

PLEASURE IS ALL MINE

What is Jamaat-Shibir up to?



SHAH HUSAIN IMAM

SEEKING apology for past conduct is coming into sub-continental political culture. But just. We have a long way to go in matching some Asian countries like Japan for one, and of course, the West in terms of public expressions of contrition for wrongdoing by leaders.

Former Indian prime minister Indira Gandhi had expressed her remorse publicly over her government's excesses during emergency in 1975. She returned to power in 1980 on a resounding note. How much humility contributed to her victory and how far was it due to Morarji Desai-led Janata government's failure, is difficult to determine. But coming from a scion of Nehru family, her apology struck a genuine note with the Indian electorate.

Bangladesh's Prime Minister Sheikh Hasina had apologised to the people when she went to polls in 2009 for "any omission or commission" on her part during her rule between 1996 and 2001. Almost with eyes shut, one could say that an anti-incumbency wave against Khaleda Zia clinched the Hasina victory more than her act of apology. There is little to show, however, that the reasons for which she had asked for public forgiveness before 2009 have been wholly avoided by her this time round. Although her track-record in the second term features some good points, these have been squarely obscured by her precipitation of issues that were simply not there. Anyway, she has pleaded with the public to give her a second term. Would she be next time lucky?

Opposition leader Khaleda Zia also sought forgiveness of the people for any wrongdoing of her government the last time over. Then she has doubled it up by imploring for a term in office on a promise of taking the country forward on Wednesday's public rally in Dhaka.

Khaleda Zia has made two points in her latest Dhaka speech, both for the first time: One, she says she is apprehensive of the Awami League fiddling with the idea of proclaiming emergency at some stage down the road; and two, she underlined the issue of *Paribartantra*



IQBAL AHMED/DIJK NEWS

Jamaat as a legally constituted political party is entitled to its legitimate space in national politics. But yes, they must behave as one. Let alone Pakistan, India, constitutionally a secular democracy, has Hindutva-centric political parties and even the vestigial remnant of pre-partition Muslim League. They not merely operate, particularly the BJP, RSS included, but also figure in regional and even central political power equations.

(translates into dynastic lineage of power and aggrandisement).

The first apprehension is entirely the product of political polarisation morphing into an anarchic situation, avoidable only through engaging politics between the two major political forces in the country. As for dynastic politics it is bred into the system maintained through

copious dearth of intra-party democracy.

A word about Jamaat-Shibir. After things hit the roof with their nerve-wracking terrorism it is interesting to note how calmly they assimilated into the huge public rally that the BNP organised in the city on Wednesday. When a junior partner joins the senior one and pools their resources in staging a big show the former comes

out of the feeling of isolation, maybe alienation and a gnawing sense of desperation.

No reason to believe though, Jamaat-Shibir has sobered down from a sense of solidarity. On the contrary, if indulged by hawks in the BNP, one hopes they are outnumbered by peace-loving elements in the party, the religion-based elements can come out in their colours. Indeed, it is difficult to live down the effects of their blitz attacks on police and vandalising of public property in Dhaka, Chittagong, Rangpur, Rajshahi, Barisal and some other districts from November 5 to 7. One wonders whether this was an act of sabotage.

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Does Jamaat need to court pariah image perennially? It perhaps doesn't have to, if it takes two steps: First, it seeks apology for its rabid anti-people role in 1971; and second, it does not begrudge the war crimes trial in progress to bring the collaborators and perpetrators of crimes against humanity to justice. It is a universal demand that must be met, no question about it. Significantly, no liberal democracy, not even the USA, is opposed to war crimes trial, only that they, like every right thinking country and people, demand transparency and fairness of the trial procedures including meeting international standards.

Staunch religion-based or leaning parties have changed like in Egypt and Turkey. Even from power they are reconciling to changing circumstances. By refusing to change as a political party Jamaat is only alienating itself even more from public consciousness. It is time the new genre of Jamaat activists push for updating the party's politics.

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Planted in the soil of Bangladesh and transplanted around the world

JAMES GUSTAVE SPETH

AS I prepared to take the helm of the United Nations Development Program (UNDP) in 1993, one of the many things I focused on was an examination of innovative ways to address poverty. I already knew about Grameen Bank and its work to give microcredit to poor women in Bangladesh but as I studied Grameen more closely, it became clear that Muhammad Yunus and his colleagues had discovered a series of strategies that were absolute breakthroughs in addressing poverty. Years before visitors had begun arriving from around the world to study Grameen Bank and to take the seeds that had blossomed in the soil of Bangladesh and transplant them in their own countries.

One of the early visitors was Rockefeller Foundation President Peter Goldmark who would later become publisher of the *International Herald Tribune*. Here is how Goldmark described the breakthroughs he saw during his visit more than two decades ago:

On the day I was there, the women were sitting, reporting to a loan officer, jumping to their feet, reciting their 16 decisions or pledges.

As I watched, I could see something else. I could see the smashing of ancient rules, the shattering of a traditional canon. I could see subversion. Here's what was being subverted:

*"The belief that poor people are helpless people
The belief that women are the most helpless of all
The belief that poor landless people are terrible credit risks
The belief that poor people cannot cooperate, cannot plan ahead, cannot decide for themselves, cannot manage or service a loan
The belief that a lot of credit is always better than a little credit
The belief that the best form of economic development is aid for massive centralised projects undertaken by the state
The belief that you can build the economy by destroying the earth
If the old beliefs were made of pottery, the floor of the Grameen Bank would be littered with broken shards....
It's the only bank in the world with its own birth control policy. Its members make this pledge: 'We shall plan to keep our families small'
It's the only bank in the world with its own marriage policy. Its members make this pledge: 'We shall keep the center free from the curse of dowry. We shall not practice child marriage'
It's the only bank in the world with its own sanitation policy. Its members make this*

pledge: 'We shall build and use pit latrines'

Do you begin to see how much can be accomplished if we choose to look at the world in a different way?"

One of the ancient rules that Goldmark saw broken at the individual level, "the belief that poor people cannot cooperate, cannot plan ahead, cannot decide for themselves," was expanded by Grameen Bank to the institutional and governance level. Not only were the members making decisions about their own lives and the lives of their communities but they were also electing nine of the Bank's 12 board members who were charged with governing the entire institution. If only the commercial banks of the world could have learned this lesson from Grameen Bank and had their boards filled with clients who were invested in the success of their banks, then perhaps the financial crisis of 2008 could have been avoided.

Of course, this is what is so profoundly tragic about the government's decision to strip the selection of the managing director from the borrower-dominated board and place it in the hands of the government-selected chair. The nine women board members have been duly elected by the 8.4 million mostly women members, members who own 97% of the shares in Grameen Bank with the government owning the remaining three percent. Globally, the last several decades have seen the slow dismantling of the rampant subjugation of women, with Grameen Bank among those leading the way. And now, in 2012, this power is taken away from the women board members? Grameen Bank, for decades a global model for the empowerment of women, now, at the hands of the Bangladesh government, becomes a model for the disempowerment of women. How can that be?

Of course, empowering women goes hand-in-hand with ending poverty. Grameen Bank was born at about the time that then-US Secretary of State Henry Kissinger called the newly independent Bangladesh "a bottomless basket case." Thankfully, time has shown how very wrong Secretary Kissinger turned out to be. Now, when the United Nations lists the countries that are most likely to achieve the Millennium Development Goals by 2015, Bangladesh shares a spot at the top of the list. Any serious researcher or development expert will tell you that that progress is grounded in the work of Grameen Bank and the other actors in Bangladesh's vibrant civil society. Why would any government put that vibrancy in jeopardy when it has made such a difference and been such a vital lifeline to its people?

It is critical to note that Muhammad Yunus' innovations don't just stop with banking. Before my tenure at UNDP, I co-founded the Natural Resources Defense Council and the World Resources Institute. When I left UNDP I became Dean of the Yale School of Forestry and Environmental Studies and now I teach at the Vermont Law School, a school with one of the leading programmes in environmental law. So care of our environment has been a central part of my life's work. When I look at the achievements of Grameen Shakti, it takes my breath away. Grameen Shakti installed more than 24,000 solar home systems in August 2012 and nearly 1 million since its inception. Grameen Shakti sold nearly 14,000 improved cooking stoves in August 2012 and more than half a million since its inception. With some 7 million beneficiaries and nearly 12,000 employees I must add that if only the energy companies in the rest of the world could have emulated the achievements of Grameen Shakti then we would have been farther along in averting the climate crisis we now face.

The Norwegian Nobel Committee saw the brilliance of Grameen Bank six years ago when it jointly awarded the Nobel Peace Prize to Grameen Bank and Muhammad Yunus. Soon the US Congress will present the Congressional Gold Medal to Professor Yunus who is only the seventh person in history to receive the Peace Prize, the Congressional Gold Medal and the Presidential Medal of Freedom. And what does Grameen Bank receive from its own government? It receives a heartbreaking attack on its autonomy and what could be a fatal blow to the hope it has provided to tens of millions of its members and their families.

When the government seized control of the selection of the Bank's managing director from the nine women borrower/owners Muhammad Yunus said: "This day will go down in history as a black day for our nation. Our government has taken over a globally admired and Nobel Prize winning institution from its rightful owners-rural poor women-and has brought the bank under their management control. In so doing, the unique feature of Grameen Bank has been fundamentally compromised. It is very difficult for me to absorb this sad news."

I agree. It is very difficult for us all.

The writer was Administrator of the United National Development Program and Chair of the United Nations Development Group. Currently he is a Professor at the Vermont Law School.

Courtesy Prothom Alo. (This article was specially written for the Prothom Alo anniversary issue)

Banking Reforms Commission is an imperative

MD. ATAUR RAHMAN

Setting up of a Banking Reforms Commission has become imperative to reform the banking sector and monitor activities of the commercial banks, including the state-owned banks, to make sure that they are working purely on the basis of banking ethics and business calculations.

Lack of good governance in the banking sector led to serious disasters in the recent past. The recent disclosure of serious scams in the state-owned banks and their crippling effect on the overall banking sector, in which thousands of crores of taka have been swindled by vested interest groups with support from the ruling party bigwigs, has surprised many people including eminent economists, bankers and experts of the country.

The Hall-Mark group has alone swindled more than Tk.2,500 crore from Ruposhi Bangla branch of Sonali Bank out of a total of over Tk.3,600 crore swindled from the branch by five other business houses.

Newspaper reports further disclosed that such swindling has taken places in almost all other state-owned banks and the scandalous banking transactions may have involved over Tk.10,000 crore. This is for the first time that such huge organised swindling of bank money has taken place in the country.

Bangladesh Bank cannot disown its responsibility for the above incidents. Definitely, there was lack of proper supervision, monitoring and follow-up by Bangladesh Bank. Bangladesh Bank, being the central bank and the custodian of monetary management, unfortunately has totally failed to perform as watchdog. Otherwise, it would not have been so easy to misappropriate such a huge amount from the state-owned banks by vested interest groups. On the other

hand, overall control of the state-owned banks by the Banking and Finance Division of the Ministry of Finance made the matter more critical. Political appointment of managing directors/CEO and the Board of Directors of the state-owned banks is also responsible for it.

The banking sector of our country has advanced significantly in the last two-three decades, but it is lagging behind in establishing good governance and monitoring system.

In a seminar held at Dhaka recently, former Bangladesh Bank Governor Dr. Salehuddin Ahmed demanded the scrapping of the Banking and Finance Division of the Ministry of Finance, so that the central bank can act independently without political intervention from the government in running the state-owned banks.

Bangladesh Bank should be given more autonomy for looking into the overall management of the banks, but transparency must be ensured. As such, for building

a more transparent and responsible banking sector, formation of a Banking Reforms Commission is urgently needed. The Commission may deliver better results and may work on reforming the banking sector and finding out how to protect business from politics.

In view of what has been stated above, a Banking Reforms Commission comprising of four members may be constituted immediately.

An independent, neutral Search Committee comprising of eminent bankers and economists may also be constituted to appoint managing directors and the Board of Directors of the state-owned banks, so that the Committee can do the job without political intervention from the government.

The writer is a former senior banker.