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Universal pension scheme has issues to be attended to

THE apparent absence of fund management plans and lack of universality and pension aspects in the universal pension scheme, scheduled to be introduced experimentally today, raises concern. The government is set to introduce four packages — Pragati, Surokkha, Probash and Samata — under the universal pension scheme. But a number of issues, including the participation of private sector employers and fund management, appear yet to be settled. What also comes as concerning is that three out of four packages are basically contributory packages while only one — Samata designed for people below the poverty line — has some aspects of a pension scheme. In a gazette issued on August 14, the government disclosed the amounts of premium, length of period and benefit. For the Pragati, Surokkha and Probash packages, designed for private sector employees, the self-employed and expatriate Bangladeshis, participants aged between 18 and 50 can choose from different instalment rates to contribute for 10 to 42 years. In the Samata package, which comes with a single instalment rate of Tk 1,000, a participant will have to pay Tk 500 while the government will deposit the same amount. What is not clear, however, is what criteria the government will follow to determine who is eligible for this package.

In the gazette, the government has also asked private sector employers to contribute 50 per cent of their employees' monthly instalments under the Pragati package of the universal pension scheme, but private sector employees have not yet shown any positive response to the scheme. Even though a private sector employee will be allowed to participate in the package, whether his or her employer contributes or not, it is an issue that needs a solution. Participants in the Surokkha and Probash packages will not receive any contributions from the government. This makes the packages not much of a pension scheme, and they might fail to attract the majority of the self-employed and expatriates. What is also concerning is that the government has not yet finalised, as the acting member secretary of the pension scheme authority says, any fund management plan and that the authorities will continue to troubleshoot since they are going to begin the schemes experimentally. Such a proposition is unacceptable. The absence of a plan regarding the management of the pension fund exposes, as economists say, the weaknesses of the scheme as the management of the fund is a vital aspect of the pension fund. Economists further criticise the fact that the government has calculated monthly deposits and returns, which is an easy task, but has not finalised where and how to invest the funds. Given the track record of the government agencies and the shortage of risk-free investment areas in the country, this remains a burning question.

The government has, therefore, a number of issues to attend to. The government must make the universal pension scheme truly universal and must contribute at least a part of the amount of premium a participant is required to pay. The authorities must also finalise and disclose the fund management plans.

Recurring factory fires a sign of regulatory failure

IN YET another incident of a factory fire in Keraniganj, five members of a family were killed on August 16, while a few others were injured, including a firefighter. The fire took place in a glass factory that was housed in a residential building, which also stored hazardous chemicals. Locals reported that the fire broke out immediately after a blast at the chemical storage, and it took about two hours for six units of the fire service to bring the blaze under control. Police and fire service officials primarily suspected that the fire may have been caused by an electric short-circuit. Local lawmakers as well as officials from the district administration visited the site and expressed their frustration at the violation of a High Court order that prohibited the storage of hazardous chemicals and industrial operations in residential buildings. They assured that they would ensure that chemical storage facilities were relocated from residential areas. Their assurance, however, bears little weight as fire hazards in Keraniganj, an upazila on the outskirts of Dhaka, are commonplace and violations are in plain sight. Locals say fire incidents continue to occur because regulatory authorities are rather indifferent and negligent.

In the last decade, a number of major fire disasters from chemical storages in Dhaka and other districts have taken the lives of many. In June 2010, the chemical fire incident at Nimitlal in the Old Town of Dhaka claimed 124 lives and left 200 injured. On February 20, 2019, another fire caused by chemicals killed 71 people at Chawkbazar, only 2.5 kilometres from Nimitlal. Following the Nimitlal fire, the Bangladesh Small and Cottage Industries Corporation took the initiative to relocate the chemical warehouses from residential areas in Dhaka, but more than a decade later, the relocation move remains unimplemented. Meanwhile, the Department of Fire Service and Civil Defence reported that, in 2022, a total of 38.48 per cent of fire incidents occurred due to electric short circuits. After the building blast at Siddik Bazar on March 8, agencies involved in the rescue operation speculated that accumulated biogas or methane gas in the septic tank might have caused the blast. No utility service provider or city authorities, however, took any initiative to decisively identify the source of the gas that has led to many tragic deaths. The situation at hand suggests a general lack of disregard for fire safety issues in Bangladesh.

The government must, under the circumstances, expedite the process of relocating the hazardous chemical factories from the residential buildings in Dhaka. In the interim period, the government should do all that it can to minimise risk, improve its monitoring mechanism, and enhance its fire safety capacity in the area. The government should also ensure that fire safety measures are strictly enforced at the relocation site so as not to repeat past mistakes.

Bangladesh's political climate and relations with the US

It is perhaps wise not to pick a fight with an adversary for whose formidability one is not a match. This of course does not mean that we shouldn't fight — regardless of the outcome — when it really involves our struggle for freedom and dignity, writes Md Mahmudul Hasan

THOSE of us who live outside Bangladesh remain attached to it virtually and emotionally. We regularly receive updates on what happens in our country of origin, thanks to innumerable electronic and social media platforms. Despite that, when a fellow Bangladeshi comes to visit our host country, a common question we ask is: How is Bangladesh? Generally, responses to such questions do not add much more to what we already know. But, sometimes they contain insights which are beyond the grasp of those of us who live far away from our country.

Sometimes ago in Malaysia, I happened to bump into a Bangladeshi man who was touring the country. I asked him the proverbial question: How is Bangladesh and how is its political climate? The man heaved a deep sigh. After a long silence, he leaned behind and said in a groaning intonation: Rigged elections, corruption, gawls (lawsuits against unnamed people), stealing the country's money through the banking sector, capital flight, persecution of people, etc are widespread and rampant. But these are not the worst of what the citizens of Bangladesh experience on a regular basis.

According to the man, the worst apparatus through which the people of Bangladesh are being oppressed the most is systematic and discursive falsehood. Then he went on as follows. Ministers and the peddlers of the government's narrative keep lying from morning until evening and their falsehoods are circulated by the press, especially various television channels. Parents turn on their television sets to obtain news about their country but have to listen to lies and propaganda in front of their children and other family members. People of Bangladesh are suffering under a constant barrage of falsehood, distraction and disinformation. Decency, facts, truth as well as the country as a whole are collectively the victims of glaring lies regularly touted and flaunted in the media.

When it is reported in the media that the incumbent Awami League is a democratic, honest and honest, it is committed to free and fair elections, how do people of Bangladesh feel? The same people who read or watch such narratives in the media know well what was done in 2014 and 2018 in the name of election and what methods the government in Dhaka has been using to stay in power for years, undemocratically. People's voting rights have been snatched away, their human rights violated and their country plundered. And then, to add insult to injury, the vendors of lies seek to question people's intelligence and mock their



Foreign minister AK Abdul Momen holds meeting with visiting United States congressmen Ed Case and Richard McCormick at the State Guest House Padma, on August 13. — UNB photo.

sense of reality by concocting and spreading half-truths and untruths and by expecting them to believe all these. This culture of lies takes a severe toll on their psychological well-being, the man added. A host of such thoughts crowded upon my mind when I was reading a news story on August 13 involving a meeting between foreign minister AK Abdul Momen and some US officials including two visiting US congressmen Ed Case and Richard McCormick at the US ambassador in Dhaka, Peter Haas. The minister is reported to have said at the meeting: 'We are committed to free and fair elections. We will do it out of our own efforts. We want public support. Awami League always believes in free and fair elections.'

As a Bangladeshi, I felt hugely embarrassed by these flagrant lies, veneers and misleading rhetoric uttered by our minister who does not seem to have any regard for honesty or decency. I wondered how the US politicians felt in the face of such interactions. Sadly, in his desperate attempt to make fools of the visiting US politicians and other officials, the foreign minister rendered a greater disservice to his reputation than to the intelligence of his audience. It is no brainer that the US and other developed countries maintain their own information channels to get regular updates on different countries, including Bangladesh. Therefore, it is futile to attempt to deceive foreign

diplomats or politicians who are not known as poorly educated and easily gullible.

In the interest of free and fair elections and for the restoration of democracy in our country, and given the records of rigged elections (and no elections) in 2014 and 2018 under this government, its resignation before the next general election is demanded by Bangladesh's opposition parties. In regard to this question, the foreign minister 'asked' the visiting US Congressmen if the US government would step down if there is a demand from the opposition there.

I am surprised that the foreign minister could make this laughable analogy. Has there been any election in the political history of the US which can be compared to those of 2014 and 2018 in Bangladesh under the Awami League government? Or, has there been any demand by any US opposition party for a non-partisan caretaker government for the fear of vote rigging in that country?

I am not a great fan of US foreign policy. But, in the context of Bangladesh's relations with the superpower, I believe we as a country need to be cautious when dealing with it. We should bear in mind that millions of Bangladeshis live in the US and thousands of our students go there every year for education and employment opportunities. Needless to say, the US is the second largest source country of our foreign remittance.

On a related note, taking a gladiatorial attitude towards the US may be counterproductive for the people and government of Bangladesh, to say the least. The following anecdote may shed some light on this.

Long ago, at one of the students' dormitories of the University of Dhaka, one weak and lean ruling party activist took issue with a student who was physically stout and robust. One evening, the latter was returning to the dormitory while the former was lying in wait for him at the hall gate. As soon as the sturdy built student reached the hall entrance, the physically weak and sickly man delivered a flying kick at his robust and muscular opponent. The outcome was that the flying kicker lost balance, fell onto his side and pathetically dropped on the floor. He got severely injured. But the recipient of the kick was in full control over the situation, remained steady and stable, and sustained no injury whatsoever.

Therefore, it is perhaps wise not to pick a fight with an adversary for whose formidability one is not a match. This of course does not mean that we shouldn't fight — regardless of the outcome — when it really involves our struggle for freedom and dignity.

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Independence from Churchill's hex

In a way it's not such a terrible idea that nationalism is baring its fangs and claws today, writes Jawed Naqvi on the occasion of Independence Day of India and Pakistan this week

INDIA and Pakistan are celebrating their Independence Days this week, supposed to be a reminder of the end of colonial rule and the local populace in August 1947.

Had Jinnah been watching the revelry on both sides from a vantage point he would have patted himself on the back for correctly anticipating a Hindu-majoritarian India flying off the handle just as he had feared. But he would not be any less dismayed by the sustained subversion of his own dreams he saw for Pakistan by fellow Pakistanis.

Gandhi would have found his killers being celebrated as heroes. Nehru would be discovering an India he had but seen in his nightmares. Had the early votaries of Pakistan seen Messrs Ayub, Yahiya, Zia and Musharraf taking pot shots at their sacrifices, many if not all would have winced, if not given up on the project altogether. Indian dreamers are long used to witnessing the mauling of their hopes, for example in Kashmir, Punjab or Kashmir or other brutalities being perennially inflicted on fellow citizens by an increasingly delinquent state apparatus and its hatchet men.

In a way it's not such a terrible idea that nationalism is baring its fangs and claws today. The misplaced romance needed to abate sooner or later. The independence from a colonial power was soon to be a thing of the past. Now the battle lines are redrawn to target fellow citizens as the truer enemy.

Two parties in Pakistan, both bruised and scalded by their experi-

ence with the mighty 'state institution', seem to be seeking its dubious assurance to isolate a third leader. In India, the ruling dispensation has called for a Congress-free nation and if possible, stripping an entire community of its citizenship rights.

For many, it took a while for the illusion to be dispelled, but the sharp intellects of Manto and Faiz did not waste time to recognise the flawed notion of freedom they were handed, which they successfully persuaded many to see as little more than a mottled dawn.

A former Pakistani diplomat in India in the late 1960s thought that on Facebook the other day: 'We once needed a country fit for the community. Now we need a community fit for the country.' It would be useful to remember as that when the Pakistanis have an assigned Independence Day (Nov 15) though the fervour they would be celebrating it with is difficult to divine.

Independence Day celebrations of late require plenty of patience from those still interested in hearing another mealy-mouthed promise the prime minister would make from the Mughal-built Red Fort. The day, however, helps street children sell plastic versions of the national flag which many strap on to the hood of their cars or bicycles.

In several ways, in the decades that followed 1947, Indians have struggled to prove Churchill wrong on at least two counts. He said he could see 50 different countries in India. And he believed that Indians would be at each other's throats following freedom from British rule. Himself an arch rac-

ist, Churchill, however, may have expressed his apprehension insightfully but pinned it on the wrong party. He was too obsessed with Gandhi and Nehru and too full of invectives for them to notice that his fear of a troubled post-independence India went better with the shadowy Hindu right. Let's call it a failure to spot kindred spirits.

Pouring vitriol on Labour's accommodation with the idea of India's dominion status in March 1931, Churchill was furious. 'If that [British] authority is injured or destroyed... India will fall back quite rapidly through the centuries into the barbarism and privations of the Middle Ages,' he told the party meeting at Albert Hall. Churchill saw the Congress for what it was envisaged as: a club of intellectual elite, not a mass movement it became under Gandhi.

He warned against the Brahmins taking over, which one associates with the revivalism led by Tilak and internalised by the Hindu Mahasabha and the RSS. But it was Nehru in his cross hairs. 'Already Nehru, his [Gandhi's] young rival in the Indian Congress, is preparing to supersede him the moment that he has squeezed the last drop from the British lemon,' he said. That opinion would change by 1955, when Churchill described Nehru as 'the light of Asia, and a greater light than Gautama Buddha.' Why was Churchill so wary of Indian Brahmins? Was his assessment rooted in fact? 'To abandon India to the rule of the Brahmins would be an

act of cruel and wicked negligence. It would shame for ever those who bore its guilt.'

It would take the joint effort of Ambedkar, Nehru and Gandhi to ensure that Churchill's fears remained misplaced, at least in their lifetime. And yet, there was a palpable truth in Churchill's apocalyptic notion of a postcolonial India that would reveal itself as a hex, a curse.

He was wary of the Muslim's readiness to take up arms at will. 'While the Hindu elaborates his argument, the [Muslim] sharpens his sword' — an apt and prescient description for the unfolding bigotry and religious violence the community has inflicted mostly on each other. Setting out to become free of British rule, it can be comical (and ironic) that it is now led and gored by the more ignorant Hindus and Muslims to make sense of their prejudices with each other.

In a TV discussion not too long ago, a staunch vendor of Hindu nationalism goaded an Urdu-speaking Muslim participant to recite Vande Mataram as many of India's freedom fighters did with the Sanskrit poem from a Bengali novel of 1870. The Muslim invited his tormentor to take the lead and promised to follow. The nationalist was caught off guard and found himself spluttering and stuttering lines that had no link with the original song. Churchill's hex continues to take its toll more than seven decades after independence.

Dawn.com, August 15. Jawed Naqvi is Dawn's correspondent in Delhi.