

A significant anti-terror verdict

Complete the process now

W E welcome the confirmation by the High Court of the death sentence of seven JMB militants delivered by the trial court in Jhalakhati. This is the first major judgment related to terrorist acts in Bangladesh. It also was perhaps the quickest disposal of a session's case in Bangladesh, and about which we can feel satisfied that it was only 131 days, from the time the charges were framed in the killings by suicide bombing of two assistant judges, Jagannath Pandey and Sohel Ahmed, till its confirmation. The quick trial of a heinous crime, proves that given the commitment of all those involved in the judicial process such cases can be disposed of with promptitude.

The promptness is also important in another sense. This was not just another case of murder. This is the first time in our history that the terrorists had targeted our judiciary. It will be well for all to remember that in targeting the two judges the perpetrators were not only targeting an institution of the state but were attempting to strike at the very foundation of the state structure itself.

Now that an important part of the judicial process has been completed, and for all concerned, particularly the families of the innocent victims, justice has been done, it is hoped that the case will be brought to a conclusion through the completion of the process, which is the execution of the verdict, after fulfillment of all the remaining procedures, if preferred, i.e. appeal to the highest court and applying for presidential pardon.

We hope that the death sentence will have dealt a body blow to the religious radicals in Bangladesh and we hope also that this will convey to their sponsors, both at home and abroad, that similar fate awaits them should they ever attempt to repeat their acts.

However, there is one thing though that we must not overlook, and that is the safety of the victims' families. There is no denying that the fanatics may still have their supporters who might try to take it out on the victims' families. We would hope that the administration would address the matter and ensure adequate security to them.

Another election commissioner

It can create more problems than solve

THE decision of the government to appoint yet another election commissioner has sent worrying signals across the political spectrum in the country. The surprise came on Thursday when it announced the appointment of a former bureaucrat Mahmud Hasan Monsur as an election commissioner with the attempted justification that the addition would strengthen the Election Commission for holding the coming elections. The move has been taken unilaterally without recourse to any consultation with the opposition.

While the burning issues like electoral and caretaker government reforms remain unresolved on the table, the move by the government can neither be viewed as a prudent one nor a helpful one. It is also not clear what good another election commissioner would do to resolve the contentious issues before holding the election in early 2007.

Assuming that another election commissioner was needed, would it not have been in the fitness of things for the government to have talked about this with all the political parties, since it wants everyone to take part in the coming election? In fact, it potentially offered an opportunity to the ruling party to open a channel of communication with the other side possibly leading to a wider dialogue. There is no denying that such good gestures are very much needed to bring whiffs of fresh air in our politics.

The law may not have stipulated consultation with the opposition or even the exact number of election commissioners to be inducted, yet what stopped the government from following the convention of consultation for the sake of the widest possible acceptability of an appointment? This surely would have gone a long way to defuse tension and generate confidence in the electoral process. It hardly needs emphasising that the government should take strides to resolve issues, not create new ones.

Madrasa misadventure



ANM NURUL HAQUE

A debate on madrasa education has cropped up recently in the country following the government's decision equating Dawra degree of qawmi madrasa with Master's degree in general education. The decision came in the face of agitation by the different Islamist parties, including Islami Oikya Jote, a component of the BNP-led alliance government, and was taken on electoral considerations.

According to another political decision, fazil and kamil degrees would be treated equivalent to the Bachelor's and Master's degrees of general education respectively. The cabinet approved on August 28 the bill seeking amendment to the Madrasa Education Ordinance 1978, making the upgrade to madrasa degrees, which will be placed for passage in the next session of parliament, scheduled to begin on September 12.

Mainly there are three types of madrasas in Bangladesh: ebtedayee madrasa, qawmi madrasa, and alia madrasa. The first two categories comprising nearly eighty percent religious seminary, are not registered with

BY THE NUMBERS

Elevating madrasa degree without evaluating the quality of education is no doubt an imprudent political decision. Drawing equivalence between the madrasa degree and the Master's degree of general university, without modernizing the syllabi and curriculum of madrasas, is sure to hamper the mainstream education system of the country. Certainly there is no denying that madrasas have made a very negligible contribution in creating skilled manpower despite the fact that they receive nearly 12 percent of the total budget allocation for education.

the madrasa education board. Neither the education ministry nor the four qawmi madrasa boards know the exact numbers of qawmi madrasas in the country, how many teachers they have employed, or the number of students enrolled to these seminaries.

One would also be dumb-founded to take a note of the syllabus pursued in madrasa education. From the beginning, not in our country alone, but across the world, studies in Islamic theology have always been incorporated in madrasa education. There has been some revision in the syllabus of alia madrasas. In alia madrasas English, mathematics, history, and geography are taught to a comparatively lesser extent and studies in Islamic theology get the greatest weight.

According to the qawmi madrasa board, these seminaries are offering a 16 year course and a student has to learn 35 subjects, mostly based on Islamic theology, in a five-tier education system from class 1 to 16. Enormous change must be made in the existing syllabus to uplift madrasas from the status

of mere factories producing mullahs, and also to integrate the madrasas with the mainstream of the educational process. Modern subjects including science must be included in the new teaching schedule of the qawmi madrasas.

No one can argue that teaching in madrasas is modern enough while no one can deny that modern education is essential for madrasas as well. In qawmi madrasas, where only Islamic theology is taught, a student could not learn the skills necessary to get a job. The students having the Dawra degree from the qawmi madrasas, at best expect to become imams in mosques or teachers in the qawmi madrasas themselves.

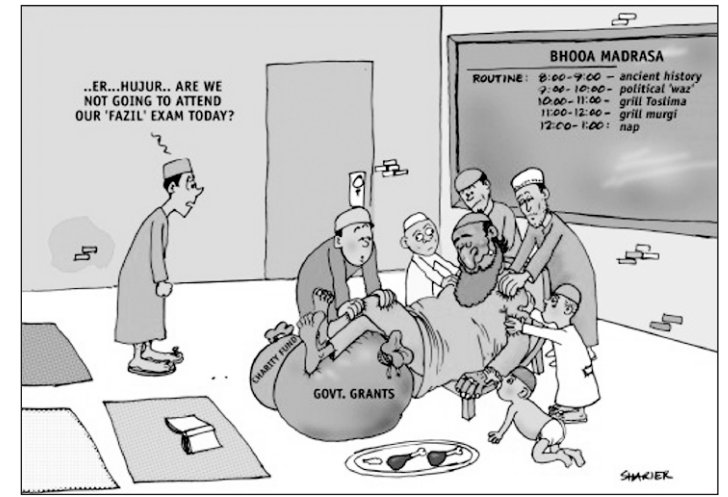
The madrasa education received more state favour than general education during the tenure of this four-party alliance government, contributing to the significant growth of madrasas across the country. Apart from 9,000 government registered madrasas there are an estimated 15,000 other institutions across the country offering religious education without registration and government control.

Education has always received

great weight in the Islamic religion. The religion of Islam emerged in the barren Arabian land which was both culturally and socially backward. Thus education was put forward as the lamp to illumine darkness. Hazrat Muhammad (sm) won the war of "Badar" and many captives in the war were freed on different conditions. One such condition was that if a prisoner could educate ten Muslims he would be emancipated.

The suggestion of the Prophet to go to China to acquire knowledge, or to get educated from non-Muslim prisoners obviously implied no inclination to religious teachings. Rather, Islam essentially, in several ways, directs acquiring knowledge of the need based modern education.

The BNP-led alliance government pledged, as many previous governments had done, to modernize madrasa education and to integrate it with the formal education system. But these pledges had not been backed by decisive action. Now it is imperative for the government to start modernizing of madrasa education and elevation of its degrees should be conditional upon adherence to



the modern teaching system. Madrasas have a glorious history in this country for serving important religious and social purposes. But this glory has been tarnished due to the involvement of madrasa students in militancy. The intelligence agencies marked 323 qawmi madrasas, where militant training was taking place. The madrasas having link to banned extremist groups must be closed down.

Publication of annual income, expenditure and audit reports, and declaration of their assets and liabilities must be made mandatory. The government must make it obligatory for all madrasas to disclose their sources of income and declare dissociation from any militant activity or group. Donor agencies providing, or intending to provide, financial assistance for madrasa reform should also make their grants conditional on the above criteria.

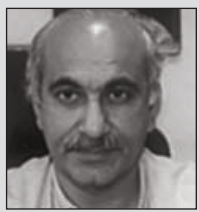
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Certainly there is no denying that madrasas have made a very negligible contribution in creating skilled manpower despite the fact that they receive nearly 12 percent of the total budget allocation for education. Conscious citizens fear that taking a hasty decision on such an important national issue, the government has paved the way for unqualified madrasa graduates to creep into public administration to the detriment of all.

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America '68



M J AKBAR

WASHINGTON: America has returned to 1968. On August 31, a vital deadline at the very top of George Bush's agenda passed, and no one died. Instead, the intended victim was frisky to the point of being cocky. Thursday was the day given by the international community, led by the United States and followed by the United Nations, for Iran to submit to pressure and abjure its nuclear program.

The weight of the Security Council lay behind the ultimatum. Far from cowering, Iran's President Mahmoud Ahmadinejad invited over a hundred and fifty journalists to Tehran, including the powers that be from American media, to taunt Bush to a one-to-one debate, lecture America and its allies on good and evil, and litter the world with one-liners.

In essence he had asked two questions (to echo Stalin's question to the Pope): How many divisions does the Security Council have? The second question was to America: How many divisions does the Pentagon have to spare for Iran?

Washington, for a change, did not need additional evidence in its search for the fabled "weapons of mass destruction," this time in Iran. The International Atomic Energy Agency reported this week that Iran continued to produce enriched uranium, albeit on a small

BYLINE

This is what makes America 2006 akin to America 1968. The mood had begun to shift against Vietnam in 1967, but it was in 1968 that the shift became decisive. The response of the establishment then (which was Democratic) was to call the battle against those dirty Vietnamese communists the "decisive ideological struggle of the 20th century." It didn't work in 1968. It won't work in 2006.

scale and at relatively low levels, at its Natanz facility. Iran's answer remained what it has always been, and one which should be familiar enough to the Indian subcontinent: its nuclear facilities were there only for peaceful purposes.

Good night. On the domestic front, Ahmadinejad is a touch more forthcoming. He accuses the West, alias America, of mouthing human rights while maintaining the world's most notorious prisons, and being the source of all the problems we face, while behind him banners declare: "Nuclear Energy Is Our Inalienable Right."

Good morning. Compared to Ahmadinejad on a nuclear future, Saddam Hussein was an overblown mouse when shock and awe smashed his regime and toppled his preposterous statue. Saddam was always less than met the eye and, like any bully-cum-dictator, vulnerable to a deal. Ahmadinejad is not interested in stupid statues. Everyone who has met him has returned impressed with his intelligence. He could be more than meets the eye.

Strength is a relative matter. You are not as good as your arsenal. You are only as good as your capability. When George Bush was planning the invasion of Iraq, one country that kept very quiet indeed was Iran. Three years later, Iran is doing the talking, and America is wondering what to do.

Bush has snared Iran in a self-made trap, and Iran is laughing all the way to a nuclear bank. It is still a long walk. Iran is nowhere near weapons-making capability yet. But it is on the way.

If there is one alphabet that George Bush would love to have changed in the four-letter word that has begun to haunt him, it is surely "q." He will never say this himself, but everyone around him, both his friends and his opponents, are saying it. There is a palpable sense of regret in Washington that a mistake was made three years ago. The mistake was not going to war. The mistake was going to war with the wrong country. How they wish today that Bush had gone to war with Iran rather than Iraq. This is the unstated, or at least understated, revisionist view. After all, the rationale against Iraq was simulated, so it could easily have been whipped up against Iran -- mullahs make a better target for racial profiling in any case than clean-shaven Baathists.

David Remnick of The New Yorker gave some hint of this manipulation of the media recently: "The Administration and its surrogates have issued a stream of disinformation about intelligence and Iraq; paid friendly 'columnists' like Armstrong Williams and Maggie Gallagher tens of thousands of dollars to parrot the White House line;

accredited to the White House press corps a phony journalist and ex-prostitute (Jeff "Bulldog" Gammon aka James Dale Guckert) as a reliable pitcher of softball questions; lightened the Freedom of Information Act requirements; and pioneered a genre of fake news packaged video 'reports.'" He goes on, but I won't.

If only all this had been directed against Iran. Bush might even be triumphantly holding a few traces of future weapons of mass destruction before the cameras, possibly protected by some space-suit type of clothing.

Iran's current confidence is based on some solid parameters. Start counting.

1: The Pentagon's infantry capability is seriously degraded by Iraq and Afghanistan. Even the British, who always brought up the tail, have stopped wagging. There have been cases where infantry units sent on leave have been turned back after barely touching down in the United States, such is the shortage of troops.

2: The proponents of the air-power-is-sufficient school have plaster on their lips after Lebanon. Israel's failure to destroy the Hezbollah despite overwhelming air power has made the old wisdom the new wisdom: air power alone cannot bring victory. Ground troops have to follow through. So what will the bombing of Iran achieve, except a

political fallout that might go out of control?

3: On the ground, the two most powerful militias in the region are allies of Iran: Sheikh Hassan Nasrallah's Hezbollah in Lebanon and Moqtada al-Sadr's militia in Iraq. By one of those ironies made in heaven, both are also functioning members of their respective governments -- and so leave America in the unhappy position of not knowing quite what to do. Sadr's men inflict serious casualties on Iraq's America-sponsored army whenever the army attempts to control them. America's human losses in both Iraq and Afghanistan are rising at haemorrhage levels, without a bandage in sight.

4: The credibility of both America and its principal ally in the region, Israel, has been damaged. There is a new mood in the air. This has affected America's political credibility as well in the world's toughest neighbourhood.

5: Washington's seemingly inexhaustible treasury has been discovered to have limits. Bill Clinton, who has begun campaigning for his wife Hillary, has gone on the offensive. He left a budget surplus, he says: Where has this five trillion plus dollar deficit appeared from? Misadventures, of course.

6: The sanctions aimed against Iran are either innocuous or unimplementable. The best that Nicholas Burns (he who negotiated the nuclear deal with India) can come up with is sanctions against nuclear parts, a freezing of Iran's overseas assets and a ban on the travel of their officials who have anything to do with their nuclear program. Iran has long removed its assets away from American reach, and Vladimir Putin has already asked why any sanctions should apply to Iran's peaceful nuclear sites, as for

instance at Bushehr, where Russia is supplying equipment worth hundreds of millions of dollars. No one has any answer. Burns incidentally did tell American television that even India had agreed to sanctions against Iran. He is cashing his chips even before the nuclear deal with India has gone through.

Nuclear poker is not easy when you don't have too many cards.

The most important change in America is that of public opinion. The majority seems finally to have lost its appetite for war, and does not believe that Iraq has anything to do with the war against terror. A desperate Bush is raising the most extraordinary demons. He now considers the "Islamic" threat to be as dangerous as fascists, Nazis, communists and other totalitarians of the 20th century. Each one of those threats had the power and institutionalisation of a state. Bush's "Islamic fascists" have become as big a danger to the world as Communists without being in power in a single country, from the shadows. For Bush, "It is the decisive ideological struggle of the 21st century."

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It didn't work in 1968. It won't work in 2006.

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Should the MFIs pay tax?

The government has already done a praiseworthy job by enacting a legislation to bring the operation of MFIs under a regulatory framework. A regulatory commission is to be formed to oversee the micro-finance activities and to give protection to individual depositors from fraud and mismanagement by MFIs, as the poor people do not have adequate information or expertise to evaluate those risks. But in the name of regulating it, the commission must not hinder the progress of MFIs; rather, it should facilitate them.

KHAN FERDOUSUR RAHMAN

MICRO-credit has been defined as a credit for the poor without collateral to help them realize their productive potentials. It is a credit of trust, and targets primarily the poor women for their empowerment.

The tangible collateral is substituted by group guarantee, peer pressure, intensive supervision, and access to more frequent and bigger loans if repayment perfor-

mance is satisfactory. Worldwide, micro-credit has been considered a development approach and very effective for poverty alleviation. It has been considered a champion of human rights as well.

But conventional banks do not lend to the poor. Banks require collateral and have complicated procedures that the poor cannot satisfy. Before the emergence of micro-credit, the poor people used to be exploited by the money-

lenders and traders who operate a system of usury in villages.

So, micro-credit emerged mainly for two reasons: a) due to the inadequacy of growth-based development strategy to alleviate poverty (i.e. state failure), and b) the deficiency of rural credit systems to address the credit need of the poor (i.e. market failure).

Micro-credit is designed to serve two main objectives, i.e. poverty alleviation and empowerment. Perhaps no other development tool has attracted so much

global attention in the history of poverty-focused development efforts than micro-credit.

The beneficiaries of micro-credit programs are those who do not have access to formal credit market. Most important aspect of this program is that 90% of the micro-credit beneficiaries are women. Micro-finance has created huge employment opportunities having considerable positive impact on the economy.

Service provision of Micro-Finance Institutions (MFIs) may be grouped under two approaches, i.e. minimalist approach (provision of only financial services) and integrated approach (provision of financial intermediation, social intermediation, enterprise development support and social development services).

MFIs are basically semi-formal organizations, not formal like commercial banks, and again not informal like those that are oper-

ated by registered NGOs.

Most MFIs in Bangladesh are NGO registered under the Voluntary Social Welfare Agencies Ordinance 1961, Societies Act of 1860, The Foreign Donation (Voluntary Activities) Regulation Ordinance 1978, and The Foreign Contribution (Regulation) Ordinance 1982, exempting them from central bank oversight.

Most of these have a donor-funded loan pool and hold members' deposits in a low-risk investment portfolio to pay interest on their savings. A few of them are the partner organizations of Palli Karma-Sahayak Foundation (PKSF), an apex organization that provides loans to its MFI partners at a minimum interest rate.

There is a debate going on regarding the commercial banks having to pay full tax on their profit whereas the NGOs do not have any obligation to pay tax. The govern-

ment basically imposes tax with two aims, i.e. to meet the revenue expenditure (maintenance of various government agencies including armed forces) and to meet the development expenditure for pro-poor growth.

MFIs are also doing the same development activities. The MFIs are basically not-for-profit. The profit they earn through micro-finance operation is not shared/distributed among the board members/trustees; rather they reinvest their earning in other sectors or among other poor borrowers and lend their earnings to other poor people.

If tax is imposed on MFIs, there are chances of leakages in terms of collection and investment for further development. In addition, administrative cost for tax collection from MFIs is also to be taken into consideration. Again, if the MFIs are charged with taxes, a few

of them may hide their actual profit. So, tax imposition will hinder the progress of the MFIs.

Then they have to compete with the commercial banks in terms of additional expenditure due to imposed tax, and perhaps to meet these additional expenses, MFIs have to also increase the interest rate, directly affecting the poor borrowers.

Micro-credit is not the only solution for poverty alleviation; rather it is one of the major interventions. This sector is now a very important financial sub-sector involved in poverty alleviation. Any major problem in this sector due to lack of any appropriate regulation will have serious adverse impact on the economy and poverty alleviation efforts.

The government has already done a praiseworthy job by enacting a legislation to bring the operation of MFIs under a regulatory framework. A regulatory commis-

sion is to be formed to oversee the micro-finance activities and to give protection to individual depositors from fraud and mismanagement by MFIs, as the poor people do not have adequate information or expertise to evaluate those risks.

But in the name of regulating it, the commission must not hinder the progress of MFIs; rather, it should facilitate them. Only expert professionals should be employed in a commission like PKSF; and it should be always kept outside the bureaucratic control.

Finally, the suitable MFIs may be allowed, upon consideration, to operate in rural areas as standard commercial banks, so that they can mobilize savings from the depositors in order to reduce dependency on donors and to boost their own sustainability.

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