

# Lost rights, lost lives

IRENE KHAN

OUT of the rubble of a garment factory, just outside Dhaka, hundreds of bodies of women are brought to light, *shalwar kameez* and saris vivid against death's pallor. In the capital itself, meanwhile, Islamic extremists burn buses, loot shops and attack policemen. Their main demand: an Islamic state, in which women are segregated from men.

The irony is lost on them that it is women who bring vital resources to Bangladesh (at \$19 billion, the overwhelmingly female garment industry is the country's main income earner); women who toil hardest to sustain many livelihoods beyond their own; women who bear the brunt of an appalling labour-safety record.

For more than two decades, two women have swapped the political leadership of

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this country back and forth between them. And yet this country, my homeland, continues to fail its women.

The Islamists are also demanding that "atheist bloggers" be hanged. Protesters, many of whom have never accessed the Internet, have compiled a list of 84 bloggers they want executed. There would have been more names on this list, but one blogger, Rajib Haidar, has already been hacked to death. Another, Asif Mohiuddin, has been stabbed.

Inspired by the bloggers, hundreds of youths have taken to the streets to protest against extremism. But in the process, they have unleashed an extremism of their own:

They want the death penalty for all those accused of war crimes. The irony is lost on them, too: It does not occur to them that human rights apply as much to the guilty as to the innocent; that even the worst perpetrator deserves due process.

What of the political class? In a calculated but dangerously short-sighted move, the main opposition party has thrown in its lot with the Islamists. The government, for its part, is saying one thing and doing another. It announces a gender equality policy but leaves discriminatory laws intact. It condemns Islamist extremism but arrests four of the bloggers (including Mohiuddin) and charges a newspaper editor with "instigating negative elements against Islam."

And it does nothing to curb rampant corruption that puts millions of workers' lives at risk, whether through shoddy construction or disregard for safety regulations. As the body count at Rana Plaza approached 1,000 (later it climbed to 1,127), another textile factory went up in flames. Eight or more people died.

Over a lifetime of human-rights advocacy, I have seen the discourse fragment and diversify as societies and communities gain in complexity. Political rights. Women's rights. Labour rights. This approach may help mobilise constituencies, but it fails to reflect the way rights shade into each other, feed off one another, rise and fall together.

In Bangladesh, this connectedness stares us in the face: Labour rights are linked to women's rights, women's rights to freedom of religion, freedom of religion to freedom of conscience, freedom of conscience to freedom of speech. The freedom of bloggers to write what they wish. The freedom of women -- and men -- to work without fearing for their lives.


Human rights are universal: Does Bangladesh have the vision, the courage and the political will to make as complete a commitment to human rights today as it did at independence, four decades ago? In 1971, the people of my country fought not just for the religious, but also for those who were not. In 1971, we fought to remove discrimination not just against our ethnicity, but against our gender. In 1971, we fought for rights for all.

But rights for all is not what Bangladeshis got. The Rana Plaza disaster and the outbreak of Islamist violence are part of a concatenation of ills, fed by corruption, political expediency and contempt for universal human rights. When only my rights count, not yours, no human right is safe.

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# Urgent need for establishment of a banking union

LETTER FROM EUROPE



CHAKLADER MAHBOOB-UL ALAM

*Changing the EU's legal framework is not an easy task. It will require the unanimous consent of all of its 27 members. In some countries, nationwide referendums will have to be held to approve or reject the changes. It could also open a Pandora's Box with unpredictable consequences. Britain is already insisting on renegotiating its terms with the EU.*

A PART from the chronic budget deficits, the debt crisis, the bursting of the housing bubble, the credit crunch and slow economic growth -- all of which are unfortunately, interrelated -- the euro-area has been suffering from the consequences of an awfully mismanaged banking sector.

In Ireland, Greece, Cyprus and Spain, the banks, instead of acting as strong bulwarks against financial crises, have heavily contributed to the area's economic woes and in the process have wrecked the public finances of their respective countries. Clearly, the country regulators, because of their close link with local politicians, have failed in their task of supervising the banks properly.

In many countries, their banking sectors, bloated with dud assets, have been and still are much bigger than the economies in which they are based. For example, before the collapse of the banking system in Cyprus, it was seven times bigger than the country's GDP. (The ratio is even worse in countries like Luxembourg and Malta.) The recent turmoil in Cyprus forcing its government to accept the terms of a punishing bail-out package from the union to salvage its banking sector has demonstrated the urgent need for the establishment of a banking union.

While the politicians are busy squabbling over the details, most professionals are now utterly convinced that besides expanding the powers of the European Central Bank (ECB) from merely an inflation controlling authority to a full-fledged central bank with powers to be the lender of last resort, there is an urgent need for the establishment of a credible central supervisor and bank-resolution authority. They also know that without such a banking union, sooner or later the euro will break up.

Ideally, a banking union will have three important functions to perform. First of all, it should have the powers to recapitalise the currency union's ailing banks directly through the

European Stability Mechanism. Second, it should have a resolution mechanism to apply the union's common rules to shut down failed banks. This function will involve the use of huge amounts of taxpayer money (most probably coming from Germany, Holland and Finland), sack employees and of course, force losses on the shareholders and the bondholders. The third responsibility of a future banking union would be to assure the savers that their insured deposits are truly guaranteed through a euro-wide insurance programme.

September 12, 2012 will be considered as a red-letter day in the history of the euro. On that day, Germany's constitutional court gave its final approval to the launching of the euro area's permanent rescue fund, the European Stability Mechanism (ESM). The same day, the European Commission published the details of a plan for discussion in December by member countries for the establishment of a central supervisor for the banking sector.

After much discussion, the agreement that emerged in December provided for the establishment of a central supervisor, but with limited powers.

It divided the European banking market into two groups: The big banks with assets more than €30 billion or assets amounting to 20% of the country's GDP will be supervised directly by the ECB. It would also have the power to look into the affairs of any other euro-area bank at any time. The smaller banks with assets less than €30 billion will be supervised by the national regulators.

According to some financial analysts this plan was designed to hide the unhealthy state of Germany's savings banks and regional lenders. Whatever the reason, it is not a good idea to make this division. There should be a single supervisor for all financial institutions. Savings banks and regional lenders should be supervised with equal rigor. Otherwise, as we have seen in Spain, mis-

managed savings banks can wreak havoc on national economies and bring the government to its knees.

As far as the implementation date is concerned, it was provided that once the agreement is ratified by national parliaments; the central bank would start its work in March, 2013 as a first step toward a banking union and take full control by 2014.

Now we are in May and nothing to this effect has been done because of fresh German objections. The German finance minister has recently stated that in order to avoid future legal actions, first, it will be necessary to negotiate treaty changes separating clearly the monetary and supervisory functions of the central bank. This may be an excuse. The truth of the matter is that the idea of sharing the liabilities of Europe's banks is not a very popular one in Germany.

The European Commission has given green light for setting up a single resolution authority. But as things are, no one expects any action in this respect before the European elections in 2014.

As far as the euro-wide deposit guarantee programme is concerned, Germany is dead set against such a scheme for the time being "because of the daunting sums of money involved."

In any case, the German finance minister has recently stated that, as in the case of a single supervisory authority, it would require changes in the founding treaties of the European Union to set up the single resolution authority and the euro-wide deposit insurance program.

Changing the EU's legal framework is not an easy task. It will require the unanimous consent of all of its 27 members. In some countries, nationwide referendums will have to be held to approve or reject the changes. It could also open a Pandora's Box with unpredictable consequences. Britain is already insisting on renegotiating its terms with the EU. There may be others with similar demands. Under the best of circumstances, all this will delay the banking union project indefinitely.

Does this insistence on treaty changes mean that Germany is back-pedaling on even the limited version of the banking union or is it merely trying to delay the process until after the federal elections are over in autumn, this year?

No one knows the answer except perhaps Mrs. Merkel and her finance minister. Given the legal and political complexities of the issue and the magnitude of the financial commitment required, no doubt, the German chancellor is in a very difficult situation and she may feel that she needs more time to make a final decision.

Unfortunately, time does not stop for anyone. The longer it takes to resolve this issue, the greater are the chances of the break-up of the common currency union as we know it today.

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## ENVIRONMENT

# Sustainable biogas from water-hyacinth

KAMRIN NAHAR

WATER-hyacinth or *hochuripana* (*Eichhornia Crassipes*) is an ecofriendly renewable natural resource for production of biofuel and other useful products. Biofuel as biogas from this non-food aquatic plant has different uses and it can be produced or cultivated in any water body with many environmental and socioeconomic benefits.

As an abundantly available source of biomass, the plant can be used as feedstock for local energy production as well as a resource input for various important products with environmental and socioeconomic benefits. Besides using the biomass for biogas production, many other eco-friendly biodegradable items can be fashioned from the plant and hence increase employment opportunity and generate income among the rural and agrarian population. Items include fiber boards, furniture, crafts and paper, to name a few.

Sustainability generally depends on socio-economic development and availability and consumption of energy. Because of diminishing natural resources and energy supply, the focus must be shifted to other forms of renewable

energy sources. Bioenergy is a cheap source of energy.

Aquatic plants, especially water hyacinth, have the benefit of not requiring fertile land to grow, and thus do not take precious space away from food crops. Also, the harvest frequency tends to be on the order of days. Plentiful availability, low cost, and rapid growth of water hyacinths make them ideal for biofuel production. The concept of using aquatic plants for conversion to energy (methane) is gaining attention in tropical and sub-tropical regions of the world where warm climate is conducive to plant growth throughout the year.

As a flowering aquatic plant, it can live and reproduce by floating freely on the surface. It originated in South America, but is abundantly found in India, Bangladesh, and other South East Asian countries and also in the Philippines Islands. Plant size ranges from a few inches to around a meter in height. It grows in mats up to 2 meters thick, which can significantly reduce light and oxygen, change water chemistry, affect flora and fauna underneath, and cause significant increase in water loss due to evapotranspiration. Roots are variable in length and are superb micro-sites for bacterial communities. Two types of water hyacinth are abundantly



available, the long type and the dwarf type. The former type is mostly available in stagnant water having high effluent absorbing capacity while the later is available mostly in paddy fields.

It grows readily without any need for sowing, weeding or fertilising, so it costs nothing. It is rich in nitrogen, phosphorus and potassium, so can be used as organic fertiliser. The plant has a fibrous tissue and a high energy and protein content, and can be used for a variety of useful applications. It has tough, fibrous roots that purify water by absorbing the nitrogen, phosphorus and potassium on which it thrives. The plant is extremely

tolerant towards and has high capacity of up taking heavy metals as cadmium, chromium, cobalt, nickel, lead and mercury, among others, and often takes up these metals and toxic materials from waste water for its metabolic use.

Due to vegetative reproduction and extremely high growth rate water hyacinth spread rapidly. Its availability in large amount throughout the year and everywhere makes it an especially desirable biofuel feedstock. It also causes practical problems for marine transportation, fishing and at intakes for hydro power and irrigation schemes, so occasional displacement is locally advanta-

geous.

Biogas produced from water hyacinth is similar to that from cow dung, a locally practiced energy production process. The easily biodegradable matter, particularly hemi-cellulose, is higher in water hyacinth than in cow dung. Biogas is produced by anaerobic digestion which takes place in a reactor or digester (an airtight container usually sited below ground) and the usable product is methane gas which can be used as a fuel for cooking, lighting or for powering an engine to provide shaft power. The residue from the digestion process provides a fertilizer rich in nutrients.

A plant with the capacity of about 6 cubic meters can be used to produce the gas. To reach an optimum condition for the production of a maximum amount of biogas from water hyacinth, the hyacinth should be collected from lakes or water bodies and delivered to a processing site. It should then be shredded to make slurry with cow dung and catalysts and processed into as many saleable products as possible.

In this method, water hyacinth is shredded into slurry and digested in a continuous process, as cow dung is customarily used. A digestion tank (known as the digester), shredders, gas holders,

pipes and fittings, a supply of water hyacinth, cow dung and catalyst are needed in the biogas energy production process. Animal farm should be a part of the project or associated with it as animal manure also acts as an important catalyst and increases the production of biogas.

Many nations are also currently using water hyacinth as compost for growing mushrooms and also to clean pollutants including toxic heavy metals. Recently, it is being used in waste water treatment plants due to its ability to tolerate high levels of pollution. To make rope, furniture and paper, the stem of water hyacinth is used by processing the plants; ashes are used for making soap. Water hyacinth briquettes are used as fuel. Due to scarcity of land, crops/vegetables are also grown on hyacinth rafts. Dried water hyacinth is used as a fuel, for making mat from the plant, as cattle food and compost, and for producing biogas. This technique is very much helpful for farmers using biogas plants.

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ACROSS

1 Moment, for short

4 Nevada neighbor

8 Detergent brand

12 Savings plan acronym

13 Actor LaBeouf

14 Moby Dick's pursuer

15 Insect repellents

17 "Lisa"

18 Harbor structure

19 Asian nation

20 Not intoxicated

22 Actor Newman

24 On in years

25 San Francisco carriage

29 Under the weather

30 Divine

31 "... and seven years --"

32 1776 crossing site

34 Porn

35 Sampras of tennis

36 Vatican heads

37 "Caribbean Queen" singer Billy

40 Sleeve end

41 Bedframe piece

42 Stump

46 Drunkard

47 On

48 Carnival city

49 Do as you're told

50 Say it isn't so

51 Tackle's teammate

DOWN

1 [Un-corrected]

2 Geological period

3 "Wichita Lineman" singer

4 Leading man in the theater?

5 Norse hammer thrower

6 Melody

7 Owns

8 Mexican entree

9 Breakfast chain acronym

10 Carvey or Delany

11 Abba of Israel

16 Piper's adjective

38 Organization

39 Relaxation

40 "Be a sport"

42 Scoundrel

43 Corroded

44 Martini ingredient

45 Affirmative action?

Solution time: 25 mins.

SPAS LEA AMEN  
LOFT AWE LOGO  
AURA PEN ODOE  
BRONZE DAHUE  
DILLE DALLY  
TAPET LED AVE  
TAPET MAO STOW  
AWE JIAN OWENS  
HEID DOLLY  
LENO EDWARDS  
OBOE NOD ALAAE  
DOUR NAG RIME  
DOTS ARE ESPN

Yesterday's answer 4-5

BEETLE BAILY

THE NAVIGATOR SAYS TO TAKE THAT ROAD DOWN THERE

I DON'T TRUST THAT NAVIGATOR ANYMORE

9-26

GREG & MORT WALKER

HENRY



9-26

BEETLE BAILY

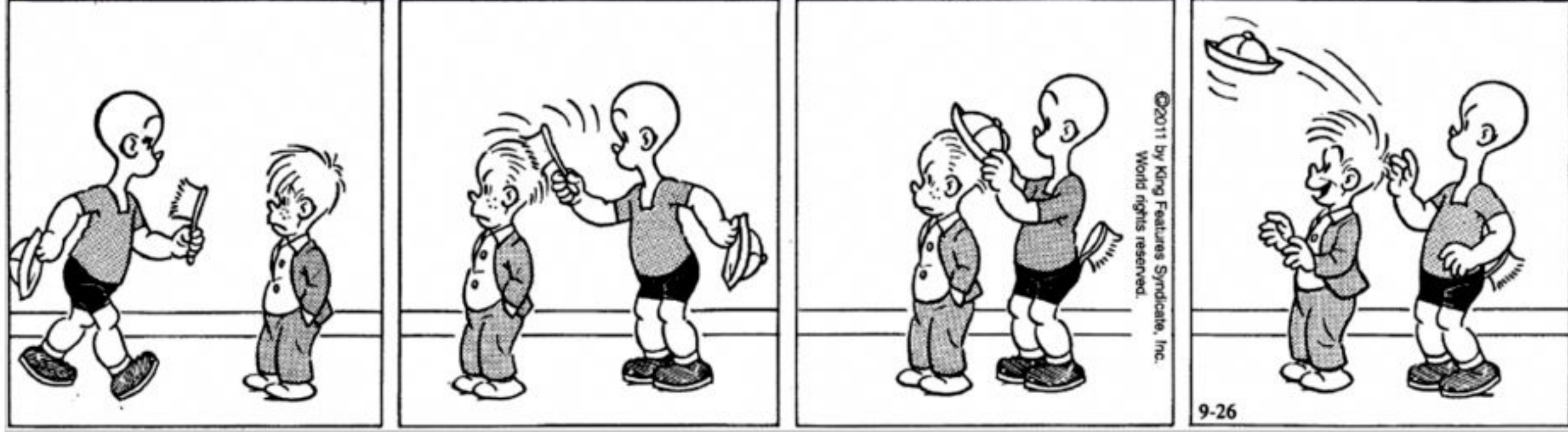
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## QUOTABLE Quotes

Abraham Lincoln

"Elections belong to the people. It's their decision. If they decide to turn their back on the fire and burn their behinds, then they will just have to sit on their blisters."