

Trade Union Trouble

THE government's recent directive to the management of the four nationalised commercial banks not to allow trade union offices anywhere other than their headquarters has, for obvious reasons, given rise to intense debate on its implications. Although many would be inclined to misinterpret it as an attempt at impingement on workers' fundamental rights, we see in it a pronounced intention of clamping down on the unholy practices some unscrupulous labour leaders are engaged in the name of trade unionism. Besides, conventional law, according to a Bangla daily, actually accommodates trade union offices at the headquarters only. Therefore, in legal considerations as well, the government appears to be on the right side of law.

Admittedly, the NCBs have over the years been the Achilles' tendon in the country's beleaguered financial sector. According to a recent report, classified loans at these banks currently stand at Tk 13,168.28 crore and are on the rise, and the CBA officials there are reported to have been playing a key role behind that. Just the other day, one deputy governor of Bangladesh Bank branded them as the 'driving force' of a strong mafia group that had engineered an unbridled rise in classified loans of the banks. Besides, trade union bigwigs are alleged to have illegally occupied lands across the country that actually belong to the banks. On the whole, they have created a parallel management, actually calling the shots in matters related to administrative reshuffle, loan disbursement, so on and so forth.

Certainly, this is not what trade unionism stands for. State-owned establishments in the financial as well as the industrial sectors have suffered for trade unionism gone awry. Once profitable industrial units — Adamjee Jute Mills Limited, to name an obvious one — have turned into smothering burdens on the state. So have been the case with the NCBs. We welcome the finance ministry's directive but, at the same time, would urge it not to overplay as to impinge upon the rights of the employees.

Bomb Scare

THE recovery at the Benapole border of 5 tons of sulphur which can be used to make explosives has added to the bomb scare that has gripped our men. In recent times bomb scare has frightened the citizens of Dhaka city in particular and those of some outlying district towns in general. A number of bombs have been recovered from places that include newspaper office, mosques, high-rise building premises. Since the fateful day at Khulna Ahmadiya Jamaat mosque in which a number of people died from a bomb blast, various kinds and types of bombs have been recovered from different places. There were some bomb hoaxes from anonymous calls as well.

With our background of politics of confrontation and intimidation, people are more or less acquainted with homemade crackers of various sizes and capacities that were liberally used before, during and after hartals.

These bombs or crackers, whatever they are called, have taken their toll in human lives and limbs. Many are still reeling under the effects of blasts they have been casualties of. Neither the society nor the government take responsibility for the maintenance of these unfortunate victims.

Why should there be any bomb scare in the first place? How this thing has started happening? Who are behind all these? The haul at Benapole indicates that explosives or materials to make them with are being smuggled from India. There are so many pertinent questions to ask and find answers to. We suggest there should be a thorough investigation into the real causes of this spurt in bomb-planting incidents. The investigation must be conducted by capable officers of the DFI, NSI, Special Branch of the police and the like. There has been a lot of speculation about the newest scare in the country and people have a right to know the exact magnitude of the problem and what remedial measures are being taken by the home ministry to mitigate it in the interest of public safety and national good.

The situation must not be taken lightly because some of the devices have turned out to be sophisticated pointing the finger at dubious origins of variegated descriptions.

T&T's Sincerity

THERE'S no recess in the irregularities committed by the T&T department. Rather than alleviating the subscribers' inconvenience, the agency has been only adding to it. Telephone subscribers in the city having digital connections are experiencing a nightmare in the over-billing even though their telephones might have been non-functional. As newspaper reports say, digital clients are receiving colossal bills on their telephones as a result of connections being taken out and given away unauthorisedly to people who bribed wayward T&T employees.

Questions loom large: has there been any attempt to identify those who are playing around with the 'fail-safe' digital connections? What stops people at the helm from taking legal measures against those corrupt employees? And finally, when will the T&T — supposed to be a server and not a burden on service users — be ready to correct the wrongs on its side? It's sheer irony that while the world will shortly enter the info tech 21st Century, we in Bangladesh are wrestling with our telephone sets! We, the seemingly responsible, deprive our people of bare necessities with no regrets at all. To us, a problem is never "our problem".

Corruption leads to poor administration, retards the development process, and adversely affects the public delivery system leading to enhanced hardships over all. We urge the ministry of telecommunications to take up the matter with all sincerity and do something about the mockery being made of any bit of modernity we attain.

FEW days back, I had the opportunity to attend the inaugural ceremony of a private bank. As the audience was informed by one of the learned speakers, that was the 44th bank in the country. The number of banks operating in Bangladesh (44, as they said) amazed me for a while. As I can understand, banks (especially local ones) are not generally in the good book of the public — with all sorts of financial crimes under the roof — and the burgeoning number would put many questions to ponder on. For example, where do the deposits come from? Is it distribution of deposits or creation of new deposits? Is not the growing number related to the growth of business and trade? If business is down in the country — as critics would argue — why then banks are up? So on so forth.

At the outset, we would like to argue that, *a priori*, opening up of more banks in the private sector is a good — if not all that green — sign for the economy.

Credit is like a commodity bought and sold in the market and a competitive market is likely to ensure efficiency and fair price. Historically, Nationalized Commercial Banks (NCBs) had been at the forefront of our finance. The poorly performing NCBs, causing a crowding out effect on private credit demand, urgently called for a competitive environment in the financial market. The specialized institutions that were created offer term lendings for industrial investment also failed to deliver the output.

It is true that the performance of the NCBs should not

be compared with those of private banks just on the basis of profit and loss estimates. There are many functions which NCBs are forced to perform while private banks hardly step into those activities on the question of commercial viability. For example, credit to agriculture, handloom sectors, credit to social sectors — all agenda of government — are carried out by the NCBs. Added to this is growing government borrowing to finance ailing or loss-making state enterprises. All these operations forced upon the NCBs tend to shelve commercial concerns. The NCBs in Bangladesh would therefore continue to incur loss — as if they are born to make losses.

Despite these factors, the performance of NCBs could possibly be much better but for the following reasons: (a) political influence and high-handiness; (b) a corrupt management and (c) involvement of a class of dishonest bank personnel under the umbrella of Trade Union. The allegation is firmly footed that successive regimes never allowed autonomy to these NCBs. These were treated like other government departments seizing them of powers to think independently and judiciously. The military governments — who later entered into politics — who used bank loans as one of the easiest source of stealing political opponents.

Floodgates of bank loans were opened where political allegiance mostly served as collateral. There were, of course, several incidents where NCBs declined to provide credit to certain projects but "political credit scheme" seemingly sub-sided all economic considerations. The elected governments also did the same but far less than that of the regimes who ushered a reign of "state sponsored capitalism" in this country. For example, at the fag end

business thus helping huge foreign exchanges drain out through unofficial channels. The availability of that huge sum could beef up our foreign exchange reserves. The invasion of a private bank by goons and the inner crisis that the private bank is faced with simply unbecoming of a financial institutions.

When political considerations tend to take the place of economic arguments and ultimately politics wins, the end product could be severe loan defaults. And that exactly happened. The Human Development Report (1999)

Beneath the Surface

by Abdul Bayes



of the tenure of the last BNP regime, huge amounts of bank credit from NCBs were provided and, allegedly, that caused some cracks in the system.

In the spree, some bank officials got up to take advantage. They began to approve non-bankable projects by taking economic advantage from the borrowers and by taking administrative advantage from their political masters. The situation grew so sour that even petty clerks and peons — TU leaders as they claimed themselves — decided the fate of the top brasses of the banks.

shows that — only in public sector — the share of non-performing loans (NPL) is 37 per cent in Bangladesh. This compares with 29, 21 and 18 per cent in Pakistan, Sri Lanka and India respectively. If private sector estimates could be posted, the share of NPL could be astounding high.

Are private banks doing better? The directors of the banks drew heavily from their own banks. Alleged unscrupulous attempts by the sponsors are almost regular stories. The most recent allegation is that few banks are involved in "Hundi"

Innovative ideas should come up to catch up with the mood. Could traditional collaterals like land and buildings help banks? Only 10-15 per cent of the people can provide such collaterals to avail of bank credit. Can we not rely on integrity, intelligence and innovative ideas as sources of collaterals? Some banks seem to be giving loans to meritorious students. We think more innovative ideas should be taken to make banking system work well.

We welcome a competitive environment in banking circle. But new banks should not be created at the cost of the old ones. For example, one should not take, say, Tk 300-400 million from a bank (by using power and politics) and then establish another bank. Bangladesh Bank should be more equipped to take note of these malaise. Banks are the backbone in economy. We only hope that the backbone are firm to finance our projects.

The private sector banks should be strictly regulated, new laws should be enacted to cope with default culture. We know that the process is on but we only want to speed it up. Time is too short to catch the train to 21st century.

Loan Default? Statistics show that state-owned loss-making units are the largest loan defaulters. The pertinent question to be asked is whether NCBs could be saved without sacrificing loss-making state enterprises? The NCBs would continue to bleed so long they have to provide money to these "sick" units. The question of privatization is therefore paramount.

Rise of Anti-immigrant Parties in Europe: Does it Signal Anything?

by Harun ur Rashid

It appears that the support of the anti-immigrant parties in Europe is a cyclical phenomenon. The anti-immigrant parties realise that their popularity is ephemeral and in today's world they cannot survive and are doomed to fail.

the French-speaking cantons of the country. Party leader Christoph Blocher demanded redistribution of cabinet seats to acknowledge his party's success.

In Czech Republic, the gypsies suffer from discrimination in the society. For instance, the municipal authorities in the Czech city of Ustina Labem, despite the protests from the gypsies, are reported to be erecting a wall of two metres down the middle of a street to separate the apartment building inhabited by Czechs on one side of the street from the buildings inhabited by the gypsies who are also Czech nationals.

Do we see the rise and support of the anti-immigrant parties as a resurgence of racism or fascism in Europe? The answer, I would argue, is: No. Racism has a definite world view that has been often masked through alliance with nationalism, although nationalism itself does not have to be rooted in racism. Racism is whereby social groups categorise other groups as different or inferior on the basis of phenotypical characteristics, cultural markers or origins. Racism thrives on the existence of the other as enemies or inferior. The extreme form of racism was found in Hitler's Germany and apartheid South Africa.

Fascism is based on differences of people. The fascists cherish the vision of a New Man who is to create a new order cleansed of all impurities. Italy's fascist leader Mussolini believed in the restoration of a pseudo-historical Roman empire. The building of the new order is a task which justifies all the sacrifices and brutalities perpetrated on other human beings.

It appears that the anti-immigrant parties or leaders do not openly espouse the views as those expressed in racism or fascism. The question is: why do the anti-immigrant parties gain support? The reasons are not far to seek.

There is a view that globalisation of markets and information technology leaves the country-people marginalised. They feel isolated from the change occurring in the information age. The opening of foreign goods in the market under the terms of World Trade Organization.

isation has adversely affected the rural business. They perceive that their sufferings because of the competition from a global economy, economic rationalisation and technology are being ignored by the traditional political parties. They perceive oppression and exploitation in unfettered market-economy and retreat into alienation and antipathy to any change.

In the past rural people including the farmers had unequalled power to influence the policies of the government. Their influence on the party and leaders is on the wane. Furthermore the children of the farmers are less interested in continuing manual work of farming and are moving to cities. As a result the once thriving towns have become empty-shells where the infrastructure and services gradually disappear.

Whatever economic rationalists may proclaim in defence of economic freedom, great disparity in wealth erodes and undermines a society. Per-

haps the pendulum has swung too far in deregulating some elements of the economy. The solution of the social and economic problems are made simplistic by the right-wing parties and it appears to be an acceptable recipe for the insecure people. The populist and quick-fix solutions advocated by the anti-immigrant parties attract some sections of the people who are frustrated with their diminution of income and the perceived neglect by the traditional parties. During hard times, the populist parties need scapegoats and the immigrants are easy prey.

I would argue that much of the votes for the anti-immigrant parties could be considered as protest vote against the traditional parties. We may note that there are many people who are good, kind and compassionate in Europe. It would be wrong to say that all Euro-

peans are xenophobic as it would insult their humanity. Even in 1972, despite the pronouncements of British racist politician Powell, many in Britain opened their door to the refugees. I would say that the majority of people in Europe, in particular the younger generation, are tolerant, pluralist and support multi-culturalism. Egalitarianism and freedom are values, which foster and are fostered by a vigorous democracy in Europe. Furthermore the current tone of international relations is set by the universal abhorrence of both racism and fascism.

In the light of this environment, it appears that the support of the anti-immigrant parties in Europe is a cyclical phenomenon. The anti-immigrant parties realise that their popularity is ephemeral and in today's world they cannot survive and are doomed to fail.

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SHAB-E-MERAJ

The Unprecedented Night Journey

by Kazi Aulad Hossain

I would be, I feel, worthwhile to refer here to Ayat 1 of Surah Bani Israel (the children of Israel) of the Holy Quran. Here in this Ayat (verse) Almighty Allah says, "Glory be to Allah Who did take His Servant for a journey by night from the Sacred Mosque to the Furthest Mosque whose precincts did We bless in order that We might show him some of Our Signs for He is the One who heareth and seeth (all things)." So the personage whom Almighty Allah wanted to show some of His wonderful Signs is none other than our holy Prophet Hazrat Muhammad (peace be upon him), the greatest of all men and of all times. And for this job Allah Rabbul Alamin (Lord of the worlds) detailed Archangel Jibril (AS) as Special Guide with a transport called "Burak" meaning electricity for carrying our holy

Prophet (peace be upon him) to his August Presence. The momentous journey commenced on the 27th night of the lunar month of Rajab first from the precincts of the Holy Kaaba (Masjidul Haram, Makkah) and then form Baitul Muqaddas (the Masjidul Aqsa, Jerusalem) where the holy Prophet (PBUH) made a brief halt. Here at this Mosque the holy Prophet (PBUH) offered two rakats of salat (prayer) which was led by the holy Prophet himself and attended by all the Prophets (peace be upon all of them) who assembled there.

After leaving the precincts of Masjidul Aqsa with Jibril (AS) and passing through the seven heavens the holy Prophet (PBUH) reached a place called Sidratul Muntaha before he was finally induced to the August Presence of the Almighty Allah. At this very place Jibril (AS) bade adieu to our holy Prophet (PBUH). Sidratul Muntaha is the line

about the vastness of the outer space Almighty Allah has graciously been pleased to create and the great distance the holy Prophet (PBUH) had to cover in securing an audience with Almighty Allah.

One is simply awestruck thinking about the existence of billions and billions of stars in the heavens besides all other celestial bodies that Rabbul Alamin (Lord of the worlds) has created in the heavens. And one is overwhelmed when he thinks about the great distance our holy Prophet (PBUH) had to cover for the momentous Journey on the 27th night of the lunar month of Rajab. He was in his spaceship (Burak) with Angel Jibril (AS) and continued his journey till he reached Sidratul Muntaha. And here at this very place Jibril (AS) bade adieu to our holy Prophet (PBUH).

So, let us celebrate the Lailatul Meraj with due solemnity and fervour.

Acid Test of Faith for Muslims

by Abdul Latif Molla

MERAJ is a very significant episode in the religion of Islam. It is the divine journey of Mohammad (Sm), the last apostle of Allah, the Almighty creator, on this transient world and the founder of the religion 'Islam', from the holy precinct of 'Kaaba' in Makkah to the ancient mosque 'Al Aqsa' in Jerusalem and then to the upper celestial universe to the abode of Almighty Allah and back to Makkah in a very short period of time at night. Like all other happenings in 'Islam', it is also a usual happening involving only Allah, His angels and His apostle Muhammad (Sm). But this very particular episode had created a lot of controversy, doubt and disbelief and also unconditional belief.

In fact, the episode of 'Meraj' was the claim of prophet Muhammad (Sm) himself as he had claimed other fundamentals of Islam being ordained on him. So this claim also must be believed by the Muslims as true and unquestionable so, as they believe the other claims of the Prophet (Sm) But ever since he disclosed this matter to the people, questions and doubts abounded and to this day it remains a mystic subject of ponderance for Muslims and non-Muslims alike.

The journey of 'Meraj' may be divided into four phases: a) the journey from Kaaba in

phases of the journey were made riding on a celestial animal named 'Burak' under the guidance of the chief Angel Jibril (A). The 'third phase' of the journey from Sidratul Muntaha to the seat of Allah through the 'Arsh-e-Muallah' or what it is generally called, the exclusive domain of Allah, was made riding on another super celestial animal named 'Raf' under the guidance of another angel because Jibril (A) had no authority to enter into the domain of 'Arsh-e-Muallah'. The return journey to Makkah which we termed as the fourth phase of the journey was made in the opposite direction likewise. On the way Muhammad (Sm) had been shown many secrets of creation and administration of Allah the Almighty Creator. He had a direct conversation with Him and it is during this conversation that five times compulsory prayers everyday were ordained for the Muslims.

There exists a lot of misleading controversies centering round this journey of 'Meraj'. The controversy whether Muhammad (Sm) made the journey bodily or spiritually or in dream still remains a subject of meticulous dissension. But the opinion of making the journey bodily in full sense strongly prevails over the other two with reliable arguments. It

is strongly argued in favour of it that if Muhammad (Sm) did not say that he had made the journey bodily in full sense then little or no controversy would have been raised because spiritually or in a dream, happening of such things were not impossible. The controversy whether Muhammad (Sm) saw Allah with his human eyes or not remains yet an unsolved mystery. But one notable common factor on this controversy is that both the sides endeavour to put up their arguments based on Quran and Hadith. Well, if Muhammad (Sm) should have clearly said that he had seen Him with his own eyes then there would have been no reason for controversy. But he is quoted as saying both that he had seen Him directly and also as 'Nur' (lights) only. Some are in favour of taking both as correct and some disagree with it. There exists also various opinions about the time of 'Meraj' i. e. about the year, month and day. None of these are definitely known and the night of 27th of Rajab as is being observed is only based on guess and possible calculations like that of 27th of Ramadhan as 'Lailatul Qadr'.

So 'Meraj' has become more than an 'acid test' of faith (iman) for Muslims as a pivotal point for gaining an absolute faith in Islam.

To the Editor...

DUCSU election

Sir, Dhaka University Central Students Union (DUCSU) is known as the mini parliament of Bangladesh. After founding the university the then scholars and authority of the institution felt the need for a union for the students. Most of the time after independence DUCSU election has been irregular. And the last decade of the century was the worst. This is very sad for the university and the students. We want DUCSU election and a fresh leadership soon.

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Discriminatory?

Sir, The government, employing its collective wisdom, drove away the residents from Tanbari, and came under HR criticism. The question may be posed why it is not driving out the unlicensed drivers and vehicles from over-crowded Dhaka city.

If this be done, immediately the traffic congestion would ease, and the remaining rickshaw operators would earn more daily wages. Secrecy about political will is not transparent, democratic governance.

Faridabad