

Provocation or freedom?

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FREEDOM means learning to deal with being offended." So says Andrew Sullivan in his essay 'Your Taboo, Not Mine' published in the February 13th issue of Time magazine. The comment was really rich! One is challenged to comprehend whether this was a quotable quote from Adolf Hitler justifying the Holocaust or Osama Bin Laden justifying the atrocity of 9/11.

In the course of the last century, the West has been eloquent in promoting the great concepts of Democracy, Human Rights and Free Enterprise. During the colonial era and also at the end of it, the peoples of the colonies and the newly independent countries were inspired by the Treatise of Alexis Toqueville on Democracy in America. We loathed and combated the iron hand of colonialism and the scourge of communism with the slogans of Freedom and Free Enterprise. The peoples inhabiting the lower delta of the Ganges were no exception.

If Freedom to Life is an absolute term without limitations, then this freedom can be interpreted as a licence to any and everything including the encroachment on the freedom of life of others to ensure one's own freedom to life. Fortunately, the civilised world has evolved Freedom as defined under a rule of law that qualifies and restricts freedom under a social contract of national and international values. Constitutions and laws of individual countries have established elaborate limitations and restrictions whereby Liberty is guaranteed by a rule of law which promotes and protects individual rights limited only by the rights of others.

Mr. Sullivan has attempted to

justify the publishing of cartoons of Prophet Mohammad (peace be upon him) depicting him as a terrorist in a section of the western media. He argues that since Ayatullah Khomeini's death sentence of Salman Rushdie, the Muslim world is obliged to allow the "non-Muslims" to discuss the religion of Islam. Has anyone enquired how many Muslims endorsed Khomeini's death sentence of Rushdie? Perhaps the Sullivans of this world would enlighten us as to whether we should start discussing Christianity -- the faith espoused by Adolf -- for his much publicised extermination programme of the Jews. Would Freedom of

Perhaps this may be the right time to remind the people and government of Denmark that a Danish company -- Maersk Sealand -- alone has a revenue earning of more than a quarter billion dollars per annum from its trade in Bangladesh. If one adds the other imports like Dano milk food, Denmark earns close to half a billion dollars from Bangladesh each year. One would like to know from the Danish government, how that compares with the "Aid" it has provided to Bangladesh in thirty years. In the current environment of globalisation, trade is the primary mode of interaction amongst peoples and one should encourage this and not disrupt

rations rather than a rule, are designed to encourage radical forces to drum up popular response to provocations -- it is certainly not healthy and is counter productive to global stability. The West as a whole, the Christian community in particular, needs to determine whether it is in its interest to widen the chasm between faiths created as an aftermath of 9/11. Security interests of both the Muslim Ummah and the Christian world demand that a greater understanding and respect for religious beliefs is imperative for the continued peace and harmony of this planet. The Torah and the Bible are

nation and the world.

Freedom of expression is freedom guaranteed by the limitation of the law. It cannot be a licence for defamation. It is not a licence for provocation. An individual or a corporate entity has the right to claim material damages if one's personal reputation or goodwill is damaged by the exercise of freedom of expression by the media. A section of the western media has taken it upon itself to defame the Holy Prophet (peace be upon him) and his followers -- the Muslim Ummah. And yet another section of the western media has taken up the mantle of defending this defamatory and inflammatory act in the name of

trayal of the Prophet and his followers as terrorists.

The much bandied "Clash of Civilizations" by Samuel Huntington seems to have given a fillip to some Agents Provocateur who are now engaged in destabilising a world that is already besieged by licenced and unlicensed terrorism. There is an inspired group who have emerged to promote the theory that the concept of international terrorism was born on 9/11. Let us forget, terrorism is a concept that was introduced in contemporary history by colonialism -- that is when terrorism was institutionalised; subsequently, state terrorism invited violence as a part of freedom movements throughout the colonial empires of the Great Powers of Europe. It is possibly relevant to emphasise that Anarchism as a political philosophy was not a product of Islam but a product of the same West that is attempting to demoralise the Ummah as a nation of terrorists.

Subjugation -- economic or physical -- of peoples and faiths, defamation of religion and religious icons and demonising peoples of particular religious or cultural denominations are acts of provocation and a recipe for violence and terrorism. These are challenges to the political leadership of the Muslim Ummah of which Bangladesh is no exception. The remarkable restraint demonstrated by the people of Bangladesh and its political leadership represents our sense of responsibility towards international stability and our deep commitment to moderation in Islam. A slightly less intrusive attitude in our internal affairs by our development partners would go a long way in recording the appreciation of the maturity of our nation.

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Speech tolerate the cartoon of Jesus portrayed in the acts of Hitler, Goering, Himmler or Eichmann? Prospective events shall establish whether the ostensible justification of desecrating a religion and defaming the Prophet of Islam on the plea of freedom of expression has been in the interest of the European Christians or indeed in the interests of Freedom.

The Ambassador of Denmark in Bangladesh has reminded us of the bilateral economic support Denmark has provided to Bangladesh in the course of the last three decades. We are humbled by His Excellency's reminder at a time when the entire nation is chagrined by the insensitivity of the Danish government in highlighting the right of the Danish people to freedom of expression.

this course. It is however important that functionaries of western countries in Bangladesh need to recognise that the dynamics of our politico-economic status in 2006 no longer warrants the patronising platitudes -- indeed it challenges our amiable tolerance.

Acceptance of pluralist democracy in Palestine allowed Hamas to engage in representative government; intransigence by the West catapulted it into power through elections. Victory in elections on a platform of frustration is not necessarily healthy for a party or a country. Pluralist democracy thrives on hope rather than despair. This is just as true for Bangladesh as it is for Palestine, Iraq, Iran or Afghanistan. Branding peoples of a particular faith based on aber-

religious books of Islam and there is no way that any Muslim can undermine or challenge them. This fact alone should explain the universality of Islam. How many ways and in how many languages can we assert that the ways of Osama do not represent the beliefs of the Ummah just as Adolf did not represent the Christian kingdom? Terrorism cannot be curtailed by demonising peoples of a particular faith. Terrorism cannot be eliminated by police action alone. Terrorism has to be eliminated by the strength of our faith and our religious identities. It can be contained by a sense of understanding and tolerance, redeeming of grievances, settlement of inequities and providing hope to the hopeless in giving them a stake in the stability of society,

freedom of expression.

If freedom of expression is a licence for provocation then Andrew Sullivan has done admirably well in attaining his objective. However, his hiding behind the veil of representing "non-Muslims" in propagating his thinking is rather ambitious. Perhaps it is pertinent to state that "non-Muslims" are not just the Christian world -- just as non-Christians are not just the Muslim Ummah. It is interesting to note that the non-Christian world and much older civilizations of this world have demonstrated more respect towards other faiths than a section of the Christian world. The Muslim Ummah appreciates the stance taken by the Vatican and indeed the US administration on the issue of desecrating the Islamic faith and the por-

Role of mother language media in peace-making



ZAGLUL AHMED CHOWDHURY

the South

Asian countries is massive with the number of newspapers, journals and other publications galore while television and radio stations are increasing in a fast rate. In the process, both print and electronic media are seen as powerful weapons in shaping the public sentiment although print media obviously remains the main ingredient for understandable reasons. The media or the "Press" automatically brings to the fore the image of broadly print media while the electronic one is very much an

MATTERS AROUND US

A recent regional media conference in the south Indian city of Hyderabad focused mainly on the role of mother languages media in south Asia where emphasis was laid on effective use of the vernacular journalism for creating a happy environment in the region. The theme of the conference was timely as it took place in the month of February, which has immense significance for Bengali-speaking people across the world.

integral part of the entire gamut.

Turning to print media, one cannot remain oblivious of the fact that major South Asian countries are multi-lingual even if there is a main language and hence the importance of the language media can hardly be overemphasised. If English or Hindi are the languages that are expected to form a common thread throughout the vast Indian Republic it has to be accepted that vernacular publications have greater impact in the regions where such languages are more used both for speaking and writing since a majority of the people have easy access to these languages or at least feel easier with their own languages.

India has many component states in the federal structure and some of these states are much bigger in both size and population compared to some other South Asian countries. For instance, Uttar Pradesh, the population-wise largest state, has more people than Bangladesh, the third biggest country in South Asia, and is also bigger in size. Pakistan with second largest population among the South Asian nations has also component states (provinces) where vernacular publications impact heavily on the masses. If Urdu or English are the common vehicle for communications, other languages do play an important role. Countries like Bangladesh, Nepal, Sri Lanka, Bhutan and Maldives have primarily one language other than the English, which is evidently a common language in all the regional countries even though it is

seen as an alien language, which has crept into the body language of South Asian nations because of historical background. If Sri Lanka has more than one vernacular language, for Bangladesh it is only the Bengali which covers the entire people.

The language newspapers or journals enjoy tremendous impact in all the South Asian countries since they have large following as their number of readers is obviously quite large. In India, the Hindi press has large readership in

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the northern belt while Malayalam, Tamil, Telegue have great impact in the Southern region of the country. Bengali language is the only vernacular vehicle of communication in the West Bengal as much as it is in Bangladesh. There are other regional languages as well in India and these language newspapers' circulation and readership are also quite considerable. Similarly, in Pakistan, Urdu newspapers are very influential along with some other language publications. In terms of following and impact as far as the number is concerned, language newspapers are definitely far ahead of the English ones even though the latter casts important impact on the influential segments including the policy-makers.

Several English dailies and periodicals in South Asia are well known as being of high standard both in quality of production and materials even outside the region where English is the primary language. South Asia can boast of this condition since it speaks of advanced English journalism. However, one must not lose sight of the fact that it is the language newspapers that influence considerably the masses in the countries of the region where English still remains somewhat inaccessible to many.

It in this context, language print media assumes enormous significance in South Asia and plays a catalytic role in shaping the public opinion. The same also applies to the electronic media since the radio and the television too also largely rely on the languages that

are commonly understood by most people. For instance, in Bangladesh, the state-run Bangladesh television or several private TV channels, which have come up in recent times, devote overwhelmingly bigger time of their programmes in Bengali. Same is the case with most televisions in other countries in this area even though English does occupy a major consideration varying from one country to another.

Peace and harmony in South Asia as a whole cutting across the political, religious, ethnic and other differences are unquestionably among the major objectives of the forums like the South Asian Association for Regional Cooperation (SAARC) at the government and South Asia Free Media Association (SAFMA) at the non-government levels. Other such forums comprising different professional groups also exist in the region whose basic goals are promotion of regional fraternity by abandoning inherent mistrust and inhibitions that often characterize the South Asian syndrome. While all these forums are striving hard to advance their causes of fellowship through various forms of cooperation in multi-faceted fields, it is a matter of common knowledge that such efforts are also often being bedevilled or at least are not being advanced in manner the promoters of peace would like to see because of a variety of reasons. Here, certainly the language journalism -- both print and electronic -- can play a pivotal role in shaping the mind of the people by psychologically and otherwise preparing them for the greater causes of South Asian family.

A recent regional media conference in the south Indian city of Hyderabad focused mainly on the role of mother languages media in south Asia where emphasis was laid on effective use of the vernacular journalism for creating a happy environment in the region. The theme of the conference was timely as it took place in the month of February, which has immense significance for Bengali-speaking people across the world. The delegates from Bangladesh referred to immortal 21st February in history of their nation and the occasion being the international mother language day for last few years. The conference provided the opportunity of highlighting Bengali and other mother languages of the region and opined that such language media with huge following can play a pivotal role in advancing the cause of peace along with English journalism in this part of the world.

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MODERN BANKING

Prospect of card business

MD SAYEED HOSSAIN

THE traditional ways of doing business are demonstrably becoming less effective throughout the world. Faced with challenges of change, introduction of card business/plastic money is getting momentum. Consumers, businessmen and merchants have come to identify card with convenience, flexibility, security and unparalleled worldwide acceptance. Card is the first growing electronic payment system linking billions of cardholders and millions of merchants around the world.

Card is used for shopping in several outlets and withdrawing cash form ATMs (Automated Teller Machine). This is a kind of service demand which is increasing day by day. For instance, 35 percent of unsecured lending of US is through credit card and it is 20 percent in UK. In 2004, global personal consumer expenditure (PCE) reached US\$24 trillion. Almost 20 percent of these transactions now take place using electronic payment products. Electronic payment systems now play a key role in reducing economic friction and providing a stable system for international commerce. In Bangladesh lot of banks have come up with card business. At present as many as nine banks have live card operation covering around 2,70,000 credit cardholders (both local and int'l) and some others are at launching stage. A few banks also introduced debit card with good prospect.

Card types and usages
Card offers a wide choice of payment products on three major platforms: debit card (pay now), credit card (pay later) and prepaid card (pay before).

Credit Card: This type of plastic holds the amount of money given by the bank to spend and pay after certain period of time. So this is a kind of advance and interest has to be paid in case the amount is not paid in due time or paid partially. Credit products offer the convenience and security that are the foundation of the card brands, involving the "pay later" flexibility that allows cardholders to manage their resources effectively. A credit cardholder can take advance against card limit to be repaid on monthly installment basis. Any POS (point of sale) transaction may also be convertible to personal loan/CSS to be repaid on monthly installment basis. Cardholder may be allowed to enjoy chequing facility to avail the credit limit of card on case to case basis. For convenience one can settle the day to day payment by cheque against any transaction where card is not accepted. Cheque may be issued up to the limit amount with maximum 45 days interest free credit facilities like POS transaction but a transaction fee is charged there. Payment of utility bills, like telephone bills, gas bills, electric bills,

water bills etc. may be settled by card.

Debit Card: This is the plastic, which is linked to the cardholder's account where his or her money is available. There is no question of interest as the cardholder is using his own money. Over half of the volume of total card transactions is debit. Consumers are migrating from writing cheques for recurring payment to using debit cards for on and off line bill payment. Growing number of consumers find debit card products as a convenient and secure alternative to cash and a compelling way to "pay now". Debit products now account for more than 50 percent of global sales volume. The debit solution also help banks build stronger and more profitable customer relationships. Often people who might not

Similarly for international card it is up to 50 percent of the card limit. However, for debit card cash may be withdrawn up to the available balance in card holder's account. But there is a per day cash transaction limit in ATM for both debit and credit cards due to limited capacity of ATM to hold cash and also to check fraud/forgery.

POS: A credit/debit cardholder may also use the card in the POS (Point Of Sale) terminal. At the moment there are more than 10,000 outlets including around 4500 POS terminals in the market provided by different banks and other agencies, covering various merchants mainly in Dhaka City, Chittagong, Sylhet, Khulna and Rajshahi. A credit card holder may get maximum 45 days interest free credit facilities for purchasing

Electronic payments bring greater transparency to government finance. They attract capital and consumer to the banking system. And, when coupled with the judicious use of credit, electronic payment system can play critical role in helping small businesses grow. Card appears as a powerful economic engine, stipulating growth and generating new opportunities.

qualify for a credit card are able to own a debit card, a first step in creating relationship with the banking community.

Pre-paid Card: This is a plastic for which customer gives the money earlier and takes it into the plastic. Eventually, there is no reason for charging interest. Prepaid card issuance outpaced other card programmes with robust growth in many developed countries. The prepaid platform is increasingly used by governments for the efficient delivery of social benefits, including pensions, insurance and childcare payments in developed countries. This offers the convenience and security of electronic payment in situations where one might otherwise use cash, such as a birthday gift or a monthly allowance for a young adult. Examples include gift cards and salary payment, which helps employers reduce the cost of processing employee cheques and allows unbanked workers to receive their salaries without having to carry large amounts of cash. Prepaid products also include Travelers Cheques.

ATM: A credit/debit cardholder can easily use the card in ATM (Automated Teller Machine). In this case bank will provide a PIN (Personal Identification Number) for withdrawal of cash from ATM. Credit/Debit Card holders can withdraw cash from ATM both at home and abroad. At the moment there are around 90 ATMs in our country. For local credit card cash may be withdrawn up to 50 percent of the card limit (as per Bangladesh Bank regulation).

goods. Any POS transaction may be convertible to personal loan/CSS loan to be repaid on monthly installment basis.

Operation
The processing cycles for card is that, wherever the card is charged it has to reach the issuer end for security information and available balance check to approve the transaction. For instance, when X-Bank's card is charged at an ATM or at a POS terminal of an outlet, the message needs to be reached to X-Bank's (issuer) server/computer where the card information is available. The card issuing bank will then check the request and authorize the transaction sending approval code in return message. A Visa card or a MasterCard may be charged at all ATMs or POSs with Visa and MasterCard logo. The logo indicates the arrangement of communication. Whatever method is used, the success of card business depends on greater accessibility.

Card payments perform three functions. It identifies buyers to sellers and sellers to buyers. It acts as a guarantor for payment. Card links four parties in a pay-and-be-paid network of growing sophistication and security. The four parties (in this system are): i) Cardholders, who are guaranteed acceptance, ii) Merchants, who are guaranteed payment, iii) Acquiring banks, who facilitate merchant payments, iv) Issuing banks, who serve their cardholders.

While purchasing goods by card the shop owner swipes the card in POS terminal and gives away the goods with a receipt of payment by card to the cardholder. The shop-

owner then submits the bills to its acquirer for payment which in turn will pay the bill next day and send a message to the association to credit the amount in his settlement account debiting issuer settlement account. Subsequently the card issuer will realise the amount from cardholder sending a bill for payment maximum within 45 days and thus the cycle is completed.

Problems
Card as plastic money contains the value of cash. The basic difference between cash and card is that nobody will refuse to take the former but somebody, specially in Bangladesh, can disagree to take the latter. It happens mainly because of some difficulties for taking card, such as, i) arrangement of accepting card which is very much communication technology dependent for connecting parties involved in the transaction process, eg. card acceptor, card issuer, and communication & facility service provider in-between, ii) state of expertise and technology available to run the communication system smoothly, iii) settlement of fund after transaction as the card acceptor will take money from card issuer and ultimately issuer will get the money from the cardholder. It is reasonable that if the problems for usages of card are reduced then acceptability of card will be higher than that of cash.

Prospects
Electronic payment is not still a mature business in the growth process. Developing countries want electronic payment system because they accelerate their move toward transparent and efficient economic system. Developed countries want payment system that are ubiquitous and incorporate the latest technology.

As we look to the future, the potential for electronic payments appears tremendous. Opportunities to develop new channels and new markets are present in every country. Rapid advancement in technology has significantly lowered barriers to building acceptance infrastructure, and governments are increasingly realising that electronic payments can greatly improve efficiency.

Electronic payments reduce underground economies and bring greater transparency to government finance. They attract capital and consumer to the banking system. And, when coupled with the judicious use of credit, electronic payment system can play critical role in helping small businesses grow. Card appears as a powerful economic engine, stipulating growth and generating new opportunities. In Bangladesh also the card business is growing fast.

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Dr. Rubaitul Murshed

All health information to keep you up to date

Aging gracefully

EVERYONE wants to go to heaven but no one wants to die. There is no doubt that aging brings challenges. Good news is coming from scientists every year for those who do not want to leave this world quickly. According to the United Nations, Hong Kong has the highest life expectancy in Asia and it is third in the whole world: for men it's 78.7 years and for women it's 84.7. The numbers are improving in Bangladesh like elsewhere in Asia. In Bangladesh life expectancy in 2005 was 65 years, up from 62 years in 2000. Life expectancy is also edging up in India and Pakistan.

Another good news is that quality of life is improving in old age. We are all scared of heart disease, arthritis or osteoporosis or cancer. But scientists have found that lifestyle changes can increase one's chances of living a healthy enjoyable long life. A study (Dept of Community and Family Medicine, Prince of Wales Hospital in Hong Kong) of nearly 2000 elderly people found that those who did not have a morning walk at least twice a week had a 40 percent higher risk of a fall and we know 90 percent of hip fractures in the old age are due to fall. This is subsequently complicated by pneumonia and bed sore.

Most of us believe that -- better diet, access to healthcare and exposure to fewer diseases are the main reasons for a healthy and longer life. But a book by Sir Michael Marmot, professor of epidemiology and public health at University College, London, explains some interesting possibilities. According to Michael, two things are very important -- how much control we have over our lives and what role we play in the society. He thinks social status and recognition or awards are very significant but 'money' appears to have very little impact in his study. This also explains why relatively poorer countries in Europe (like Greece or Malta) have higher life expectancy rates than the USA or the UK. He believes "although money is important but it can not buy better health". He considers Japanese people's longer life than Europeans is related to their social consistency. Low crime rate in Japan is also a direct result of the cohesive nature of Japanese society. You are never too old to fight the signs of aging. Antiaging medicine is nothing new but by maintaining a few healthy lifestyles one can live gracefully after 50. Those are:

a) Watch your weight very carefully. One is morbid obesity (50kg more than normal weight); the other one is ordinary obesity (20% more than normal). Every day calorie requirements depend upon your daily activities. The distribution of calories you take in should be -- Carbohydrate (40-50%), Fat (20-30%), and Protein (30%) and never forget to keep an eye on vitamins and minerals.

b) Physical activity: Take a look at healthy senior citizens around you -- almost all of them are physically active. Walking is the best exercise for regular aerobic activity -- if one can do it heartily enough.

c) De-stress yourself. Modern life is full of complexities. Eliminating stress entirely is almost impossible. We know that emotions and attitudes are two key determinants. It is better to adjust to and sometimes ignore our changing surroundings; we need to learn and understand four things -- calmness, clear thoughts, self confidence and contentment.