

Single payment platform

More banks need to be brought onboard

THE Bangladesh Bank (BB) has at long last inaugurated a common platform for commercial banks for electronic payments. The national payment switch (NPS) allows for faster purchase and sale through debit and credit cards using the internet and web portals in the country. When all major banks come on board, and up till now only three banks have joined the platform, customers will be able to use their cards from any ATM regardless of which bank they belong to, without incurring significant transaction costs. This facility in itself is a huge step in the right direction to expedite e-commerce.

However, as stated before, unless financial institutions make the jump on to NPS, the effort will fall short of meeting its prime objective. In-country online stores are just taking off. The major bottleneck for such sites until now has been payment. The NPS, essentially a payment gateway that authorises payments for e-business and transactions, which protects security-sensitive information on cards that also ensures that information passed between customer and merchant remain secure. For banks, the system will be particularly useful for avoiding frauds on credit or debit cards, which is a growing threat in the local market as people adapt to using "plastic" instead of cash due to convenience. Additionally, given the electronic nature of transactions and the bypassing of numerous networks, a transaction takes mere seconds to process.

What is worrying to see that it took BB three years to set up the NPS system. Given the slow pace of implementation, it must be stressed that BB expedite the rate of adoption by the financial industry so that customers and merchants both may benefit from the numerous advantages NPS has to offer. The advantages of electronic payment gateway systems offer a solid track record in developing nations all over the Asian and African continents. As a facilitator of e-commerce on the one hand and an aid to reducing capital expenditure of banks and their ability to deliver faster services to customers, gateways like NPS have no rivals. It is hence imperative that BB cut through the red tape to get it operational as soon as possible.

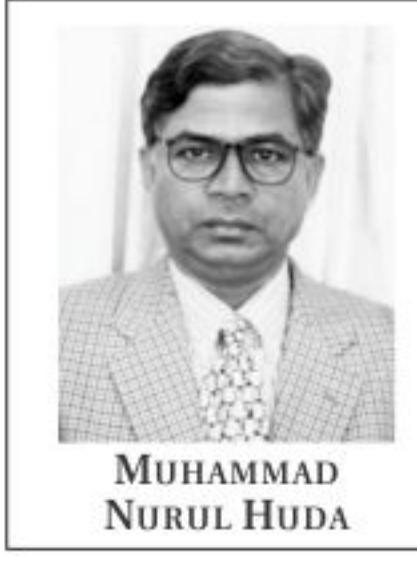
Politics scaring away prospective tourists?

The current impasse should end

TOURISM is a growing business in the country these days. Apart from a healthy growth of local tourism, 2012 witnessed a marked increase in inbound traffic of foreign tourists. Indeed, going by newspaper reports and industry data, the market grew by up to 15 percent in 2012. That growth is now threatened as the political scene in the country gears up for a regenerated opposition movement. Political agitation means hartals and blockades, which have already affected the numbers of foreigners visiting the country for the purposes of tourism.

Significant investments have been made in infrastructure in terms of resorts and hotels in popular tourist destinations, both by the government and private sector. But the industry fears the worst in 2013. Hopefully the clouds will pass. As with everything else, the tourism virtually shuts down during hartal or when any massive opposition demonstrations are staged. With no guarantee on travel times and personal physical safety, which tourist -- local or foreign -- is going to take the risk of travel? While local tourism is important, foreign tourists bring in precious foreign exchange to the country.

There are enough examples elsewhere to illustrate how difficult it is to recover from a slump. The Arab Spring may have liberated Egyptians politically, but it also devastated the tourism industry, which is yet to recover. Bangladesh has a long way to go to attain the status of a favourite global getaway destination. Over the decade 2000-2010, foreign tourist arrivals in the country jumped from 199,000 to 303,000. With improvement of physical facilities and connectivity coupled with a 10-15 percent annual growth currently, this sector's future looks promising. The rising incomes of the middle-class and changes in attitudes towards leisure and quality time with families and friends have all contributed to this growth. Increased connectivity, better infrastructure, etc. all help attract more and more foreigners to the country's unique spots like Cox's Bazaar sea beach. Outbound traffic has also been on the rise with-



MUHAMMAD NURUL HUDA

Towards an apathetic electorate

ONE cannot perhaps blame the cynical observers of present day Bangladeshi political scene who have causitically observed

that the major political parties appear to be hell bent to cause comprehensive public apathy towards politics and politicians. Such an observation cannot be summarily dismissed as political protests and rallies, of late, have become nearly synonymous with serious public inconvenience.

The reality on ground is that the worried residents of Dhaka and other important townships think twice before venturing outside home on the day any public rally or protest is called. All business and commercial activities are grossly affected, not to speak of the harassment of students trying to reach educational institutions or badly sick patients going to hospitals. The irony is that all such protests and movements are initiated in the greater public interest.

Curiously, an interesting feature of public life, worldwide, is that politicians do not figure high in popularity ratings, although one cannot do without politics and politicians; and the fact remains that politics is an edifying activity.

Are our overbearing politicians under any promise never to become wiser? Such query creeps in as we see their pretensions to infallibility and the disturbing reality of majority of our legislators personifying the arrogance of power. Such arrogance, unfortunately, is the exact opposite of the unfeigned humility of caring public leaders.

The question is, is our society persistently getting divided between two castes -- the rulers and the ruled? Some would say that the ruling caste is too often displaying a dangerous blend of incompetence, unscrupulousness and plain wickedness. Such premonitions do not bode well for a democratic dispensation that the nation craves. There are genuine fears as the defenses of our democracy may be impregnable from without but vulnerable from within.

Must not politicians realise that the lawful government by the majority, under the rule of abiding law and with freedom of opposition and dissent, is a difficult but desirable democratic goal? Should it not dawn on them that if the spirit of moderation does not prevail then our society will degenerate into divisions and hatred will replace goodwill? Is that not a scary enough scenario?

Admittedly, citizens and residents of Bangladesh have cause to worry. Their premonition is that life-unsettling transactions including the paralysing economy --wrenching

on the issue of public apathy in a democratic society, there are apprehensions that we are subordinating the individual citizen to the state so completely that, with some exceptions, the nation is now made up of many one-dimensional men. When the state dwarfs its citizens to make them docile instruments, it cannot expect to accomplish any great objective.

The importance of individual self-fulfillment has to be stressed but we cannot promote self-indulgence and group jingoism to our peril, and certainly not power and acquisitiveness for their own sake. Must we not know that all growth depends upon energetic activity and that work is not a curse to be kept at bay by hartals.

If political protest acquires a violent character to the clear detriment of public peace and pursuit of happiness then the ominous scenario of an apathetic electorate is a distinct possibility. Public apathy would mean bad government owing to the inevitable consequence of an indifferent electorate.

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Sadly, we are witnessing a political temper which is pressing a partisan advantage to its bitter end, which is not understanding and respecting the other side and not striving to ensure the feeling of unity between all citizens. The members of public become alienated and grow apathetic when politicians do not cultivate habits of consent and compromise that are attributes only of mature political societies.

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hartals accompanied by large doses of violence would visit them in increasing numbers in the not-too-distant future. Political protests would, in fact, amount to plight of the public. The question is, why? And more importantly, are there ways to extricate ourselves from this mess?

If there is any serious attempt by caring Bangladeshis to understand the incidences of the malfunctioning of our polity by placing them in the historical, sociological and political context, it may turn out to be an agonising experience. One suspicion could be whether our concern for democracy amounted to merely a false consciousness or worse, was it a crude legitimisation of the so-called

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politically driven conflict? Should we look for the roots of the problem in the phenomena of social exclusion, economic marginalisation, contests for power and other contingent factors?

Although politics, without doubt, is an edifying activity, not many in Bangladesh would talk reverentially about politicians. Some would even go to the extent of depicting our politicians as active participants in the creation of disorder. Their malevolence has been criticised as planned and diabolically purposeful.

In Bangladesh, unfortunately, we have witnessed violence that has been purposive. In our polity we have seen political motivations ranging from local turf wars to more ugly and vulgar race for quick riches; from teaching a rival group a "lesson" to polarising communities into voting blocs.

Politics did enter into a situation in which hired thugs who perpetrated violence were assured of protection from prosecution. Very few felt ashamed as politics in our parlance acquired a pejorative connotation by the fact of its manifest association with conflict and violence. The civil

society has been undermined by the stimulation of politics based on division and acrimony.

Cynical observers of our social scene are of the distressing view that there is a functional utility of violence for politicians. Such opinions point an accusing finger towards the suspected state complicity in the perpetration of organised acts of violence and the inordinate delays in securing justice for the victims. This delay is alarming as it sends a clear message to potential delinquents that no harm will come to them in the event of repeat performances of criminal activities.

The disenchantment of our people with the state of politics and our politicians has to be appreciated. The premonition that elections and their corruption; injustice and the power and tyranny of wealth; and inefficiency of administration, will make a hell of life as soon as freedom is given, cannot be summarily dismissed. It is perhaps time to take freedom in moderation. It is also time to see if our legal system has made life too easy for criminals and too difficult for law-abiding citizens.

For our democracy deficits to gradually lessen and disappear, the political parties have to make the crucial choice between absolute power on one hand and the restraints of legality and the authority of tradition on the other. They have to decide on whether to constitute a moral association maintained by duty or a physical one kept together by force. They have to say whether executive action violative of the rule of law has to be tolerated and if the balance between legislature, executive and the judiciary has to be rudely shaken.

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Handling North Korea

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SOUTH Korea's President-elect Park Geun-hye mentioned Pyongyang's recent firing of a long-range rocket as a case that "symbolically showed how grave our security reality is" in her address to the nation a day after her win in the December 19 presidential vote.

The following day, North Korean leader Kim Jong-un called for developing bigger rockets at a banquet he hosted for scientists, technicians and other officials involved in the December 12 launch, according to the North's state media.

Seoul's Defence Ministry said Sunday Pyongyang's latest liftoff amounted to the test of a ballistic missile capable of carrying a half-ton payload over 10,000 kilometres.

The conclusion, based on the analysis of an oxidiser container recovered from the rocket's first-stage splash-down site, reaffirmed that the launch was a disguised test for banned ballistic missile technology, not a scientific mission aimed at putting a satellite into orbit, as claimed by the North. The findings will further strengthen the case for South Korea and its allies including the US to impose tougher sanctions on North Korea for violating UN Security Council resolutions that prevent it from proceeding with nuclear and missile development programmes.

In the aftermath of Pyongyang's rocket launch, Park may have difficulty finding momentum for taking a new initiative toward the communist regime. Her post-election speech

appeared to indicate she would be cautious for the time being in pushing for her policy of conditional engagement with the North.

Park has said she is open to dialogue with Pyongyang to start the process of building mutual trust in a departure from outgoing President Lee Myung-bak's hard-line stance against the isolated regime. But she has also called on North Korea to show sincerity toward easing tension on the peninsula, especially progress in nuclear dismantlement, to enable full-fledged cooperation between the two Koreas.

Park's approach apparently results from a lesson that neither Lee's strict adherence to reciprocity and his two liberal predecessors' policy of unconditional engagement was successful in changing the attitudes of the North. But it may also prove too naive to expect that simply resuming talks with Pyongyang with no preconditions would lead to a thaw in inter-Korean ties frozen for the past years.

What may be needed in handling North Korea is a sophisticated mixture of carrots and sticks. The North

should be made to go through some consequences for its provocative acts such as its latest rocket launch.

Simultaneously, a dialogue channel must be kept open as a tool for modifying its behaviour by suggesting security assurances and other benefits it could gain from changing its course.

If necessary, Park may have to take a bolder initiative than a measured engagement. As some observers note, her credentials as a conservative leader may allow her to pursue a more flexible approach than anticipated without prompting suspicions from her rightwing supporters.

In the process of building inter-Korean confidence, she needs to maintain close coordination with US President Barack Obama, who is entering his second term, and draw support from new Chinese leader Xi Jinping.

Washington is expected to continue being responsive to Seoul's approach toward Pyongyang. But Obama's nomination of Sen. John Kerry as his new secretary of state may bring in new dynamics in dealing with North Korea, as the seasoned senator is known for having a deep understand-

ing of Korean issues and supporting bilateral talks between Washington and Pyongyang. It would be another test of Park's diplomatic capability to enlist effective cooperation from Xi in keeping North Korea in check.

Park and her aides are required to have been armed with a long-term roadmap and detailed tactics for securing peace and stability on the peninsula by the time she is inaugurated as the country's first female president in February.

In the transition period and probably during the first months of Park's presidency, South Korea needs to watch out for North Korea's possible provocations aimed at testing or taming the new administration in Seoul.

Pyongyang, which made clear its preference for Park's liberal rival, Moon Jae-in of the opposition Democratic United Party, in the election campaign, appears to be pondering how to react to the conservative leader.

North Korea may take some time to gauge the sincerity of Park's willingness to engage it. There is still the possibility of Pyongyang taking an aggressive stance even before Park's inauguration to push her to make a choice between confrontation and dialogue with it. North Korea has a long record of applying pressure during transitions in South Korea, with experts noting it has made provocative acts with few exceptions within months of previous presidential polls in the South.

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THIS DAY IN HISTORY

December 29

1170

Thomas Becket, Archbishop of Canterbury, is assassinated inside Canterbury Cathedral by followers of King Henry II; he subsequently becomes a saint and martyr in the Anglican Church and the Catholic Church.

1911

Mongolia gains independence from the Qing dynasty.

1930

Sir Muhammad Iqbal's presidential address in Allahabad introduces the Two-Nation Theory and outlines a vision for the creation of Pakistan.

1937

The Irish Free State is replaced by a new state called Ireland with the adoption of a new constitution.