a risk-sensitive basis to financial institutions (banks, exchange companies, etc.) to ensure effective implementation of TFS obligations. This should include a demonstration that remedial actions and/or effective, proportionate and dissuasive sanctions are being applied in cases of violations of TFS requirements. (May 2019)
8. Demonstrate effective implementation of TFS against the assets of 1267 and 1373 designated persons and entities and their affiliates including Da'esh, AQ, FiF, JuD, LeT, JeM, HQN and persons affiliated with the Taliban. This includes authorities:
 - i. identifying persons and entities acting on behalf of or at the direction of designated persons or entities
 - ii. tracing and freezing their assets (moveable and immoveable)
 - iii. prevent the raising and moving of funds as well as any activities designed to evade effective implementation. (May 2019)
9. Demonstrate enforcement against violations with TFS

obligations under 1267 and 1373, including both asset freezing actions and prohibitions on providing funds or financial services or other related services and provide case examples to support the cooperation.

This includes demonstrating the implementation of:

- i. administrative penalties under the UN Act SROs, criminal penalties under the ATA and other available enforcement actions.
 - ii. provincial and federal authorities identifying and cooperating on enforcement cases. (May 2019)
10. Demonstrate that facilities and services owned or controlled, directly or indirectly, by designated persons and entities (and those acting on their behalf or at their direction) are deprived of their resources and the usage thereof (i.e. shut down or effectively taken over by the government or by reputable civil society organization). This should include:
- i. ensuring that individuals affiliated with designated persons and entities are no longer in control, directly or indirectly, of the facilities and services or their activities;
 - ii. continuing public awareness campaigns of freezing actions taken for facilities and services owned or controlled by designated persons and entities (and those acting on their behalf). (May 2019)
11. Demonstrate that authorities are applying focused and proportionate measures to such NPOs which Pakistan has identified as being vulnerable to terrorist financing abuse, in line with the risk-based approach. (May 2019)
12. Conduct ongoing outreach to financial institutions to promote a clear understanding of their AML/CFT obligations and TF risks (e.g. customers, channels, products, geography). (May 2019)
13. Demonstrate that supervisory activities (including on-sites and off-site examinations) are applied on a risk-sensitive basis to financial institutions (banks, exchange companies 1, etc.). (May 2019)
14. Demonstrate that remedial actions and effective, proportionate and dissuasive sanctions are being applied in cases of violations of AML/CFT requirements and failings in TF risk management. (May 2019)
15. Demonstrate that competent authorities are cooperating and taking action to identify and sanction illegal MVTS to mitigate the risk of misuse by designated persons and entities (e.g. closing down illegal MVTS and prosecuting the operators). (May 2019)
16. Demonstrate that authorities are pursuing domestic and international cooperation to identify cash couriers and enforce controls on illicit movement of currency (e.g. requesting and providing information to relevant counterparts for intelligence, investigations and/or prosecutions). (May 2019)

Due in September 2019:

17. Demonstrate that LEAs are identifying and investigating the widest range of TF activity (e.g. domestic or transnational provision, collection, movement or use of funds). Particular focus should be on key aspects of the TF risk profile including cash smuggling, illegal MVTS, narcotics trafficking, misuse of NPOs, proceeds of smuggling including natural resources, as well as

funding the terrorist groups including Da'esh, AQ, JuD, FiF, LeT, JeM, HQN, and persons affiliated with the Taliban. (September 2019)

18. Demonstrate that TF investigations and prosecutions target designated persons and entities, and persons and entities acting on behalf of or at the direction of the designated persons or entities (in particular Da'esh, AQ, JuD, FiF, LeT, JeM, HQN, and persons affiliated with the Taliban). (September 2019)
19. Demonstrate that TF prosecutions successfully result in effective, proportionate and dissuasive sanctions against natural and legal persons convicted of TF offences. (September 2019)
20. Demonstrate that supervisors' actions have an effect on compliance by financial institutions with their AML/CFT obligations (e.g. improved compliance programs, TFS implementation, STR filing). (September 2019)
21. Demonstrate implementation of cross-border currency and BNI controls at all ports of entry, including applying effective, proportionate and dissuasive sanctions when there are instances of false declaration or failure to declare. (September 2019)
22. Demonstrate implementation of the integrated database for monitoring and enforcing SBP's currency regulation regime at all ports of entry. (September 2019)

Due in January 2019:

23. Demonstrate how authorities properly identify, assess and understand both domestic and transnational TF risks to guide TF investigations. (January 2019)
24. Demonstrate improving inter-agency coordination, including between provincial and federal authorities on combating TF risks, including pursuing TF investigations and prosecutions. (January 2019)
25. Ensure that the updated lists of persons and entities proscribed under the ATA and UN designated entities are publicly available. (January 2019)
26. Demonstrate that TF risks (e.g. sectors, geographic locations, products, channels) are properly identified, assessed and understood by supervisors and this includes supervisors obtaining up to date and region-specific risk information from LEAs and the FMU to guide their evolving risk-based approach. (January 2019)
27. Demonstrate how authorities properly identify and understand the nature of risks of cash couriers being used for TF (e.g. risks with various ports of entry, the porous border, high-risk transit routes and travel patterns and risks from involvement of trans-national terrorist networks) to better target detections and confiscation of smuggled currency and BNI. (January 2019)

APG Review in February – FOUR Major Concerns

Progress, according to FATF, on deliverables of the action plan until January 2019 was limited, and the FATF thus urged Pakistan to swiftly complete its action plan, particularly those with timelines of May 2019, including

improvement of the AML/CFT regime, and operationalizing the integrated database for its currency declaration regime

FATF said while Pakistan has revised its TF risk assessment, it does not demonstrate a proper understanding of the TF risks posed by Daesh, AQ, JuD, FiF, LeT, JeM, HQN, and persons affiliated with the Taliban.

The ICRG of the APG identified four key areas of concerns, including deficiencies in the supervision of Anti-Money Laundering (AML) and Counter-Terrorism Financing regimes, cross-border illicit movement of currency by terrorist groups, progress on terrorism financing investigation and prosecution and implementation of the United Nations Security Council resolutions 1267 and 1373, for curbing terror financing.

Concern 1

The ICRG also found deficiencies in imposing sanctions against financial institutions for AML/CFT violations.

However, Pakistan informed the FATF that it imposed roughly Rs 1.7 billion in penalties since 2015 on 31 banks for violating the AML and CFT regimes.

Concern 2

The ICRG assessment was that Pakistan did not demonstrate cooperation between the federal and provincial authorities to prosecute terrorism financing commensurate with its terrorism financing risks.

By September 2019, Pakistan will address the key concern of identifying and investigating the widest range of terrorism financing activities like the collection, movement or use of funds, cash smuggling, narcotics trafficking, misuse of non-profit organisations, particularly funding of the terrorist groups including Da'ish, Al Qaeda, JuD, Faleh-e-Insaniat Foundation, Lashkar-e-Taiba, Jesh-e-Mohammad, Haqqani Network and persons affiliated with the Taliban.

By May, Pakistan will have to demonstrate that terrorism financing prosecutions successfully result in effective, proportionate and dissuasive sanctions against natural and legal persons convicted of terrorism financing offences.

Concern 3

The global bodies also showed concerns over lack of measures to prevent illicit cross-border transportation of currency, and lack of cooperation with the customs.

Concern 4

Lack of implementation of targeted financial sanctions under the UNSC Resolutions 1267 and 1373 was also highlighted by the ICRG. The inability to freeze the property of UN-designated groups by Pakistan. Demonstrable ability to apply administrative sanctions against all UN terrorist groups.

Overall requirement is for Pakistan to provide risk assessment-based guidelines by September to show that its financial institutions are able to take immediate actions against designated persons and entities.



STEPS TAKEN SO FAR

Matrix Team

In the run up to the May Asia-Pacific Group (APG) review at Guangzhou, China, Pakistan took several steps to address the Financial Action Task Force (FATF) Action Plan. Pakistan's list presented to the APG included:

- Increased inter-agency cooperation among State Bank of Pakistan (SBP), Financial Monitoring Unit (FMU), Federal Investigation Agency (FIA), Intelligence Bureau (IB), the National Counter-Terrorism Authority (NACTA), police, and provincial counter terrorism departments (CTDs)
- Major efforts to mainstream madrassas, placing the 30,000 plus seminaries under the purview of the Ministry of Education; at least four government-nominated teachers to join seminaries as a first step to reforming the madrasa curricula.
- Anti-Money Laundering Amendment Bill 2019 submission in the National Assembly.
- Establishment of Directorate of Cross Border Currency Movement (CBCM) under Directorate General Intelligence and Investigation (I&I) to discourage currency smuggling through porous borders; the Customs General Order (CGO) 04/2019 defines the charter and scope of functions such as, analysis and profiling of currency, seizures/declarations, suspected banking transactions, maintenance of seizure database and sharing of currency seizure cases with other law enforcement agencies (LEAs), institution of money laundering cases emanating from suspicious banking transactions and investigation and prosecution of cases under Anti-Money Laundering Act, 2010, Customs Act, 1969 and the Criminal Procedure Code (CrPC).
- The signing of 22 Memorandums of Agreement (MoUs) with foreign governments/customs administrations

- for mutual cooperation in customs matters
- Under these MoUs, requests for Mutual Legal Assistance (MLA) have been sent to foreign counterparts for identification of linkages in currency seizures.
- Vigorous actions taken by the operations arm of customs to counter illicit movement of currency.
- Increased efforts resulting in an increase of more than 200% in monetary seizures.
- The seizing agency (MCC or Regional Directorate) also urged to investigate foreign linkages of the investigation at hand through Chief International Customs, FBR, investigation of the source of funding for cash smuggling, and the end user of the smuggling proceeds.
- Arrests of 30 persons in 2019 in connection with currency smuggling, resulting in several investigations to determine linkages.
- Extensive 'Risk Mitigation Strategy' to curb cash smuggling across borders launched by Customs Operations – FBR.
- Currency Declaration System (CDS) implemented at international entry/exit points, linked with FIA database, resulting US\$20 million in seizures between January and April 2019.
- Identifying suspected money launderers through the FIA database.
- Passengers and cargo screening improved via scanners at Torkham, Chaman and Taftan borders.
- Establishment of joint control rooms at international airports, manned by customs, Airport Security Force (ASF), Anti-Narcotics Force (ANF) and the FIA.

The following under implementation steps

- Re-structuring of enforcement formations on the basis of ground demands,
- Introduction of Advance Passenger Information System (APIS) at the international airports, and
- Establishment of a National Targeting Centre, which shall serve as an integrated database of all LEAs working against the menace of smuggling
- Additional funding in 2018-2019 for all provincial CTDs.
- Empowerment of CTDs to investigate money laundering cases and terrorism financing cases.
- Tasking the joint investigation teams (JITs) to conduct financial investigations in all terrorism-related cases under a policy designed by the Combating the Financing of Terrorism (CFT) wing of the NACTA.
- Details of 7,200 proscribed persons and the assets of the banned organizations are now publicly available, which is maintained under the Fourth Schedule.
- Promotion and dissemination of a clear understanding of AML/CFT obligations and terror financing risks within financial institutions, including plans to initiate an outreach programme to disseminate the identified risks to all stakeholders and to guide them on commensurate risk mitigation techniques and tools.
- Issuance of the UN Security Council (Freezing and Seizure) Order, 2019 (The Gazette of Pakistan Extraordinary Part II, Islamabad, March 4, 2019).
- Launching of guidelines for implementation of the UNSC 1267 sanctions against individuals and entities designated by the UN Security Council by the Ministry of Foreign Affairs (MOFA).

WHAT IS 4TH SCHEDULE?

The Fourth Schedule is a list of proscribed individuals who are suspected of terrorism and/or sectarianism under Section 11EE of the Anti-Terrorism Act (ATA) 1997. Their movement and communication is both restricted and monitored.

The MOFA guidelines are meant to help officials in various ministries, departments and agencies at the federal and provincial levels understand the provisions of the UNSC 1267 Sanctions regime including 1989/2253/2368 (al Qaeda/Da'esh Sanctions Committee) and Security Council 1988/2254 (Taliban Sanctions Committee); understand the domestic enabling legislation to implement the resolutions in Pakistan; and to provide a common understanding of the obligations of each stakeholder and of the operational issues for implementation of relevant UNSC resolutions.



PRESSURES ON ASHRAF GHANI, deadlocked Taliban-US Talks = UNCERTAINTY

Sitwat Waqar Bokhari

Uncertainty looms over Afghanistan. The fate of the US-Taliban talks in Doha appears to hang in the balance. Various stakeholders are simultaneously jockeying for future influence. President Ashraf Ghani is determined to run for a second term in September. His rivals disapprove of the idea. The situation is as tricky as it gets.

Former National Security Advisor (NSA) and a leading presidential candidate Mohammad Hanif Atmar has offered President Ashraf Ghani to step down and head a caretaker government in Afghanistan.

Hanif Atmar, along with several other presidential candidates, suspects the incumbent government has no intention to hold transparent presidential elections, and that even the parliamentary elections held last year were scandalous because of several complaints of irregularities all over Afghanistan. Elections even in most of Kabul's constituencies were challenged.

After two delays, the presidential elections are now scheduled for September 28, 2019. Originally, the elections were to be held in April 2019.

In a conflict-ridden country like Afghanistan, the electoral process and its results are always in dispute. For instance, in 2014, the National Unity Government (NUG) was brokered by the US after neither of two frontrunners - Ghani and Chief Executive Abdullah Abdullah - managed to emerge as the victors with sufficient votes.

"We want that a caretaker government should be established, we want that he [President Ghani] should quit from his candidacy if he wants to continue his tenure and he should form a national collective for monitoring the elections. If it is not possible, we will go for the second option which is obvious who will be its caretaker," Atmar said. "If he does not respect the two options, we have the third option. We will continue political pressure by bringing the nation and the political forces together."

Atmar's offer stems from fears that Ghani is trying to postpone the peace process until he earns another five years. Atmar says any setup beyond May 21 - the formal end of the current government - is not the mandate of the 2014 NUG, and thus unacceptable. By implication, the opposition including Atmar seem to want a power equation in Afghanistan that altogether excludes Ghani in the next presidential elections.

Holding Ghani responsible for potential repercussions, Atmar stated that Afghanistan is set to face immense

"political instability" if President Ghani continues to pressurize the Supreme Court to extend his term. The Supreme Court does not even have the authority to interpret the Constitution, he added.

"My last message to Mr. President and his respected colleagues is that your tenure has ended. The continuation of your work will prove your 'illegitimacy'. Your illegitimacy will affect the honour of the presidency and this will pave the way for a crisis," Atmar cautioned.

Along with the former NSA, several other presidential candidates have also mounted political pressure against the continuation of the NUG. They have offered that Ghani and Abdullah can head the caretaker government together, much like their power-sharing equation in the NUG, as long as they do not run in the elections. Further, the candidates have announced to launch a protest campaign against the NUG. Many also fault the present government for the failure of the intra-Afghan talks in Doha.

Perhaps the thorniest issue is the refusal by the Taliban to sit with Ghani and his government. They don't recognize the NUG as legitimate and representative, despite US Special Representative for Afghanistan Reconciliation Zalmay Khalilzad urging the two to hold dialogue. Khalilzad and the Taliban have been making gingerly progress on two main points: achieving a cease-fire, and a schedule for the withdrawal of US forces. Taliban leadership insists talks on these two points must first conclude before issues such as ceasefire and an interim government are addressed.

On the other hand, there are concerns about security if tensions emerge from any power transition. According to Abdullah Ramazanzada, a media activist, in the past five years, ethnic prejudice has only intensified. Education has faced more quotas. Joblessness and poverty have worsened, and basic necessities are lacking. Taliban and terrorist groups have continued to gain power. Casualties of security forces and civilians is on the rise. The Afghan currency has also devalued.

In this backdrop, it appears that Ghani vying for power is the monkey-wrench in the political machinery of Afghanistan. Ghani has a reputation for being obtuse, unaccommodating and self-serving, which seems to be exacerbated by this crisis. The resulting friction is highly detrimental to the civilian transition of power, as well as to the staggering peace process in Doha.

DISCOVER PAKISTAN A LAND OF RICH CULTURE



Islamabad | Faisalabad | Quetta | Swat | Gilgit | Hunza | Shigar | Khaplu



KASHGAR

Melting pot of tradition and modernity

Imtiaz Gul

With a population of little over half a million, Kashgar city in China comes across as a "sleepy town". The roads from the Kashi Airport – modelled after Germany's Frankfurt Airport's relatively newer terminal – to the city are not as crowded as elsewhere in China or back home in Pakistan.

Uighurs - ethnic Turkic Muslims - dominate the demographics with over 90 percent of the population. In the main town Kashgar, though, Han Chinese make about 40 percent of the total population. It remains the nerve centre of trade and politics, and used to be a hotbed of Uighur nationalist/separatist militancy stoked by the separatist East Turkestan Islamic Movement (ETIM).

As an outer post in the south of China's area-wise largest Xinjiang province, Kashgar offers glimpses also of Kazakh and Tajik ethnicities. Xinjiang - with its 22 million inhabitants - is among China's five autonomous regions and an administrative-political challenge because of its peculiar ethno-political problems.

The Western media, of late, has zoomed in on the province for its handling of the opposition, especially its Muslim population. China has "allegedly" detained an estimated One million Uighur Muslims in "concentration" camps, where they undergo counter-radicalization and re-education programs. Beijing, in return, rejects the notion of the "concentration" camps and insists these re-education programs are very much in sync with the country's "one-party, one language and one-nation" ideals.

Officials argue that the entire programme of engaging with the dissenters is anchored in the basic principle of inclusion and protection of national interests.

The Saudi Crown Prince Mohammed bin Salman - who visited Beijing in February - also lent valuable support to the Chinese narrative. During his meeting with President Xi Jinping, the

crown prince reportedly agreed that "China had the right to carry out anti-terrorism and de-radicalization work for its national security", according to CCTV News.

Even the recent resolution adopted by the 46th session of OIC Council of Foreign Ministers on March 2 in Abu Dhabi spoke highly of, and fully recognized, the efforts China had made for Chinese Muslims and expressed its willingness to strengthen cooperation with Beijing. Not long ago, an OIC delegation visited Xinjiang, when they were in China for a political consultation. They argued, after seeing for themselves, how local Muslims lived a happy life with good employment and full freedom of religion. They spoke highly of China's ethnic and religious policies and recognized China's efforts for preventive counter-terrorism and de-radicalization.

The ETIM - that demands independence from Beijing - stands under continuous sharp gaze of the Communist Party, which has led a stupendous infrastructure development and economic expansion in the restive province in the last decade. The massive infrastructure, including the state of the art airport, top the access to utilities such as potable water, electricity, road networks, telecommunication, health, and education. All this ties into the Belt and Road Initiative (BRI).

Officials say that the province has largely remained peaceful, without a single terror incident since early 2017. Even Kashgar itself seems to be well in control and back to normal, albeit with elaborate security precautions visible all over. Even the exit and entry to the popular "Old Grand Bazar" is well-guarded by security personnel and scanners.

Kashgar is also a sister city of Shenzhen and Shanghai. Both Chinese provinces are currently helping Xinjiang in the infrastructure and economic development under instructions by the Center. New settlements, roads and business centres are in the making, largely since the launch of the Belt and Road Initiative (BRI) in 2013. The China Pakistan Economic Corridor (CPEC) under the BRI lends Kashgar and Xinjiang as a whole added significance because of the geographical proximity to Pakistan. No surprise that the Center instructed both Shenzhen and Shanghai to support Xinjiang in the infrastructure and economic development and prepare it for the big trade that awaits the region once the Gwadar port becomes fully functional.

The narrow alleys in the Kashgar's old town – mostly reconstructed for the sake of preservation of the ancient culture – remind the visitor of the life that the native Uyghurs lived here. Strangely, most of the streets and the

architecture not only reminisce the old town settlements of Lahore and Peshawar, but also of old Central Asian towns. Some of the old, crumbling mud houses opposite the Grand Bazar stand out as a reminder of the "good old times".

A lot of immaculate planning seems to have gone into the preservation of these ancient structures that are perched on a hilltop and surrounded by a near natural wall. The old town is spick and span, thinly populated with many houses locked from the outside. Residences are intermittently placed where young and old gather in front in the afternoons. Besides urban development planning, authorities are now also concerned about the environmental degradation that has come with industrialization, coal-fired plants and tens of millions of cars all over China. Yet, these concerns never prevented Beijing and its provinces including Xinjiang from development in harmony with the rich cultural heritage.

Vehicles plying on the roads in Kashgar must comply with a 40 km/hour speed limit. Electric scooters - a popular mode of transportation - are part of the efforts to arrest environmental degradation. Even the traffic management plan up to the Heavenly Lake, some 128 kms outside Urumqi that is the Xinjiang capital city, underlines this effort; almost all private cars must park nearly 25 kms short of the resort. From there onwards, shuttle buses ferry the visitors to the scenic lake surrounded by hills, meanwhile covered by snow.

As a whole, Kashgar, and even Urumqi, represent the cultural diversity that almost all Chinese people celebrate. And this celebration finds its expression in scores of cultural events all over China. One such event was the first ever Conference on Dialogue among Asian Civilisations in Beijing on May 15, 2019. Over 1000 delegates from 47 countries, including those from several Muslim countries, heard President Xi Jinping's 27-minute wide-ranging address in which he rejected the Western notion of "Clash of Civilisations" and emphatically rejected prejudice to others. "No civilisation is superior over others", he reminded the audience in an indirect snub to detractors in the West.

President Xi Jinping also made many references to the Islamic contribution towards growth of Asian Civilisations: "Chinese Civilisation has been enriched by confluence of Islam & Confucianism", said the President, as he also referred to the famous "Arabian Nights" fable, the Great Mosque of Makkah, city of Samarkand, also the Indus Civilisation.

A beautiful blend of inclusive thoughts, reminding us of a New York Times series on China's Reform & Opening Up, in November 2018. In the first article titled "The Land that Failed to Fail", the newspaper confessed: "The West was sure the Chinese approach would fail & it just had to wait. 40 years later, the West is still waiting." People across the world often wonder, how come has China achieved this miraculous rise?



HOW TO PROMOTE ECO-CIVILISATION under CPEC

Shakeel Ahmad Ramay

“We will never again seek economic growth at the cost of the environment”,

President Xi Jinping said this in 2013 setting the tone for the future development strategy of China which is aimed at not sacrificing environment for the sake of growth. He coined the term “eco-civilisation” to create harmony among human-life, economy and planet for sustainable prosperity. The basic ingredients of eco-civilization are resource efficiency, environmental considerations and prioritization and prosperity for everyone without any discrimination. The second summit of Belt and Road Initiative (BRI) in late April tried to set a pathway for sustainable development in accordance with the concepts of eco-civilization. China has launched a number of major initiatives in this regard. The work started with the signing of “Green Investment Principles” by financial institutions of China, UK, France, Pakistan and some other countries. It was considered one of the landmark achievements of BRI on environmental front, as it will help mobilize financial resources to actualize the vision of green development. China also launched ‘Green Development Coalition’ comprising 25 countries and international organizations, think-tanks and civil society organizations. Pakistan is a member of this coalition which is aimed at building a network for research, experience sharing and means to achieve the Agenda 2030 under the SDGs. The Chinese Academy of Science also pitched the Silk Road Environment Program. Moreover, China announced that it will train 1500 officials in three years under the program “Green Silk Road Envoy Program”.

Another land mark program was the launch of “Big Data Platform” which was meant to tackle environment and climate change-related issues. Data is key to formulate sound and focused policies for achieving desired results. Ministry of Ecology and Environment also established a Belt and Road Environmental Technology Exchange and Transfer Center. National Development and Reform Commission introduced the initiatives of Green Lighting and Green Cooling initiatives. China is also trying to create financial mechanisms to provide the required funds in this regard. On this front, Everbright group of China is now planning to launch Green Investment Fund along with international financial institutions. The Industrial and Commercial Bank of China organized the Belt and Road Bankers Roundtable Mechanisms. It also presented the Belt and Road Green Index, which was formulated in cooperation with other partners. The list of initiatives and their nature clearly indicate China’s seriousness to promote green and sustainable development under the concepts of eco-civilization. It is encouraging to note that Pakistan is a member of almost all initiatives under the umbrella of green development and eco-civilization. Pakistan can use this opportunity to reshape its model of economic growth too and refine the CPEC programs.

CPEC already has a number of green initiatives like solar, wind and hydro-power projects, eco-tourism etc. China and Pakistan have planned Long Term Plan of CPEC by giving due importance to green development and environment. It was envisioned that the clean energy sources will be given a priority in future. Tourism will also be linked to concepts of eco-tourism. Both countries can work together to showcase unique model of cooperation in “Eco-tourism”.

China’s Guizhou Province is one of the emerging and leading destinations for tourism. It is the host of the pilot project of the concept of President Xi’s Eco-civilization. Likewise, in Pakistan, Gilgit-Baltistan is a well-recognized tourist destination. Both, Guizhou and GB have a similar geography. Both provinces have a huge tourism potential. While Guizhou did a lot to exploit tourism potential, GB has lagged behind. Pakistan can seek Chinese help for development of tourism in GB and declare these provinces as “Sister Provinces”. GB is gateway to trade, connectivity and tourism between Pakistan and China. A huge commercial activity is predicted in the region with the completion of the CPEC which may give rise to environment-related concerns. Both countries can address these issues by applying concepts of Eco-civilization. Electric vehicles can be introduced to avoid environment related issues. In order to preserve environment, Pakistan and China can rename their industrial cooperation as “Green Industrial Cooperation”. To achieve this goal, they should first focus on enhancing the efficiency of industry.

China can assist Pakistan and encourage its industrial groups to launch joint ventures relating to environment. They can also introduce renewable energy resources. For that purpose, Chinese and foreign investors should be encouraged for joint ventures in Pakistan. Pakistan already has a renewable energy policy but it has not been properly implemented partly because it is not business friendly. A major hurdle towards achieving these objectives is lack of capacity and capability in Pakistan. It is undoubtedly a huge task but it needs to be aggressively followed. It will help both countries to counter criticism on the environmental front and realize the dream of achieving eco-civilisation goals. By giving attention to the environment-related issues, CPEC can also be declared a flagship project of “eco-civilization”.

This is how the CPEC could be brought in tune with President Xi’s latest vision of achieving development without endangering our ecosystem and environment.

Shakeel Ahmad Ramay is the Executive Director of Zalmi Foundation

DON'T NAME AND FAME TERRORISTS

Jacinda Ardern shows the way

Soon after a gruesome terror attack rocked New Zealand on March 15 with 50 deaths, prime minister Jacinda Ardern led by example. She not only reached out to the entire Muslim community but showed to the rest of the world as to how to treat terrorists.

“He sought many things from his act of terror, but one is notoriety. And that is why you will never hear me mention his name. He is a terrorist. He is a criminal. He is an extremist. But he will, when I speak, be nameless. We, in New Zealand, will give him nothing. Not even his name.”

“And to others, I implore you: Speak the names of the lives who were lost, rather than the name of the man who took them,” Ardern said in a passionate speech to the Parliament.



CHINESE LOANS

Bane or boon?

Yasir Masood

The CPEC/BRI initiative is under a perpetual attack by western detractors and their Asian allies. These disparagers of the CPEC and BRI tend to deploy the word "debt trap" when talking of the loans China has extended to Pakistan under CPEC. It amounts to a blatant attempt to belittle the enormous economic potential benefits of the CPEC/BRI.

The term "debt trap" and others were actually patented/coined by the neighbouring country India, knowing the fact that the potential this project holds is of colossal economic importance to both China and Pakistan. Since the CPEC is now ceremoniously striding into the next phase, its western and eastern opponents are now trying to impede its progress by a two pronged strategy i.e. a) attempting to deceive the public continually, through social media, by portraying matters negatively - misquoting unfounded and fabricated financial figures and b) by fuelling, funding, and supporting insurgency in Balochistan. Moreover, also by raising the spectre of past militancy in Pakistan, in attempts to convince the world that the country is still a volatile investment destination.

Farce called "debt trap"

Let's look at the latest brief financial rundown of the CPEC projects shared by the Chinese Embassy in Islamabad ; the funding under CPEC so far stands at \$18.9 billion. Only \$5.9 billion out of it are loans meant for infrastructure projects with interest rate averaging 2% to be paid back in 20-25 years, starting from 2021. The rest \$12.815 billion are investments, for energy projects, by Chinese companies and other partners. Similarly, \$143 million is an interest-free loan for the construction of the Express Way East Bay, Gwadar, and \$29 million in grants for welfare projects. Beijing provided another grant of \$ 259 million for the construction of the new Gwadar airport.

This means the total loan component under CPEC is less than 20%, while more than 80% are investments by Chinese companies, of course underwritten by the Pakistani government.

Thus, it is rather misleading to call the \$5.9 billion loan a "debt trap" because it constitutes hardly 6 percent of

Pakistan's total external debt and liabilities - which are currently close to \$100 billion. The bulk of external debt and liabilities comes from the International Monetary Fund, World Bank, Asian Development Bank and other international lending institutions.

CPEC Investments Paying Off

The CPEC energy projects have already enabled Pakistan to overcome its energy shortfall and by 2021 Pakistan will no longer be an energy deficit country. An additional 16,400 megawatts of electricity produced will certainly help boost employment, industrial productivity as well as increase Pakistani exports.

In nearly the past four and a half years, around 70,000 direct jobs have been provided - out of which 65000 locals were hired. This number is estimated to go up to 800,000 by 2030.

Similarly, the construction of Gwadar sea port will result in huge influx of foreign investments. Under CPEC, China is also helping Pakistan upgrade its road and rail communication network, including the multi-billion dollar North-South railway track called ML-1.

According to the IMF, Pakistan's total GDP in 2018 is around \$304.95 billion, in which 3.5 per cent comes to \$10.67 billion. It is palpable that the transportation network under CPEC will improve to a great extent resulting into considerable decrease in Pakistan's oil import bill and related transport equipment costs. Upon completion of Gwadar sea port and road network, Pakistan's national exchequer will be earning around \$6 to \$8 billion a year from toll tax revenue.

A debt plan spread over 25 to 30 plus years simply pales into insignificance if weighed against the potential dividends from exponential earnings and benefits that are likely to accrue from it.

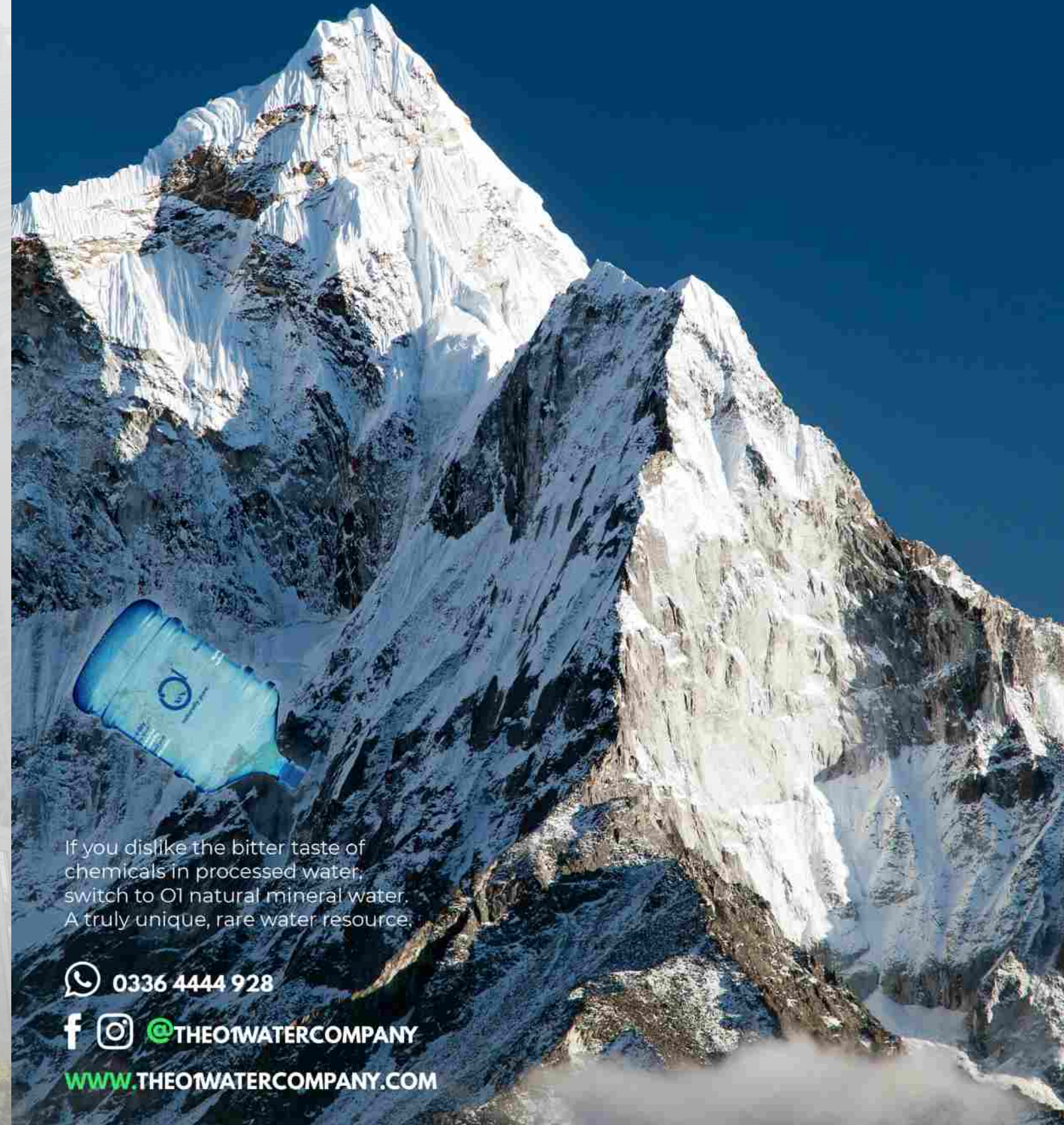
The Author, who has a special focus on CPEC/BRI affairs, is a Lead Editor of CPEC Quarterly Magazine, and Deputy Director Media and Publications at Centre of Excellence-CPEC, Islamabad.



Natural Mineral Water.

Fortified by **nature** with perfect mineral balance.

Nothing added, nothing removed. Water as **nature** intended.



If you dislike the bitter taste of chemicals in processed water, switch to OI natural mineral water. A truly unique, rare water resource.

0336 4444 928

@THEOIWATERCOMPANY

WWW.THEOIWATERCOMPANY.COM

国家开发银行大厦
China Development Bank Tower

ECO-BIZ

SIX THINGS PAKISTAN must do in 2019

Saad Gul

Pakistan's economy doesn't look in good shape. The incumbent government argues that it inherited a disoriented, trade-based, import-led and consumption-driven economy. The direct consequence of this is the staggering current account and fiscal deficits. Therefore, rethinking government this year is vital but there is a caveat; the government capacity is limited, it is hamstrung by a governance regime that is obsolete, still centers on bureaucrats, and lacks pro-active smart approaches.

Can we cope with our economic challenges with the same governance structures? Probably not.

This is why, one would assume, the government, to provide a corrective direction for the future of our economy, has turned towards industrialization, export promotion, ease of doing business and import substitution. While these measures might serve as remedial tools and strategies to get our economy back on track, there are six things Pakistan must urgently do this year to become strong, sustainable and stable.

Firstly, we must empower women economically and politically. In Pakistan, women constitute around 48% of the population but they fall far behind in terms of political representation. We have to fully commit ourselves to changing current, though out-dated, social and legal structures, which hinder gender focused legislation. Extensive research into women's issues both at work and at home as well as a liberal environment are equally important to allow women to become entrepreneurs. A big facilitating factor could be the various chambers of commerce and industries across the country.

Secondly, create jobs and alleviate poverty by moving quickly towards labour-intensive industrialization. This can be achieved through gradual and pragmatic structural reforms such as ease-of-doing business. The Board of Investment (BoI) has already cut down the steps involved in business registration from 47 to 16. This will hopefully encourage domestic and foreign investments.

Pakistan, in the present state of affairs, requires connected and integrated industrialization, which is an important driver of employment generation and poverty alleviation in developing countries encouraging small and medium scale industries. In the past, this sector – the SMEs – which provides employment and support to large sections of the population, was highly discriminated against and neglected, with inadequate financial incentives. Promotion of SMEs per say has never really been the focus, though economies in other countries depend a lot on the SMEs.

The manufacturing sector, which, in a developing economy, has greater potential to absorb surplus labour compared to the services' sector. Combined with an export-driven strategy, more jobs can be created in labour intensive segments of the manufacturing sector. Employment in manufacturing, particularly in traditional labour-intensive industries like agriculture, footwear and clothing, mostly require on – the-job training. Thus, the need to focus on capacity-building and education.

Thirdly, prioritize education. Access to quality education can improve the economic outputs of citizens and determine the prospects of future generations. It increases human capital and serves as a driver of innovation and economic growth. While education levels have risen rapidly and impressively around the world in recent decades, Pakistan's performance in this sector is far from satisfactory.

The Millennials, baby boomers, public office holders, policy makers, and technocrats should all be reoriented towards one major goal i.e. Pakistan great again. Hence, educating ourselves in areas like emotional intelligence, organisational behaviour and inter-personal communications and leadership is of utmost importance. Additionally, we must stop intellectual bleeding or 'brain drain' by incentivising students and young professionals to stay on in Pakistan or return after completing their education and work experience abroad. They bring with them a different exposure and work ethics, refined skill sets, and knowledge from abroad, which they can deploy here if given a chance.



Fourthly, water management. We cannot stress enough that water is vital for agriculture, human life, industry, and energy generation. Globally, agriculture accounts for over 70 per cent of freshwater consumption. Industries make the second largest claim on the world's water bodies, accounting for nearly 25 per cent of global water use. Water used by households, schools and businesses accounts for less than a tenth of global water use today. As much as 40 per cent of Pakistan's energy comes from water. Over 90 per cent of freshwater supply is used towards agriculture. An estimated \$21 billion worth of water (roughly 35 million acre feet) is dumped into the sea, annually, since water conservation systems are absent. Unfortunately, Pakistan's record in harvesting water i.e. collecting water in small reservoirs wherever possible is extremely poor. While collecting funds from the public for the Diamer Bhasha dam may be ambitious, there is little hope that this project will be executed soon because the difference between the actual and expected funding requirement is immense.

Additionally, working for new dams is necessary but equally important is judicious management of available water resources. No awareness campaign on this aspect of water is visible – neither at the centre nor provincial level. Water conservation and smart management of existing water resources, too, needs to be prioritized.

Can we then, learn from Israel? It implemented a centralised water planning market-pricing system, which works like a pay-as-you-use model. Furthermore, it appointed regulators and educated its citizens to conserve water. Can we build

water reservoirs and kill two birds with one stone; conserve water and generate employment. We have to start awareness campaigns which are customized to educate farmers, industrialists as well as individuals.

Fifth, bring more small businesses and individuals into the filer category of tax payers. With clear erosion of state writ to collect due taxes in the past, we must radically reverse this trend and increase efficiency to increase our tax base, preferably using technology. By lowering tax percentages across all industries, especially SME's since they make up some 90% of the business population in developing countries, we can incentivize business owners to get registered through a proper, not-intimidating mechanism. Business owners ought not to be scared away but lured into contributing to the national kitty. They should be given the confidence that paying taxes is a sacred, voluntary cause and not a punishment or penalty. The trust gap ought to be closed if the government could reassure citizens that tax revenues will actually be spent on good governance i.e education, health care and administration. Similarly, from an implementation point of view, all citizens should realize that non-compliance would result in corrective measures taken by the government.

Last but not the least, we have to embrace technology to disrupt our out-dated governance systems. Tech-based solutions – from tax collection to innovative agriculture and to business registrations – can hopefully benefit us all, including raising the state revenues through documentation and digital checks and balances on all business and services.

Originally published in ICAP's The Pakistan Accountant Jan-Mar-2019

DID PAKISTAN miss the Asian-Miracle-Cruise?

Saddam Hussein

The Asian Miracle cruise has long sailed past Pakistan, creating in its wake, what we know as the four Asian Tigers - Hong Kong, Singapore, South Korea and Taiwan. Not lagging far behind the other Asian Tigers to become were Indonesia, Malaysia and Thailand. Their economies grew, trade expanded and factories churned out more products. As a result, employment rose, and so did prosperity for the masses.

What they did that Pakistan can't? Why is Pakistan still not developed? Why some similar economies of the world still trapped in the vicious cycles of poverty, low productivity, stagnant economic growth etc.? To decode this, we need to understand that every society evolves and moves towards transition in its own particular way; every development mantra works only under very specific circumstances providing conducive settings to catch up. To know these exclusive settings of societies, how each society work ought to be known. In order to understand the change or transition, one should go beyond broad generalizations to the specific understanding of the cultural heritage of societies.

Undeniably, if the development models are enforced involuntarily onto societies by international or domestic gravity, but do not follow the prevailing beliefs about the political, cultural, social and economic systems within a particular society; novel institutions will probably work worse than the ones they displace.

The question now arises is that where was Islamabad looking, while Asian Tigers were emerging one after the other over the last three or four decades. Pakistan was looking west-wards. It always has, still does and by the feel of the things, will continue to do so, because the policy makers simply cannot understand that following the Asian model of development is far easier. It is closer to home and more doable, than trying to emulate the experiences of more advanced European or American economies and societies.

Pakistan is so possessed with the west that it has completely overlooked the paradigm shift that has taken place to its east - northeast and southeast Asia over these last three decades. We are singularly possessed with America and England as the epitome of our aspirations - both social and economic – while these Asian countries actually found their way from backward, rural economies to modern industrial hubs, well integrated in global trading eco-system.

Like for instance we have remained woefully behind all of these nations in literacy. Moreover, Pakistan is ranked at 147th on the Human Development Index. This fact basically disqualifies the country as a serious exporter and almost pronounces it as a skills-less-nation on global stage. A decade ago this was a wake-up call, today a zombie-walk. There is no excuse. Take the bull by the horn or get ready to be kicked in from behind. Declare national emergency and mobilize corrective measures. Especially, under the CPEC, we should be compelled to invest in human resources and skilled-based training, if not through benevolence of the government.

Had Pakistan paid even a little attention to these nations' transformation in the 70s to 90s, it would have at least learnt some lessons on how to transform from a feudal, agrarian society to a modern industrial country.

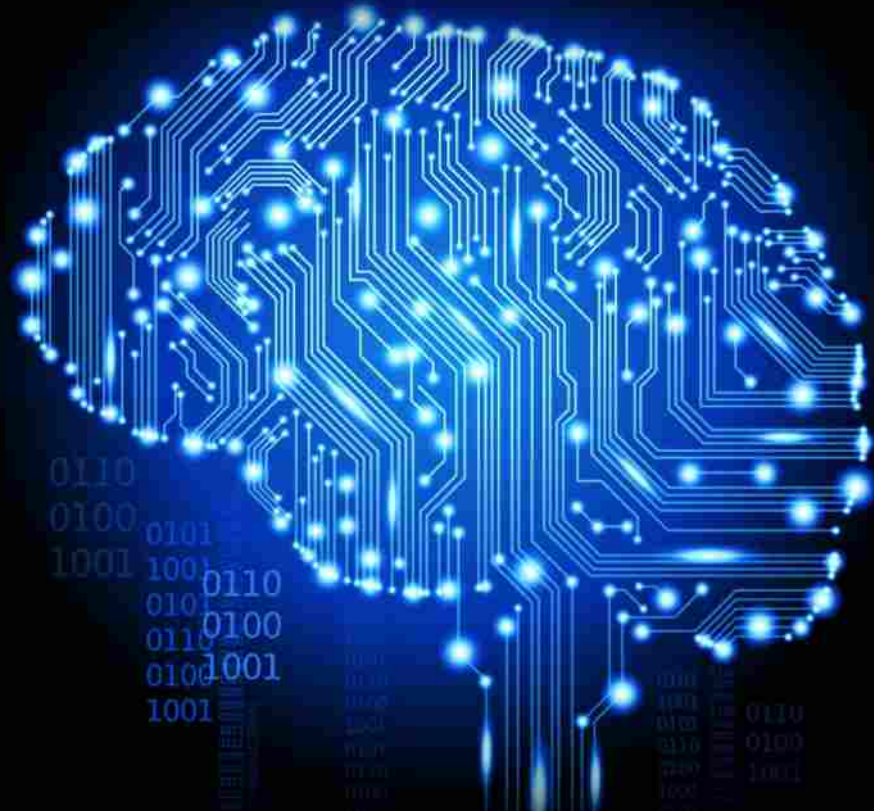
The problem with Pakistan's political and bureaucratic elite is that it is stuck somewhere in the past, in colonial mindset and to this day have a sense of superiority about the colonizers. This generates in them fascination for fancy western economic models, which can rarely be plugged into the settings - such as ours. We need to learn from the models of somewhat identical nations, having same problems as we have; this may include Malaysia, Thailand, Singapore etc.

It is pertinent to note that, the performance of Asian Tigers is all the more remarkable because it did not arise from the fortuitous possession of some valuable resource, but was based on a clear strategy supported by effective policies. Whereas, Pakistan did not give sufficient priority to development, did not possess a coherent growth strategy, and that its policy formulation and implementation were deficient in almost all key areas.

Contrastingly, at present, the economy is grappling under the yoke of outdated, unreformed and distorted colonial governance structure. Digging deeper one realizes that the colonial enterprise is holding back investment in more than one way. International Monetary Fund (IMF) adjustment programs have frequently been requested but with little accomplishment in managing a policy coherence for sustainable growth. This policy uncertainty which once again arises from the lack of professional management of the economy, is a deterrent to investment.

Despite the fact that these fast-growing Asian economies had differences of history, geography, culture, and natural resources, these had some key factors in common that contributed heavily to their economic success. Here we have some take-aways for Pakistan. All Asian Tigers are characterized by four key elements: (a) stable rule by a political-bureaucratic elite not acceding to political demands that would undermine economic growth; (b) cooperation between public and private sectors under the overall guidance of a pilot planning agency; (c) heavy and continuing investment in education for everyone combined with policies to ensure the equitable distribution of the wealth, and (d) a government that understands the need to use methods of economic intervention based on the price mechanism.

In conclusion, there is still a flicker of optimism that Pakistan's deal with IMF would ensure necessary reforms, bring in corrective measures and improvement in business environment; nevertheless, with the condition of compliant incumbent government. However, the government need to speak the truth, develop credibility and start focusing on microeconomy; macroeconomy will take care of itself.



WHY DO THINGS WORK THE WAY THEY DO?

Saad Gul

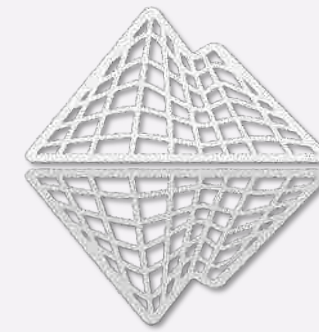
New Orleans hosted the AI research community earlier this month, for the International Conference on Learning Representations (ICLR) – one of its major annual conferences. Over 3,000 attendees and 1,500 paper submissions made it one of the most vital forums for exchanging new ideas within the field.

This year the talks and accepted papers were primarily focused on addressing four major challenges in deep learning: fairness, security, generalizability, and causality. In their current state, machine-learning algorithms are biased, vulnerable to adversarial attacks, and limited in their ability to generalize the patterns they find in a training data set for various applications. The research community now wants to focus on mitigating these risks by making the technology more robust.

However, here's the final challenge: causality. Researchers have been rather confused over this for some time. Machine learning is brilliant at recognizing correlations within data sets, but will it ever figure out causation? Such an achievement would be a huge milestone: if algorithms could help us shed light on the causes and effects of different phenomena in complex systems, they would deepen our understanding of the world and unravel more powerful tools to influence it.

There are simple cause-and-effect examples based on invariant properties which we already know about and then there are more complex applications which we don't yet understand. What if we could find the invariant properties of our economic systems, for example, so we could understand the effects of implementing universal basic income?

While these ideas are still in infancy, it will take the research community some time to test the techniques on more complex problems. But the framework hints at the potential of deep learning to help us understand why things happen, and thus allow us to predict future scenarios accurately.



EVENSWISS



with DERMATOPOIETIN®



Fewer laugh lines. More Glee & Glow.

Boosts radiance, increases skin elasticity
& prevents first signs of aging.



YOUTH SERUM

@evenswisspak
0332-6226661

IMPLOSION OF HUMAN SPECIES

A quest for immortality

Saad Gul

The first industrial revolution, which started in 1760 with the invention of the steam engine, changed our lives and economy from an agrarian and handicraft economy to one dominated by industry and machine manufacturing.

Then, oil and electricity simplified mass production in the second industrial revolution which began in 1900 when the combustion engine was invented.

The third industrial revolution began in the 1960's. Information technology was used to automate production. Today, advanced technologies like 3D printing, Artificial Intelligence (AI), Internet of Things, Augmented Reality and robotics have given birth to the Fourth Industrial Revolution. What will happen next? Does an AI powered era look grim or hopeful for the Earth and its inhabitants?

The rise of superintelligence, the Utopians believe, is expression of human self-actualization. As AI enabled technologies become more advanced, humans are eager to develop healthcare tech to help them live longer – or even become immortal. In a cosmos, where the earth is only a grain of sand on the beach, will humans ever unlock all the mysteries of the universe? Or will we ever even leave our own backyard, the Milkyway Galaxy?

Ray Kurzweil— the eccentric inventor and futurist at Google— envisions a radical future with cyborgs: in which humans and machines have fully merged. He foresees that within ten years, uploading our minds to cloud services and constantly upgrading our physiology through intelligent nanobots, inserted into our bloodstream, will become the norm.

Demis Hassabis, founder of Deep Mind, predicts that AI will allow human civilization to solve complex problems and even present effective solutions to global warming and previously incurable diseases like Alzheimer's. It is believed that tasks involving humans, which are repetitive and mechanical in nature, are most likely to be replaced by robots and algorithms. Thus, in the aftermath of this dawn, the most sought after skills in the near future will be cognition, emotional intelligence, psychology and leadership.

Scanning the economic horizon, artificial intelligence is likely to generate wealth on an exorbitant scale - unlike anything that has ever been witnessed in human history - something that should be a cause for merriment. It will also bring with it greater economies of scale and efficiencies.

Kai-Fu Lee, in his book AI Superpowers, explains that dystopian's like Elon Musk and late cosmologist Stephen Hawking are of the view that because super-intelligence is not a product of natural evolution, and because AI just seeks to execute on a goal in the most efficient way possible, there is a chance that a super intelligent agent could accidentally,

easily wipe out the human race too, a potential hazard that cannot be ruled out altogether. The opportunity cost of developing smart technologies is implosion of the human race.

If left to its own devices, AI will also produce the largest wave of unequal wealth distribution. Similarly, AI can eventually lead to a loss of clarity, direction and purpose as people's jobs disappear – and those unemployed are unable to transition to new roles. Naturally the world will see higher rates of depression and addiction.

Feeling permanently disconnected, people will miss human connection and resultantly suffer severe psychological damage as they watch robots outperform them at various tasks. For instance, Bank of America's new virtual assistant Erica, can already handle basic daily banking tasks - essentially eliminating the need for customers to physically visit a branch.

Unable to keep up, AI-deprived countries (like Pakistan) may keep struggling to move up the ladder of socio-economic development, relegated to permanent subservient status. While AI-rich countries will accumulate great wealth, which will be concentrated in a few hands, and a labor market divided into economic classes.

The resulting turmoil will take on political, economic, and social dimensions, but it will also be intensely personal. Being forced into the 'useless class', people's sense of identity and purpose will be tarnished, while the AI elite will strive to become limitless. Most humans will essentially ponder one question: what is our purpose if machines can do everything faster and better than us? Torn between this crisis of meaning and mortality, people may become even more confused and directionless.

Having explored the darkest side of this war between human consciousness and the sub-conscious machines, it is pertinent to see the other side of the coin. Is there light at the end of the tunnel or is it too late to self-correct?

Although exciting and petrifying at the same time, we can be certain of the fact that AI does not have a desire to be loved - it does not understand feelings and emotions, nor the will to establish a human connection. It does not know belonging. This is why humans will stay relevant and always flourish alongside machines.

Expressing love and a yearning to be loved is a superpower that robots will never have – rather it would be a gateway to establish new synergies of compassion and coexistence between the two species. Immediately framing some ethical boundaries, which are designed to foster love and compassion, is necessary to create a future where both machines and human beings can coexist and thrive.

IMPORTANT ANNOUNCEMENTS

GOOGLE CONFERENCE

Matrix Team

Google opened its I/O developer event today, where it unveiled a new cheaper Pixel, more details around Android Q, and a new smart home device called the Nest Hub Max, among other announcements

Google's mission in the past was to organize the world's information, enabling users to search and order a new car or find out the capital of Pakistan with a few keystrokes.

Now, Google has greater ambitions. This was made clear at Google I/O, the company's annual developer conference, which kicked off this morning at Google headquarters in California. Myriad announcements were made and executives presented their vision for the future of the company—one where its services work everywhere, for everyone, and for everything.

Google is innovating to make the Google Assistant work more seamlessly in your life—so that, for example, you can simply say "Stop" to turn off your phone alarm or ask it to do a few things without having to say "Hey Google" between every request. It's helping automate some of the mindless tasks of online life, like filling out web forms, with Google Duplex.

It's also close to realizing its mission to merge the digital world with the physical. Want to see how your new car will look in your garage? Search it on Google, then bring the car to life before your eyes in augmented reality.

All of this came together in a keynote speech with CEO Sundar Pichai and other Google executives. Missed the show? You can watch the whole thing here.

WHAT A GAME

Aliya Naseer Farooq

Goals flying in at either end of the Islamabad Polo Club, while both teams fight neck to neck. The rider and his horse appear as one unit, showing amazing talent in a breathtaking game.

It is four O'clock in the afternoon on an overcast April Sunday. Verdant sprawl of the Islamabad Club Polo Ground is an emerald bowl in a sea of dark grey clouds. Streaks of pink and saffron highlight the horizon where the sun manages to shine through. The umpire tosses up a coin. The captain who won the toss, chooses a goal to defend. It all starts with a whistle. The ball is thrown under hand by the umpire and the action ensues. Eight players, eight horses. Man and horse paint a picture of perfection. The age old duo playing, moving, maneuvering as one entity. Trim and elegant form of the rider atop a pristine equine. Timekeeper's bell announces the end of the first 'Chukka'- a seven and a half minutes period of play. There is a four minutes interval after each chukka. In all there are four chukkas with an interval of six minutes in the middle of the game. The interval is an invite for the audience to enter the

grounds and even out the widgets left by the Polo ponies. Play resumes, people settle down in the galleries. Fluent running commentary livens up the play, 'ball goes out-lovely shot- nobody there to collect the ball- launches a skyrocket - collects the ball - turns around - hits but misses - taps the ball - a fantastic backhander - ball flies in the air - superb neck shot - taking the ball forward - didn't connect well - attack - counter attack - what an awesome goal.'

The Polo seasons in Islamabad are usually September to December and mid March to May. Spring blossoms adorn the capital as the rolling greens come alive with the sound of thumping hooves of well bred horses, groomed and trained to perfection. Their tan, grey and mottled coats brushed to a high sheen. Their manes flying across the 300 yards by 200 yards field of play. Ridden by equally graceful polo players, all eight of them divided into two teams. The players in Islamabad are an interesting mix of the amateur and professional. Young and 'older' participate with equal ardour and enthusiasm. Playing with force and fervour. These players show the love for the game by their stealth and speed while their love for their ponies is self evident in the camaraderie that man share, both on and off the field. Acquiring, keeping and training horses is no child's play! Even so, these Polo

enthusiasts have around three to four horses per player. Often changing the pony during the course of a match.

Polo is called the 'Game of Kings' and 'King of Games' for good reason. Time and expense validate the titles. A man, his horse, a stick and a ball - sounds simple enough- yet the game of Polo has accumulated many embellishments over the centuries. Horses' stables are state of the art. Their exercise, maintenance, food and medication is catered to by experts and is accomplished with the aid of several hands. There are whole teams devoted to the equestrian health and well-being.

Adrenaline runs high as the action in the field picks up pace. The sounds of a Polo match are peculiar and exciting. The galloping horses, swishes of sticks, umpire's whistles, timekeeper's bell and commentator's fast paced voice fill the already charged air. However, all the action does not take place in the field. The select audience in the pews is as spectacular as the players. All matches, especially, the finals and semi finals of tournaments see the who's who of the city in attendance. Political figures, socialites, business tycoons, landed gentry are all there to support their favorite team. Ladies and gents in their designer outfits, shoes, watches, smokes, sunshades, hats and hand bags. They are assuredly a smartly turned out contingent.

Where horses occupy center field, dogs cannot be far behind. Remember 'Horse & Hound'- 'Notting Hill'- Julia Roberts, Hugh Grant. Smart and elegant, the men and women parade their prized canine companions on the leash. Labradors, Shih Tzus and Pugs also relish the outing. Children enjoy the sport and the ambience as they roll and run up and down the grassy slopes on the sidelines, out of harms way.

The tournaments are showcased with glamour and glitz by renowned sponsors like five star hotels, banks and others. The matches are followed by a prize distribution ceremony. The winning team collects the trophy. Best player and best pony are awarded medals. The finely orchestrated sporting event ends with a sumptuous high tea. Guests, diplomats, families and friends of the players and the organisers mingle over coffee and bite sized cakes, sandwiches and snacks. As the evening mellows down to a lavender dusk, the lights come on. The sport is done. The battle fought. Time for the soldiers to bask in their glory, till the next match.

Aliya Naseer Farooq, holds a Master's degree in English Literature from Kinnaird College Lahore. She has written columns for English dailies such as 'The Nation' and 'The Frontier Post - Lahore'.



2019 CRICKET WORLD CUP

All Hopes with Pakistan

Asad Ghumman

The cricket world is buzzing with energy as we are nearing the 2019 Cricket World Cup. Cricket pundits and commentators are all placing their bets on the deserving teams as the participants eye the prestigious trophy.

Simultaneously, Pakistanis have their hopes set high as they cheer and encourage their team, captained by Sarfaraz Ahmad as everyone is expecting Pakistan to pull off another ICC Champions Trophy performance.

Amidst the tension and anticipation, the exciting schedule too plays an important role in upping the excitement quotient of the audience.

Pakistan's first opponent will be West Indies on Friday, 31st May.

Following this, the Pakistani team will face England on Monday, 3rd June.

Next on the lineup is Sri Lanka as Pakistan will face them on Friday, 7th June.

The first three matches will decide the future for the Pakistani team in this World Cup as fans are pouring in support from all around the world.

Moreover, in a recent press conference, Captain Sarfaraz has expressed full confidence on his teammates and has said that the team has learnt a lot from the latest series with the English team.

Asad has a finance background. He has over ten years of experience in both finance and administration. At Matrix he not only is looking after the overall office management but is also involved in production of videos for the magazine.



ICC CRICKET WORLD CUP
ENGLAND & WALES
2019

WORLD CUP 2019 SCHEDULE



ICC CRICKET WORLD CUP 2019 FIXTURES

30 MAY - 14 JULY 2019 - ARE YOU IN?

☾ = DAY/NIGHT
The game will start at 10:00 AM on Day and 10:30 AM on Day/Night.

THU 30 MAY
FRI 31 MAY
SAT 1 JUNE
SAT 1 JUNE
SUN 2 JUNE
MON 3 JUNE
TUE 4 JUNE
WED 5 JUNE
WED 5 JUNE
THU 6 JUNE
FRI 7 JUNE
SAT 8 JUNE
SAT 8 JUNE
SUN 9 JUNE
MON 10 JUNE
TUE 11 JUNE
WED 12 JUNE
THU 13 JUNE
FRI 14 JUNE
SAT 15 JUNE
SAT 15 JUNE
SUN 16 JUNE
MON 17 JUNE
TUE 18 JUNE
WED 19 JUNE
THU 20 JUNE
FRI 21 JUNE
SAT 22 JUNE
SAT 22 JUNE
SUN 23 JUNE
MON 24 JUNE
TUE 25 JUNE
WED 26 JUNE
THU 27 JUNE
FRI 28 JUNE
SAT 29 JUNE
SAT 29 JUNE
SUN 30 JUNE
MON 1 JULY
TUE 2 JULY
WED 3 JULY
THU 4 JULY
FRI 5 JULY
SAT 6 JULY
SAT 6 JULY

TUE 9 JULY
WED 10 JULY

THU 11 JULY
FRI 12 JULY

SUN 14 JULY
MON 15 JULY

ENGLAND	🇬🇧	v	🇿🇦	SOUTH AFRICA
WINDIES	🇧🇧	v	🇵🇰	PAKISTAN
NEW ZEALAND	🇳🇿	v	🇱🇰	SRI LANKA
AFGHANISTAN	🇦🇫	v	🇦🇺	AUSTRALIA
SOUTH AFRICA	🇿🇦	v	🇧🇩	BANGLADESH
ENGLAND	🇬🇧	v	🇵🇰	PAKISTAN
AFGHANISTAN	🇦🇫	v	🇱🇰	SRI LANKA
SOUTH AFRICA	🇿🇦	v	🇮🇳	INDIA
BANGLADESH	🇧🇩	v	🇳🇿	NEW ZEALAND
AUSTRALIA	🇦🇺	v	🇧🇧	WINDIES
PAKISTAN	🇵🇰	v	🇱🇰	SRI LANKA
ENGLAND	🇬🇧	v	🇧🇩	BANGLADESH
AFGHANISTAN	🇦🇫	v	🇳🇿	NEW ZEALAND
INDIA	🇮🇳	v	🇦🇺	AUSTRALIA
SOUTH AFRICA	🇿🇦	v	🇧🇧	WINDIES
BANGLADESH	🇧🇩	v	🇱🇰	SRI LANKA
AUSTRALIA	🇦🇺	v	🇵🇰	PAKISTAN
INDIA	🇮🇳	v	🇳🇿	NEW ZEALAND
ENGLAND	🇬🇧	v	🇧🇧	WINDIES
SRI LANKA	🇱🇰	v	🇦🇺	AUSTRALIA
SOUTH AFRICA	🇿🇦	v	🇦🇫	AFGHANISTAN
INDIA	🇮🇳	v	🇵🇰	PAKISTAN
WINDIES	🇧🇧	v	🇧🇩	BANGLADESH
ENGLAND	🇬🇧	v	🇦🇫	AFGHANISTAN
NEW ZEALAND	🇳🇿	v	🇿🇦	SOUTH AFRICA
AUSTRALIA	🇦🇺	v	🇧🇩	BANGLADESH
ENGLAND	🇬🇧	v	🇱🇰	SRI LANKA
INDIA	🇮🇳	v	🇦🇫	AFGHANISTAN
WINDIES	🇧🇧	v	🇳🇿	NEW ZEALAND
PAKISTAN	🇵🇰	v	🇿🇦	SOUTH AFRICA
BANGLADESH	🇧🇩	v	🇦🇫	AFGHANISTAN
ENGLAND	🇬🇧	v	🇦🇺	AUSTRALIA
NEW ZEALAND	🇳🇿	v	🇵🇰	PAKISTAN
WINDIES	🇧🇧	v	🇮🇳	INDIA
SRI LANKA	🇱🇰	v	🇿🇦	SOUTH AFRICA
PAKISTAN	🇵🇰	v	🇦🇫	AFGHANISTAN
NEW ZEALAND	🇳🇿	v	🇦🇺	AUSTRALIA
ENGLAND	🇬🇧	v	🇮🇳	INDIA
SRI LANKA	🇱🇰	v	🇧🇧	WINDIES
BANGLADESH	🇧🇩	v	🇮🇳	INDIA
ENGLAND	🇬🇧	v	🇳🇿	NEW ZEALAND
AFGHANISTAN	🇦🇫	v	🇧🇧	WINDIES
PAKISTAN	🇵🇰	v	🇧🇩	BANGLADESH
SRI LANKA	🇱🇰	v	🇮🇳	INDIA
AUSTRALIA	🇦🇺	v	🇿🇦	SOUTH AFRICA

SEMI-FINAL (1 v 4)
RESERVE DAY

SEMI-FINAL (2 v 3)
RESERVE DAY

FINAL
RESERVE DAY

THE OVAL, LONDON
TRENT BRIDGE, NOTTINGHAM
CARDIFF WALES STADIUM, CARDIFF
BRISTOL COUNTY GROUND, BRISTOL
THE OVAL, LONDON
TRENT BRIDGE, NOTTINGHAM
CARDIFF WALES STADIUM, CARDIFF
HAMPSHIRE BOWL, SOUTHAMPTON
THE OVAL, LONDON
TRENT BRIDGE, NOTTINGHAM
BRISTOL COUNTY GROUND, BRISTOL
CARDIFF WALES STADIUM, CARDIFF
COUNTY GROUND, TAUNTON
THE OVAL, LONDON
HAMPSHIRE BOWL, SOUTHAMPTON
BRISTOL COUNTY GROUND, BRISTOL
COUNTY GROUND, TAUNTON
TRENT BRIDGE, NOTTINGHAM
HAMPSHIRE BOWL, SOUTHAMPTON
THE OVAL, LONDON
CARDIFF WALES STADIUM, CARDIFF
OLD TRAFFORD, MANCHESTER
COUNTY GROUND, TAUNTON
OLD TRAFFORD, MANCHESTER
EDGBASTON, BIRMINGHAM
TRENT BRIDGE, NOTTINGHAM
HEADINGLEY, LEEDS
HAMPSHIRE BOWL, SOUTHAMPTON
OLD TRAFFORD, MANCHESTER
LORD'S, LONDON
HAMPSHIRE BOWL, SOUTHAMPTON
LORD'S, LONDON
EDGBASTON, BIRMINGHAM
OLD TRAFFORD, MANCHESTER
THE RIVERSIDE, DURHAM
HEADINGLEY, LEEDS
LORD'S, LONDON
EDGBASTON, BIRMINGHAM
THE RIVERSIDE, DURHAM
EDGBASTON, BIRMINGHAM
THE RIVERSIDE, DURHAM
HEADINGLEY, LEEDS
LORD'S, LONDON
HEADINGLEY, LEEDS
OLD TRAFFORD, MANCHESTER
OLD TRAFFORD, MANCHESTER

EDGBASTON, BIRMINGHAM

LORD'S, LONDON

A BOOK AND AN AIRPORT LOUNGE

Ayesha Fazlur Rahman

This could be a book review, since the crux of the story is spending 4 hours at the Islamabad airport reading 'One hundred years of solitude' by Gabriel Garcia Marquez. My flight to Karachi was delayed. After I managed to get the airport staff to strangle the sound of the TV in the transit lounge, I settled with my book. The TV set was blaring, a news channel host doing her thing, namely making scathing sarcastic comments against the government in a nasal voice better suited to a Hum TV drama vamp. The airport staff took a while locating the remote control from some remote corner of the building! Then there was a moment of hyper-democracy where some other passengers suggested the volume be turned down only and not muted. As the staffer with the remote control in his hand looked around for a clear public opinion on the issue, I reminded him that in public places TV sets are always on mute so can we please not decide this one with a vote? After that peace ensued. And sweet silence.

And then, my book and I. The thing is that I am also a budding writer, have been for the last 20 years without really blooming, except for in a blog here and a short story there. Despite my unimpressive writing record, I like to see all writers as competitors, to be viewed critically. It doesn't matter if the writer is the Nobel Prize winning Marquez. While reading, the script in my head often runs like this: 'This? I could have written something like this!' At other times the incessant voice inside claims, 'I can write better than this!' In the case of Marquez, it was the former.

But the guy is a master of his craft. He creates a magical yet believable world much like Paulo Coelho. People can die by being lifted to the sky, rain can continue for almost 5 years in the fantastical town of Macondo, farm animals profusely multiply in response to the love between the residing couple. Yet it is all relatable. The silence that haunts the Buendias family, an inner gloom despite all their

excursions is something I have seen around me. The story is unpredictable and gripping but what really draws in the reader is Marquez's distinct storyteller's voice: it's not just another book, it couldn't be anyone telling that tale because the writer is there, telling it almost as if he saw it, unfiltered, untethered by any need to be politically correct. It is an innocent voice, not affected. For example, there is no central character in this story that spans across 7 generations. It could have been a fly-in-the-wall account of the drama, relationships and tussles in the Buendias household except for the legend-like narrative.

At the airport I read, immersed, but the world soon found me. Suddenly two ladies were addressing me, asking where I was going. The man with them had a free meal for the passengers of the delayed flight. New at using my reading glasses, I was not yet adept at quickly taking them off before looking around. So I looked up from my book to see a sea of blurry faces surround me. Confused and under the duress of their repeated questioning, I felt I had to say something. Before I knew it, 'Lahore', came out of my mouth, from some deep recesses of my brain! After removing my glasses I returned to the here-and-now and quickly said 'Karachi'. The two ladies cracked a joke or two about me being lost in the book, which they guessed was about Lahore. I felt a bit foolish and refused the snack to appear a bit dignified!

What I learned that day was: check the flight time, carry a book (and reading glasses!), and be sure you know your Karachi from your Lahore. Most importantly, I was reminded that nope, I couldn't write as well as him. Not Marquez. But then again....

Ayesha is a blogger, a gardening enthusiast and a consultant in the development sector. She is a Fulbright alum and has M.Ed from Harvard School of Education.



THREE REFRESHING DRINKS

to try out this summer!

Michelle Fatima

We, at Matrix Magazine are always concerned about our readers' health which is why we have picked three refreshing beverages for you to try!

1. Mango-Falooda Smoothie

When talking about summer drinks, no one can forget the Mango Milkshake. Mango is the king of fruits after all. This pick might seem obvious but wait till you see our twist to the traditional shake! Who doesn't love some good ol' Kulfa Falooda? So, add two and two together! Our recipe will surely make you the favorite among your friends and family!

Recipe: Slice up some fresh mangoes and add them to a blender. Pour some milk and add plenty of yogurt to have that smooth and silky texture. You can also add sugar and ice, if required. Once done, pour the smoothie into the glasses and add a scoop of yummy Kulfa ice-cream on top! Pro tip: Garnish with some almonds!

2. Mint Lemonade

Our next pick is the infamous Mint Lemonade which will certainly rejuvenate you this summer! With the sun constantly glaring at you, this drink will make it a lot easier to tolerate the heat. Mint leaves are known to soothe an upset stomach, reduce stress and improve digestion! Why not add them to your summer routine?

Recipe: In a large blender, add ice and water (as per requirement). Then, add fresh mint leaves and freshly squeezed lemon juice. Blend the ingredients well and to add a little twist, why not add some syrup?

3. Cold Coffee

Sounds a little too complicated for making at home, but you'll be surprised to know how easy it is to make! We have simplified the original recipe to make it easy for you. Coffee has many benefits, which include reenergizing the mind and body to up your energy quotient for the day!

Recipe: You will require one cup of ice and milk. Add some brown sugar along with a tablespoon of cream to add that fluffy touch. Next, add your favorite coffee flavor to the mix and blend well. Ta da! Your favorite twist to traditional coffee is ready!



CHEAT DAY: Does it really work? Lubna Khan

A cheat day is when you allow yourself to eat whatever you want, whenever you want – no counting calories or sticking to your “diet plan”. This day can occur on any one day of the week and most people tend to have theirs on a weekend day for obvious reasons.

The “justifying theory” behind the concept of cheat day is that you will stick to your meal plan throughout the week and hold your temptations until your cheat day comes up. Cheat days (or cheat meals) are actually something bodybuilders or professional athletes engage in their training programs. This is because when you are on a strict diet and workout plan, you're likely to have reduced the number of calories you intake – which might result in weight loss. However, our bodies are intelligent – with time, your body realizes that you are consuming fewer calories and adjusts your metabolism by slowing it down (this is when weight loss is on a stand-still). In order to shock the body, the concept of “cheat day/cheat meal” is introduced to ensure the body's metabolism does not slow down.

Benefits of a cheat day include a boost in your metabolism, motivation to help you stick to your long-term goal and help you make the right choices – for now. In some studies, it has been reported that having a cheat day helps people feel more determined and stay on their diets for the rest of the time. Knowing that some relief is coming in the form of a cheat meal – it can become easier to say no to that cheese pizza slice. As I explained earlier, when you have been dieting for some time, you might experience a metabolism slow down. This happens because leptin (your starvation hormone which tells your brain when you are full so you stop eating) reduces, which can make it difficult to keep losing weight even if you are eating less.

Now, the topic of “cheat day” is highly debated in the health and fitness world. Therefore, it's important to understand the issues that come along with it.

This is the day you end up eating that tempting pizza slice you wanted to through out the week. But for some people, this can become an excuse to binge on everything that comes their way. If you end up eating the entire pizza and burgers and fries on this day, this could be a sign of a deeper problem and the cheat meal/day will not work for you. The question you must ask yourself is – did you even eat perfectly 100% throughout your week? And would you rather spend the entire week thinking about those cookies and end up eating the whole box on your cheat day or would you be able to eat sit down and eat 2 cookies on the day you want and move past them? It really depends on how well you control yourself. Lastly – it's essential to understand that you're not as healthy as you think you are. The idea of a cheat day makes sense if you are an athlete or a

bodybuilder who is constantly training hardcore. But most of us, who are on a casual diet – aren't really eating as healthy or working out as hard.

So how do you make this concept work for you? Well, call this a “treat day” instead, where you don't allow yourself to binge on all the processed and junk food but have a one tasty treat or meal instead. Also just because it's treat day, it doesn't mean it's rest day from your gym or workout routine – incorporate that long walk or hike in your treat day so it helps you feel better and burn off those extra calories. Planning is also key, if you know you have a wedding or birthday dinner coming up – plan your treat day accordingly.

It's important to understand your body and comprehend its' reactions to certain additions and changes – you know how well you can control yourself. Make choices wisely and spice up your healthy meals so you don't crave much anyway!

Do you believe in cheat days? Have they worked for you? Tell me in your comments and share your experience!

Lubna Khan Faraz is a holistic health and lifestyle coach. She is also a certified fitness leadership speaker and trainer from Canada.



GEAR UP MEN

Time to Groom!

OILY FACE

A greasy (oily) face just makes you look uninviting. Make sure to wash your face at least twice daily and use a good cleanser, especially at night.

UNKEMPTHAIR

Untrimmed and unwashed hair are a big "no". If you do not have a full head of hair, then a nice trim might even help in making that less apparent! So gear up, set up an appointment with your stylist and get pampered with a refreshing wash and a trendy haircut. Don't you think you will feel confident with trendy hair?

DRY LIPS

Dry lips are a sign of dehydration and don't look nice at all! Chapstick and Burt's Bees was made for a reason. Get some!

UNTIDY SHIRTS

Wearing nice and tidy shirts is something that is going to make you "desirable"...While wearing clothes from yesterday may be okay for chilling with your "boys", you need to wear a fine, clean, ironed shirt to meet your female friends.

BAD BREATH

Talking to someone with bad breath is a fate worse than death. Try to maintain good oral hygiene. Brush, floss and chew some gum often.

BODY ODOR

Bathing daily is a must for anyone. No one, I repeat no one, is fond of sweat. Take a shower if you want to attract a woman or KEEP your current one.

NOT MOISTURIZING ENOUGH

The rough and tough days are over! While touching your skin, a female should not feel as if she is touching "sandpaper". Please, use some lotion and keep that skin soft and supple.

A SORCERER BEARD

Beards may be back in trend, but when you start to look like Gandalf from Lord of the Rings it's time to trim. Please, we beg of you...super long beards make you look unapproachable! And most guys don't spend enough time in maintaining them.

MAN BUNS

Newsflash: You're not Jason Momoa. Just don't. Enough said, okay?

DIRTY NAILS

Dirty fingernails are a big red flag when it comes to your everyday hygiene. Everyone finds them repulsive. Wash your hands regularly. If you like to keep your shoes on at all times because your toenails look like something out of Stephen King's nightmares it's time to invest in some clippers.

NOT BRUSHING TEETH

Flossing your teeth is essential for good oral hygiene and keeping your breath from smelling like 3-month old cheese. It also prevents plaque from building up which also is known for causing bad breath.

COLOGNE EVERY WHERE!

Some men are in the habit of dousing themselves in cologne thinking they will attract females. Believe me, no one likes it if there is more cologne than oxygen in the air when you enter the room!

LONG NAILS

No woman wants to wake up next to Freddy Krueger's nails. Trim those suckers down. They're a safety hazard!

TAKING OVER THE BATHROOM

If you live with your significant other, be respectful of their space. Don't take over the bathroom with your hygiene products and leave dirty underwear and socks all over the floor. It won't win you any brownie points.

EXCESSIVE SHAVING

For men who fall on the super-hairy side, please be aware that a fully smooth and waxed look is not what all women like, please do not overdo and have a regular shave. Natural look with some hair on the face looks cool!

USING HER PRODUCTS

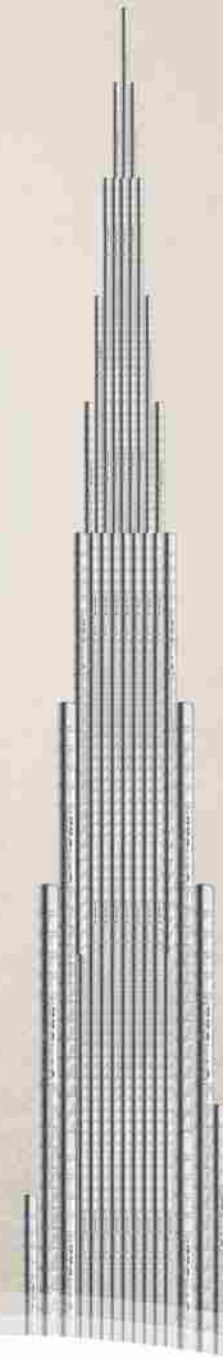
Men and women have distinct hygiene products with their own scents for a reason. Don't use your girlfriend's "pomegranate rain" shampoo. She doesn't want to smell herself on YOU.

BEARD TRIMMINGS IN THE SINK

We expect better from you. Leaving your beard trimmings in the sink is just disgusting. No one, male or female, wants to use the bathroom after your facial pubes have been sprinkled around the room like a hellish pixie dust. Clean up your mess!



EXCEPTIONAL
STRENGTH
UNRIVALLED
QUALITY



GRADE 40 & GRADE 60 STEEL BARS

ISLAMABAD - FAISALABAD
UAN: 111-500-300

417, off 9th Avenue, Sector I-9/3
Islamabad, Pakistan
M-3 IndustrialCity, Faisalabad,
Pakistan
info@ittehad.com.pk
www.ittehad.com.pk
UAN: 111-500-300
Ph: 443 5500, 5600, 5700



Nestle
Good Food, Good Life

ساتھ
بہرور سے

150 Years of
TRUST & QUALITY