

Maulana Bhasani: A leader close to people's hearts

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IT was on November 17, 1976, that the Doyen of Bengal, Maulana Abdul Hamid Khan Bhasani, set sail towards the Great Unknown and reached the shore from which no traveller returns.

Many said that his death meant the end of an era. It did no doubt mark the end of an era of charismatic leadership, especially to those with longer memories of the exhilarations and ecstasies and desperations of our long and gruelling struggle for freedom. But Bhasani was no mere charisma. In the political firmament of this subcontinent studded with so many supernovas, there perhaps has never been a more humane man -- fallible, prone when he was younger to gusts of passion, albeit with a supreme capacity for recovering his balance.

We shall never see the likes of him again.

A study of his career reads like a romance. He was a man daring and adventurous, reckless of consequences, and yet intensely practical. He was many-sided, complex, full of conflicting enthusiasms and burdened by many sorrows. Yet there has seldom been a public figure who was more open with his problems and his thoughts, in private letters and public print, in speeches and talks with friends and disciples. A giant among men, he was always above all pettiness -- the envy and jealousy and prejudices and irritations of ordinary men. Dedicated to a noble cause as he always was, his was always a selfless life -- free from all narrowness, truthful in thought, fearless in action, meek as a lamb, but a lion in spirit.

His remarkable ability to combine political flexibility with an overriding sense of moral purpose helped liberate Bangladesh. Yet he knew that political independence was a means and not an end, and that only through dedicated efforts, education and respect for the rights and opinions of others could a people become truly free. Unlike the leaders of many other political movements, he always stressed that the means



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were far more important than the ends. He stressed over and over again that when the means were right the end was bound to be right. But even when the end was good or excellent and the means were vitiated, the ends too got vitiated.

The dynamic nobility of his character made him almost the creator of a free democratic society in this part of the subcontinent. "He saw life," in the words of Carter, "as a seamless whole in which every action, every experience, is drenched in meaning."

But what one admired and loved was not only the forceful nobility in him, not only the indomitable courage and the supreme conviction of this giant among men, but also his great sense of belonging, not only to his own country but to

the whole world, his intellectual affluence, his air of remoteness, his affection of excellence, his ease of bearing amidst the greatest and the lowliest, his absolute confidence in his own generous instincts, his sincere solicitude for the neglected and the obscure, his unshakable firm faith in Islam.

He knew his country and people well and he was always certain within himself of what was good for Bangladesh. His position in the social and political arena of the then East Pakistan and sovereign Bangladesh was always natural, never official. Presidents and prime ministers came and went, but he gave his country the leadership which was somewhat like Mahatma Gandhi's in India -- though in many ways the thoughts and ideas of

these two giants were very different and, in the words once used by George Bernard Shaw: "Very unlike a plug of tobacco which can be passed on from one hand to another."

He disdained to acknowledge his limitations as a human being and like a true *mujahid* could so often take risks with his own life. He never hesitated to rebuke and bring to book even great and powerful men in public and sometimes right on their faces, but he always had a delicate courtesy and, in human relations, a subtle sense of what may be due to the other men, friends and foes alike.

He had been a Titan of sorts, a leader, a true leader, who shaped the modern history of his country from the earliest days of colonial rule through liberation. But he was unique as a public figure in having no public facade. He never had that falsifying consciousness of how he might be appearing to others that makes so many politicians stiff, or relaxed in bogusness. With him the world was never painted in harshly contrasting blacks and whites but in subtle intermediate shades. His was a life dedicated to the pursuit of truth and excellence.

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Bhasani is no more, his mortal remains are no more. The daring and indomitable *Maulana* is part of history today -- he has "shaded himself," in the words of Omar Khayyam, "with yesterday's seven thousand years." But his ideals are there, his achievements are there, his spirit lives with us -- "the light is extinguished but the beacon remains." His mantle has fallen today not on any particular person but on the people of Bangladesh whose grief is great but whose tasks are greater.

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Green Banking

FAROOQ HOSSAN

DIFFERENT stakeholders can minimise the degradation of environment by "green practice." In Bangladesh, as one of the key stakeholders, banks can play a vital role in development and response to the environment through "Green Banking" practice.

Green banking considers social factors with environmental aspects. It has already started working well in the developed countries. Fundamentally, green banking keeps away from as much paper work as possible and relies on electronic transactions for processing. Green banks adopt and implement environmental standards for lending. The interest of loan of green banks is comparatively less with those from normal banks.

Natural resources conservation is an underlying principle in here in assessing capital and operating loans to extracting and industrial business sector. In other words, green banking refers to the attempt of the banking sector to consider social, ecological and environmental factors with an aim to protect the environment.

In Bangladesh Bank's Recent Reform Initiatives, it has been written that green banking products are those that help create a favourable impact on environment. From green banking operations four key stakeholders namely customers, management, employees and shareholders can be benefited.

The banking sector can play a significant role in protecting the environment by financing support to high impact environmentally sensitive sectors. As part of the Rio+20 Summit, Bangladesh and Vietnam jointly organised a side event on June 19, 2012, in Rio de Janeiro, Brazil to discuss how to ensure green development in the backdrop of rapidly changing climate. In this summit the Governor of the Bangladesh Bank Dr. Atiur Rahman drew a presentation on green banking informing his audience on the development of green banking in Bangladesh. He pointed out that banks have entered the 2nd phase of green banking policy guideline.

According to their reports, as of May 2012, 40 banks have formed Green Banking Units, 29 banks have introduced Green Office Guides, Environmental Risk Rating has been done for 4,394 projects; 4,315 rated projects have been financed, Tk.271.0 billion has been disbursed for rated projects, 171 branches have been powered by solar energy and 2,567 branches have been facilitated with online coverage.

On February 27, 2011, Banking Regulation and Policy Department of the Bangladesh Bank issued a circular to all scheduled banks to take necessary steps towards initiating and implementation of green banking in each bank. The entire implementation process is divided into three years sessions as Phase 1 contains policy formulation, incorporation of environment, initiating in-house environmental management, introducing green finance, creation of climate risk fund, introducing green marketing, on-line banking,

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supporting employees training, consumer awareness and green event, and reporting green banking practice.

Phase 2 involves sector-specific environmental policies, green strategic planning, setting up green branches; improve in-house environment management, formulation of bank specific environmental risk management plan and guidelines, rigorous programs to educate clients and disclosure and reporting of green banking activities.

All these must be implemented within the end of December.

In Phase 3, whose deadline is on December 31, 2013, banks will accomplish Designing and Introducing Innovative Products and Reporting in Standard Format with External Verification.

Banks that comply with green banking practice will have the several preferential treatments like points will be awarded by the Bangladesh Bank to banks on management component while computing CAMELS rating, where there will ultimately be a positive impact on overall rating of a bank.

Top ten names of banks will be declared by the Bangladesh Bank for their overall performance in green banking activities in the BB websites and the Bangladesh Bank will enthusiastically consider green banking activities of a bank while granting permission for opening new branch of bank. In such banking, green financial products and services are categorised as Retail Banking, Corporate and Investment Banking and Asset Management.

Retail banking will include green mortgage, home equity loans, green commercial building loans, green car loans and green cards. Under corporate and investment banking banks can offer green project finance, green securitisation, green venture capital and private equity, Green Indices and Carbon Commodities and finally banks can deal with green fiscal funds, green investment fund and carbon fund under asset management.

To minimise the environmental degradation, green banking can contribute significantly with other environment-concerned organisations since it can protect the environment and conserve the resources.

This idea is in the nascent-stage through the world. In Bangladesh, this concept starts its journey through circulation of policy guidelines by the Bangladesh Bank. At present, green banking practice exists in the second phase after ending of the first phase keeping in mind that the third phase of policy guidelines will be implemented within December 2013.

Banks should set environmental standards for lending and disburse loans to environmental project at a lower interest rate compared to traditional banks.

To implement green banking in Bangladesh, scheduled banks must follow the policy guideline issued by the Bangladesh Bank. Specific deadline should be followed mentioned in the policy guidelines for effective implementation of green banking. Deadline of Phase I has been executed.

As part of the green banking strategies, banks in Bangladesh should come forward to take the initiative for a number of social responsibility services like tree plantation campaign, park development, pollution check up camps and so on.

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Making sense of EU's receiving Nobel Peace Prize

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THE Nobel Committee's decision to award the 2012 Nobel Peace Prize to the European Union (EU) has generated mixed responses. For EU officials, the decision makes sense since the award goes to an institution that really deserves it. EU supporters are delighted by the fact that it is the only regional intergovernmental organisation to win the prestigious peace prize. The other intergovernmental organisations to win the peace prize are in one way or another affiliated to the United Nations. Senior EU officials including EU President Herman Van Rompuy, European Commission President Jose Manuel Barroso, and European Parliament President Martin Schultz, have all welcomed the Nobel Prize, claiming that it was a recognition that was long overdue.

In order to grasp the importance of the Nobel Committee's decision, one has to look into two contrasting approaches to peace: negative peace and positive peace. Negative peace refers to absence of war or violence, while positive peace implies promotion of social justice and inclusive policies. It is interesting that the Nobel Committee and EU's supporters tend to highlight EU's contribution to negative peace. This is due to the fact that the historical enmity between France and Germany had caused many wars on the European continent, killing and injuring millions of innocent civilians, and large scale destruction of public and private properties.

In the postwar era, the EU and its predecessors, such as the European Coal and Steel Community, the European Economic Community, and the European Community, facilitated rule-based cooperation among member states. Greater economic cooperation has created an incentive for stable relations while reducing the likelihood of war. This led the Nobel Committee to conclude: "Today, war between Germany and France is unthinkable. This (the European integration process) shows how, through well-

aimed efforts and by building up mutual confidence, historical enemies can become close partners."

EU's contribution to positive peace cannot be ignored altogether. This is exactly why the question of promoting democracy and human rights comes to the fore. Evidence can be found in the way EU membership was extended to countries in the Balkans and Central and Eastern Europe. More than one-third of EU's 27 member states joined the organisation after the end of the Cold War. Political democratisation and economic liberalisation were set as important preconditions for EU membership candidacy. It is thus no surprise that today's democratic Hungary, Lithuania, and Poland, for instance, look completely different from and arguably

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better than their autocratic past. Democracy and human rights are valued for their role in expanding individual liberty, freedom of speech, and economic choices.

For cynics, the Nobel Committee's decision to award the peace prize to EU is nonsense and an irony. Although critics appear to speak in one voice, there are many factions involved, such as anti-colonialists, economic nationalists, and Euro-skeptics. Much of the historicist and anti-colonialist criticisms come from Afro-Asian political analysts. African observers are particularly unhappy at the Nobel Committee's decision. For them, Europe's long history of colonialism, slave trade, and military intervention has undermined African development. Hebert Zharare, political editor to The Herald Online, criticises the "predatory behaviour" of some EU member states for fighting two world wars and interfering in the internal affairs of

other states. Economic nationalists in Greece, Portugal, and Spain have derided the EU's Nobel prize, calling it untimely when the Eurozone crisis has revealed divisions rather than unity. Nationalists are concerned with the EU's role in imposing austerity measures in their countries which have led to riots and social unrests.

Great Britain is well known for harbouring a skeptical attitude toward the EU. In fact, on many international issues, the United Kingdom appears to be more Atlanticist than Europeanist. This means, in the conduct of international affairs, the UK attaches more importance to the US and its principal military alliance North Atlantic Treaty Organization (Nato) than its European neighbours and the EU. It is thus no surprise that British

Prime Minister David Cameron offered an unenthusiastic comment on EU's Nobel Peace Prize. He said that the EU was not the only institution to be credited for making peace in Europe. He categorically said that Nato deserved the credit too!

Turkish critics have joined the chorus, saying the EU should be given a prize for its duplicity and hypocrisy. The source of Turkish anger is obvious: Ankara has long been kept waiting for the EU membership. The European Commission makes it straight that the EU will not extend its membership to Ankara until Turkey improves its human rights standards.

Proponents of the EU respond to the critics by emphasising the past achievements of EU in stabilising Europe. They acknowledge the magnitude of economic challenges faced by the EU and its member states, but are hopeful that a strong EU, rather than a divided Europe,

can better handle the economic anarchy. For them, absent European institutions, parochial national interests and right-wing extremism will challenge the ethnic diversity and cultural plurality of Europe.

Contrasting reactions from EU's supporters and critics offer a fresh opportunity for South Asia to examine the effect of economic integration on regional peace and stability. Established in 1985, the South Asian Association for Regional Cooperation (Saarc) is yet to show any visible progress in creating a free trade area. Saarc leaders can follow the EU's footsteps and examine how the Europeans have put aside their parochial national interests to move toward the formation of a regional community. Such lessons are particularly important for India and Pakistan -- two South Asian archrivals -- who have fought three wars since independence in 1947, and have often boasted of their nuclear arsenals as the ultimate guarantors of national security. Today, the Kashmir dispute remains at the heart of bitter Indo-Pak relations, foiling the prospects for a strong Saarc process.

I contend that, like France and Germany in Europe, India and Pakistan in South Asia should come forward with a gesture of goodwill and friendship in constructing a strong foundation for Saarc. As a founding member of Saarc and an enthusiastic promoter of South Asian identity, Bangladesh should help bring New Delhi and Islamabad closer to the negotiating table. The EU can also extend its political clout and diplomatic support in this effort. Such efforts should aim to create a strong Saarc, which will not only reduce conflict possibilities between India and Pakistan, but also promote democracy, free trade, and people to people contact in the region. Regardless of the negative image painted by the critics, the EU is likely to be seen by many South Asians as a role model of regional integration and a success story of peace.

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