arson. Dr Bhattacharya also adds that it is challenging to assess the toll. "Since the nature of damage is personal, considering the depreciation value, the collective replacement cost is apparently indicative of the damage. It is also a commensurate declination of savings from household assets," he explains.

Furthermore, chances of compensation are slim for both industrial assets and private properties, opines Ahsanul Islam Tito, vice-president of Bangladesh Insurance Association, also the former vice-president of Dhaka Stock Exchange (DSE). "Any insurance policy must include schemes like Riot and Strike Damage (RSD) for availing compensation for damages due to vandalism."

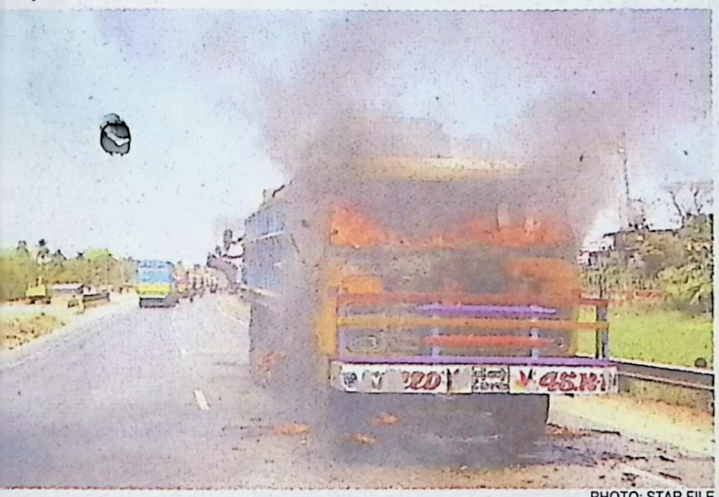


PHOTO: STAR FILE

A goods-laden truck was set ablaze on Sitakunda bypass road in Chittagong on March 1, 2013.

"Business and private establishments often undervalue their properties for paying fewer premiums, so even if their policies include RSD, due compensation may not suffice a completely wrecked property," he notes.

Bangladesh's political culture is not very celebrated across the world despite noteworthy achievements as a developing country in particular. As an example of a global perspective, Bangladesh was appraised for its grassroot-level development despite its "dysfunctional politics" as termed by the *Economist* last November. Aftab Ul Islam, president of American Chamber of Commerce in Bangladesh, apprehends that the international investors, who see the country full of potential, may reckon the recent political unrest a precursor to looming uncertainties.

Islam further clarifies, "Despite different setbacks like the global recession in 2008, our economy was largely unaffected, partly for the private sector's acumen; it has made noteworthy contribution towards employment and revenues from export. The business community had experienced three-day-long shutdowns in past occasions. But they somehow managed to deal with that. The RMG sector went into production after shutdown hours and made shipments in the wee-hours. But the damage this time is unprecedented."

Many entrepreneurs now wonder why hartal has not been 'banned' in the country due to its evident detrimental effects on the economy, let alone damages due to violent activities. The apex trade body - the Federation of Bangladesh Chambers of Commerce and Industry (FBCCI) have been opposing hartal for long. On several occasions, FBCCI even proposed to enact an "anti-hartal law". AK Azad, the immediate past president of the FBCCI comments, "There were many discussions, roundtables over gaining momentum in favour of such a law but it lacked real support."

Against hartal, the Supreme Court's last legal stance was that it remains a constitutional right of the political parties, provided that no violence and atrocities take place. Then again, such a political programme in most instances turns violent and hazardous towards public besides stalling the overall trade and economy. If hartal is clearly against people's interest, how can this still be a 'constitutional right'?

Dr Zahidul Islam Biswas, a lawyer and legal anthropologist, also a consultant for Bangladesh Legal Aid and Services Trust (BLAST), reminds us that such queries are lost in the labyrinth of discourses and definitions. He elaborates, "The definition of *hartal* is flexible. Who will determine which hartal is 'clearly against people's interest' when the question of 'people's interest' itself is a political conception. For some, this 'huge economic loss' might be negligible, because they believe 'democracy' and 'rule of law' are much more important than that of the 'present economic loss'. Consequently, considering 'democracy' and 'rule of law' under threat, they may call for hartal and may claim that the call is for serving 'the greatest public interest'."

Dr Biswas also notes that the politics of hartal was introduced in the Indian subcontinent by Mahatma Gandhi. Despite such historical significance and our constitution's conditional allowance of hartal as a means of protest by the people, the general people cannot remain undeterred by the reality that hartal has only served the political parties' intent to make opponents look bad while hampering the public by all means possible. For the business community hartal will no doubt be universally rejected. If it really needs to stay, then it must be redefined within the perimeter set by business, politics and democracy, the question of its legality must be rethought and resolved accordingly. Otherwise, considering the impact of hartal so far, general people, devoid of any more choices, just want an end to the existing hartal culture. ■