

Banking services vulnerable to fraud

Security measures woefully inadequate!

IN spite of Tk 25 lakh being stolen using around 40 cloned cards in February last year, identity theft by miscreants, exploiting weaknesses in credit and debit card security systems, ATMs, point-of-sales (POS) and banks, is continuing alarmingly in the country. The Bangladesh Bank (BB) had apparently warned banks about frauds at POS terminals and ATMs.

But a year and a half later, most banks are, reportedly, yet to take the necessary security measures. And a recent event, where a credit card holder sitting in Dhaka had discovered that USD 450 was taken out of her account via two transactions on the same day—one from Spain and the other from New Jersey—is further evidence to the fact that vulnerabilities in the banking system are still quite prevalent.

In its directives, the BB had asked all banks to install anti-skimming devices at their ATM booths, make cards chip-based and phase out cards with magnetic-strips. According to a Bangladesh Institute of Bank Management survey, however, only 67 percent of ATMs had anti-skimming devices installed and about half the debit and credit cards were found to be EMV-compliant. Another impediment to addressing the problem is banks' unwillingness to report such incidents to protect their own reputation; as without the report, the BB is unable to act appropriately.

We ask the authorities to instruct banks to strictly adhere to the previous directives. Moreover, banks found culpable of negligence should be held accountable and appropriate measures should be taken against them by the authorities in an effort to secure banking services for citizens.

Teachers' torture of eight-year-old

Enforcement of HC verdict overdue

IT has been seven years since the High Court in a landmark judgement banned corporal punishment in education institutions in Bangladesh. Yet, the normalisation of the saying "spare the rod, spoil the child" persists among not only teachers in our society, but across the spectrum of our population. This Sunday, we reported the arrest of two female teachers of a *madrasah* for whipping an eight-year-old student 160 times and inserting needles under her nails. We commend the fact that cases were filed against the teachers and the *madrasah* superintendent. That such horrific torture of students by teachers continues speaks volume about the implementation of the HC ruling.

That children in this country are subject to violence is beyond doubt. Since the death of 13-year-old Rajon in 2015, we have seen one case after another. There were the 2016 murders of 13-year-old Rakib and 10-year-old Sagar: both through torture in some inhumane way for some alleged petty "crime". This month we witnessed the torture on Aduri and Sabina, two minor house helps, and the beating of a seven-year-old boy after tying him to a tree. Ain o Salish Kendra (ASK) reports that between January to June this year, there have been 143 cases of violence against children—these are only the cases which were reported by the media. Of these, 41 cases were regarding children tortured by their teachers.

We cannot make the country safe for children unless the commitment to ban corporal punishment is strictly enforced. Keeping the schools accountable, through monitoring cells or otherwise, could be a possible way forward. The use of violence as disciplining methods enforces and perpetuates this social disease. If teachers teach children that violence is justified, we are in for a sorry future indeed.

LETTERS TO THE EDITOR

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DA should fix price of medicines

Recently, we came to know that the cabinet approved a National Medicine Policy, which the Health Ministry had drafted earlier. Undoubtedly, it's a laudable step. A number of commendable features were included in the said policy, but one vital feature was missing. The Drug Administration (DA) did not propose that it would fix the price of medicines. Only 450 medicines of the generic name have been put under compulsory price control measure, the remaining ones will remain as they were.

If the power of determining price is kept in the hands of a handful of pharmaceutical companies, no good features of the proposed policy will have any positive effect on the patients. The proposed policy needs to include a provision authorising DA to fix the price of all medicines.

Ashraf Uddin, Savar



MD AZMEARY FERDOUSH

THE fateful line of Radcliffe, as most of us know, not only decided the border between two new states (India and Pakistan) but also sealed the fate of millions of people. A lot has been written on the partition, the hastily drawn border, the movement, and the violence that followed the partition. What the



The man and the children are residents of the Dashiarchhara enclave, a former Indian enclave inside Bangladesh. PHOTO: STAR

academic world as well as the media seem to have forgotten are the oddities of the partition, particularly the *chhit mahals* enclaves held by India and Pakistan (later Bangladesh) on each other's territory.

The residents of these enclaves lived without virtually any access to basic rights and lacked national identity. On the midnight of July 31, 2015 Bangladesh and India officially swapped control of these places, with a promise of citizenship and other rights attached to it—a rare moment in history indeed. But how are these people doing now? Has the exchange changed anything for

them? And how, in the first place, did these odd territories even come into being?

For years, several myths have circulated about the formation of the enclaves including outlandish stories of late night gambling and spilled ink on a map at the time of partition. However, the enclaves actually came into existence after a treaty between the Mughals and the Maharaja of Cooch Behar in 1713. This treaty allowed both parties to retain ownership of the pieces of land they controlled at the time of the treaty even though they were surrounded by enemy

since the counter-enclaves were not counted. The total exchangeable land areas of these enclaves were 98.5 sq km, of which Bangladesh and India respectively hosted 69.5 sq km and 29.0 sq km. During the time of the exchange, the total number of people living there was about 55,000, of which around a thousand, living inside Bangladesh, decided to move to India and accept Indian citizenship.

During his historic visit to India in 1974, Bangabandhu Sheikh Mujibur Rahman signed a treaty famously known as the Land Boundary Agreement (LBA),

desire to solve the enclave issue in the spirit of the 1974 LBA. In 2011, a protocol was signed and finally on the midnight of July 31, 2015 all the enclaves were exchanged.

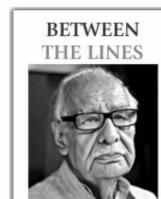
According to experts, all those years of identity crisis and statelessness turned the enclave dwellers into "bare lives." That means, they had been stripped of their civil rights, denied legal protection, and at the same time, subjected to state violence. The simultaneous denial of rights and subjection to violence compelled them to lead a life of extreme hardship and insecurity. Even a simple act such as going to the market for livelihood purposes was sometimes seen as a violation of laws and treated with punishment in the form of jail for months, even years. The enclaves virtually lived in a state of exception.

The exchange, however, came with the promise of citizenship, basic human rights and a normal life for these dwellers. But were the promises fulfilled? Did the people get what they had expected? Recent media reports and studies suggest that there were little improvements. On the Bangladeshi side, they struggle to deal with different state mechanisms; they lack resources to negotiate with local leaders and state officials. The situation is even worse for the former enclave dwellers in India. Those who stayed back in India and accepted Indian citizenship are yet to see any infrastructural development, while those who moved to India from Bangladesh have been found to be frustrated with the lack of job opportunities and other unfulfilled promises. Many of them have expressed their desire to come back.

It's no secret what happens to the marginalised people when they have to deal with the red tape and local leaders in South Asian countries, be it Bangladesh or India. With the formal status of "citizens" but no resources or negotiating power, these people risk being reduced to what some analysts have called "bare citizens". It took 68 years for these "bare lives" to become "bare citizens"; how long before they can be "citizens"?

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Seven decades of joy and pain



KULDIP NAYYAR

INDEPENDENCE celebrations bring to my mind the days I spent in my hometown Sialkot City. After earning a law degree I was settling down to be a lawyer, but partition upset my whole plan. It

made me leave the place where I was born and brought up. It's a sad recollection whenever I think about it. But the silver lining is that personal relations between Hindus and Muslims were mostly unaffected.

My father, who practised medicine, was stopped from migrating whenever he thought of moving out of Sialkot. One day, my mother and he decided to travel without letting people know. They boarded the train unnoticed. Sometime later, a few youngsters from the neighbourhood recognised them and requested them not to leave.

My father said that they were only going to meet the children who were already in Delhi and would return soon after. But the boys were insistent not to let them travel. After some time they relented and told my parents that they could travel by the same train a day later. They were frank enough to admit that there was a plan to kill all passengers at the nearby Narowal Bridge. And this happened.

The following day they came to our place and told my parents that they could travel. They said they had made sure that their journey would be safe. Not only that, they helped my ailing parents to cross the bridge on foot and bid goodbye at the border.

I stayed back for a few days and took the other route to Wagah. A brigadier who had been transferred to India came to my father before he left and asked if he could do anything. My father looked towards me and asked the brigadier to take me across the border. I travelled in the back of the jeep which was full of luggage.

Sialkot is a little removed from the main road to Amritsar. But I was aghast to see the road was full of hundreds of people. One small stream was pouring into Pakistan and we, the bigger one, travelling to Amritsar. One thing was certain: there was no going back. I could smell the stench of dead bodies. People would make way for the jeep.

At one place an old Sikh with a

flowing beard stopped us and begged me to carry his grandson to the other side. I told him that I had just completed my study and I could not afford to bring up a child. He said it did not matter and requested me to leave him at a refugee camp and he would catch up with him soon. I said no, and even today his helpless face haunts me.

At Sialkot, one wealthy Muslim, Ghulam Qadar, opened one of his bungalows and told my father to occupy it as long as he felt that things were not safe in the city. That bungalow itself became a refugee camp and at one time there were about 100 people living there. Qadar would provide rations to all of us. Our milkman was very regular in his supply.

When I crossed the border, I had only a small bag with a pair of trousers and Rs

was available at a cheap price. That is where I met someone who took me in the Urdu paper, *Anjam*, and that is how I began a career in journalism. The rest is history. But I do not want to dwell on it.

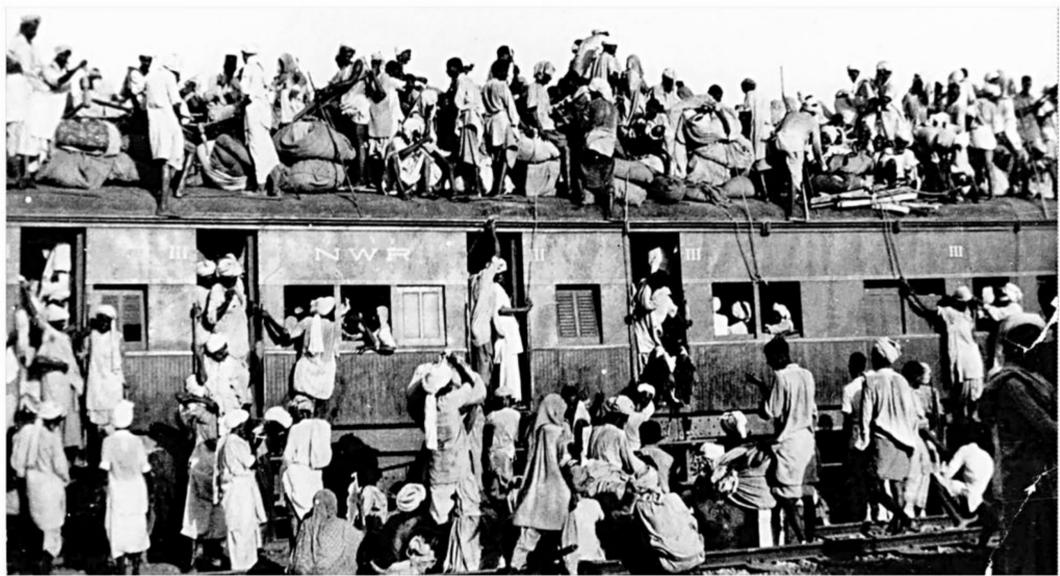
Was partition necessary because one million people died on both sides? That bitterness still lingers. And people continue to live in hostility. India and Pakistan have gone to war three times since, in 1965, 1971 and 1999. Even today, the border bristles with enmity and armed soldiers who are always ready to pull the trigger.

We have already celebrated the 70th Independence Day. But instead of having soft-borders, which I imagined, we have the barbed wires and patrolling all the time. The level of escalation on the long borders never subsides. The two

sides are the real sufferers.

Pakistan wants a solution to Kashmir before any kind of relations. Kashmir itself is a long story because the partition formula recognised only India and Pakistan. There is no provision to reopen and think about the independence of the valley which the people there want. In fact, they have taken to guns to achieve their goal.

I met some of them in Srinagar recently and found them to be adamant to make the valley an independent Islamic state. No amount of argument that this is not possible convinces them. I cannot imagine our parliament even entertaining a resolution to make Kashmir independent. Pakistan considers that it



The wave of violence following the Partition of India displaced millions. Hindus and Muslims had to flee their homes—where they had lived for generations—overnight. Pictured in this photo from September 19, 1947, are Muslim refugees, trying to flee India, sitting on top of an overcrowded railway train near New Delhi.

120 which my mother had given me. But I had BA (Hons) and LLB degrees and was confident that I would rebuild my life. However, I was worried about my father who would have to start all over again at Jalandhar. And he became very popular within a few days and patients would flock in from morning to evening.

I travelled to Delhi where a maternal aunt was living at Daryaganj. Jama Masjid was quite near and I would eat there because good non-vegetarian food

countries are not on speaking terms. Foreign Minister Sushma Swaraj has said that there can be no talks with Islamabad when it encourages infiltrators.

Pakistan says that they are not the stakeholders and had no control over the infiltrators' movement. Thus the two neighbouring countries continue to be at a distance without any contact. Getting visa has become very difficult. Relatives and friends on both

is the lifeline for it.

Therefore, I do not see any solution even for the next 70 years, the period we have wasted in firing at each other. The first thing should be to withdraw the petition from the UN and assure Pakistan that India wants peace and good relations with Islamabad. Maybe, the media heads on both sides should sit across the table and make some concrete proposals, if possible.....