

# A glow in the eyes, like the rising sun

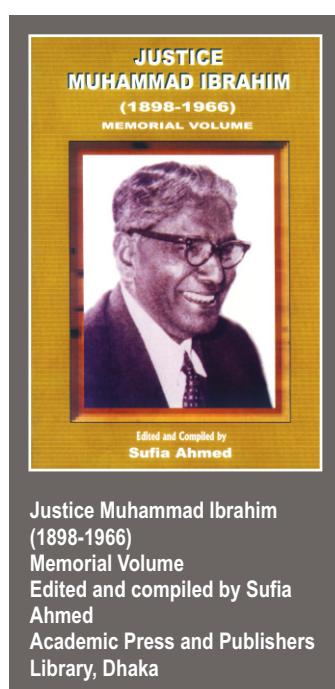
Reading through a collection of reflections, **Syed Badrul Ahsan** discovers anew the life and times of a good man

JUSTICE Muhammad Ibrahim came away to Dhaka from Karachi in a state of grave disappointment. And his disappointment centred around General Ayub Khan, the army chief who had seized power in 1958 and then given Pakistanis to understand that he meant to bring about reforms in national politics. And, of course, politics between August 1947 and October 1958 had been in precipitous decline. It did not help that the country finally managed to give itself a constitution, and that was in 1956. The adoption of the constitution did not stem the haemorrhaging of the political system, as the swift appointment of prime ministers and their equally swift dismissals were to demonstrate so clearly. Pakistan's first bout of military rule was, from that perspective, looked upon as an opportunity for a new beginning. Some felt clearly relieved that the politicians had been sent packing.

Among those who clearly believed that good would come of the coup was Justice Ibrahim. He was, after all, minister for law in the martial law regime, one of three Bengalis originally associated with Ayub Khan. More precisely, the

new president (and chief martial law administrator) had encouraged Ibrahim into thinking that as law minister, the judge could develop his ideas on the ways in which Pakistan could be administered as a viable democratic state. And what other method of doing that than through working out the form and principles of a new constitution? But that is exactly where Ibrahim was to be let down. His conviction that Pakistan ought to have a constitutional arrangement guaranteeing adequate safeguards for its federating units, essentially East and West Pakistan, took a jolt when it became obvious that Ayub Khan had precious little intention of seeing democracy take roots in the country. Men like Manzur Quader and Zulfkar Ali Bhutto, both lawyers, were around to reassure the dictator that the future could be as he wished it to be. And thus came, eventually, the 1962 constitution. Justice Ibrahim, ever the decent man able to gauge the sounds of an oncoming train, left Karachi, then Pakistan's capital, and made his way back home to Dhaka. It was early in 1962 that President Ayub Khan accepted his resignation.

In this memorial volume, it is a



vibrant life that comes to light. For those who have observed the twisted and tortuous course Pakistan's politics took between the rise of Ayub Khan and the

evolution of Pakistan's eastern wing into the independent republic of Bangladesh, Justice Ibrahim's career towards the end has been a tale that might have been different. Did he make a mistake in linking up with the martial law regime? Should he have opted for a different political course altogether? In the mid 1960s, as an opposition campaign got under way for an electoral battle against Ayub Khan in early 1965, Ibrahim found himself getting closer to anti-Ayub political forces. He clearly played a crucial role in the shaping of the Combined Opposition Parties (COP) in 1964. The alliance would nominate Fatima Jinnah, sister of Pakistan's founder Mohammad Ali Jinnah, as its presidential candidate. Given that the elections were being held under the Basic Democracy Ayub had substituted for universal adult suffrage and which Ibrahim had not identified with, Ms. Jinnah went on to lose in January 1965. Nearly two years later, in October 1966, Justice Ibrahim died. And so ended the life of a brilliant, dignified man on Pakistan's national stage. Ibrahim's passing was also the end of a good, cultured Bengali who might have played a pivotal part in the events that were to unfold after

his death. After all, the first major step toward Bengali liberation had already been taken months before his death. The Six Point plan for regional autonomy had been publicly placed before the country in February 1966 by an increasingly assertive Sheikh Mujibur Rahman. There was a certain intellectual dimension to Muhammad Ibrahim. In the second decade of the twentieth century, sheer patriotism drew him to the non-cooperation policies of Mahatma Gandhi. The brothers Ali, Shaukat and Muhammad, charmed him by their dedication to the cause of freedom. Momentarily distracted by the rising crescendo of nationalistic politics, Ibrahim veered away from his academic pursuits. And then came back to them. There was no looking back after that. The trauma of Partition, the creation of a new state for India's Muslims, the dispossession of people surely must have made an impact on Ibrahim. But, as a realist, he understood the exigencies of the times. By 1949, he found himself in the position of a judge of the Dhaka High Court. In 1956, when he retired, he found almost to his chagrin that he was

being asked to take over as president of Pakistan's Constituent Assembly. Men like Hamidul Haq Chowdhury surmised, quite correctly, that Justice Ibrahim's occupancy of the office would expedite the process of constitution making. Ibrahim declined the offer. His fans have suggested that he had little wish to enter politics 'through the back door'. Whatever may have been the reasons, in subsequent times it appeared that the decision to stay out of politics may have been an act of wisdom on his part. Adequate compensation was to come, first through his appointment, briefly, as chairman of the Election Tribunal, and then, more substantively, as vice chancellor of Dhaka University. It was from that latter perch that he would move into government, before moving out of it.

AZM Obaidullah Khan recalled Justice Muhammad Ibrahim through the prism of symbolism. He was, said the poet and civil servant, tall and erect, like a 'sal' tree. There was, in his eyes, forever a soft glow reminiscent of the rising sun.

Syed Badrul Ahsan is Editor, Current Affairs, The Daily Star.

# Bhadralok matters, partition and rise of BJP

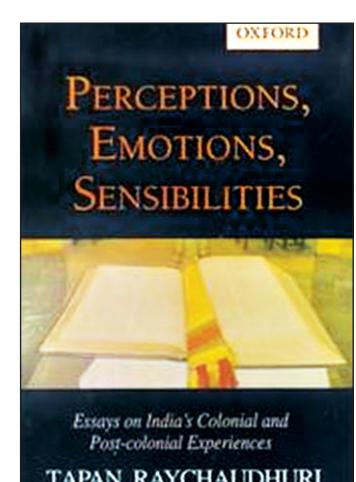
**Mufakharul Islam** sifts through a thought-provoking work on the Indian social and political experience and comes away with thoughts of his own

THIS collection of essays is based on Professor Raychaudhuri's published and unpublished articles written and lectures delivered during the period 1992-97. He starts off by saying that the essays are addressed to different audiences: some of these are full research papers, others are meant for general readers and a few are just presentations of ideas yet to be fully developed. He also points out that the title of his work is more relevant in the case of the essays in the first section than in the last two.

The author mentions that the essays in the first section are related in some way or the other to his current research in the mental world of the Bengali bhadralok in the nineteenth century. However, the first two have an all-India dimension. These two deal with the nature of the western impact on a tiny (but the most influential) group of Indians with exposure to western education in the nineteenth and twentieth centuries, and Europe in India's xenology in the nineteenth. The essays relating to nineteenth century Bengal deal with such subjects as pursuit of reason, love in the colonial

climate, transformation of religious sensibilities, Swami Vivekananda, and the similarities and dissimilarities in the views of Rabindranath Tagore and Mahatma Gandhi on different issues.

These essays, especially the first four, are the most interesting and original. But throughout his narrative he remains true to his word that he is going to be primarily concerned with the bhadralok section of the Bengalis, which by definition excluded the Muslims. It is only in his essay on Europe in India's xenology that he refers to the perceptions of three Muslims: Abu Talib and Lutfullah, who visited Europe, and the eighteenth century historian Gulam Hussain. Again, in his two essays on Swami Vivekananda, Professor Raychaudhury puts in considerable time and effort to controvert the view that he was a pioneer of Hindu revivalism and prove that his dream of future India 'had a Hindu soul and Muslim body.' [P.131]. This may have indeed been the case, but one wonders how the contemporary Muslims perceived him. Thus, though the reader is appreciative of his scholarship, he tends to have a sense of incompleteness about his narrative.



The most important essay in the second section examines the impact of British colonial rule on the Indian economy. Given the importance of the subject and his expertise in the field, it should have been dealt with in greater detail. But this was a 'command performance' and Professor Raychaudhury had to write the essay only in 3000 words and that too only for the general readers. The author arrives at two conclusions: (a) in 1947 South Asia remained a poor country and this was not the culmination from the 'buoyant' economy of pre-colonial India, but the outcome of British rule which hampered industrial development. However, he hastens to add that in the pre-colonial times India was not on the brink of an industrial revolution, frustrated by British colonial rule. This last point sets him apart from other commentators who implicitly or explicitly hold the opposite view. However, one may well ask: in what sense was Indian economy buoyant in the pre-colonial period if she was not on the verge of an industrial revolution? Was

the economy of most parts of India buoyant? The basic problem is that it will never be possible to guess what would have happened if India was not conquered by English. Therefore, the debate is bound to continue. The second

essay in this section on the historiography of India (1858-1937) has a limited focus for, as he himself admits, it discusses 'only some major trends', leaving out others which are no less important. The third essay is meant to be a reflection on Sir Penderel's publication under the title Divide and Quit. (OUP, 1998) Sir Penderel's basic contention is that the most fundamental cause behind the communal rift between the Hindus and the Muslims and the final result, the Partition of 1947, was not religion, but the struggle for power and material gains. It is interesting that, as newspaper reports suggest, the government of Pakistan is beginning to take a similar view of the partition.

The two essays in the last section focus on the rise of the BJP in India and India-Pakistan relations. In the former, Professor Raychaudhuri traces the historical origin of the BJP, its organizational structure and the destruction of the Babri mosque. He means this essay to be a contribution to the nationwide effort to fight the forces of communal hatred. This commitment to the cause is not (and has never been) in doubt, but one searches in vain

in this essay (and many other analyses) for an attempt to explain why out of a narrow support base as reflected in the number of seats (only two) in the lower house of Parliament in 1984 the BJP, within less than a decade, could form the government in New Delhi. The second essay belongs to the same genre in the sense that India-Pakistan conflict is an extension of the rift between the Hindus and Muslims at the state level. In this essay, Professor Raychaudhuri points out the negative impact of the conflict on the society and economy of the two neighboring countries. He sees no improvement in the immediate future, but at the same time remains optimistic. The present thaw in the relationship between the two countries seems to justify his optimism.

All in all, this is a mixed bag. However, despite some limitations (partly pointed out by the author himself), the work is very readable and based on wide reading. Both specialists and general readers will find this publication by Professor Raychaudhuri useful and interesting.

Dr. Mufakharul Islam is Director of Liberal Arts and Sciences, Independent University-Bangladesh.

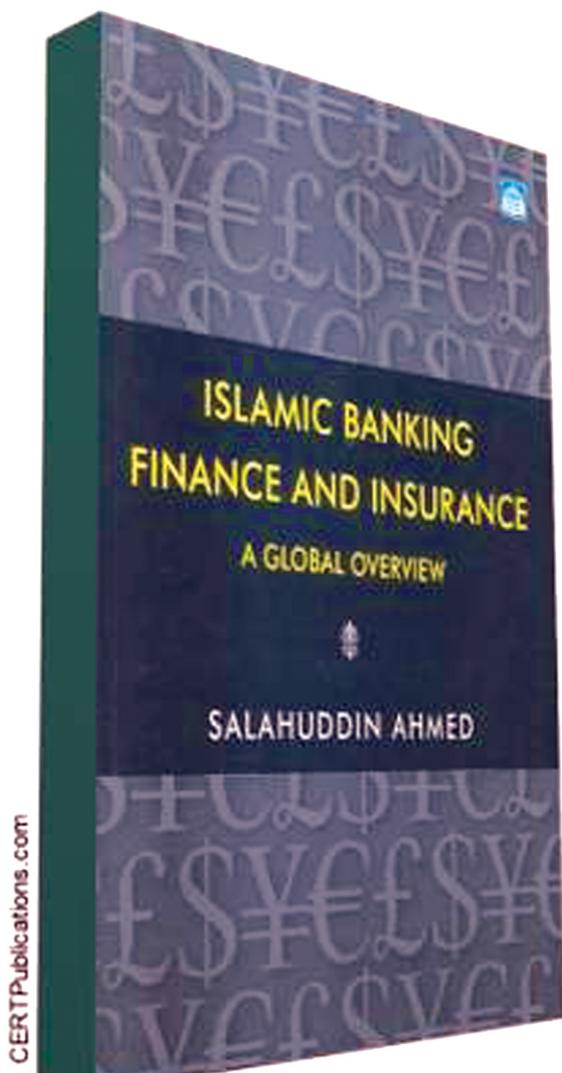
# Bringing a religious perspective to finance

**Syed Badrul Haque** studies a work that just might provide the answers to some critical questions

ISLAMIC Banking Finance and Insurance: A Global Overview by Salahuddin Ahmed is a six-hundred page book spread into thirteen chapters. It is a product of hard and painstaking endeavour on the part of the author, spanning a number of years. The book is the outcome of the author's materials used in teaching Islamic law, which included Islamic banking law, at the law schools of the University of New South Wales, Australia, and the University of North Carolina, United States. Islamic banking is now an established area of law. The religion badge notwithstanding, the universality of the concept is now well recognised across the religio-political divide. In today's consumer republic, the economic force that dictates and defines the economy is essentially based on interest. Banking without interest may seem illusory to the traditional financial community and some academics, lawyers, students et al. In such a context, Islamic banking, relatively a new phenomenon in the perception of banking, puts a significant break in its stereotypical understanding and impels us to take a fresh look into the economic system in a profound way. There is something accusatorial in the process through which rich nations become richer when poor nations, burdened with an avalanche of debts, sink into the morass of poverty as a result. Islamic banking, that is, the practice of Shariah-compliant interest-free banking, the author feels, could wipe away the tears from the victims of the full-blown consumer capitalism that has overwhelming sway in the present-day world.

Since the establishment of the Dubai Islamic Bank, the first Islamic bank, in 1975, more than 200 Shariah-compliant banks have been set up with a spread of 25,000 branches worldwide. Nearly all of them are in Muslim countries, though there are some in Europe and the United States as well. Iranians and Pakistanis claim that the banking system in their countries is based on the principles of Islamic banking. Currently, assets in the global Islamic banking industry stand at more than US \$260 billion.

The author discusses the basis and modes of Islamic finance and defines some of the key terms associated with the practice. Two large chapters have been devoted to the operation of Islamic banking in the Middle East and South and South-East Asia. Bahrain, Saudi Arabia, UAE and Kuwait in the Middle East and Malaysia, Indonesia, Brunei and Bangladesh in South-East and South Asia have received fairly good coverage. The position of Islamic banking in Iran, Pakistan, Egypt and Turkey has been analysed, apart from the development of Islamic banking in non-Muslim countries like Thailand, the Philippines and Singapore. A whole chapter has been devoted to the position of Islamic banking in western countries, which include the United Kingdom and the United States. One may note that the



Islamic Banking Finance and Insurance: A Global Overview by Salahuddin Ahmed, A.S. Noordeen, Kuala Lumpur

Muslim population in the United States and the United Kingdom is 8,000,000 and 3,000,000 respectively. In the UK, the government has already taken positive steps toward ensuring Islamic finance as a viable alternative to conventional finance.

One gets a fairly good idea from the book about the operational details of the Islamic Development Bank (IDB) and its sister organisations in many countries across the world. According to the author, one of the prime objectives of the IDB is to help boost trade exchanges between Muslim member states within whose territory roughly 660 million people live at present. Some specialist Islamic organisations like the Islamic Financial Services Board (IFSB), Accounting and Auditing Organisation for Islamic Financial Institutions (AAOIFI) and International Islamic Rating Agency (IIRA) have been duly focused on.

The book deals with Islamic bonds (sukuk), which did not exist until very recent times. The author holds that it is a bold innovation in the field of finance. Islamic funds, providers for Islamic financial services and Islamic indexing, have been well placed. Islamic mortgage (Shariah-compliant) home financing has been discussed. The system is available in many countries, among which are the UK and the US. The last chapter deals with Islamic insurance (takaful), which is gaining increasing popularity in all Muslim countries, including Bangladesh. The elements of gambling and uncertainty as well as interest on investments used to maintain life funds were the factors why traditional insurance products were not acceptable under Shariah, the author contends.

The book is a significant addition to the increasing number of works on Islamic banking and finance. Its virtues are considerable for those who care to probe the subject more closely. By marshalling a wealth of empirical details and discussion, the writer has succeeded in guiding the reader through a better appreciation of a concept that has become so necessary to contemporary audiences. The brisk clarity and lucidity of the book are worth noting. It is an essential read for any student of Islamic banking, finance and insurance. It has been acclaimed in the Oxford periodical Journal of Islamic Studies and New Horizon.

Salahuddin Ahmed, the author, is a bar-at-law from Lincoln's Inn, London, having studied law at the University of Dhaka and King's College, London. He has practised law in Australia and has taught the subject in the United Kingdom and Australia. He has also been Visiting Professor at the Law School of the University of North Carolina, USA.

Syed Badrul Haque, who has served as public relations officer to the President of the People's Republic of Bangladesh, contributes articles to newspapers and periodicals.

**Tanveerul Haque** reads a delightful book and is particularly happy with its anecdotal aspects

THE study and practice of management is a new science in the Bangladeshi context. Of course management is globally also a relatively new concept having been founded and put into widespread practice only since the middle of the last century.

In the *Wonderland* of Bangladeshi Managers takes its name from the delightful book 'In the Wonderland of Indian Managers' by Sharu Rangnekar but there is similarity ends.

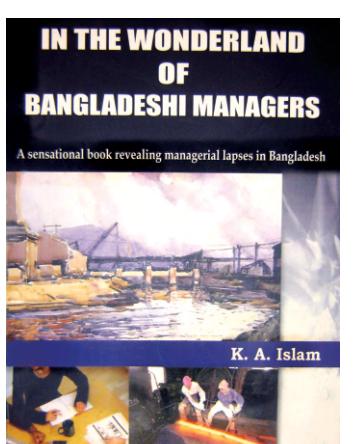
Kazi Anwarul Islam has been a practicing manager almost since the inception of Bangladesh with particular emphasis on Human Relations and Personnel Management -which is the very essence of management.

Bangladesh has not had the rapid industrialization that should have taken place after independence, primarily due to lack of foreign direct investment. The flow of foreign capital is the obvious route to sustained industrial growth that can help a poor third world country like ours to leapfrog into the 21<sup>st</sup> century and take its rightful place in the amity of nations. Foreign direct investment brings with it advanced management skills and practices as well. As this has not been forthcoming, the development of management theory and practice and that of skilled managers has been adversely affected.

Notwithstanding, the industrial, commercial, financial and administrative institutions have been running with homegrown talent, helped along by the few multinational corporations that have set up shop in Bangladesh. Kazi Anwarul Islam has had the good fortune of working in some of the best, largest and most well managed of both national and multinational corpora-

tions. He has had the unique opportunity of working through a varied cross section of management positions. This has provided him with rare insight into the hearts and minds of Bangladeshi managers.

His book brings forth the distilled essence of his experiences, observations, and interactions and we are fortunate that he has taken the time and energy to put pen to



In the *Wonderland* of Bangladeshi Managers by K.A. Islam, Boi Bazar, Ahsania Mission Book Distribution House, Dhaka

paper. Students, teachers and in particular practitioners of management will find this work of immense value. The book is full of many interesting real life anecdotes that give a delightful insight into the convoluted minds of Bangladeshi managers.

The language and style of the book is simple and unassuming. It makes for good and enjoyable reading. Many managers and exec-

utives will immediately identify similar situations and characters in their practical work environment. Of the very few books written in English, on management issues in Bangladesh, in the *Wonderland* of

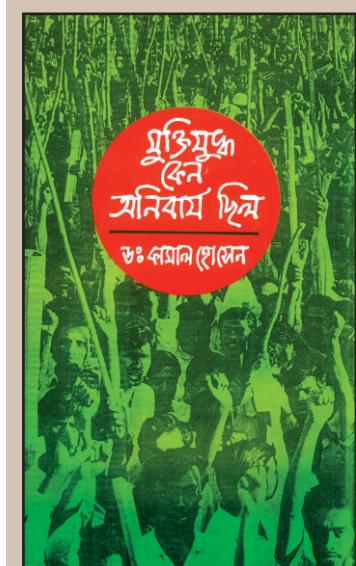
Bangladeshi Managers surely is a brilliant and outstanding work. It is different from textbooks on management but it drives home very pertinent management lessons through simple, interesting and amusing examples. Management is an inexact science, we are all managers in a way - managing ourselves, our families, our work environment, our bosses and even our lives. This book will be of interest and value to all readers and will enrich our lives by bringing into sharp focus many aspects of human behaviour, which appear very familiar but of which we remain unaware.

The book traces in its own inimitable anecdotal manner the history and development of industrial relations in Bangladesh. From the post liberation days of hooliganism in trade unions in the nationalized industrial sector to the difficult and tortuous times faced by managers in personnel/ human relations departments and line managers in general. How very difficult it has been to rein in the trade unionists and to inculcate in them the realization that with rights come obligations as well.

One sincerely looks forward to a subsequent revised edition of this book where the editing and layout may be given a professional touch. There are various printing, spelling and typographical errors which will need to be rectified.

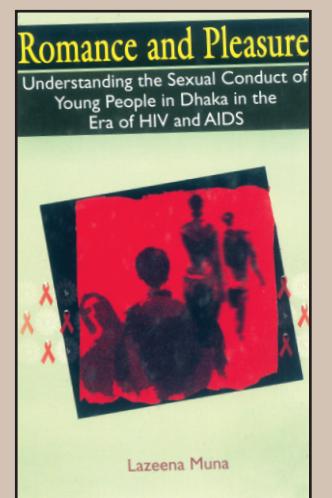
Tanveerul Haque is in business and spends good time reading and travelling.

## At a glance



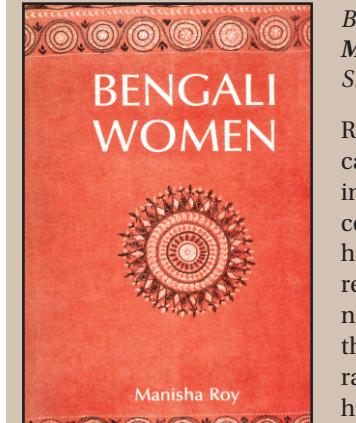
Mukti Juddho: Samsiddhi Chilo  
Dr. Kamal Hossain  
Mowla Brothers, Dhaka

Kamal Hossain, having been an important player in the Bengali struggle for autonomy within Pakistan and subsequently political independence for Bangladesh, takes readers through a recapitulation of national history. The work brings alive the drama of a period in which secular Bengali nationalism asserted itself. History buffs will digest it well.



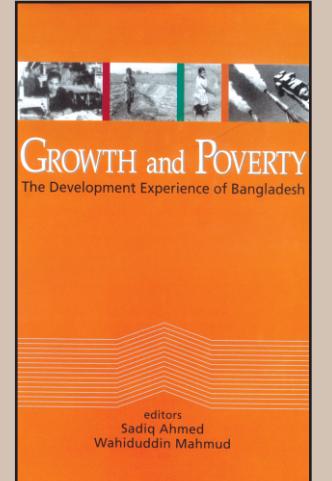
Romance and Pleasure  
Understanding the Sexual Conduct of Young People in Dhaka  
Lazeena Muna  
The University Press Limited, Dhaka

Interesting discoveries are what you have in this work by Lazeena Muna. It is a wide-ranging survey she undertakes on the sexual behaviour of the young, at various levels, in Dhaka. On top of everything, it is the courage that shines through in the writer as she reports on a subject yet taboo.



Bengali Women  
Manisha Roy  
Stree, Calcutta

Rather an old book, it still captivates the reader whose interest in the mores and conventions Bengali women have traditionally pursued remains strong. Roy covers nearly every aspect of the life that Bengali women lead, ranging from the parental home to their in-laws and on to society. It is essential Bengal here.



Growth and Poverty  
The Development Experience of Bangladesh  
Editors Sadiq Ahmed, Wahiduddin Mahmud  
The University Press Limited, Dhaka

For those with a deep and abiding interest in development economics insofar as it relates to Bangladesh, here is a compendium they will love browsing through. Ably edited, the essays here touch upon a number of dimensions of the national economy.

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