

## Penalising bank account holders?

Government mulls doubling excise duty

**I**N an effort to boost revenue, the government is considering doubling excise duty on both debit and credit balances of bank account holders. Accounts having Tk 1 lakh-Tk 10 lakh will have to cough up Tk 1,000 excise tax, which is double the amount charged currently. Apparently, the move is being considered given record number of accounts going up as financial inclusion has led to more and more people coming under the banking network, a rise of some 7 percent since 2016 to 8.14 crore. According to the national board of revenue, banks constitute the highest portion of excise duty collected, and hence the reasoning may be to extract even more from this sector.

We however fail to agree with this plan because depositors keep money in banks as a form of savings and investment. This is a highly irrational move although it may help earn the government some extra revenue at the depositors' expense, because the imposition of such 100 percent increase in excise duty will merely squeeze them even more. Instead of looking at better financial management where the government dishes out thousands of crores of Taka each fiscal to prop up loss-making state-owned banks and enterprises, we are now faced with this spectacle whereby the national exchequer is poised to further burden bank depositors. Why? Depositors who are registered taxpayers (having TIN) pay 10 percent advance income tax and those without TIN must pay 15 percent. Despite slashing of interest rates on fixed deposits, depositors still keep their savings in banks because there are no alternative avenues where money can be invested safely. We urge the government to rethink this policy which will prove disastrous for millions of fixed income group earners.

## Over-allocation of resources in mega-projects

Ensure proper fund allocation and utilisation

**A**whopping one-fifth of the forthcoming fiscal year's total development budget has been set aside for six fast-track projects. That is, out of the Tk 1,53,331 crore Annual Development Programme (ADP) expenditure slated for the next financial year, Tk 30,614 crore is to be spent on six projects only — Padma Bridge, Padma Rail Link, Metro Rail, Dohazari-Cox's Bazar-Gundum Rail Project, Matarbari Coal-fired Power Plant and Rooppur Nuclear Power Plant.

What is surprising is that out of the Tk 15,986 crore allocated for the same projects in the current fiscal year, the government managed to spend a meagre Tk 4,547 crore only. After failing to spend even half the allocated amount, the government has, strangely enough, decided to nearly double it for next year which makes no logical sense.

Despite the high allocation, progress of these projects has been awfully slow, with no physical work or very little being done in some cases. This indicates that it is not a lack of fund that is the problem, but rather the inability to absorb them and the government's lack of capacity to get such large-scale development work done quickly. Meanwhile, infrastructure maintenance has been woefully inadequate, perhaps due to a lack of funds, causing all kinds of sufferings for citizens.

Instead of allocating amounts that it cannot absorb into a handful of projects, the government would be better advised to develop its own capacity to handle such projects. While doing so, it can also easily allocate the funds that it regularly fails to put to use for better maintaining the existing infrastructure, making life a lot easier for citizens, businesses, etc.

# Is the law only for the powerful?

STRATEGICALLY SPEAKING



BRIG. GEN. SHAHEDUL ANAM KHAN  
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"An earthquake achieves what the law promises but does not in practice maintain — the equality of all men."  
— Ignazio Silone

**E**QUAL protection of the law

is a right of every citizen, a right enshrined in our Constitution. But nowhere is that right more defiled than in this country. Not only are the provisions not applied equitably but the system is used to intimidate and punish the powerless and the poor. Both power and money are used to evade justice and smoothen the rigours of any punishment, or the environment a rich person under trial finds himself in. And the ones complicit in upending the law are those that are entrusted to uphold the law.

Crossing swords with the powerful and mighty is never a good idea in our country, even if one is on the right and on sound legal grounds, for even if one is on sound legal grounds the system is so corrupted that it will weigh in with the powerful and the mighty.

How does one explain the tribulation of a father who is facing persecution simply because he is seeking justice for the murder of his son? The alleged murderer belongs to the most powerful family of the area, if not the country, and for whose family even the most politically powerful in the country root in the Parliament.

The unfortunate father is Rafiur Rabbi of Narayanganj, whose son Tanwir Taqi was abducted and killed on March 6, 2013. As per reports in the press, in June that year, Rab-11 arrested some "aides" linked to that family and raided the Narayanganj office of one of its members in August 2013, and found evidence of torture there. Later in March 2014, Rab's additional inspector general at that time told the media that they found his involvement and of his 11 associates in Taqi's murder. But between March 6, 2013 and now, more than four years

later, the police have not yet produced the charge sheet.

Here is a case where the grieving father instead of getting justice is facing legal process for a "cheque bounce" case. Is it a coincidence that the complainant in this case happens to be very closely related to the scions of the most powerful clan of Narayanganj? And the fact that the cheque bounce case was litigated in 2016, four years after the

bribe from a teacher at the school. The whole country has seen the humiliation he had to face last year perpetrated by another famous member of the same clan. While the bribery case against him will be decided by the court, that both the aforementioned cases are associated with the members of the most powerful clan in the city may be more than a mere coincidence. And it only proves Stalin's chief of secret police Lavrentiy Beria's

police, according to the victims, were initially hesitant to even take the case. And the first time they went to file a case the police had refused to accept the case as two of the accused were from highly influential families.

And then some rich and well-connected prisoners have the uncanny knack of developing certain ailments that are not apparent to the naked eye like neck pain, back pain and chest pain for medical



SOURCE: KNYSNAKEEP.ORG

cheque was bounced, raises some eyebrows too.

While Taqi's father was going through these tribulations the alleged suspected murderer of his son managed to leave the country and be safely ensconced in another country. Apparently, he has the benefits that accrue from power and money, and power has devolved on him being the son and nephew of powerful men.

And then there is the case of Shyamal Kanti Bhakta, headmaster of a high school in Narayanganj, who just secured bail after being jailed for allegedly taking

infamous statement, "Show me the man and I'll show you the crime."

And Tonu's murder may never be solved, and Sagar-Runi's killer will have the last laugh, not because the cases were unsolvable but because of other factors.

And if you have money you can get away with rape too as apparent from the attempt of a rich businessman's son who almost managed to hide a most vile criminal offence as rape with his father's money, in which the hotel he and his accomplices used for their vile acts is also complicit, it too being illegal. The

attention. And the active help of the jailors and the physicians allows them to spend month after month in air-conditioned hospital rooms instead of prison cells having their 'ailments' treated, all because they have money and influence. And were it not for the press some of them might have spent a cushy time throughout the entire period of their sentence, in the hospital.

We long for the system that would achieve what the law promises — the equality of all men.

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## ISLAMIC EXTREMISM

# The elephant in the room

SHAFIQ RAHMAN

**T**HE Kingdom of Saudi Arabia's so-called 'Arab-Islamic-American' summit in which US President Donald Trump addressed heads of governments and states of 55 countries was a high stake event through which Saudi royals wanted to show their strength and leadership in the Arab and Muslim world. They also wanted to recalibrate their relations with the US government. Historically, KSA has enjoyed the favour of the US States although there was an apparent strain in the relations during the Obama presidency. Thus the summit was an opportunity to mend relations with the US administration. Saudi Arabia was

as the main source of global terrorism. Interestingly, the creed of Wahhabism and the ideology of ISIS are strikingly similar. Both take an extremely selective reading of Islamic scriptures and advocate for a literal interpretation of the faith practised by about one-fifth of humanity. American journalist Fareed Zakaria in a recent column wrote, "This globalised Wahhabism has destroyed much of the diversity within Islam, snuffing out liberal and pluralistic interpretations of the religion in favour of an arid, intolerant one. In the 1980s, as the war in Afghanistan against the Soviet Union was infused with religious fervour, doctrines of jihad flourished. In many cases, Islamic fundamentalism turned into Islamic terrorism" (Fareed

fellow Muslim an unbeliever), one of the key tenets of Wahhabism, Armstrong writes, "Despite his rejection of other forms of Islam, Ibn Abd al-Wahhab himself refrained from *takfir*, arguing that God alone could read the heart, but after his death Wahhabis cast this inhibition aside and the generous pluralism of Sufism became increasingly suspect in the Muslim world" (Karen Armstrong, "Wahhabism to ISIS: how Saudi Arabia exported the main source of global terrorism", *New Statesman*, 27 November 2014).

Plenty of scholarly and popular writings tie Saudi Wahhabism and the ideological roots of extremism and terrorism perpetrated in the name of Islam. Saudi government, royals and

the firefighter."

Farah Pandith, a former US special envoy, made a scathing rebuke of Saudi Arabia following her visit of 80 countries. She wrote in a *New York Times* essay, "In each place I visited, the Wahhabi influence was an insidious presence, changing the local sense of identity; displacing historic, culturally vibrant forms of Islamic practice; and pulling along individuals who were either paid to follow their rules or who became on their own custodians of the Wahhabi world view" ("Is Saudi Arabia a unique generator of extremism?", Room for Debate, *The New York Times*, 8 August 2015).

All the major terrorist outfits that use Islam to justify their violence in fact take cues from Wahhabism. Even though Saudi Arabia is taking some measures to curb extremism, Wahhabism is still being supported by the rulers and the powerful clergy of the kingdom. ISIS, Boko Haram, Taliban, al-Shabab - all share the core tenets of Wahhabism. As stated in the aforementioned *New York Times* article, ISIS adopted the official Saudi textbooks before the terrorist outfit could come up with its version of the books. The Islamic State might have done this to embarrass Saudi Arabia, but it is a fact that both the kingdom and the ISIS follow the same version of Islam - Wahhabism. One of the key characteristics of Wahhabism, as mentioned before, is *takfir*, the practice of excommunicating and killing other Muslims using various excuses. Terror groups like ISIS use this creed to strengthen their group identity. *Takfir* creates virulent narratives of exclusions that are manifested in different times and contexts in Muslim societies. This creed gives religious justification to excommunicate, exclude and ultimately kill not only secularists and people of other faiths but also Muslim groups who do not agree with the terror group. One can easily see the practice of *takfir* in the recent terrorist killings that took place in Bangladesh.

Saudi Arabia is the birthplace of Islam. The Saudi rulers take pride as the custodians of the two holy mosques. The Kingdom is sitting on a huge reserve of oil, and is certainly the leader of Sunni Islam. The country is keen on exerting its leadership in the Muslim world. Key global powers support Saudi Arabia to curb Iran's influence in the region. It is poised to grow economically as well. However, the country's flirtation with extremism is an open secret. Saudi Arabia must do more — by openly recognising the problem and taking concrete steps to combat the menace.

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An image grab taken from a propaganda video released on March 17, 2014 by the Islamic State of Iraq and Syria (ISIS)'s al-Furqan Media allegedly shows ISIS fighters raising their weapons as they stand on a vehicle mounted with their trademark flag at an undisclosed location in the Anbar province.

FILE PHOTO BY AL-FURQAN MEDIA/AFP

also able to cast Iran as a regional rogue player, which they have been trying for a long time. The Kingdom also wanted to tout the summit as a platform "to counter and prevent the growing threat of terrorism and violent extremism around the globe through promoting tolerance and moderation." This will be a tough sell for them because many across the world think that the Saudi monarchy remains the most potent source of the ideology - Wahhabism — an ideology that is similar to that embraced by militants to justify terrorism all over the world.

Even though Wahhabism has been around for decades, it came under scrutiny following the rise of ISIS. The European Union identified Wahhabism

Zakaria, "Saudi Arabia: The Devil We Know", 14 April 2016).

Karen Armstrong, a prominent scholar on religion, says the ISIS is in fact an Islamic movement but "it is neither typical nor mired in the distant past" and "its roots are in Wahhabism, a form of Islam practiced in Saudi Arabia that developed only in the 18th century." According to Armstrong, in its short history, Wahhabism has developed at least two distinct forms, each of which has a wholly different take on violence. As Armstrong says, the teachings of Ibn Abd al-Wahhab were geared toward purifying the faith. Even though the preacher advocated for an austere form of Islam, he did not encourage violence. Citing the practice of *takfir* (declaring a

clergy cannot evade responsibility. Even though the Kingdom enjoys special relations with the United States and exerts influence in US and Western media and political discourse through lobbying and sponsorship, many have been voicing concerns following the 9/11 terrorist attacks. While people recognise that Saudis have been reigning in extremist clerics lately, the country is still sponsoring extremist ideologies through mosques, schools and charities. *The New York Times*, in a lengthy story published on August 26, 2016, detailed Saudi Arabia's spread of Wahhabi ideology throughout the Muslim world. Citing a Brookings Institution scholar, the story was cleverly headlined, "Saudis and extremism: Both the arsonist and

## LETTERS TO THE EDITOR

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### Effectiveness of cyclone shelters

Cyclone, heavy downpour, flood and depression are becoming more and more common in Bangladesh. Although cyclone shelters have been established to accommodate people during such crises, people usually do not want to go to the cyclone shelters as they are situated far away from the coastal villages. Many do not want to leave their cattle and other resources unguarded at home. They spend some time assessing how dangerous the cyclone might be.

With the cost of one cyclone shelter, the government can construct multistoried buildings in the vicinity of coastal residents and villages. This would provide an emergency shelter that people can rush to in short notice while also keeping an eye on their properties. At other times, these shelters can be used as schools, mosques and for other social activities.

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PHOTO: STAR