

# Enabling minority voices

HASAN FERDOUS

M AHATMA Gandhi had once said, to judge how civilised a nation is, just look at how it treats its own minorities. Going by this yardstick, Bangladesh does not make a passing grade. In most countries, minorities suffer from so-called "horizontal inequality." While on paper they may enjoy legal equality, in real life, the playing field remains uneven. Bangladesh is no different.

Of course, minorities are under attack everywhere in the world, not just in Bangladesh. At times of recession, minorities are always scapegoats. Even in the US, the world's richest country, minorities are often blamed for all ills - from continuing unemployment, to job exodus, to domestic crimes. In Europe, the rallying cry of the newly emboldened far-right is: throw all immigrants to the gutter and everything will be fine.

In Bangladesh, members of the majority sound bitter about the imagined political clout and presence of minorities in civil society. Recently, a very well-placed Bangladeshi told me that Hindus now occupy around ten percent of our bureaucracy. "Even the Chief Justice of the Supreme Court is a Hindu," he said, his voice quivering with anger.

I am not sure how many Hindu Secretaries we have had in the last 45 years. Neither could I find reliable statistics on Hindus in public sector jobs. The sole source from which statistics are available is the National Parliament, and those records demonstrate a dismal story. Not counting the short-lived sixth parliamentary elections in 1996, Hindu representation in the last four parliaments, from the fifth to the ninth, as calculated by Raunaque Jahan and Inge Amundson in a paper prepared for Dhaka's Centre for Policy Dialogue and Norway's Chr. Michelsen Institute, has been as follows: 6, 5.3, 10 (persons, not percents!). Then, in the controversial 10th Parliament, Hindu representation increased slightly to 14, but still fell far short of the par mark (35).

Interestingly, save for the fifth Parliament (1991), when the Bangladesh Nationalist Party got a single Hindu member elected on its ticket, all other Hindu MPs have invariably been members of Awami League. Given AL's more tolerant approach and careful cultivation of the minority constituencies for years, Hindus have naturally leaned towards it, giving AL a rock solid voting block.

Consequently, AL has reaped benefits from its loyal voting bank but did precious little to assuage average Hindus to feel safe. International human rights groups have been pretty much unanimous in

their indictment of the Bangladesh government. Amnesty International, Human Rights Watch, and the US Government's annual reports on religious freedom have all questioned Bangladesh's commitment to protecting its religious minorities. Even the country's own National Human Rights Commission and the Supreme Court have chided the government for failing to protect members of "vulnerable groups."

One reason why the issue of minority rights is not on the political radar screen of the government is the absence of their political voice. In most countries, the Parliament is the venue where a nation's political

allocating 60 seats for religious minorities.

The idea of proportional representation has also been embraced by many scholars. Dr. Nazrul Islam, a Bangladeshi economist now working with the United Nations, in his new book, *Governance for Development* (Palgrave Macmillan, New York 2016), has argued vociferously on why Bangladesh should consider switching to proportional election. Among other things, such an electoral arrangement will enable minority groups to be represented in accordance with their numerical strength, rendering the legislature to be more inclusive. "They can pursue their interests and



agenda is discussed and adopted. Giving Hindus and other minorities a stronger voice in our Parliament could help put the spotlight on the status of religious minorities.

Veteran parliamentarian Suranjit Sengupta, in a recent statement made in New York, suggested that Hindus should demand their proportional representation in Parliament. "Pakistan has it, why can't we have the same?" he asked. (To be perfectly clear, Pakistan has reserved seats for minorities, not proportional representation per se). A similar demand has been made by the Bangladesh United Council of Hindus, Buddhists, and Christians, which has called for

demands more freely and directly, without having to depend on bigger parties." As a result, he concludes, proportional election could encourage smaller parties and groups to channel their grievances through the Parliament, rather than through extra-parliamentary means.

Reserve seats or proportional representation, whatever the course may be, the time has come to consider ways to ensure that Bangladesh's minorities have a voice on matters that matter most to them. Parliament could be the place where this could have its most logical beginning.

The writer is a journalist and author based in New York.

## Increasing police size to combat crime

Quality not quantity is the essence

W E welcome the government's move to induct more personnel in the police to deliver better on their primary responsibility to the people. No one will contest the argument that the size of our police is rather thin on ground, and beefing up of manpower is required in certain areas, particularly those related to fighting crime.

However, for any force, particularly one that deals with law and order and day to day security of the people, quality of recruits is of the greatest importance, and this is where the force has been badly served. Political consideration, recommendation and extraneous influences have in effect resulted in the caderisation of the force, particularly at the lower level.

The prevalent culture, that have straddled all governments, of recruiting members in the law enforcing agencies from their party cadres or supporters, may provide a degree of temporary comfort to the party in power, but that can never be a sustainable proposition and may even cause the force to wilt when it comes to the crunch. People so recruited will use their political clout to pervert the chain of command, leading to serious breaches of discipline and affecting the efficiency of the entire force.

We should also remember that there may be comfort in numbers but that does not necessarily ensure the quality of output. Alongside ensuring that the most suitable are inducted in the job, the government should also invest in training the force in modern methods of crime fighting and providing it with contemporary equipment to keep pace with criminals who are constantly upgrading their operational methods to counter the law enforcers.

## Shifting of the Central Jail

Improve conditions of other prisons too

W E welcome the shifting of the Dhaka central jail to Keraniganj in order to improve the facilities and living conditions of the inmates. The new facility which includes a hospital and residential units for prison staff will have two separate jails for male and female inmates. Jail-1 which will house male prisoners will have a capacity of 4,590 prisoners.

This is a significant improvement on the overcrowded jail in Dhaka which accommodates more than 8,000 prisoners against a capacity of 2,600. It opens up the question of how to improve conditions in other jails at the district level across the country. Prisons in Bangladesh are governed by laws which date back to the 19th century as constituted by the British authorities. Human rights activists have long been advocating for prison reforms and for good reasons. The quality and quantity of food has always been a subject of much controversy while prisoners' access to medical facilities remains scant. Drug trafficking, reportedly, is one of the main issues in the maintenance of law and order inside the prisons.

The government should remember that Bangladesh is committed under the International Covenant on Civil and Political Rights to treat inmates with dignity and respect, to segregate under-trial prisoners from the convicts, juvenile offenders from adults, and most importantly, bring them to trial as soon as possible.

Jails should be facilities where people get a second chance to reform themselves so that they can integrate into society, putting behind their criminal past. Prisons are part of the criminal justice system. As such if the conditions in jails are to be improved, we need to revisit the existing criminal justice system which often contributes to, among other things, overcrowding and other problems.

# Flexible microfinance models For more economic opportunities

BJORN LOMBORG

B ANGLADESH is ground zero for microfinance. Over the decades, since Sir Fazle Abed founded BRAC and Muhammad Yunus started Grameen Bank, the strategy of providing micro-sized loans to borrowers has helped increase income and consumption for the poor, ensured food security for many, created employment opportunities, and empowered women. According to the Credit and Development Forum, nearly 700 microfinance institutions operate in the country today, disbursing approximately Tk. 647 billion (Tk. 64,700 crore) to 3.4 crore active borrowers. The microfinance sector now contributes about 10 percent of GDP and generates approximately 250,000 jobs.

The early success of microfinance in many places around the world caused some to praise it as a panacea for economic development. More recently, however, critics have questioned some aspects of the model - their concerns include worries that poorer borrowers can become trapped in a spiral of debt. Moreover, they express concern that entry by for-profit entities has caused microfinance to lose its moral compass.

The truth lies in the middle. While microfinance may not be a cure-all that can eliminate poverty worldwide, it can produce positive - if modest - benefits. And new research from Bangladesh Priorities highlights an innovation in microfinance that promises to boost those benefits even more.

New research by Subir Bairagi, an agricultural economist at the Institute of Policy and Social Sciences (IPSS) and postdoctoral fellow at the International Rice Research Institute, and Wasel Bin Shadat, Executive

Director of IPSS and lecturer of econometrics at the University of Manchester, shows that incorporating flexible repayment models into microfinance can increase benefits, particularly to borrowers. Each taka spent on these aims stands to do more than Tk. 2 of social good.

A recent set of reports by MIT's Abdul Latif Jameel Poverty Action Lab garnered much attention. They studied the effects of microfinance in six countries using randomised evaluations. Such evaluations use random chance to determine if a person participates in,

positive net benefits of 0.7 after having paid off the one taka in costs. The microfinance institution captures about Tk. 0.4 of that benefit, leaving Tk. 0.3 in net benefits for the borrower.

One issue with traditional microfinance is that while it has been good for borrowers with continuous and predictable income flows, it can leave behind people whose income is lumpy, like farmers or certain entrepreneurs. Traditional microfinance can also fail to reach people at the most extreme levels of poverty, partly because of rigid repayment options.

Since 2008, a programme through the Palli Karma-Sahayak Foundation has offered flexible microfinance options in Bangladesh. By June 2013, it had disbursed loans to 512,000 borrowers, totaling more than Tk. 9.6 billion (Tk. 960 crore). A 2012 study showed that under this flexible programme, the benefit to borrowers reflected in their incomes was 8 percent higher than with traditional microfinance.

Overall, the experts estimate that each taka spent on flexible microfinance does Tk. 2.2 of good. After having paid off the cost of one taka, the microfinance institution again captures about Tk. 0.4, but now the borrower gets Tk. 0.8, or almost three times as much in benefits.

Why would microfinance institutions agree to use flexible repayment strategies? Simply because delivering a new product opens a new market, allowing the institutions to reach people who have irregular income flows, while maintaining their profit share. Flexible microfinance can do more than Tk. 2 of social good for each taka spent, improving upon the return from traditional methods. This result is one of many from the Bangladesh Priorities, showing us how much good we can do focusing on different solutions. I would love to hear your thoughts: should microfinance be one of the top priorities for the country? Let your voice be heard on <https://copenhagen.fbapp.io/microfinan> cepriorities and help pick the top priorities for Bangladesh.

The writer is president of the Copenhagen Consensus Center, ranking the smartest solutions to the world's biggest problems by cost-benefit. He was named one of the world's 100 most influential people by *Time* magazine.

*Why would microfinance institutions agree to use flexible repayment strategies? Simply because delivering a new product opens a new market, allowing the institutions to reach people who have irregular income flows, while maintaining their profit share.*

for example, microfinance or not, making it easy to see how well microfinance actually works. The MIT researchers found that the benefits are likely much more modest than some proponents had previously claimed ([povertyactionlab.org](http://povertyactionlab.org)).

Our experts have used a long-term study to examine Bangladesh specifically. They find that the benefits from traditional microfinance turn out to be Tk. 1.7 for each taka spent. So while microfinance may not deliver an incredibly high return, there are indeed

So the researchers examined a strategy to overcome these hurdles: flexible repayment schedules that grant borrowers a grace period during the lean season. Introducing this tweak across Bangladesh could grow the microfinance market by approximately 2.5 percent, providing new opportunities for ultra-poor citizens, many of whom are farmers or labourers. Such a flexible system would mean borrowers wouldn't have to repay loans until after they've received revenues from their harvest or production.

## COMMENTS

### "Tonu killing: Students threaten hartal on April 25"

(April 8, 2016)

Rizwana Azam

We wholeheartedly support these students' demand for justice.

Mijanur Rahman

The government should pay heed to the students' rightful demand for justice regarding the murder of Tonu.

Lamiya Rahman

It's a good sign that protests are taking place for a just reason. Hope the real culprits will be punished.

## LETTERS TO THE EDITOR

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### Ordeal of 34th 'BCS recommended cadres'

The final result of the 34th BCS was published on August 29, 2015, whereas the circular had been issued on February 7, 2013. Now more than seven months have passed but the gazette is still pending. Many of the 2,159 qualified candidates had already resigned from their previous jobs. Meanwhile, the *viva voce* of the

35th BCS has started and the written exam of the 36th BCS is going to begin soon. The government must complete the recruitment process of the candidates as soon as possible.

Hasan Bin Ali  
Admin cadre (Recommended), 34th BCS, Surya Sen Hall, Dhaka University

### Stop catching jatka

Despite a government ban on the catching of 'jatka' to facilitate the safe spawning of the Hilsa fish, fishermen continue to engage in this illegal practice. One reason behind this is the huge demand of the fish on Pahela Baishakh which is just days away.

Hilsha is the most valuable fish of Bangladesh. We need to protect it and help it to grow normally. I strongly feel that it is time we started having other fishes with the traditional panta on the Bangla New Year.



PHOTO: BANGLAR CHOKH

Professor M Zahidul Haque  
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### Saving gibbons

Gibbons are an endangered species of ape in Southwest China, Northeast India, Bangladesh and Southeast Asia. Hoolock gibbons are found in all the Northeastern states of India and adjoining Bangladesh and Myanmar. The species have been affected severely by anthropogenic factors in these countries. A joint conservation effort in the form of joint patrolling of borders and intelligence sharing could effectively help in successful conservation of these species.

Saikat Kumar Basu  
Lethbridge, AB, Canada