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Financing women's enterprise

Central bank's new directive welcome

WOMEN seeking to stand on their own face daunting odds in procuring seed money to start a business or set up a small enterprise. Although they are prudent in money-management and have talent and motivation for self-employment projects, their access to finance has been ironically extremely limited. They were not traditionally considered bankable as they could not provide co-laterals. For single or widowed women in particular, their approach for funding would be met with an off-putting question: Do you have a guardian (as a guarantor)?

All these barriers are breaking thick and fast, especially in the backdrop of the seminal, and salubrious endeavour for women's empowerment. It is in this light that we appreciate Bangladesh Bank's latest move to have each branch of commercial banks and non-bank financial institutions to lend a minimum of TK.50,000 to at least one entrepreneur every year. Given the total number of branches, nearly 10,000 new entrepreneurs will be created per year. As it is, various financial inclusion programmes targeting women are being operated by banks and non-bank financial institutions.

Quite clearly Bangladesh Bank is at the vanguard of what can be termed a quiet movement for women's empowerment through their financial inclusion. The directives need to be followed through at the implementation stages so that finance reaches genuinely potential entrepreneurs with business counseling for the starters dovetailed to the lending operations. Also, transparency and accountability would have to be ensured.

Corporal punishment – lingers defiantly

Prohibitory measures should be implemented stringently

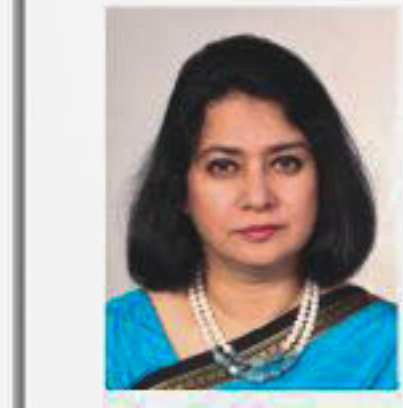
THE incident of 42 students being meted out brutal punishment by a teacher in a school at Bagha upazila and the subsequent reaction, equally violent, brings to the fore the issue of corporal punishment for the umpteenth time. That so many students can be summarily beaten up for refusing to pay for a picnic, preparations for which had not materialised, is unacceptable. 'Spare the rod and spoil the child' is an archaic practice which should have fallen in disuse by now. The only difference in this case was that the guardians of the victimised children applied 'raw' justice to the errant school authority, the Headmaster. Sadly, the gentleman lost two of his teeth and ended up in the hospital.

Although we understand the frustration of the parents, yet they should have taken recourse to authorities' intervention in the matter, rather than taking the law into their own hands.

How many more incidents of corporal punishment must occur before we wake up and take notice that such behaviour is abjured? A change in mindset will not come by enacting a law alone. Unless that law is enforced and visible action can be seen against those breaking the law, we will continue to see incidents like these occurring again and again. Our society is already in the grips of too much violence. At least spare our children.

Development vs democracy

MACRO MIRROR



FAHMIDA KHATUN

THE Western media was all about Lee Kuan Yew, the founding father of modern Singapore, when he died recently. How he had transformed a third world country into a first world nation within only three decades is simply astounding. World leaders were

openly laudatory in recognising his contribution towards the economic ascension of the country. An underdeveloped small city state without any natural resources making it to one of the fastest growing economies within such a short period is unprecedented indeed.

According to World Bank's ease of doing business index, Singapore ranked number one among 189 countries in 2014, indicating that 'the regulatory environment is more conducive to the starting and operation of a local firm.' In the Global Competitiveness Index (GCI) of World Economic Forum, Singapore ranks second in 2014-15 among 144 countries. With a per capita income of \$55,182 (World Bank 2013) Singapore is richer than the UK and the USA.

Compare these figures against those of Bangladesh. In terms of GCI Bangladesh ranked 109 in 2014-15 and with regard to the ease of doing business index, Bangladesh ranked 173. Per capita income in 2013 was \$957 (World Bank 2013). In the sixties, many of the economic indicators of Bangladesh and Singapore were similar!

This write-up, however, is not about the success or failure of Singapore. This is also not to compare Bangladesh's economy with that of Singapore. Any reader would be flooded with materials on this 'Asian Tiger' which contributed to the 'East Asian Miracle.' This article is merely to shed some light on the discussion that has resurfaced following the death of the great Singaporean leader and to extrapolate it to our own context.

Since its independence, Bangladesh's political and economic journey has been interrupted time and again by instability and

violence. The renewed transition of a democratic political system in 1991, after a prolonged period of autocratic rule, through parliamentary elections could not change the political culture. The two major parties have been taking turns in running the government by being elected through popular votes, but could not rise to the expectations of the people. The party in power would tend to exercise control and squeeze the space of the political opposition in conducting their democratic activities. The opposition parties, on the other hand, prefer to pursue their demands through street agitation and carry out movement against the government in power through unruly demonstrations. Thus engagement in constructive policy debates in the parliament by the political parties has been only occasional and less than fruitful. The worst manifestation of such political practice is being observed at present when the opposition party is determined to oust the government through strikes and violence while the government sticks to its promise of completing its full tenure.

Disturbed and disgusted by the unhealthy political culture of our country many often discuss the idea of resorting to a system which will allow smooth functioning of day-to-day activities, which will let our children go to schools and our family members to work and return home safely, which will give some predictability to our lives. Frustrated by the failure of the unsuccessful democratic process that we have been destined to suffer for the last several years, we often cite examples of Lee's Singapore or Mahathir's Malaysia or even of China. Such desire is more pronounced by the private and corporate sectors and at times even by political leaders, and is based on the premise that confrontational politics has been hampering developmental efforts of the country in a major way.

More often than not we tend to forget the other side of the growth story of some of these Asian neighbours. While Singapore had prospered phenomenally under Mr. Lee, dissenting views were not tolerated. The rule of Lee Kuan was compared with that of an autocrat who would intimidate any opposition in his way. While we eulogise the achievements of Singapore, we must not lose sight of the suppression faced by its people.

On the positive side, the modus operandi of the Lee government had been very efficient and honest. It was also small in size. Corruption-free administration, absence of red tape and tax benefits all have facilitated foreign investment and trade. Mr. Lee made no compromise in keeping Singapore a disciplined country as he wanted it to thrive on prosperity. And in the end he became successful in putting in a sui generis political system that brought riches for its people.

The term 'benevolent dictatorship' is probably more suitable in Mr. Lee's case rather than those who in recent times try to follow suit but get mixed up with making personal gains and social benefits. In the case of Bangladesh, benevolence is up in the air as political power has almost become synonymous with corruption during all regimes. The circle of beneficiaries created around the political power is large and strong. Continuation of dysfunctional democracy with little or no accountability and transparency will continue to benefit them the most.

Some also feebly try to float the idea of new leadership to rule the country in a dictatorial manner to have political stability that would in turn stimulate economic growth. They wouldn't mind less freedom in exchange of stability and growth. Ironically, the journey of dictators all over the world indicates that they start benevolently but gradually become all-encompassing, taking away basic civil and political rights. We have also experienced this in our own land. Development-friendly political stability in the twenty first century ought to be different from what has been experienced in the past. Freedom through free and fair democracy is a defining component of a long lasting development process. Nobel Laureate Economist Professor Amartya Sen, in his famous book 'Development as Freedom,' argued how "freedoms are not only the primary ends of development, they are also among its principal means." High growth without freedom and democracy in the present day context is neither feasible nor sustainable. One cannot be asked to choose between development and democracy. They are integral to each other.

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PHOTO: AFP

A new RSS-BJP compact?

PRAFUL BIDWAI COLUMN



PRAFUL BIDWAI

IT'S a sad comment on India's mainstream media that it didn't notice the irony of a representative of the Sangh Parivar—a current which inspired Mahatma Gandhi's assassination—being invited to the unveiling of his statue in London. The event was organised by the Tories, who loathed Gandhi, with an eye on the British-Gujarati vote in the coming election.

The Indian media now pays mere lip service to secularism and liberalism while ignoring the Parivar's attacks on them. Many papers criticised its Love Jihad and Ghar Wapsi campaigns. But few criticised the premises underlying them, or noted their impact in debasing India's public discourse or making the religious minorities insecure.

In recent weeks, the Parivar has further poisoned the climate with three new offensives: attacking Christian institutions; pushing brazenly majoritarian policies in BJP-ruled states; and further communalising the Indian Council of Historical Research. This last is part of the Parivar's Long March through the Institutions. The March will seriously damage democracy.

Indian Christians have come under vicious attack since RSS chief Mohan Bhagwat a month ago accused Mother

Teresa of using charity as a cover for religious conversion. In Delhi, five churches were attacked in nine weeks. In West Bengal, a 71-year-old nun was raped; in Haryana, a church was vandalised. Haryana's chief minister defended the attackers by claiming the church priest was trying to convert Hindu men by promising them brides, as if that justified crass vandalism!

The VHP's Surendra Jain called the 1857 revolt an anti-Christian war. He asked whether a Hanuman temple would be allowed in the Vatican. Worse, he said sexual exploitation of nuns was part of Christian culture; so the Pope is promoting gay sex. (The Times of India, Mar 16)

This disgusting anti-Christian tirade impelled former Punjab police chief, and anti-terrorism hero, Julio Ribeiro Ribeiro's to write an impassioned protest article. Intervention will have international impact.

BJP-ruled state governments are subverting democracy in numerous ways: lifting the ban on their employees joining the RSS (Chhattisgarh), making the Bhagwad-Gita compulsory in schools (Haryana), and punishing possession or consumption of beef with five years' imprisonment (Maharashtra).

Allowing state employees to join the RSS undermines the principle of a politically impartial bureaucracy, crucial to a rule-of-law society. The RSS is NOT a social-cultural organisation. It's a political entity. It lays down the BJP's political line and nominates its key organisational personnel.

Gujarat lifted the RSS ban in 2000. Despite its reversal, the move communalised the bureaucracy and police. Its dreadful impact became visible in 2002.

The BJP is taking its proselytisation drive even to posh private schools like Ryan International (133 branches), whose managing director is the BJP women's front secretary.

Take the beef ban. Surveys show that three-fourths of all beef sold is consumed by Hindus, especially poor Hindus. It's a cheap high-quality protein source. Banning slaughter of old/unproductive cattle will destroy lakhs of livelihoods, and further degrade the environment.

The idea that the majority's food preferences should be imposed upon the rest is undemocratic. No pious upper-caste Hindu should be forced to eat beef. But equally, no Muslim, Northeastern tribal, Christian or Dalit should be refused the choice of eating what they like.

In making new ICHR appointments, the government has broken the longstanding convention of reappointing members who have completed one term, and purged the Council of secular-minded scholars. The 18 new appointees, barring a couple, are close to the Bharatiya Itihas Sankalan Yojana, an obnoxious obscurantist group, some of whose members believe the Taj Mahal is a Hindu temple!

The Parivar's new aggression seems to be related to a recent BJP-RSS understanding, which became evident at the Sangh's just-concluded Akhil Bharatiya Pratinidhi Sabha.

The RSS has set aside its differences with the BJP on Kashmir, the Land Acquisition Ordinance, and higher foreign investment in insurance, etc, to back the ruling alliance solidly.

The differences aren't trivial. Some actions of the PDP-BJP alliance are at odds with the core positions on Kashmir, but the fact that the alliance is in power is a coup for the Sangh. Similarly, the Bharatiya Kisan Union has problems with the land Ordinance, but the RSS has silenced it.

The RSS believes that with the BJP in power with a majority, it has a unique opportunity to mainstream itself by capturing institutions, and opening up settled issues, such as Hinduism's socio-cultural primacy, religious conversion, etc, which could help redefine India as a Hindu society.

The RSS needs the support of state power to do this. So it'll back the BJP's pro-corporate neoliberal economic policies. The BJP, in turn, will give the Parivar freedom to push its backward-looking social agenda. That's why Modi has done nothing to restrain the Parivar, barring issuing a weak, vague statement.

The Parivar is no longer "fringe"; it's an almost equal partner of the BJP. Despite the efforts of some confused, and some very devious, elements to give it respectability, the BJP remains an extremist party, with a headline, expansionist Hindu-supremacist agenda—and a menace to democracy.

The writer is an eminent Indian columnist.

COMMENTS

"We took up arms for freedom, they took up arms for genocide"
(March 26, 2015)

Nasirullah Mridha, USA

Pakistan committed heinous crimes in '71 and they should apologise to us for that. The Almighty has saved us; had we remained united with Pakistan, we would have had to bear the brunt of a 'failed state designation' which is now carrying Pakistan with opprobrium.

"Part of Bhagalpur without water supply for months"
(March 25, 2015)

Mohammad Ratan

Is it really a part of the capital? It seems unbelievable.

LETTERS TO THE EDITOR

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Poaching a threat to wildlife in Sundarbans

An interesting report was published in a local English daily on March 15 along with a table which shows the amount of illegally poached deer and tiger skins recovered year-wise. Naturally, the loss of deer population is much larger as killing deer is easier and both the meat and the skin are saleable. From the table it seems that the years 2014 and 2015 have brought more deer and tiger skins to the market compared to the earlier years. Since the figures are based on illegal skins actually recovered, the total amount of illegal skins traded is bound to be more.

Poaching of tiger and deer skins is increasing rapidly. The Sundarbans, one of the world's few animal sanctuaries, is under the threat of human incursion. The forest is no longer safe for the deer, tigers, snakes and other species of animals and birds that are still living there.

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