

# CARNAGE IN PARIS

## What will follow?

ZIAUDDIN CHOUDHURY

Once again we are face to face with another bloodbath -- senseless and brutal killing of innocent people in Paris by a robotic gang that is recruited and operated by a group of malignant people with a twisted ideology. This is not an ideology that has no semblance to the religion they claim to proclaim, nor does it have any precedence in its fourteen hundred years of history. The only resemblance it has is with the ruthless massacres of the middle age by Mongol hordes or individuals hunted by Spanish inquisitors for their alleged blasphemies. It is an ideology of a sick mind that wants to use religion to gain power and subdue people through oppression and fear.

The Paris massacre has once again brought to light the visceral spread of extremism in more vulnerable sections of population in otherwise affluent nations either through alienation or attraction of radical ideas spread by the zealots. The suspects of Paris killings have not all been identified yet (seven were killed), but it has been suggested that at least three were local, which leads to the issue of home grown extremism and its causes.

European cities including London have seen many incidents of terror over the last fifty years. In the early years, these incidents were carried out by a motley group of terrorist organisations, some with nationalist aspirations such as the IRA in the UK, Basque Nationalists in Spain, or even criminal organisations in Italy. With time the perpetrators became associated with militants espousing the Palestinian cause who were mostly drawn from foreign bases. The terror attacks and militancy gradually took on a more local colour in 2005 when some 50 people died from bomb attacks in London buses and trains by terrorists who were identified as young radicalised Muslims. European cities since have been

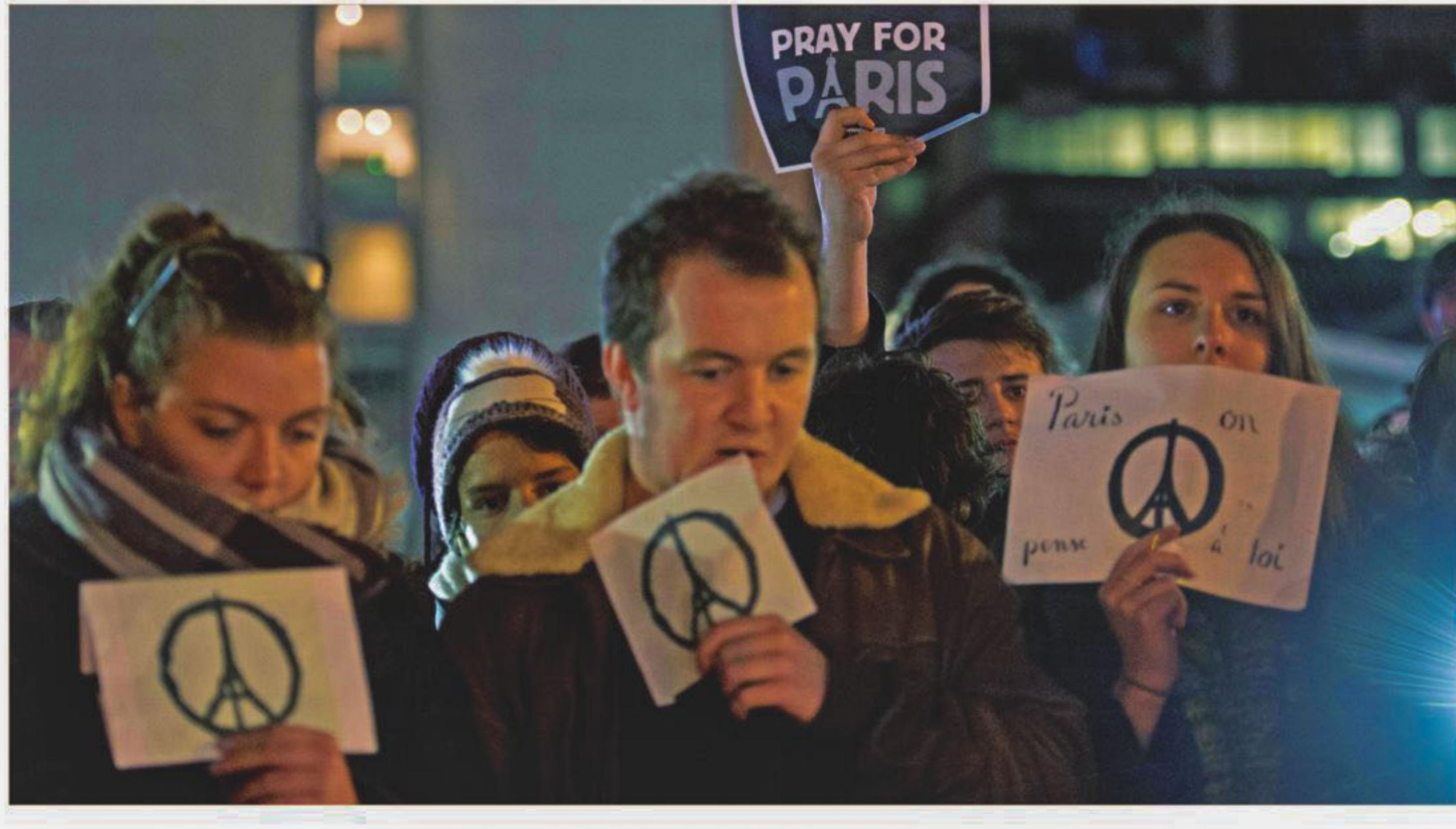


PHOTO:AFP

targets of attacks by terrorists claiming affiliation to one or another of Islamic militant organisations, but all of these pale in insignificance compared to the horrific event of November 13.

What will follow next is the unfurling of consequences and Western response from this attack. France has already reacted to the Paris carnage even as its people as well as the rest of the world are reeling from the shock. It has bombed the headquarters of the so called Islamic State (ISIS) who boldly declared ownership of the attack. A more intensified attack on ISIS coordinated with other countries will likely follow. But there are graver

consequences for the region as a whole, and for the immigrants from these countries.

The event in Paris may be ISIS-sponsored and it may even have foreign collaborators. But the fact that there have been more than one terrorist among the perpetrators who are French citizens can have grave consequences for the country's Muslim minority. As it is, in previous terrorist attacks the suspects were identified as radicalised Muslim youths. This is a subject that will not sit well with many people in the country and it may lead to pressures on the government for stricter surveillance of its Muslim population to the chagrin and further alienation of the minority

group. The second and most immediate impact will be on the thousands of refugees from Syria and other parts of the Middle East now knocking on the doors of European countries including France. With some of the Paris attackers suspected to be Syrian or Egyptian origin, there will be mounting pressures on European governments to think twice before allowing shelter to the refugees from the Middle East.

Consequences apart, there are also some inescapable inferences from this coldblooded act and claims of responsibility for the act by ISIS. First is the outreach of the militant organisation beyond its borders

to not only lure volunteers to fight its war in Iraq and Syria, but to also carry out terror acts in territories far beyond its lair through local recruits. The Paris attacks may have had foreign participants, but evidence suggests that these were facilitated and coordinated by locals who would gladly give their lives to perpetrate the acts for a so-called higher goal. Second is the ascendancy of ISIS over other radical Islamic groups such as Al Qaeda, Al Shabab, Boko Haram etc. who had been ruling the militancy scene in the Middle East and other parts of Muslim world for so long. This largely comes from the ability of ISIS to seize and retain a sizeable geographic territory and have an army of its own, and partly from the fog of a rigid Islamic government and society that it has created around it. Their survival despite combined efforts by the Western powers including Russia to dismantle it has emboldened its loyalists as well as its sympathisers. The number of such loyalists and sympathisers may continue to grow unless the powers fighting the militants can prove the vulnerability of the organisation and hollowness of its appeal.

It is possible that a fierce response to the new militants in Syria and Iraq will stymie them and even dislodge them from their base, but it will be a long time before the thought and ideology they are preaching will be eradicated altogether. The crisis that European countries face is an internal one that has to deal with the mindset of its Muslim minorities on their place in society. They will continue to remain responsive to rebellion and violence unless they are assimilated in the larger society in a way that is cognizant of their separate but equal existence. This will also mean teaching and practising tolerance by leaders of the minority groups instead of propagating hate and distorted view of their religion.

The writer is a political analyst and commentator.

# Banking for growth and humanity

OPEN SKY  
BIRU PAKSHA PAUL

Allocating more funds for training, research, technology, travel, and after-hour education will not only add more human values to the banking profession, but also make our banking sector more productive in the long-run.

**T**IME has come to allow Bangladesh's banking industry to be redefined to serve the objectives of growth and humanity together. Currently, profit maximisation seems to be the primary goal of most banks. Historically, we Bangalis have never been good at business. However, we quickly learned how to maximise profit in the shortest possible time without understanding how to incorporate humanitarian elements in the work process. When Henry Ford doubled the workers' pay in his car factory, his competitors laughed at him deeming Ford a fool. But Ford outwitted his peers. He guaranteed the future fountain of profits by incurring short term losses. He understood that human beings should not be treated like machines. A little human touch from the employer makes the employees doubly energetic. Marginal productivity goes up and loyalty to the company gets cemented.

The same attitude prevailed among other great entrepreneurs like Bill Gates and Warren Buffett. They never thought traditionally with the math of profit maximisation. Since Bangladesh is a developing economy that still bears the brunt of poverty among one-fourth of its population, humanitarian elements are needed in designing employment and working hours in the banking industry.

This approach is needed from the CEOs not just for being great in society, but also for making this profession enjoyable,

respectable, and attractive for future

talents. If the profession appears to be overwhelming and tedious, meritorious students of the future will never gravitate to the banking industry. The level of human capital in the banking industry will remain weak, undermining potential economic growth for the nation.

The banking sector regulates 40 percent of our GDP through private credit. Hence, modernising the industry is much warranted to make economic growth accelerate. And that is why the bank managers need to get out of the traditional box and undergo brainstorming to explore banking strategies conforming to humane approaches and enhanced productivity. Unfortunately, the double-century colonial rule and the double-decade Pakistani rule have greatly crippled our mindset. Free thinking and innovative ventures seem unusual to us. Often, we languidly enjoy being followers without questioning where we are heading to rather than redefining our action path.

We never ask whether the present working hours that run from 10 AM to 6 PM are appropriate for productivity and leisure. If an emerging nation begins its financial activity at 10 AM -- a time by which half of the day's energy is gone -- how can we end up competing with East Asians who start their days much earlier? Moreover, one hour in the morning is twice as productive as an hour in the late afternoon. When we changed the timetable for the government offices to start at 9 AM and all banks to start at 10 AM to reduce traffic jam in megacities, did we ever think of the implications it would have for the financial sector? I think banks should start operating at 8:30 AM as opposed to 10 AM. We Bangalis have always been early risers by dint of our religion and culture.

A Japanese bank once introduced a brief recess for physical exercise to enhance productivity. Some banks in the Philippines allow a daytime short nap, or a siesta. It does not mean that we need to advocate for physical exercise or sleep during the banking hours in Bangladesh. All we need to acknowledge is the strength of cultural habits in defining corporate lifestyle. Cultural and geographic elements promote a human touch to the industry. Time has come to incorporate these ideas to make Bangladesh's banking sector more productive, humane, culture accommodating, and enjoyable. Profits for bank owners and wages for employees should not be the final reward.

In the past, banks were viewed as the custodian of rich people's money. Now, they are gradually turning into the custodian of the national interest. Both the work space and responsibilities have widened. Banks can now play more of a role in empowering women and the poor, and in reducing income inequality. Local branches ought to be given more autonomy so they can arrange programmes reflecting local culture, educate the community and raise environmental awareness. Allocating more funds for training, research, technology, travel, and after-hour education will not only add more human values to the banking profession, but also make our banking sector more productive in the long-run. Thus, redefining the banking industry towards sustainable economic growth and nourishing human values is of paramount importance for a vibrant Bangladesh.

The writer is chief economist of Bangladesh Bank.

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