

ISSN 2227-3182

# BANGLADESH JOURNAL OF POLITICAL ECONOMY

VOLUME 31 NUMBER 1  
JUNE 2015

**Grzegorz W. Kolodko**

Whither the World: The Political Economy of the Future

**আবুল বারকাত**

বাংলাদেশে মৌলবাদ ও মৌলবাদী জঙ্গিদের রাজনৈতিক অর্থনীতি

**Debapriya Bhattacharya, Mashfique Ibne Akbar, Towfiqul Islam Khan, Md. Zafar Sadique**

Assessing Economic Implications of the Present Political Shocks: The Economics of 'Hartal' in Bangladesh!

**Abul Barkat**

Political Economy of Unpeopling of Indigenous People: The Case of Bangladesh

**S M Atiar Rahman, Md Abdul Wadud**

Macroeconomic Determinants of Remittances in South Asian Countries: A Dynamic Panel Study

**Aroni Barkat, Farzana Hossain**

Determinants of Antenatal Care and its Impact on Child Health in Bangladesh

**Masuda Yasmeen, Rubaiul Murshe**

Outmigration of Patients from Bangladesh

**Jamaluddin Ahmed**

Political Economy of Separating Conventional and Merchant Banking

**Sakib Bin Amin**

Impact of Gas Price Hikes on Bangladesh Economy: A Dynamic Stochastic General Equilibrium Analysis



বাংলাদেশ অর্থনীতি সমিতি  
Bangladesh Economic Association

ISSN 2227-3182

**Bangladesh Journal of Political Economy**

VOLUME 31, NUMBER 1, JUNE 2015

**Ashraf Uddin Chowdhury**

Editor

**Bangladesh Economic Association**

4/C, Eskaton Garden Road, Dhaka-1000

Phone : 9345996, Fax : 880-2-9345996

E-mail : [bea.dhaka@gmail.com](mailto:bea.dhaka@gmail.com)

Website : [bea-bd.org](http://bea-bd.org)

বাংলাদেশ জার্নাল অফ পলিটিক্যাল ইকনমি  
একত্রিংশ খণ্ড, সংখ্যা ১, জুন ২০১৫

সম্পাদক

ড. আশরাফ উদ্দিন চৌধুরী

সম্পাদনা উপদেষ্টা কমিটি

অধ্যাপক ড. অমর্ত্য সেন  
অধ্যাপক ড. নুরুল ইসলাম  
অধ্যাপক ড. আনিসুর রহমান  
অধ্যাপক রেহমান সোবহান  
ড. কাজী খলীকুজ্জমান আহমদ  
অধ্যাপক সনৎ কুমার সাহা  
অধ্যাপক ড. মইনুল ইসলাম  
জনাব এস. এম. আমিনুর রহমান

সম্পাদনা পরিষদ

অধ্যাপক ড. আশরাফ উদ্দিন চৌধুরী	কার্যকরী সম্পাদক
অধ্যাপক মোঃ হানিফ	সদস্য, সম্পাদনা পরিষদ
অধ্যাপক আইয়ুবুর রহমান ভূঁইয়া	সদস্য, সম্পাদনা পরিষদ
অধ্যাপক মোঃ তোফাজ্জল হোসেন মিয়া	সদস্য, সম্পাদনা পরিষদ
অধ্যাপক ড. এ. কে. মনো-ওয়ার উদ্দীন আহমদ	সদস্য, সম্পাদনা পরিষদ
অধ্যাপক ড. মোঃ ইসমাইল হোসেইন	সদস্য, সম্পাদনা পরিষদ
অধ্যাপক ড. আবুল বারকাত	সদস্য, সম্পাদনা পরিষদ
অধ্যাপক ড. মোহাম্মদ মামুন	সদস্য, সম্পাদনা পরিষদ
অধ্যাপক ড. মোঃ মোয়াজ্জেম হোসেন খান	সদস্য, সম্পাদনা পরিষদ

বাংলাদেশ অর্থনীতি সমিতি

৪/সি, ইস্কাটন গার্ডেন রোড, ঢাকা-১০০০  
টেলিফোন : ৯৩৪৫৯৯৬, ফ্যাক্স : ৮৮০-২-৯৩৪৫৯৯৬  
ই-মেইল : bea.dhaka@gmail.com  
ওয়েব সাইট : bea-bd.org

---

# Bangladesh Journal of Political Economy

---

VOLUME 31, NUMBER 1, JUNE 2015

***Editor***

Dr. Ashraf Uddin Chowdhury

***Editorial Advisory Board***

Professor Dr. Amartya Sen  
Professor Dr. Nurul Islam  
Professor Dr. Anisur Rahman  
Professor Rehman Sobhan  
Dr. Qazi Kholiquzzaman Ahmad  
Professor Sanat Kumar Saha  
Professor Dr. Muinul Islam  
Mr. S.M. Aminur Rahman

***Editorial Board***

Professor Dr. Ashraf Uddin Chowdhury	Editor
Professor Mohammad Hanif	Member
Professor Dr. Ayubur Rahman Bhuiyan	Member
Professor Tofazzal Hossain Miah	Member
Professor Dr. A.K. Monaw-war Uddin Ahmad	Member
Professor Dr. Md. Ismail Hossain	Member
Professor Dr. Abul Barkat	Member
Professor Dr. Mohammad Mamon	Member
Professor Dr. M. Moazzem Hossain Khan	Member

**Bangladesh Economic Association**

## **BEA Executive Committee 2015-2016**

- Bangladesh Journal of Political Economy is published by the Bangladesh Economic Association.
- No responsibility for the views expressed by the authors of articles published in the Bangladesh Journal of Political Economy is assumed by the Editors or the Publisher.
- Bangladesh Economic Association gratefully acknowledges the financial assistance provided by the Government of the People's Republic of Bangladesh towards publication of this volume.
- The price of this volume is Tk. 200, US \$ 15 (foreign). Subscription may be sent to the Bangladesh Journal of Political Economy, c/o, Bangladesh Economic Association, 4/C, Eskaton Garden Road, Dhaka-1000, Phone: 9345996. Website : bea-bd.org E-mail : bea.dhaka@gmail.com Members and students certified by their concerned respective institutions (college, university departments) may obtain the Journal at 50% discount.

Cover design:  
Syed Asrarul Haque (Shopen)

Printed by:  
Agami Printing & Publishing Co.  
27 Babupura, Nilkhet,  
Dhaka-1205, Phone: 01971 118 243

### ***President***

Ashraf Uddin Chowdhury

### ***Vice- Presidents***

Tofazzal Hossain Miah

Mohammad Mamon

Mohammad Hanif

A.F. Mujtahid

A.K. Monaw-war Uddin Ahmad

### ***General Secretary***

Jamaluddin Ahmed

### ***Treasurer***

Md. Mostafizur Rahman Sarder

### ***Joint Secretary***

Md. Liakat Hossain Moral

Syeda Nazma Parvin Papri

### ***Assistant Secretary***

Sahanara Begum

Meherunnesa

Mir Hasan Mohammad Zahid

Sk. Ali Ahmed

Sukumar Ghosh

### ***Members***

Abul Barkat

M. Moazzem Hossain Khan

Nazmul Bari

Md. Nazrul Islam

Md. Saidur Rahman

Amirul Islam

A.K.M. Ismail

Md. Morshed Hossain

Md. Jahangir Alam

Ajoy Kumar Biswas

Md. Habibul Islam

Syed Asraul Haque

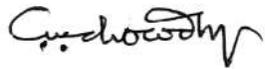
Partha Sarathee Ghosh

Subhash Kumar Sengupta

## **From Editor's Desk**

This volume – Vol. 31, No. 1 – of Bangladesh Journal of Political Economy (BJPE) contains select papers presented at the Bangladesh Economic Association (BEA) 19<sup>th</sup> Biennial Conference held in 2015. In addition to these, this volume contains articles which are submitted to the Editor for publication mostly during the last one year. All the papers included in this volume were reviewed by both internal and external reviewers, and concurred by the Editorial Board for publication.

I express my indebtedness to the authors, the reviewers, and the members of the Editorial Board of the Journal. Special thanks are due to Prof. Abul Barkat, who as members of the Editorial board of the Journal shouldered much more responsibility than usual for a member.



(Ashraf Uddin Chowdhury)  
Editor, Bangladesh Journal of Political Economy  
President, Bangladesh Economic Association

বাংলাদেশ অর্থনীতি সমিতির যান্মাসিক জার্নাল  
Bangladesh Journal of Political Economy  
প্রকাশনার নীতিমালা

- ১। অর্থনীতির বিভিন্ন শাখায় তাত্ত্বিক এবং প্রায়োগিক বিষয়ে প্রবন্ধ প্রণয়ন করার জন্য প্রবন্ধকারদেরকে অনুরোধ জানানো হবে। ইংরেজী এবং বাংলা উভয় ভাষায় রচিত প্রবন্ধ জার্নালের জন্য গ্রহণ করা হবে।
- ২। Initial screening নির্বাহী সম্পাদকের এখতিয়ারভুক্ত থাকবে, তবে প্রয়োজনবোধে সম্পাদনা পরিষদের অন্য সদস্যদের সহায়তা তিনি নেবেন। নির্ধারিত format মোতাবেক সংশোধনের জন্য এই পর্যায়ে প্রাথমিক ভাবে short-listed প্রবন্ধসমূহ প্রবন্ধকারের কাছে প্রেরণ করা হবে।
- ৩। অভ্যন্তরীণ reviewer সাধারণতঃ সম্পাদনা পরিষদের সদস্যদের মধ্য থেকেই মনোনীত হবেন। বহিঃস্থ reviewer সম্পাদনা পরিষদের সিদ্ধান্তক্রমে প্রবন্ধের বিষয়ের ভিত্তিতে সম্পাদনা পরিষদের বাইরে থেকে মনোনীত হবেন, তবে তিনি দেশের অভ্যন্তরে বা বিদেশে অবস্থান করতে পারেন। সম্পাদনা উপদেষ্টা কমিটির সকল সদস্য reviewer হতে পারবেন। তৃতীয় reviewer প্রয়োজন হলে সম্পাদনা পরিষদের বাইরে থেকে মনোনীত করা হবে।
- ৪। ক) সমিতির দ্বিবার্ষিক কনফারেন্সে উপস্থাপিত প্রবন্ধগুলো referral প্রক্রিয়ার মাধ্যমে জার্নালের জন্য বিবেচিত হবে।  
খ) বিভিন্ন সময়ে সমিতি কর্তৃক আয়োজিত সেমিনারে পঠিত আমন্ত্রিত প্রবন্ধসমূহ জার্নালের সম্পাদনা পরিষদের অনুমোদনক্রমে জার্নালে প্রকাশ করা যেতে পারে।
- ৫। অর্থনীতি সমিতির সদস্য এবং সদস্য-বহির্ভূত যে কোন আগ্রহী প্রার্থী জার্নালের গ্রাহক হতে পারবেন। তবে সদস্যদের ক্ষেত্রে গ্রাহক ফি (subscription fee) পঞ্চাশ শতাংশ রেয়াত দেয়া হবে।
- ৬। জার্নালের footnoting এবং writing style এতদসঙ্গে সংযোজিত হলো (জার্নালের শেষাংশ)।
- ৭। দেশের অভ্যন্তরে অবস্থানকারী উপদেষ্টা কমিটির সদস্যদেরকে বছরে দু'বার সম্পাদনা পরিষদের সভায় আমন্ত্রণ জানানো হবে।
- ৮। ক) তিনটি কোটেশন সংগ্রহ করে সম্পাদনা পরিষদের সিদ্ধান্তক্রমে মুদ্রক প্রতিষ্ঠান নির্বাচন করা হবে।  
খ) প্রথম proof প্রেস দেখবে, পরবর্তীতে softcopy তে প্রবন্ধকার ফাইনাল proof দেখে দেবেন।

**Bangladesh Journal of Political Economy**  
VOLUME 31, NUMBER 1, JUNE 2015

**Contents**

1.	Whither the World: The Political Economy of the Future <i>Grzegorz W. Kolodko</i>	1
২.	বাংলাদেশে মৌলবাদ ও মৌলবাদী জঙ্গিতের রাজনৈতিক অর্থনীতি <i>আবুল বারকাত</i>	17
3.	Assessing Economic Implications of the Present Political Shocks: The Economics of ‘Hartal’ in Bangladesh! <i>Debapriya Bhattacharya, Mashfique Ibne Akbar</i> <i>Towfiqul Islam Khan, Md. Zafar Sadique</i>	89
4.	Political Economy of Unpeopling of Indigenous People : The Case of Bangladesh <i>Abul Barkat</i>	121
5.	Macroeconomic Determinants of Remittances in South Asian Countries: A Dynamic Panel Study <i>S M Atiar Rahman, Md Abdul Wadud</i>	213
6.	Determinants of Antenatal Care and its Impact on Child Health in Bangladesh <i>Aroni Barkat, Farzana Hossain</i>	231
7.	Outmigration of Patients from Bangladesh <i>Masuda Yasmeen, Rubaiul Murshe</i>	251
9.	Political Economy of Separating Conventional and Merchant Banking <i>Jamaluddin Ahmed</i>	293
10.	Impact of Gas Price Hikes on Bangladesh Economy: A Dynamic Stochastic General Equilibrium Analysis <i>Sakib Bin Amin</i>	369

## Whither the World: The Political Economy of the Future

GRZEGORZ W. KOLODKO\*

### 1. Introduction

The 12 Great Issues of the Future, GIF, address the challenging questions of long-term future of mankind and global economy.<sup>1</sup> Traditional, mainstream economics seems to be a matter of the past time and useless for explaining the true nature of ongoing social, economic, and ecological processes.<sup>2</sup> We do need a new theoretical framework which must be also useful for policy-advice. And such is the New Pragmatism, which employs a holistic approach to answer fundamental questions about the course of future generations.

Comparative economics and social science analysis are all engaged in a comprehensive coverage of the issues facing the global economy. A complex and dynamic consideration explains how things work and how they will and how they should work in the future.

Economic methodology alone does not provide the most satisfactory answers for fundamental questions. An interdisciplinary attitude is necessary, since the future of the world and civilization depends not only on what happens in the economic sphere but also *vis-à-vis* cultural, social, political, demographic, technological, and ecological processes.

---

\* Professor G.W. Kolodko is Director of Transformation, Integration and Globalisation Economic Research (TIGER) and Professor at the Kozminski University, Warsaw.

<sup>1</sup> See Grzegorz W. Kolodko, "Truth, Errors and Lies: Politics and Economics in a Volatile World", Columbia University Press, New York 2011", and Grzegorz W. Kolodko, "Whither the World: The Political Economy of the Future", Palgrave-Macmillan, Houndmills, Basingstoke, Hampshire, 2014.

<sup>2</sup> See more on such opinion in excellent book by James K. Galbraith, "The End of Normal: **The Great Crisis and the Future of Growth**", Simon and Schuster, New York, 2014.

- The lecture discusses the threats and opportunities of the future as well as proposes strategies for ways to move forward based on an original proposition of a new economic paradigm – the New Pragmatism. Along such line:
- Economics as a science is composed of two parts of equal importance – descriptive (positive) and prescriptive (normative).
- Economics is a science that is immersed in axiology. In its descriptive layer, economics is capable of evaluating and distinguishing between “good” and “bad” economies (economic systems). In its prescriptive layer, economics can indicate solutions leading to “good” economies (“active development programmes”). Economics may and should co-shape the economic future of the world, national economy and region.
- An important feature of a “good” economy is its capacity for a triply sustainable growth and development (economic, social and environmental). Triply sustainable growth development is inextricably entwined with the concept of economy (and economics) of moderation.
- Though the theoretical concept of New Pragmatism essentially deals with macroeconomic problems – those related to the national and global economy – it emphasizes the significance of a microeconomic rationality with regard to enterprises and households as a necessary prerequisite for a general balance.
- Economics is a contextual science in its fundamental dimension because economy is an entity that is deeply varied and variable, and the guiding values of the political economy are not globally uniform. This variety of economies (economic systems) must translate into variety of economics. Universal laws have a very limited importance in economics.
- Real economic processes are determined, to a growing degree, by extra-economic factors, which are usually overlooked in the orthodox economics. This is why economics – both in its descriptive and normative layer – must be a multi-disciplinary, holistic science.
- New Pragmatism stands for rejecting ideology (any economic orthodoxy) and replacing it with whatever works (post-ideology). That is why cognitive and methodological eclecticism is natural for it. As for its research method, comparative approach is of special importance.
- Globalization is an inevitable process, which is progressing and has an ever more powerful impact on economy. Therefore, the economics must always take account of the global context of economic events and processes.

## **2. The New Pragmatism – a way towards a better future?**

When arguing over the ways leading to a better future, there's no need to settle the dilemma of which of the imbalances threatens humanity more: the environmental or the social one. The economic imbalance, though it's serious, is not the biggest threat. However, we can't live in peace and develop economically without managing the situation on all three fronts, and still, the list of challenges doesn't end here.

How do we reconcile a practical approach to economy with an uncompromising attitude? Can you be both an economic pragmatist and a man of principles? Is it worthwhile? It is both possible and worthwhile. If we want the world of the future to be a world of peace and of a reasonably harmonious development, and we do want that very much, we need to introduce new values to economic reproduction processes, but, at the same time, we shouldn't, even for a moment, forget pragmatism, which is the fundamental, indispensable feature of rational resource allocation. We need a pragmatism that favors multiculturalism and comes from a system of values that promotes participatory globalization, inclusive institutions, social cohesion and sustainable development.

There is no inconsistency here, because the supreme values guiding the economic activity process in a society and its economic goals are quite identical. In both perspectives, what matters most is a three-fold sustainable social and economic development in the long term. "Three-fold" stands for:

- (1) economically balanced development, that is one relating to the market of goods and capital, investment and finance as well as that of labor;
- (2) socially sustainable development, that is one relating to a fair, socially accepted income distribution and appropriate participation of basic population groups in public services;
- (3) environmentally sustainable development, that is one relating to keeping proper relations between human economic activity and nature.

Therefore, there's no need to sacrifice fundamental principles at the altar of short-term economic or tactical matters. Meanwhile, we need practical strategic activity to be governed by those principles. This imperative determines the path of evolution of the political economy of the future. Good economics is more than a description of the world; it's also an instrument to change it for the better.

Of great importance is the possibility to achieve two goals at a time, which stems from the fact that one of them, socially sustainable income distribution, is, at the

same time, a means to achieving another, namely economic growth. Neoliberal economic thought and economic policy based thereon has failed to comprehend this interrelation and that's why, by causing a major crisis, it annihilates itself. This is also beyond the grasp of the economic thought behind various varieties of state capitalism and that is why there is no bright future ahead of it. It's time for New Pragmatism.

While not underestimating the rivalry between the neoliberal capitalism and state capitalism, it is not this dichotomy that will have major importance for the future. The shape of the latter will be determined by the result of the confrontation between these two varieties of contemporary capitalism and a social market economy in the form of New Pragmatism. In this battlefield, neoliberalism, trying to regain its strength and position, and the state capitalism, which is hostile to the former, will be pitted against the concept of genuine social and economic progress. Its benefits should be available, as widely as possible, to the masses rather than only to narrow circles following their own particular interests and to their well-paid lobbyists in the world of politics, media and "science". No system where a vast area of economic inconvenience is called a "margin" of social exclusion, and, at the same time, a narrow margin called the "elite" swims in excessive wealth, has a great future.

This is also corroborated by conclusions that are easy to draw when comparing the so called "big government" economies with those where the government is "small". Well, in several decades (1960-95), in countries with a small, around 30 per cent government involvement in national income redistribution (and, consequently, with higher inequality of distribution) the rate of investment or the percentage share of investment in the GDP was 20.7 per cent on average. At the same time, in countries with a high scale of budget redistribution, with around 50 per cent government involvement in the GDP (and, consequently, relatively lower inequalities in the income distribution), the investment rate was 20.5 per cent<sup>3</sup> on average. No difference at all. You can have the same capacity for capital formation, which determines economic growth in the future, with a no less balanced income distribution, which co-determines satisfaction with the present state of economy. And that's an important guideline for the New Pragmatism economic policy. That's what things should be like in the future.

---

<sup>3</sup> I'm saying "consequently", suggesting the obvious relationship between a relatively greater scale of budget redistribution and a relatively lower scale of inequalities of income distribution. This is the case of the state with inclusive institutions and a relatively high level of social cohesion. However, it's possible to have a state with a "big" government, the benefits of which are not available to by masses but instead are reaped by the so called elites, often corrupt ones. It's a common situation in state capitalism economies.

It's natural that societies and nations aspire to at least catching up with a richer neighbor, if not with Japan right away. Mexicans dream of the United States, Slovaks wish things were as good at home as they are in Austria, Estonians compare themselves with Finland, while the Vietnamese are planning to outdo Thailand. Once I was even asked at the PNG University in Port Moresby, when things in Papua New Guinea will be the way they are in Australia (never, in a foreseeable future), and recently a Cairo-based journalist wanted to know what I think about Egyptian politicians that announce their country will catch up with Turkey in seven years. Well, it's a sheer megalomania, as it would require doubling the Egyptian GDP per capita in this seven-fat-years period (unrealistic assumption), on the assumption (also an unrealistic one), that Turkey would experience a complete stagnation due to seven-lean-years.

The wish to match those who are better is one of the major driving forces in eliminating development gaps, but if we plan tasks that are impossible to complete in a given time frame, people may get discouraged. It's worth being an ambitious realist or a pragmatist. Poland may one day reach a GDP per capita of Germany, just like the Irish managed to do with that of the UK, or South Korea almost of Japan, but this cannot happen over one generation, and considering the not-so-good policy of the recent couple of years, even two or three might not be enough. There's no telling. While Spain managed to get close to the GDP level enjoyed by the French (USD 36,000 per capita at PPP in the years 2012-14), the Portuguese (24,000) didn't catch up with Spain (31 000). The resulting implication for the economic development policy is: aim for what you're strong enough to achieve. If you can, increase your strength, but you shouldn't aim beyond your potential, because then your goals will not be matched by the possibilities to achieve them.

It's not about limiting human needs, but about endeavoring, by all possible means, to maintain a harmony (which is necessary to ensure social satisfaction) between needs, both the old ones growing in strength and new ones emerging, and realistic, economically reasonable possibilities to satisfy them. Also in this case, just like with the future growth rate, it would be good to leave more room for development to societies from emancipating economies<sup>4</sup>, with a relatively lower increase in

---

<sup>4</sup> "Emancipating economies" is a category which I substitute for the widely, and often cluelessly, used "emerging economies", a term that, in essence, refers to objects rather than subjects of a process. The "emerging" angle is mostly about new markets emerging for investment by rich countries, while the "emancipating" angle focuses on societies that are striving to secure a better position in a global game of the future. See more in: Grzegorz W. Kolodko, "Whither the World ...", *op. cit.*

needs in rich countries. To a certain degree, this is already happening, as, again, it's similar to gluttony; at some point you've had enough even of what you like and you can't have any more of it...

### **3. Means and ends of development**

If, in a broad perspective, it all boils down to maximizing, in a long term, the level of social satisfaction with economic activity, we need to look at New Pragmatism from the angle of the objectives of social and economic development, its essence and method.

Fulfilling needs in a way that satisfies people is a development goal that is in line with the guiding values of New Pragmatism. A GDP growth is a means to an end rather than an end itself. It's high time for the highly-developed countries to move away from maximizing the income, mostly from driving the gross domestic product as high as they believe they can. If half a century of ever-increasing incomes did not increase the life satisfaction of rich Americans, why make so much effort and incur extra costs, also in the form of extended work time, while devastating the natural environment even more?<sup>5</sup>

Incidentally, something interesting is going on in this respect as even during the US presidential campaign in 2012 there was relatively less talk of quantity, and more of quality, less talk of the output growth, and more of other aspects of rational resource allocation, such as financial and trade balance, provision of public services, employment, although still not enough about culture and environment. This was due, to a great extent, to the specific nature of the time of crisis, but, partly, also to the evolution of mentality. It's good, because we are standing on the brink of a fundamental redefinition of social and economic development goals. In the future, the goal will not be to just maximize income, but to distribute the fruits of such growth in a way that increases the people true satisfaction; non-material values will be another goal.

It is estimated that if income proportions in the US were like those in Scandinavian countries (which I consider to be a totally impossible future, taking into account American values), the sense of mutual trust among people (additionally strained during the crisis and the 2012 electoral campaign) could increase by as much as 75 per cent, and the number of people suffering from mental disturbance and obesity could drop by two-thirds. The number of teenage

---

<sup>5</sup> Derek Bok, "The Politics of Happiness: What Government Can Learn from the New Research on Well Being", Princeton, NJ: Princeton University Press, 2010.

mothers would drop by half, and the number of convicts by three-fourths. Overall, people would live not only longer but also more happily as their working hours could be reduced even by one sixth, or a total of two months a year<sup>6</sup>. If these estimates are exaggerated as to specific indices, and surely they are, they still speak volumes.

The United States are not the navel of the world and they will never again have the same capacity to impose their values on others that they had right after the end of the cold war. Still, changes taking place there are having an impact not only on Americans, but also on other places in the world where lots of people still idolize the USA. After all, a great majority of opinion-forming books in economics and other social sciences are published in English, right there, in the United States.

In this context, maybe it's a good thing that the volume expansion in the form of a traditionally defined economic growth weakens once the GDP threshold of 20 thousand dollars per head is exceeded. Even if it turns out that in the conditions of the present scientific and technological revolution, the dynamics slows down at a higher level, let's say at 30 thousand dollars at today's prices, we will have to be glad as this will mean a higher chance of survival for the natural environment and more time for continued technological progress that will reduce the excessive consumption of non-renewable resources. So maybe we should rejoice as with the slower volume growth, economists and politicians will give more attention to other aspects that co-determine the quality of life and the resulting life satisfaction?

I suggested a different economic progress metric, that I called Integrated Success Index, ISI for short<sup>7</sup>. It depends only partly on GDP, since the value of this composite index is co-determined by other factors. In detail, the aggregated value of ISI is composed of:

- (1) gross domestic product – 40 per cent;
- (2) subjective well-being related to the overall life satisfaction, including the standard of social services, and projections of its future prospects – 20 per cent;
- (3) an assessment the state of the natural environment – 20 per cent;
- (4) an estimate of free time and cultural values that fill it up – 20 per cent.

---

<sup>6</sup> Richard Wilkinson and Kate Pickett, *op. cit.*

<sup>7</sup> Grzegorz W. Kolodko, "Truth, Errors, and Lies...", *op. cit.*, p. 270 and next.

This suggestion, quite an arbitrary one, is not about details, but about the line of inquiry. Whether we emerge unscathed from the present mess is contingent upon the imperative to redefine economic development goals. Therefore, while not insisting on ISI, which is just a general concept rather than an operational metric, at this point we can advocate the widest, possibly universal use of the inequality-adjusted human development index, IHDI, already being applied by the UNDP for international comparative analyses. The time has come to demand that politicians take this matter seriously.

Let's imagine that the desirable and absolutely possible future is approaching fast and in the US House of Representatives, in the British Parliament, in the German Bundestag and in the Spanish Cortes, in the Brazilian Senate and even in the Chinese National People's Congress, deputies are discussing the ways to increase the value of human capital and to improve the social tissue by limiting income inequalities. Let's imagine that the idea on how to increase IHDI is the main point of dispute between White House contenders in the 2020 election in the United States or when deciding, with the door kept more ajar, on the composition of the Politburo of the Communist Party of China in 2022 (it will exist and it will be in power). Let's imagine deputies to the Sejm of the Republic of Poland and the Russian Duma, who, rather than squabble over how to interpret historical circumstances or whether or not to limit sexual minorities' rights, argue over the direction of institutional solutions and over the macroeconomic policy instruments which lead to increasing IHDI; if only because they know that this is one of the things their future political fate will depend on. Is it that hard to imagine? Is it still just political and economic science fiction?

#### **4. Economics of moderation**

To make it happen, especially to cause concepts and proposals of the economics as a normative discipline to be followed by relevant measures by political economy, it is indispensable to grasp the essence of the economics of moderation, which is what New Pragmatism is all about. The economics of moderation means adapting the volume of human, natural, financial and material flows to the requirement to keep a dynamic balance. Turbulent transformations of the last several decades are caused both by acute imbalances in various fields, and by their outcome. What we are surrounded by is an economy of a permanent imbalance as there is always either too much of something or too little of something else. A surplus of something is available, while there is a constant shortage of something else, and yet a good economy should be that of moderation. Hence, what is also

indispensable here is a thought that promotes such desirable state of affairs, namely the economics of moderation.

In the future, we need economics of moderation rather than that of excesses, imbalances and crises. All of those will happen more than once to humanity and the interconnected global economy as well as to the national economies, but it should be exception rather than a rule. What should be the rule is knowing where to stop and adapting to real economic growth opportunities; moderate income disparities rather than extremes that wear out vast numbers of people and lead to new revolutions; toning down the marketing folly which creates needs that are utterly detached from the realities of the effective demand. Last but not least, what should be the rule is not overdoing it when transforming more and more pieces of the Mother Earth into goods that are meant to be sold at a profit by their manufacturers, although possessing and using them no longer improves consumer satisfaction.

There is a shortage of some raw materials and budgetary incomes, while we have an excess of garbage and all kinds of debts contracted by households, companies, entire countries. A technology to produce clean and renewable energy is missing, while there is a surplus of technologies for producing weapons of mass destruction. There is an abundance of banks with excess liquidity, willing to grant loans to naïve consumers, while there are not enough loans for small enterprises as it takes more effort to monitor them. In many countries and regions, there is an evident surplus of people who cannot be properly nourished, while somewhere else areas that were prosperous until recently are becoming depopulated. In some economies, in the wake of speculative bubble on the real estate market, too many houses and apartments were built, which are now standing empty and getting dilapidated as there are no buyers, while there is no shortage of people over there who have nowhere to live and are camping out. In some industries, there is not enough manpower, while in others it's excessive. In some places surplus food goes to waste while somewhere else there is not enough of it to meet elementary needs. In some hospitals doctors sit idly by, as there are not enough patients who can afford the treatment, while in others people die as there is not enough staff to save lives in time.

Generally speaking, in developed countries, there is an oversupply of consumer goods on the market, and a shortage of the population's effective purchasing power. In consumerism-tainted societies there is an indisputable excess of needs, while a shortage of economic capacity to satisfy them is evident. While an overwhelming majority of us is constantly short of funds to buy what we really

need, a lot of entrepreneurs are afflicted by surplus productive capacity which they cannot exploit in a cost-effective manner as there are no buyers for goods they could manufacture. One might say maliciously: there is constantly too much or too little of everything, depending on the angle from which you look at it. In other words, there is nearly always both too much and too little of nearly everything. Of economists, too.

The greatest deficit in the contemporary economy is most palpable where we need to be moderate. Moderation is generally in short supply. In the future, however, there should be as much of it as possible. And this is one of the fundamental canons of the political economy of the future. It is necessary to create mechanisms for balancing economic flows and resources. One might say, again: that's nothing new. Well, in the approach suggested here there is a lot of new content, as it does not rely on the deceptive assumption, typical of some other trends in economics, that market money mechanisms are capable of solving the problems of deficiencies and surpluses, that is of dynamically balancing the economy. If they were, we wouldn't be going through a time of turmoil, as we are, but would be enjoying an age of prosperity.

Once, at another stage of civilization and at a much lower level of overall development, in some countries attempts were made to solve this syndrome by adopting a bureaucratic supervision over economic processes. Theoretically, this was meant to eliminate wasteful overproduction crises which are characteristic of a badly regulated capitalist economy, while in practice it led to the emergence of a socialist economy with its inherent structural shortages. The Hungarian economist János Kornai saw shortage as the main constitutive feature of that system and called it the "shortage economy", while for its theoretical description he coined the term "economics of shortage"<sup>8</sup>. Almost all countries involved, except for Cuba and North Korea, managed to get out of such an inefficient system and there are no fears anybody will be tempted again to try using statism and command central planning as instruments of balancing the economy.

However, overcoming the shortage syndrome by the post-socialist transition economies by no means solved the problem of the lack of overall balance. Also countries that never experienced shortages typical of real socialism are plagued by a number of deficits. There is, sometimes, a shortage of exports, of budget revenues, sometimes there are not enough professionals in a given field, and other times it's certain precious metals that are lacking. Not to mention common sense.

---

<sup>8</sup> János Kornai, "Economics of Shortage", Amsterdam: North-Holland, 1980.

There is a constant lack of time although it is wasted on a massive scale by the society as a whole. At the same time, there is always too much of something. Probably nothing in this world is as permanently out of balance as the economy.

Let me say right away that this will also be the case in the future, because such is intrinsic nature of economy. Mechanisms for balancing demand and supply flows are working, better or worse, in a short term and so are, even in longer time intervals, mechanisms for balancing certain types of needs and possibilities to satisfy them; still, balance can be reached only temporarily. The natural condition of the economy is a permanent imbalance with momentary episodes where lines of supply and demand, output and sales, income and expenditure cross each other. This is true of reality; in theoretical models, on the other hand, balance comes as easy as making relevant assumptions and what should cross at illustrative diagrams will always cross exactly where it's expected to.

That's nothing to wring our hands about, because market economy, also by its intrinsic nature, has corrective mechanisms, too, though they are pretty imperfect. When the deviation from the balance is too high, forces are activated that correct the disproportions. The problem is that very often they do so too late or not strongly enough, or they miss the point of balance, by going from lack of something to excess or the other way round. Obviously, it raises overhead costs of resource allocation and reduces its efficiency. Therefore, market corrections must be sometimes triggered, some other times speeded up, and yet some other times reinforced, curbed or even blocked; they need regulating. Who else than the state should do that?

It is necessary to use state interventionism to assist market corrections of the intensity of flows (income and expenditure, supply and demand, supplies and market) and of changes in resources (property, savings, stocks). It would be good to end ideological disputes on that matter and focus on which intervention techniques to use. If they are inadequate, you can do more harm than good because interventionism is a risky business. To avoid the resulting errors, neoliberalism suggests throwing out the baby with the bathwater: not interfere with market processes as they have a capacity to self-adjust or to automatically balance themselves. State capitalism proposes not to throw out the baby but to keep the dirty water, too, excessively interfering with resource allocation, on many occasions, which reduces the achievable efficiency.

New Pragmatism calls for a well-balanced role of the state and a supra-state economic policy coordination, which is meant to correct, or, when necessary, to strengthen market processes. It says: wash the baby, pour out the dirty water, and

if it starts to wash itself one day, perfect, but we can never do without washing. Therefore, we need to optimize the scope and instruments of state interventionism, while bearing in mind not to confuse the means of economic policy with its ends. The constant care to ensure balance in all of its sectors is an issue of great importance, but it's still a means the policy uses to achieve the end, which is development. The balancing of the economy is meant to foster rather than curb it.

Well, but each action causes reaction. Teams of experts, mostly lawyers at large corporations that can afford it, rack their brains over how to be compliant with the law, that is with the constantly changing regulations, and still come out ahead. Business must be profitable, legal and ethical – these are the three sacred principles of New Pragmatism. Business should be ethical, it doesn't have to be profitable, it will be compliant with the law because we are the ones to establish it – these are the features of state capitalism. Business must be profitable and legal, and it may be unethical – these are the three canons of neoliberalism. How eagerly and, to a great extent, effectively, it can, in nearly any situation, promote the interests of specific groups, especially those of the financial circles, is illustrated by the attempted legislative amendments and by results of those adopted in response to the crisis in the US after 2008<sup>9</sup>. As a result, in many cases, attempts to improve regulations cause their quality to deteriorate, from the point of view of the general public interest.

## **5. Descriptive and normative economics**

It's a cliché that we need to take care not to let the state that intends to improve the market, spoil it even further. There are cases where the state ruins the chances of obtaining the desired results. After all, not only the market errs; governments and central banks can be wrong, too. And they are, often. Governmental regulations, and in the era of irreversible globalization, to a growing extent, also inter-governmental and worldwide ones are often established to address challenges of the past. Meanwhile, it's about the future. Regulations are meant to help avoid blunders, errors, oversights, scams, frauds which can happen in the future rather than those that already occurred in the past. For these we should apologize, reprimand, dismiss, punish, put in prison. It's like the case of accidents and disasters after which technical inspection is tightened while it should have been done beforehand, limiting the causes of potential tragedies. An airplane

---

<sup>9</sup> Ron Suskind, "Confidence Men. Wall Street, Washington, and the Education of a President", New York: Harper, 2011.

crashed, so they check technical condition of all those that haven't, while it would have been enough to check some before the crash. A great flood broke the dike that had not been monitored for years and afterwards all the dikes are inspected, while it would have been enough to check, in advance, the crucial points to avert the disaster.

Systemic state interventionism is supposed to examine fundamental shortcomings of the market and remedy excesses in the field of overly unequal income distribution, rather than try and take over the allocative functions of the market. Interventionism must refrain from socializing private losses. In the future, the growing complexity of market processes may make it easier to misuse interventionism for one's own ulterior motives. Ironically, these days there are more and more, rather than fewer and fewer ways to pass the costs of private capital failures on taxpayers. This is one side of the coin.

There is another one, too. In all types of market economy, but certainly to a greater degree and more often so in state capitalism than in the neoliberal one, clientelism is rife, where state regulations and government policy serve the purposes of political, bureaucratic and business cliques rather than to correct market deficiencies. This has as much in common with a decent interventionism as neoliberal scams do with honest business.

This can be defied only by a society that is well organized in a state with strong institutions, one founded on progressive law and order. That's why neoliberalism wants a "small" government or a "cheap" government because what's small and cheap is poor and, consequently, weak. If a government can be relatively smaller without weakening its intervention functionality, we should by all means follow that direction. If it's not possible, it has to be "bigger" or "more expensive", because precious public services, also those that safeguard law and order, have a higher price than goods of poor quality.

Therefore, if somebody wishes ill to market economy, he should wish it an unbridled freedom as then it will be only a matter of time before its future becomes uncertain. Yet who wishes it a good future, must advocate proper regulation and a harmony between the market and state interventionism. In the long term, and on a macroeconomic scale, what can help in this respect is developing strategic indicative plans using the rolling wave method. These are plans in which, as time goes by, the time horizon progressively moves by the corresponding period so that the perspective ahead of us doesn't get shorter. In the world of the future, countries and regional integration blocs that are able to make a better use of this instrument will get the upper hand. Unlike in private capital

corporations, which often prefer to keep their strategic plans secret (and every self-respecting corporation has plans), in states and regional integration agreements they are part of the knowledge of long-winded intentions doesn't harm competitiveness in any way. Actually, by causing an overall mobilization, also among competitors, it can favor development even more.

It is worth noting at this point that without a proper strategic plan, the United States will be unable to cope with improving their public finances which are in a pitiful state, and the European Union will be unable to sort out its backyard when it comes to finance, either. This is understood by the Chinese, who approach the problem from the other end, in a way. They still rely on macroeconomic five-year planning but it's no longer command-based but rather strategic and indicative. From one period to another (currently the 12th five-year plan is already being implemented, 2011-15), this is a less and less planned and more and more market-oriented economy. Indicative planning is also used in India, which has not abandoned this instrument of controlling the development of economy, while continuing to deregulate the same, for over a decade now, calmly and rationally, without neoliberal excesses.

Against this backdrop, it's easy to note that New Pragmatism is in keeping with the compensation hypothesis, which says that the more advanced globalization, the "bigger" government, or that the public expenditure to national product ratio is rising<sup>10</sup>. Naturally, the goal is to relativize the sum total of expenditure to the gross world product, or to the sum total of gross domestic products of all countries. After all, there will be among them also those where the good cause of sustainable development is better served by reducing such expenditure (adjustment according to the efficiency hypothesis), but there will also be those where it requires a greater scale of fiscal redistribution.

One of the attributes of the method presented here is that it provides a deeper identification of mechanisms and of the impact of processes that lead to future conditions rather than simply forecasting those conditions. It's about showing a dynamic path to the future, or ways to achieve the intended goals, and not just a static future. Valuable methods, used in economic reflections on the future to arrive at correct conclusions and right decisions, include variant projections, alternative scenarios, foresight thinking, as well as microeconomic experiments where they are applicable.

---

<sup>10</sup> Geoffrey Garrett, "Partisan Politics in the Global Economy", Cambridge, UK: Cambridge University Press, 1998, and "Globalization and Government Spending Around the World", "Estudio/Working Paper 2000/15", October 2000.

Such a methodological approach by no means totally eliminates the risk of mistake but limits its scale. The reason is that unpredictable events are more likely to occur than unpredictable processes, especially in the long term. Many of the latter are anchored in the past and are already happening. Future events are not there yet and some of those currently forecasted may not occur at all while quite many of the future processes have already been launched and are underway. Also those we know little about as we are unable to give them enough research attention.

New Pragmatism expresses a strategic approach to the future. It is no stranger to global visions or to warning forecasts, but, in principle, it has a pro-active approach to future. Good economics is not only about describing the world; it's also an instrument to change it for the better. Considering the long-term development trends, it's worth developing strategies to help orienting them the way we wish them to be, which will make it easier to solve more than one problem and avert more than one economic disaster.

Hence, New Pragmatism is a normative consequence of a descriptive perspective which I presented earlier as the Coincidence Theory of Development<sup>11</sup>. It emphasizes the significance of a given concurrence of development determinants, which is always specific but varies over time and space. This is the very concept succinctly conveyed in the sentence "things happen the way they do because a lot happens at the same time". This rule will be always applicable in the future. Starting by describing, analyzing and interpreting what happened in the past and what is taking place in the present, we arrive at evaluating and postulating measures that are expected, in the future, to give rise to a specific bundle of phenomena and processes, whose resultant is the desirable direction and pace of social and economic development. The determining factor will be coincidence, or correspondence and togetherness, the overlapping and interpenetration of various components, and that is the multi-layer, heterogeneous "philosopher's stone" which might, in the future, allow us actions that would be otherwise impossible.

## 6. Conclusion

In conclusion, as for the future, even more interesting than alternative scenarios or extrapolations of various trends, is the political economy of the future which addresses the critical question: how the contradictions, surfacing from various

---

<sup>11</sup> See more: "Truth, Errors, and Lies...", chapter seven, "What Development Is and What It Depends On: Where Socioeconomic Development Comes from and How It Can Make Us Happy", *op. cit.*, p. 256-292.

economic activities, will arise and by what institutions and policies' coordination mechanisms, on the world-wide scale, they may be mitigated. The greatest challenge for the future is to find a way of the governance of globalization, since despite the recent crisis it remains an irreversible process.

What I call "New Pragmatism", is a policy-oriented theoretical approach looking for the set of values, institutions, and policies which ought to sustain a balanced growth of world economy in the long-run. "New Pragmatism" is eclectic, multidisciplinary, and dynamic. It also pays a great attention to the multi-culture aspects of social and economic development, since the future requires continuing opening of the societies and economies, and their peaceful co-operation won't be possible without a tolerance based on multi-culture.

## বাংলাদেশে মৌলবাদ ও মৌলবাদী জঙ্গিতের রাজনৈতিক অর্থনীতি\*

আবুল বারকাত\*\*

সারকথা বাংলাদেশে ধর্মভিত্তিক সাম্প্রদায়িকতা উগ্র রূপ ধারণ করেছে। এ সাম্প্রদায়িকতা-অভ্যন্তরীণ ও সাম্রাজ্যবাদ-সংশ্লিষ্ট বহিঃস্থ উভয় শক্তির (উপাদানের) মাধ্যমে 'অর্থনৈতিক ক্ষমতা-ভিত্তিক রাজনৈতিক প্রক্রিয়া' কে রাজনৈতিক কৌশল হিসেবে প্রয়োগ করে সুসংগঠিত জঙ্গি কর্মকাণ্ডের মাধ্যমে রাষ্ট্রক্ষমতা দখলে উদ্যত। ধর্মের নামে রাষ্ট্র ক্ষমতা দখল মৌলবাদী জঙ্গিতের শেষ কথা নয়; বৈশ্বিক পুঁজিবাদী ব্যবস্থাকে চিরস্থায়ী করাই সম্ভবত চূড়ান্ত লক্ষ্য। বৈশ্বিক পুঁজিবাদী ব্যবস্থার হোতা মার্কিন সাম্রাজ্যবাদের চূড়ান্ত লক্ষ্য হলো পৃথিবীর চারটি মৌল-কৌশলিক সম্পদের উপর তাদের নিরঙ্কুশ মালিকানা ও একচ্ছত্র কতৃত্ব-নিয়ন্ত্রণ প্রতিষ্ঠা-জমি সম্পদ, পানি সম্পদ, তেল-গ্যাস-জ্বালানি-খনিজ সম্পদ, আকাশ-মহাকাশ সম্পদ। আর ঐ চূড়ান্ত লক্ষ্যে পৌঁছানোর বিভিন্ন পথ-পন্থা-পদ্ধতির মধ্যে অন্যতম হলো ধর্মভিত্তিক মৌলবাদ ও জঙ্গিত প্রাতিষ্ঠানিক রূপ দেয়া (এ ক্ষেত্রে স্থান-কাল-পাত্রভেদে ধর্মের নাম বিভিন্ন হতে পারে)। বাংলাদেশে ধর্মভিত্তিক মৌলবাদ সৃষ্টি করেছে মূল ধারার রাষ্ট্রের মধ্যে আরেকটি রাষ্ট্র, মূল ধারার সরকারের মধ্যে আরেকটি সরকার, মূল ধারার অর্থনীতির মধ্যে আরেকটি অর্থনীতি (মৌলবাদের অর্থনীতি)। ধর্মকে বর্ম হিসেবে ব্যবহার করে রাষ্ট্রক্ষমতা দখলের এ কৌশল আসলে ধর্মের 'mythos'-এর সাথে বাস্তবের 'logos'-এর সম্মিলন-উদ্ভূত এক দর্শন, যা ধর্মকে রাজনৈতিক মতাদর্শে রূপান্তরিত করে; আর ধর্ম-ভিত্তিক এ রাজনৈতিক মতাদর্শ ধর্মীয় ফ্যাসিবাদী রাষ্ট্র প্রতিষ্ঠার পূর্বশর্ত। ঐতিহাসিকভাবে পূর্ববাংলায় ইসলাম ধর্ম যখন উদারনৈতিক ও মানবিক প্রকৃতির তখন সমসাময়িককালে এদেশের অর্থনীতি, সমাজ, রাজনীতি-রাষ্ট্রনীতিতে এমন কি

\*\* অধ্যাপক, অর্থনীতি বিভাগ এবং পরিচালক, জাপান ষ্টাডি সেন্টার, ঢাকা বিশ্ববিদ্যালয়।

\* এই প্রবন্ধটিকে 'মৌলবাদের অর্থনীতি', 'মৌলবাদের রাজনীতি', 'মৌলবাদের রাজনৈতিক অর্থনীতি', 'ধর্মভিত্তিক জঙ্গিত', 'মৌলবাদ ও সাম্রাজ্যবাদ' ইত্যাদি বিষয়াদি নিয়ে আমার বিগত ২০ বছরের (১৯৯৬-২০১৫) গবেষণা ফলসমূহের নিয়র্স বলা চলে। আমার সংশ্লিষ্ট গবেষণার মধ্যে প্রকাশিত অন্যতম হলো নিম্নরূপ : 'বাংলাদেশে মৌলবাদের অর্থনীতি', ড. আবদুল গফুর স্মারক বক্তৃতা, ঢাকা: ২১ এপ্রিল ২০০৫; "Economics of Fundamentalism in Bangladesh: Roots, Strengths, and Limits to Growth", presented at South Asia Conference on Social and Religious Fragmentation and Economic Development, Cornell University: 15-17 October 2005; "ধর্ম যার যার রাষ্ট্র সবার : মহাবিপর্ষয় রোধে সেক্যুলার ঐক্যের বিকল্প নেই", সেক্যুলার ইউনিট বাংলাদেশ, ঢাকা : ৩১ ডিসেম্বর ২০০৫; "বাংলাদেশে মৌলবাদের রাজনৈতিক অর্থনীতি", জাহানারা ইমাম স্মারক বক্তৃতা ২০১২, ঢাকা: ২৬ জুন ২০১২; "Political Economy of Fundamentalism in

পরিবর্তন ঘটেছে যার ফলে এখানে ধর্মভিত্তিক সাম্প্রদায়িকতা এমন জঙ্গি রূপ নিচ্ছে— জোরদখল করতে চায় সবকিছু। কি সেই অর্থনৈতিক ও সামাজিক ভিত্তি যার উপর ভর করে ধর্মভিত্তিক উগ্র সাম্প্রদায়িকতা পুষ্ট হচ্ছে? তাদের নিজস্ব অর্থনৈতিক, রাজনৈতিক ও জঙ্গি কর্মকাণ্ড সংগঠিত করার ভিত্তি কত শক্ত, কত সুদৃঢ়? ধর্মভিত্তিক উগ্র সাম্প্রদায়িক “জিহাদি আন্দোলন” কতদূর বিস্তৃত হবার ক্ষমতা রাখে— পারবে কি তা রাষ্ট্রক্ষমতা দখল করতে? তাদের সাথে আন্তর্জাতিক সশস্ত্র জিহাদীদের সম্পর্ক কী? এখন থেকে দশ বছর আগে মারাত্মক দৃশ্যমান ১৭ আগস্ট ২০০৫-এ “গায়ের জোরের পরীক্ষায় উত্তীর্ণ হবার পরে” বাংলাদেশে ধর্মভিত্তিক উগ্র সাম্প্রদায়িকতা বিষয়টি আর নেহায়েত ‘সমস্যা’ পর্যায়ে নেই, তা উত্তরিত হয়েছে ‘সংকটে’। গুণগত দিক থেকে সাম্প্রদায়িকতার উত্থানে এ এক নূতন পর্যায়। আর ১৯৭১-এর মানবতা বিরোধী অপরাধ ও যুদ্ধাপরাধীদের বিচার কার্যক্রমসহ শাহবাগের গণজাগরণ মঞ্চ প্রগতিবাদী তরুণ প্রজন্মের আলোকিত-আন্দোলন সাম্প্রদায়িক শক্তির উত্থানকে আরো এক ধাপ চ্যালেঞ্জের মুখে ফেলেছে। প্রাথমিক পর্যায়ে চ্যালেঞ্জটি তারা “হেফাজতে ইসলাম”-এর ব্যানারে গ্রহণ করে এবং পরবর্তী সময়ে বিভিন্ন জাতীয় ও আন্তর্জাতিক কারণে তা উচ্চতর ও জটিলতর পর্যায়ে উত্তরিত হয়। অন্যান্য অবস্থা অপরিবর্তিত থাকলে সাম্প্রদায়িকতার অনগ্রসর-পশ্চাৎপদ দৃষ্টিভঙ্গি দেশকে হাজার বছর পিছিয়ে দিতে পারে। সাম্প্রদায়িকতা যুক্তির ধার ধারে না, অন্ধকারই তার যুক্তি-ভিত্তি। আর তাই দেশ বাঁচাতে সাম্প্রদায়িকতা ও মৌলবাদী জঙ্গিত্বের গতি রোধ করতে হবে। এক্ষেত্রে মুক্তিযুদ্ধের অর্জন ১৯৭২-এর মূল সংবিধানের চেতনায় জনকল্যাণকামী এক সমাজ-অর্থনীতি-রাষ্ট্র প্রতিষ্ঠার লক্ষ্যে অসাম্প্রদায়িক চেতনাসমৃদ্ধ বাংলাদেশের জনগণের সুদৃঢ় ঐক্যভিত্তিক সুসংগঠিত সুনির্দিষ্ট লক্ষ্যভিত্তিক কর্মকাণ্ডের আর কোনো বিকল্প নেই। এসবের পাশাপাশি মনে রাখা জরুরী যে যেহেতু “অর্থনৈতিক শোষণ” আর “বৈশ্বিক রেন্ট সিকিং ব্যবস্থা” সবধরনের বিচ্ছিন্নতা (alienation) ও অসমতা (inequality) সৃষ্টির উৎস যা সবধরনের মৌলবাদ (ধর্মভিত্তিক, জাতিগোষ্ঠীভিত্তিক, বর্ণভিত্তিক ইত্যাদি) সৃষ্টি ও পুনঃসৃষ্টির ক্ষেত্র উর্বর করে এবং যেহেতু ঐ শোষণ ব্যবস্থা (অর্থনৈতিক, সামাজিক, রাজনৈতিক, রেন্ট-সিকার নিয়ন্ত্রিত) বৈশ্বিক সাম্রাজ্যবাদী আধিপত্য ও প্রভুত্ব-এর অস্তিত্ব ও সম্প্রসারণের প্রধান শর্ত সেহেতু মানব প্রগতি রোধকারী এ লড়াইটা হতে হবে একই সাথে সাম্রাজ্যবাদ বিরোধী এবং ধর্মীয় মৌলবাদ বিরোধী ঐক্যবদ্ধ লড়াই। এ লড়াই সৃজনশীল এক কর্মযজ্ঞ যে কর্মযজ্ঞে দ্বিধা-দ্বন্দ্ব ও কালক্ষেপণ মহাবিপর্ষয়ের কারণ হতে পারে।

Bangladesh”, in *Mainstream*, Special Supplement on Bangladesh, New Delhi: Vol. L1, No 14, March 13, 2013; “বাংলাদেশে মৌলবাদের রাজনৈতিক-অর্থনীতি”, keynote paper presented at International Public Lecture organized by Bangladesh Itihas Sammilani “Religion and Politics: South Asia”, Dhaka: 4-5 October 2013; “Imperialism and Religious Fundamentalism: A Treatise on Political Economy with reference to Bangladesh”, keynote paper presented at International Seminar “Combating Fundamentalism and Imperialism in South Asia”, Dhaka: 29 May 2015; “A Political Economy Treatise on Religious Fundamentalism and Extremism: A high Probability global catastrophe with reference to Bangladesh”, Lead Speaker’s paper, IISS, London: 9 September 2015; “বাংলাদেশে মৌলবাদের রাজনৈতিক অর্থনীতি ও জঙ্গিবাদ: মর্মার্থ ও করণীয়”, মূল প্রবন্ধ, বাংলাদেশ অর্থনীতি সমিতি আয়োজিত জাতীয় সেমিনার ২০১৫, ঢাকা: ১২ ডিসেম্বর ২০১৫; “মৌলবাদের রাজনৈতিক অর্থনীতি বিচার প্রসঙ্গে”, দক্ষিণ এশিয়ায় মৌলবাদ, সাম্রাজ্যবাদ ও নারী-প্রতিরোধ শীর্ষক তৃতীয় দক্ষিণ এশীয় সম্মেলন ২০১৬-এর জন্য রচিত মূল প্রবন্ধ, ঢাকা: ১১ মার্চ ২০১৬।

## ১. ধর্ম, সাম্প্রদায়িকতা, ধর্মভিত্তিক মৌলবাদ, মৌলবাদী জঙ্গিত:প্রারম্ভ কথা

ধর্মভিত্তিক মৌলবাদ ও ধর্মীয় জঙ্গিতের মর্মার্থ অনুধাবনে প্রথমেই দুটো বিষয় নিয়ে শুরু করা যথার্থ মনে করছি। বিষয় দুটি নিম্নরূপ: প্রথমত একদিকে বস্তুনিষ্ঠ গবেষকেরা বলছেন “বিশ্বে মোট ১৩০ কোটি মুসলমান। এদের মধ্যে ৭ শতাংশ অর্থাৎ ৯ কোটি ১০ লক্ষ রাজনৈতিকভাবে উগ্রপন্থি। এই উগ্রপন্থিরা যদি মনে করতে থাকেন যে তারা রাজনৈতিকভাবে পদদলিত, আত্মসানের শিকার, এবং অসম্মানিত সেক্ষেত্রে পশ্চিমাদের পক্ষে ওদের মন পরিবর্তন করা সম্ভব হবে না”<sup>১</sup> এতো গেলো ভয়াবহতার এক দিক। আর অন্যদিকে “সমস্যা সমাধানের দর্শন”(!) হিসেবে উগ্রবাদী জামাত-ই-ইসলামের প্রতিষ্ঠাতা আবুল আলা মওদুদি বলছেন, “ইসলামের লক্ষ্য শুধুমাত্র কোনো একক দেশে অথবা একগুচ্ছ দেশে ইসলামি রাজ কায়েম করা নয়— ইসলামের লক্ষ্য হলো বিশ্বব্যাপী ইসলামি রাজ কায়েমের উদ্দেশ্যে বিপ্লব করা”<sup>২</sup> ইসলাম ধর্মভিত্তিক মৌলবাদী জঙ্গিতের অন্যতম প্রবক্তা আবুল আল মওদুদির বিশ্বব্যাপি ইসলামি রাজ কায়েমে যুক্তিক্রম এরকম: “যেহেতু ইসলাম নিতান্ত সাধারণ কোন ধর্মমাত্র নয় ইসলাম হলো মানুষের জীবন পরিচালনের বৈপ্লবিক কর্মসূচি সেহেতু মুসলমানদের পবিত্র দায়িত্ব হলো এই বৈপ্লবিক কর্মসূচি বাস্তবায়নে নিজেদের পূর্ণমাত্রায় নিয়োজিত করা। ‘জিহাদ’ হলো ঐ বিপ্লবী লড়াই-সংগ্রাম যা ইসলামভিত্তিক রাজনৈতিক দলকে তাদের চূড়ান্ত লক্ষ্যার্জনে অনুশীলন করতে হবে। ইসলামের লক্ষ্য হলো ইসলামি রাজ কায়েম করা এবং ঐ রাজ প্রতিষ্ঠায় যে সব রাষ্ট্র বাধা দেবে তাদের সম্মুখে ধ্বংস করা”<sup>৩</sup>

উপরে যা বললাম তারই নিরিখে সাম্প্রদায়িকতা, ধর্মভিত্তিক মৌলবাদ ও মৌলবাদী জঙ্গিত প্রসঙ্গে ব্যাখ্যা-বিশ্লেষণের শুরুতেই ‘ধর্ম’ (religion) নিয়ে দ্বিবিভাজনমূলক (dichotomous) একটি প্রয়োজনীয় বিষয় উল্লেখ করা দরকার। ধারণাত্মক দ্বিবিভাজনটা নিম্নরূপ:

১. ‘বিশ্বাস হিসেবে ধর্ম’ (religion as faith) এবং ‘মতাদর্শ হিসেবে ধর্ম’ (religion as ideology) এক কথা নয়;
২. ‘ধর্মপ্রাণ’ ও ‘ধর্মান্বিত’ এক কথা নয়;
৩. ‘ধর্ম বিশ্বাস’ ও ‘ধর্মীয় গোঁড়ামি’ এক কথা নয়;
৪. ‘ধার্মিক’ ও ‘ধর্মান্বিতা’ এক কথা নয়;
৫. ‘ধর্মভীরু’ ও ‘ধর্মীয় কুসংস্কারাচ্ছন্নতা’ এক কথা নয়;
৬. ‘ধর্ম’ (religion) এবং ‘ধর্ম নিয়ে দৃষ্টিভঙ্গি’ (perception of religion) এক কথা নয়;
৭. ‘ধর্মপ্রবণ’ ও ‘ধর্মীয় কুসংস্কারপ্রবণ’ এক কথা নয়।

<sup>১</sup> জন এসপোসিটো ও ডালিয়া মোগাহেদ, ২০০৭, Who Speaks for Islam? What a Billion Muslims Really Think. Based on Gallup’s World Poll-the largest study of its kind. New York: Gallup Press.

<sup>২</sup> বিস্তারিত দেখুন, হযরত মির্জা তাহির আহমদ, ১৯৮৯, AHMAD, Hazrat Mirza Tahir. (1989). *Murder in the Name of Allah* (translated by Syed Barkat Ahmad). London: Lutterworth Press. (Author wrote in Chapter 5: The Moududian Law of Apostasy, “Maulana Maududi’s desire for political power knew no bounds. The law of apostasy which he evolved was an extension of his distasteful and intolerant personality— it had nothing to do with Islam. Ahmed quoted Maududi’s work: “In our domain we neither allow any Muslim to change his religion nor allow any other religion to propagate its faith”, দেখুন পৃ: ৪৯).

<sup>৩</sup> The Politics Book, 2013, London: Dorling Kindersley Limited, পৃ: ২৭৮

ধর্ম, ধার্মিক, ধর্মান্ধতার বহিঃপ্রকাশ এবং এসবের গূঢ় অর্থ নিয়ে আমাদের ভাবনা-চিন্তা-সিদ্ধান্ত স্পষ্টিকরণে উল্লিখিত দ্বিবিভাজনসমূহ নিয়ে আমাদের দেশের সামাজিক বিজ্ঞানী ও ভাষা বিজ্ঞানীদের রীতিমতো গবেষণা জরুরি। দ্বিবিভাজনের এ বিষয়টি ধারণাগত ও নীতিগত উভয় দিক থেকেই গুরুত্বপূর্ণ। কারণ প্রথমত, প্রায়শই দ্বিবিভাজনের একটি অংশের সাথে অন্য অংশ সমার্থক মনে করা হয়, ফলে সিদ্ধান্ত হয় ভ্রান্ত। দ্বিতীয়ত, দ্বিবিভাজনের প্রথম অংশের দ্বিতীয় অংশে রূপান্তর সম্ভাবনা থাকলেও বিপরীত সম্ভাবনা প্রায় নেই বললেই চলে। তৃতীয়ত, একজন ধর্ম বিশ্বাসী মানুষ এসব দ্বিবিভাজনের কোন অংশে যাবেন তার সিদ্ধান্ত নির্ভর করে তিনি যে সমাজে বাস করেন ঐ সমাজে তার অবস্থা-অবস্থান, তার চিন্তা-ভাবনা থেকে শুরু করে বৈশ্বিক পরিবেশ-পরিস্থিতির উপর।

“সাম্প্রদায়িকতা, ধর্মীয় মৌলবাদ ও মৌলবাদী জঙ্গিত” — এসব নিয়ে আরও এগুনোর আগে স্পষ্ট করা প্রয়োজন প্রত্যয় বা ধারণা হিসেবে (অর্থাৎ as category or concept) ‘অ-সাম্প্রদায়িকতা’ (secularism) ও ‘ধর্ম-নিরপেক্ষতা’ কি সমার্থক? উভয়েই কি একই অর্থ ধারণ করে? ‘সেক্যুলারইজম’ বা অসাম্প্রদায়িকতা প্রত্যয়টির উদ্ভব ইউরোপিয় রাষ্ট্র ও রাজনীতি দর্শনে যার সারবস্ত্ত ধর্মনিরপেক্ষতাহীনতা অথবা ধর্ম-অনিরপেক্ষতা নয়। আমাদের দেশে ‘অসাম্প্রদায়িকতা’ ও ‘ধর্মনিরপেক্ষতা’কে একই অর্থে দেখা হয়, সমার্থক মনে করা হয়। যেমন আমাদের সংবিধানের বাংলাভাষ্য সংস্করণে যত জায়গায় ‘ধর্মনিরপেক্ষতা’ শব্দটি আছে ইংরেজি তরজমায় ঠিক সেইসব জায়গায় লেখা হয়েছে ‘সেক্যুলারইজম’ (অর্থাৎ অসাম্প্রদায়িকতা)। শুধু তাই নয়, ‘কম্যুনালইজম’ (communalism) তাহলে কি? কম্যুনালইজমের আভিধানিক অর্থ হলো “বিশেষত কোনো ধর্ম সম্প্রদায়ের উগ্র জাতীয় চেতনা, যা অন্য সম্প্রদায়ের প্রতি দুর্ব্যবহার বা সহিংসতার জন্ম দেয়।” আমাদের দেশে “ধর্মভিত্তিক উগ্রতা” কি জাতীয় চেতনায় রূপ নিয়েছে? আমার মতে এসব বিভ্রান্তি শুধু ভাষাগত বিভ্রান্তিই নয় ধারণাত্মক সারমর্মগত ভ্রান্তিও। কারণ একজন মানুষ ধর্মের ভিত্তিতে (বা কারণে) সাম্প্রদায়িক হতে পারেন। আবার সাম্প্রদায়িক হতে হলে “প্রচলিত অর্থের ধর্ম” থাকতেই হবে একথা বিভ্রান্তিকর এবং ভুল। অনুরূপ, কেউ ধর্ম-নিরপেক্ষতাহীন হলে তাকে ধর্মের ব্যবহার করতেই হবে, আবার ধর্মপ্রাণ বা ধার্মিক হলেই যে তিনি ধর্মনিরপেক্ষতাহীন হবেন— এর কোনটিই স্বতঃসিদ্ধ নয়। সুতরাং সাম্প্রদায়িকতা-অসাম্প্রদায়িকতা ধর্মনিরপেক্ষতাহীনতা-ধর্মনিরপেক্ষতা— এসব নিয়ে ভাষাবিজ্ঞানী ও সামাজিক বিজ্ঞানীদের অনেক ভাবনা-চিন্তা করতে হবে।

সাম্প্রদায়িকতা-ধর্মভিত্তিক মৌলবাদ-মৌলবাদী জঙ্গিতের স্বরূপ অনুধাবনে প্রথম বলা উচিত যে, ধর্মীয় মৌলবাদ হচ্ছে যুদ্ধংদেহী এক ধর্মপ্রীতি। এটা এমনই এক বিশ্বাস যা প্রতিনিয়ত আদর্শিক সংঘর্ষের জন্য তৈরি থাকার প্রেরণা যোগায়। বড় ধর্মের অনুসারীদের মধ্যে এর অস্তিত্ব সুস্পষ্ট। খ্রিষ্ট ধর্ম, ইসলাম, ইহুদি, হিন্দু, বৌদ্ধ এমনকি কনফুসিয়াস অনুসারীদের কথা এক্ষেত্রে বিশেষভাবে উল্লেখ করা যায়। খ্রিষ্ট ধর্মের ক্ষেত্রে মতাদর্শের প্রভাব যতটা প্রবল ইসলাম বা ইহুদির বেলায় ততটা জোরালো নয়। সব ধর্মের মৌলবাদীরা নির্দিষ্ট এক ছকের অনুসারী। তারা আধ্যাত্মিকভাবে সংগ্রামের চেতনায় সদা প্রস্তুত। তাই ধর্মনিরপেক্ষ ধ্যান-ধারণায় বিশ্বাসীদের সাথে মৌলবাদের দ্বন্দ্ব চিরন্তন। ধর্মভিত্তিক মৌলবাদীরা তাদের আদর্শগত এই সংগ্রাম-সংঘর্ষকে প্রচলিত রাজনৈতিক সংগ্রাম হিসেবে মূল্যায়ন করে না। বরং তাদের বিশ্বাস, এ যুদ্ধ হচ্ছে শুভ এবং অশুভ শক্তির মধ্যে দুনিয়াব্যাপী লড়াই। অস্তিত্ব হারানোর প্রাচলন এক ভীতি মৌলবাদীদের প্রতিনিয়ত তাড়িত করে। এ অবস্থা থেকে মুক্ত থাকার জন্য প্রায়শ তারা সমাজের মূলধারা থেকে বেরিয়ে এসে নিজেরা বিকল্প এক চেতনার উদ্ভব ঘটায়। মনোনিবেশ করে আধুনিক যুক্তিগ্রাহ্যতার দিকে। তথাপি মৌলবাদীরা অবাস্তব কোনো ধ্যান ধারণার অনুসারী নয়। তারা তাদের মূল আদর্শকে

অনন্যসাধারণ গুণসম্পন্ন নেতৃত্বদের প্রত্যক্ষ তত্ত্বাবধানে নতুন মতাদর্শের সূচনা করে। তারা ধর্মীয় মৌলবাদী আদর্শে বিশ্বাসীদের জন্য মেলে ধরে কর্মপরিকল্পনা। মৌলবাদীরা তাদের ধর্মীয় পৌরাণিক কাহিনিকে সৃষ্টিকর্তার কর্ম হিসেবে প্রতিষ্ঠার ব্যাপারে সদা সচেষ্ট। এ উদ্দেশ্যে তারা জটিল সব পৌরাণিক কাহিনিকে সর্বজন উপযোগী আদর্শ হিসেবে প্রতিষ্ঠার জন্য প্রচেষ্টা চালিয়ে যায়। আর এসব মতাদর্শ বাস্তবায়নের ক্ষেত্রে বাধাগ্রস্ত হলে তাদের মধ্যে তৈরি হয় ক্ষোভ। তারা হয়ে ওঠে প্রতিহিংসা পরায়ণ।<sup>৪</sup>

প্রারম্ভিক এসব কথা বলার পরে উল্লেখ প্রয়োজন যে বক্ষ্যমান প্রবন্ধটিকে প্রবন্ধ বলবো না পুস্তিকা বলবো— এ নিয়ে সংশয়ে আছি। চেয়েছিলাম গত বিশ বছরের মৌলবাদের অর্থনীতি, রাজনৈতিক অর্থনীতি ও সংশ্লিষ্ট জঙ্গিত নিয়ে আমার গবেষণাফল এবং তার সাথে অন্যদের যুক্তিতর্ক মিলিয়ে মোটামুটি ছোট-খাটো একটি নিবন্ধ রচনা করতে। শেষ পর্যন্ত ঐ অবস্থা থাকলো না। বিষয়ের যতোই ভেতরে ঢুকলাম ততোই নতুন নতুন মাত্রা আসতে থাকলো। যেমন “ধর্ম ও ব্রেইন” (neurotheology); আল-কায়েদার মহাপরিকল্পনা (বা মাস্টার প্ল্যান) আর তার সাথে আমাদের দেশের মৌলবাদী জঙ্গিতের সম্পর্কাদি; আমাদের দেশে মৌলবাদী জঙ্গি সংগঠনসমূহের উত্তরণ পর্বসমূহ এবং সে সবার বৈশিষ্ট্য ইত্যাদি। যা হোক শেষ পর্যন্ত দাঁড়িয়ে গেলো নয়-অনুচ্ছেদ বিশিষ্ট পুস্তিকা। অনুচ্ছেদসমূহের শিরোনাম স্ব-ব্যাখ্যায়িত। শিরোনামসমূহ নিম্নরূপ: ধর্ম, সাম্প্রদায়িকতা, ধর্মভিত্তিক মৌলবাদ, মৌলবাদী জঙ্গিত: প্রারম্ভ কথা (অনুচ্ছেদ ১), মৌলবাদের রাজনৈতিক অর্থনীতি ও জঙ্গিবাদ: অভ্যন্তরীণ ও সাম্রাজ্যবাদ-সংশ্লিষ্ট বহিঃস্থ কারণসমূহ (অনুচ্ছেদ ২), পূর্ব বাংলায় ইসলাম ধর্মের উদ্ভব: ঐতিহাসিকভাবেই উদারনৈতিক, মানবিক এবং অসাম্প্রদায়িক (অনুচ্ছেদ ৩), “উদারনৈতিক ইসলাম” থেকে “রাজনৈতিক ইসলাম”: সমকালীন পশ্চাদমুখী রূপান্তর (অনুচ্ছেদ ৪), ধর্মভিত্তিক মৌলবাদ ও মৌলবাদী জঙ্গিতের অর্থনীতি: ভিত্তি, প্রকৃতি, মাত্রা (অনুচ্ছেদ ৫), মৌলবাদের অর্থনীতি: গঠন প্রক্রিয়া, বিস্তৃতি ও সম্ভাবনা (অনুচ্ছেদ ৬), মৌলবাদের অর্থনীতি, রাজনীতি ও জঙ্গিত: যোগসূত্র কোথায়? (অনুচ্ছেদ ৭), “ধর্ম ও ব্রেইন”: স্নায়ুতান্ত্রিক বা মনোজাগতিক ধর্ম দর্শন-এর যে বিষয়টি বোঝা জরুরি (অনুচ্ছেদ ৮), এবং মৌলবাদের রাজনৈতিক অর্থনীতি ও মৌলবাদী জঙ্গিতের সম্ভাব্য “সীমানা”: তাহলে করণীয়? (অনুচ্ছেদ ৯)।

## ২. মৌলবাদের রাজনৈতিক অর্থনীতি ও জঙ্গিবাদ: অভ্যন্তরীণ ও সাম্রাজ্যবাদ-সংশ্লিষ্ট বহিঃস্থ কারণ সমূহ

মৌলবাদের রাজনৈতিক অর্থনীতি ও সংশ্লিষ্ট জঙ্গিবাদ সংশ্লিষ্ট সাহিত্যে তুলনামূলক নতুন ধারণা। মৌলবাদের অর্থনীতির কথায় ধরা যাক। “মৌলবাদের অর্থনীতি” ধারণাটি আসলে ধর্মভিত্তিক সাম্প্রদায়িক রাজনীতির এক ঘনীভূত প্রকাশ (concentrated expression of religious communal politics)। মৌলবাদের অর্থনীতি অসাম্প্রদায়িক চেতনাবিরুদ্ধ। এক কথায় এ অর্থনীতি আমাদের মুক্তি-স্বাধীনতা উদ্ভূত ৭২’এর সংবিধানের মূল চেতনা বিরুদ্ধ। কোথা থেকে, কিভাবে, কেনো সৃষ্টি হলো মৌলবাদ ও তার অর্থনীতি? জনকল্যাণমুখী বিকাশ-আকাজ্জা বাস্তবায়নে ব্যর্থতা এবং অসাম্প্রদায়িক-গণতান্ত্রিক মানস কাঠামো সৃষ্টির ব্যর্থতা থেকেই পুষ্ট মৌলবাদ ও তার অর্থনীতি। এ ব্যর্থতাই মৌলবাদের অর্থনীতির উৎপাদন ও পুনরুৎপাদনের প্রধান ভিত্তি হিসেবে কাজ করে। এ ব্যর্থতাই ধর্মের নামে জোর জবরদস্তি করে রাষ্ট্রক্ষমতা

<sup>৪</sup> সংশ্লিষ্ট প্রসঙ্গে বিস্তারিত দেখুন, আবুল বারকাত, ২০০৬, “Economics of Fundamentalism and the Growth of Political Islam in Bangladesh” in *Social Science Review*, The Dhaka University Studies, Vol-23, No-2, Dec. 2006.

দখলে উদ্যত জঙ্গিবাদের সীমাহীন জঙ্গিত্বের প্রধান কারণ। যে জঙ্গিত্বের নৃশংস-অসভ্য বহিঃপ্রকাশ আমরা দেখেছি ২০০৫-এ; এসবের উত্তরকালীন নবরূপ আমরা দেখেছি হেফাজতে ইসলামের নারী বিদ্রোহী ও প্রগতি বিরোধী ১৩ দফাসহ তাদের সকল কর্মকাণ্ডে; আর এখন আমরা প্রায়শই দেখছি বিভিন্ন পথ-পন্থা-পদ্ধতিতে দেশের বিভিন্ন স্থানে ধর্ম-বর্ণ নির্বিশেষে মুক্ত চিন্তার মানুষদের খুন-জখমসহ আন্তর্জাতিক জঙ্গিদের সাথে সম্পর্ক-উদ্ভূত নতুন নতুন কর্মকাণ্ড। এখন দেশিয় ও বৈশ্বিক অবস্থা দেখে মনে হচ্ছে আপাত দৃষ্টিতে চূড়ান্ত বলে মনে হলেও ধর্মের নামে রাষ্ট্র ক্ষমতা দখলই হয়তোবা মৌলবাদী জঙ্গিত্বের শেষ কথা নয়; বৈশ্বিক পুঁজিবাদী ব্যবস্থাকে চিরস্থায়ীকরণই সম্ভবত চূড়ান্ত লক্ষ্য। আর ঐ চূড়ান্ত লক্ষ্যে পৌঁছানোর অন্যান্য অনেক পথ-পন্থা-পদ্ধতির মধ্যে অন্যতম মাধ্যমই হলো ধর্মভিত্তিক মৌলবাদ ও জঙ্গিত্ব।

গত শতাব্দির প্রথমার্ধে সমাজতন্ত্রের উত্থান আর শেষের দিকে সমাজতান্ত্রিক দেশসমূহে ভাঙ্গন-পরিবর্তন, উন্নত পুঁজিবাদী দেশসমূহে অর্থনৈতিক সংকট, সাম্রাজ্যবাদের আত্মসী মনোভাবের স্পষ্ট প্রকাশ, পৃথিবীর এক মেরুয়ান, আফগানিস্তান, ইরাক, লিবিয়া ও সিরিয়ার বিরুদ্ধে অন্যান্য যুদ্ধ ও আত্মসন-জবরদখল, “সন্ত্রাসের বিরুদ্ধে যুদ্ধের” (War on Terror) নামে বিশ্বব্যাপী অপকর্ম, অন্যান্য-অন্যায় বিশ্বায়নের ডামাডোল— এসব কিছুই ভিন্ন ভিন্নভাবে এবং যৌথভাবে ধর্ম-ভিত্তিক মৌলবাদের উত্থানে গতি বৃদ্ধি করেছে। আবার একথাও বলা যৌক্তিক যে এসব করাও হয়েছে ধর্মভিত্তিক মৌলবাদ ও সংশ্লিষ্ট জঙ্গিত্ব পুষ্টি করার স্বার্থেই। মৌলবাদের উত্থান তুরান্বয়নে সাম্রাজ্যবাদ কোথাও প্রধান ভূমিকা পালন করেছে (যেমন, তালেবানইজম, মোল্লা ওমর, বিন লাদেন, আইএস কাদের সৃষ্টি), আবার কোথাও স্বার্থ উদ্ধারের পরে তাদের শত্রু হিসেবে চিহ্নিত করেছে। আসলে এসবই শেষ পর্যন্ত নির্ধারিত হয় মুনাফা সমীকরণ দিয়ে। আর এই মুনাফা সমীকরণের পিছনে আছে “হোতা সাম্রাজ্যবাদ” মার্কিন যুক্তরাষ্ট্র কর্তৃক পৃথিবীর চারটি মৌল-কৌশলিক সম্পদের উপর তাদের নিরঙ্কুশ মালিকানা (absolute ownership) ও একচ্ছত্র কর্তৃত্ব-নিয়ন্ত্রণ (absolute monopoly and control) প্রতিষ্ঠা করা। যে চার সম্পদ হলো: জমি সম্পদ, পানি সম্পদ, তেল-গ্যাস-খনিজ সম্পদ, আকাশ-মহাকাশ সম্পদ। মূল কথাটি হলো সাম্রাজ্যবাদ কখন কোথায় কোন ভূমিকায় অবতীর্ণ হবে তা নির্ভর করছে তার নিজস্ব রাজনৈতিক অর্থনৈতিক সমীকরণে স্বার্থ সংশ্লিষ্টতার ওপর— যেখানে শেষ পর্যন্ত অর্থনৈতিক স্বার্থটিই প্রধান। কারণ ৩০০ শতাংশ মুনাফা প্রাপ্তির সম্ভাবনা থাকলে ফাঁসির সম্ভাবনা জেনেও এমন কোনো অপরাধ নেই যার ঝুঁকি “পুঁজি” নেবে না। সুতরাং সাম্রাজ্যবাদের বিকাশের সাথে মৌলবাদ-সাম্প্রদায়িকতার রাজনৈতিক-অর্থনীতির উত্থান ও বিকাশ যেমন সাযুজ্যপূর্ণ তেমনি সাম্রাজ্যবাদের অধিকতর বিকাশের স্বার্থে সুনির্দিষ্ট ধরনের মৌলবাদ বাধার কারণ হলে তা প্রতিস্থাপিত হবে অন্য রূপের সাম্প্রদায়িকতা দিয়ে— এটাও লক্ষণীয়। মৌল-কৌশলিক সম্পদ— তেল-গ্যাস-খনিজ সম্পদের রাজনৈতিক অর্থনীতি, পানি সম্পদের ভৌগলিক অর্থনীতি, জমি-কৃষি-খাদ্য সম্পদের রাজনৈতিক অর্থনীতি, বিশ্ব বাজারে (তথাকথিত ‘অবাধ বাজার’ আর বিশ্বায়নের নামে) কর্তৃত্ব স্থাপনের রাজনৈতিক অর্থনীতি, আকাশ-মহাকাশ সম্পদের রাজনৈতিক অর্থনীতি— বর্তমান যুগের ঐতিহাসিক বাস্তবতায় এসবই মৌলবাদের সাথে সাম্রাজ্যবাদের স্বার্থ সংশ্লিষ্টতার অন্যতম অনুষঙ্গ।

বহিঃস্থ ও অভ্যন্তরীণ উভয় উপাদানই ধর্মের উদারনৈতিকতার বিপরীতে সংকীর্ণতা বিকাশে ভূমিকা রাখে। একদিকে বিশ্ব অর্থনীতিতে সাম্রাজ্যবাদী ডলার অর্থনীতির বিপর্যয়<sup>৫</sup>, বিশ্ববাজারে পেট্রোডলারের বাড়-বাড়ন্ত ও অস্থিরতা, সোভিয়েত ইউনিয়নের আফগানিস্তান আক্রমণ, ১১ সেপ্টেম্বরে টুইন টাওয়ার ভেঙ্গে ফেলা এবং পরবর্তীকালে “সন্ত্রাসবাদের বিরুদ্ধে যুদ্ধের” নামে সাম্রাজ্যবাদের অযৌক্তিক অতি-

<sup>৫</sup> জোসেফ স্টিগলিজ, ২০১৩, The Price of Inequality, New York: Penguin Press. পৃ: ২-৩।

প্রতিক্রিয়া, “উন্নত” বিশ্বে মুসলমান নামধারীদের প্রতি প্রকাশ্য সন্দেহ-অবিশ্বাস, যুক্তরাষ্ট্র-যুক্তরাজ্যের বিশ্বের দ্বিতীয় বৃহত্তম তেল ভাণ্ডার সমৃদ্ধ দেশ ইরাক আক্রমণ ও দখল, তেল সমৃদ্ধ দেশ লিবিয়ায় আত্মসন ও দখল, সিরিয়া দখলের সর্বাঙ্গিক প্রচেষ্টা, ইয়েমেনসহ মধ্যপ্রাচ্য ও আফ্রিকার অনেক দেশে অস্থিরতা সৃষ্টি, গোলাকায়নের গোলকধাঁধায় ইলেকট্রনিক মিডিয়ার অপসংস্কৃতি প্রচার, আর অন্যদিকে আমাদের দেশে ‘রেন্ট-সিকার’ নিয়ন্ত্রিত দুর্বৃত্তায়িত আর্থ-রাজনৈতিক-সামাজিক পরিবেশে ব্যাপক জনগোষ্ঠীর দুঃখ-দুর্দশা-বঞ্চনা-বিপন্নতা-অসমতা বৃদ্ধি, দৈনন্দিন জীবনে মানুষের ক্রমবর্ধমান অসহায়ত্ব এবং রাজনীতিতে গণতন্ত্র চর্চায় ঘাটতি— এসব কিছুই ধর্মের উদার ধ্যান-ধারণার বিপরীতে সংকীর্ণ দৃষ্টিভঙ্গির বিকাশে বিভিন্ন সময়ে বিভিন্ন মাত্রায় অবদান রাখছে। এসবই সেসব সুযোগ সৃষ্টি করে যা ধর্ম-ভিত্তিক সাম্প্রদায়িক রাজনীতির চাহিদা বৃদ্ধিতে সহায়ক, আর সে চাহিদা পূরণেই মৌলবাদী অর্থনীতি ও জঙ্গিত্বসহ সংশ্লিষ্ট রাজনীতির উদ্ভব বলা যায়। এ দু’টি একে অন্যের পরিপূরক— যৌথভাবে তাদের মূল লক্ষ্য আপাতত ‘ধর্মের নামে রাষ্ট্রক্ষমতা দখল’, আর দীর্ঘমেয়াদে “বৈশ্বিক পুঁজিবাদ চিরস্থায়ীকরণ” (সঠিকভাবে বললে বলতে হয় “রেন্ট-সিকার নিয়ন্ত্রিত মুক্তবাজার অর্থনীতির বৈশ্বিক পুঁজিবাদ চিরস্থায়ীকরণের প্রচেষ্টা”)

ধর্মভিত্তিক মৌলবাদের সাথে সাম্রাজ্যবাদের যোগসূত্রের রাজনৈতিক অর্থনীতির মর্মার্থ অনুধাবনে ইতোমধ্যে উল্লিখিত অন্যান্য বিষয়ের মধ্যে দুটি বিষয় বিশেষ গুরুত্বসহ বিশ্লেষিত হওয়া জরুরি। বিষয় দুটি হলো: (১) “ডলার অর্থনীতির বিপর্যয়”, এবং (২) “যুদ্ধ-যুদ্ধ খেলা”। বিষয় দুটি একটু খোলাসা করে বলা প্রয়োজন। ডলার অর্থনীতির বিপর্যয় বিষয়টি বহুমাত্রিক। অর্থনীতির ডলারাইজেশন ল্যাটিন আমেরিকা, দক্ষিণ পূর্ব এশিয়া, দক্ষিণ এশিয়ার বহু উন্নয়নশীল দেশকে সংকটাপন্ন করেছে। এ প্রসঙ্গে বিশেষ উল্লেখযোগ্য যে, যুক্তরাষ্ট্র পৃথিবীর সবচে’ ক্ষমতাস্বরূপ কিন্তু সেইসাথে সবচে’ দেনাত্রস্ত দেশ। যুক্তরাষ্ট্রের আমদানি তার রপ্তানির তুলনায় কয়েকগুণ বেশি। এ ফাঁক পূরণ করতে মার্কিন অর্থনীতিকে অতিমাত্রায় নির্ভর করতে হয় বিদেশি ঋণদাতাদের উপর। যুক্তরাষ্ট্রের এখন চলতি একাউন্ট ঘাটতি (current account deficit) হ’ল গড়ে বছরে ৫০০ বিলিয়ন ডলার। এ প্রক্রিয়ায় বিদেশি ঋণদাতাদের কাছে মার্কিন যুক্তরাষ্ট্রের এখন পর্যন্ত মোট দেনার পরিমাণ দুই ট্রিলিয়ন (২০০০ বিলিয়ন) ডলার, যা তাদের জি ডি পি-র ২০ শতাংশ। বার্ষিক ৩ শতাংশ হারের সুদে মার্কিন অর্থনীতিকে এখনই বছরে গড়ে ২০০ বিলিয়ন ডলার দেনা পরিশোধ করতে হয়। এ হারে ঋণ-দেনা চলতে থাকলে ২০২০ সাল নাগাদ বিদেশি ঋণদাতাদের কাছে যুক্তরাষ্ট্রের দেনার পরিমাণ দাঁড়াবে জিডিপি-র ৭০ শতাংশ। মার্কিন জনগণের উপর নূতন নূতন করারোপ ছাড়া যুক্তরাষ্ট্রের বাজেট ঘাটতি বাড়তেই থাকবে। আবার সেটা করা হলে বাড়বে অস্থিরতা। কারণ মার্কিন যুক্তরাষ্ট্রে ইতোমধ্যে বৈষম্য-অসমতা এমনই বেড়েছে যে এখন “সর্বোচ্চ ধনী ১ শতাংশের মালিকানা আছে দেশের মোট সম্পদের ৩৩ শতাংশ”<sup>৬</sup>। সুতরাং জোরপূর্বক অন্যের সম্পদ দখল করা ছাড়া মার্কিন সাম্রাজ্যবাদের সামনে দ্বিতীয় বিকল্প নেই; বিকল্প নেই সম্পদশালী দুর্বল দেশের সম্পদ জোরদখল ছাড়া এবং তা করে মার্কিন যুক্তরাষ্ট্র ইতোমধ্যেই পরিণত হয়েছে বৈশ্বিক রেন্ট-সিকারদের নেতা।

যেহেতু মৌলবাদের রাজনৈতিক অর্থনীতি ও সংশ্লিষ্ট সন্ত্রাসী-জঙ্গিদের সাথে সাম্রাজ্যবাদের সম্পর্কটি সরাসরি এবং যথেষ্ট মাত্রায় সংশয় সৃষ্টিকারী ও বিতর্কিত সেহেতু বিষয়টি যথামাত্রা বিশ্লেষণ প্রয়োজন। এ নিয়ে সংশয়-বিভ্রান্তি-বিতর্ক যেসব কারণে হয় তার অন্যতম হলো এরকম: যদি আল-কায়েদা

<sup>৬</sup> বিস্তারিত দেখুন, আবুল বারকাত, ২০১৫, বঙ্গবন্ধু-সমতা-সাম্রাজ্যবাদ, পৃ: ১৮৩-২১২।

এবং/অথবা আইএস সাম্রাজ্যবাদেরই সৃষ্টি হয়ে থাকে তাহলে সাম্রাজ্যবাদসহ পুঁজিবাদী দেশসমূহ কেনো ‘সম্রাসের বিরুদ্ধে যুদ্ধের’ নামে আল-কায়েদা ও আইএস-এর বিরুদ্ধে যুদ্ধ ঘোষণা করছে?

এ প্রবন্ধের যুক্তি-কাঠামোর সমর্থনে উপরের বিষয়টি একটু বিস্তারিত বিশ্লেষণের দাবি রাখে। এ বিষয়ে আমার বিশ্লেষণ নিম্নরূপঃ: অর্থনীতি ও রাজনীতির মারপ্যাচে মার্কিন যুক্তরাষ্ট্র “সাম্রাজ্যবাদী শক্তিতে” (imperialistic power) পরিণত হয়েছে গত শতকের (বিংশ শতকের) শুরুর দিকে— বলা চলে প্রথম বিশ্বযুদ্ধের সময়কালে। এবং তা অন্যতম সাম্রাজ্যবাদী পরাশক্তিতে (imperialistic superpower) রূপান্তরিত হয়েছে গত শতকের মাঝামাঝি সময়ে— দ্বিতীয় বিশ্বযুদ্ধের মধ্য দিয়ে (বলা চলে ১৯৪৫ পরবর্তীকালে যদিও মার্কিন সাম্রাজ্যবাদের বিশ্ব আত্মসন পরিকল্পনা আরও অনেক আগে থেকেই শুরু), আর তা “একচ্ছত্র সাম্রাজ্যবাদী শক্তি” (monopolistic imperialistic power) অর্থাৎ “হোতা সাম্রাজ্যবাদে” (leader of imperialism) রূপান্তরিত হয়েছে গত শতকের ১৯৭০-১৯৮০-র দশকে (রূপান্তরের ঐ সময়কালটা সোভিয়েত ইউনিয়নে সামাজতান্ত্রিক আর্থ-সামাজিক ব্যবস্থার পতনের সময়কালের সাথে মোটামুটি মিলে যায়)।

মার্কিন যুক্তরাষ্ট্রের “হোতা সাম্রাজ্যবাদে” অর্থাৎ “সাম্রাজ্যবাদী বিশ্বপ্রভু”-তে পরিণত হবার ইতিহাসটা খুব পুরানো নয়— এখন পর্যন্ত (২০১৫ সালে) বড় জোর ৩০-৪০ বছর। কিন্তু তার সাম্রাজ্যবাদের হোতা শক্তিতে রূপান্তরিত হবার স্বপ্নটি তুলনামূলক বেশ পুরানো— কমপক্ষে ১৯২ বছর— “মন্রো মতবাদ”<sup>৮</sup> (১৮২৩ সালের Monroe doctrine) দিয়ে যে স্বপ্নের শুরু। আর পরবর্তীকালে বিশ্বের আর্থ-রাজনৈতিক পরিবর্তনের সাথে তাল মিলিয়ে এবং ঐ পরিবর্তনে মূল চালিকা শক্তি হিসেবে “কর্তব্য পালনে”(!) মার্কিন সাম্রাজ্যবাদের ‘বিশ্ব প্রভুত্বের’ সুপ্ত বাসনা বাস্তবে রূপান্তরিত করতে মন্রো মতবাদকে সম্প্রসারিত করা হয়েছে মাত্র (just extension and expansion of Monroe doctrine)। মার্কিন যুক্তরাষ্ট্রের সাম্রাজ্যবাদী বিশ্বপ্রভু হবার সুপ্ত বাসনা ১৮২৩ সালের ‘মন্রো মতবাদ’ দিয়ে শুরু হয়ে সময়ের বিবর্তনে ২০০২ সালে ডিক চেনি-রোনাল্ড রামস্ফেল্ড-কলিন পাওয়েল রচিত মহাকৌশল (Grand Strategy)-এ রূপান্তরিত হয়েছে। এর আগে ১৮৪৫ সালে মার্কিন যুক্তরাষ্ট্রের

<sup>৭</sup> বিস্তারিত দেখুন, আবুল বারকাত, ২০১৫, বঙ্গবন্ধু-সমতা-সাম্রাজ্যবাদ, পৃ: ১৮৩-২১২।

<sup>৮</sup> “মন্রো মতবাদ” ইতিহাসে এতটাই গুরুত্বপূর্ণ জায়গা দখল করে আছে যে সাধারণ শব্দ অভিধানেও তা স্থান পেয়ে গেছে। শব্দ অভিধান লিখছে “মন্রো মতবাদ হল মার্কিন যুক্তরাষ্ট্রের পররাষ্ট্র নীতির অংশ যা বলছে যে উত্তর ও দক্ষিণ আমেরিকায় স্ব-স্বার্থ রক্ষায় মার্কিন যুক্তরাষ্ট্র তৎপর থাকবে।” আর উক্ত ব সূত্র হিসেবে উল্লেখ করা হয়েছে যে এই মতবাদটি মার্কিন যুক্তরাষ্ট্রের প্রেসিডেন্ট জেমস মন্রো ১৮২৩ সালে তার দেশের ভবিষ্যত নীতি-কৌশল হিসেবে প্রদান করেন। যা ভবিষ্যত পররাষ্ট্র নীতির দৃঢ় ভিত্তি হিসেবে স্বীকৃত হয়। (দেখুন Oxford Advanced Learner’s Dictionary, New 7<sup>th</sup> edition, পৃ: ৯৮৯)। ১৮২৩ সালের মন্রোর মতবাদকে বলা হয় ইউরোপিয় দেশসমূহ সম্পর্কে মার্কিন পররাষ্ট্র নীতি। মন্রো মতবাদের পটভূমি সম্পর্কে কয়েকটি বিষয় স্পষ্ট করা প্রয়োজন। বিষয়সমূহ এরকম: (ক) নেপোলিয়নের যুদ্ধের (১৮০৩-১৮১৫) দ্বারা মার্কিন যুক্তরাষ্ট্রের প্রেসিডেন্ট জেমস মন্রো তার মতবাদ বিনির্মাণে অনুপ্রাণিত হয়েছিলেন; (খ) মার্কিন সরকার ভয় পেয়েছিলো যে বিজয়ী ইউরোপিয় শক্তি আবারও জোরেশোরে রাজতন্ত্র পুনঃপ্রচলন করতে পারে; (গ) মার্কিন যুক্তরাষ্ট্র ভয় পেয়েছিলো যে ল্যাটিন আমেরিকার দেশসমূহে যখন ইউরোপিয় শাসনের পতন হল তখন স্পেন ও ফ্রান্স ল্যাটিন আমেরিকার দেশগুলোকে আবারও উপনিবেশে রূপান্তরিত না করে ফেলে; (ঘ) ফরাসিরা কিউবাকে হাতে পাবার বিনিময়ে স্পেনের রাজতন্ত্র পুনঃপ্রতিষ্ঠায় সহযোগিতা করার সিদ্ধান্ত নিয়েছে; (ঙ) নেপোলিয়নের যুদ্ধের শেষে এশিয়া, আফ্রিকা ও রাশিয়া— রাজতন্ত্র রক্ষায় এক হয়ে “পবিত্র জোট” (Holy Alliance) গঠন করে। স্পেন ও স্পেনের উপনিবেশসমূহে “মদ্যপ শাসন” (Bourbon rule) কায়েমের জন্য এই ‘পবিত্র জোটকে’ সামরিক শক্তি প্রয়োগের অধিকার দেয়া হয় যখন স্পেনের উপনিবেশসমূহে স্বাধিকার আন্দোলন চলছে; (চ) রাশিয়ার জার সম্রাট আলেক্সান্ডার দক্ষিণে ওরিগণ ভূখণ্ডের দিকে

পশ্চিমমুখী সম্প্রসারণে আগ্রাসী হতে হবে বলে প্রণীত হলো ‘ম্যানিফেস্ট ডেসটিনি’ (‘গন্তব্যের ম্যানিফেস্ট’, Manifest Destiny)।

‘ম্যানিফেস্ট ডেসটিনি’ মতবাদে স্পষ্ট বলা হচ্ছে— “আমাদের (মার্কিন যুক্তরাষ্ট্রের) উত্তর আমেরিকা বিজয় এবং তার উপর কর্তৃত্ব-প্রভুত্ব ঈশ্বরের আদেশ”। ‘ম্যানিফেস্ট ডেসটিনি’-তে বলা হচ্ছে যে, “রেড ইন্ডিয়ানদের উচ্ছেদ করা, তাদের জঙ্গল ও গরু-মহিষ-ষাড় ধ্বংস করা, জলাভূমি প্লাবিত করা, নদ-নদীর স্বেচ্ছাচারী ব্যবহার এবং শ্রম ও প্রাকৃতিক সম্পদের উপর নিরবিচ্ছিন্ন শোষণ নির্ভর এক অর্থনীতি ব্যবস্থা গড়ে তোলা— এসব কিছুই মানুষের নয় ঈশ্বরের নির্দেশেই আমাদের করতে হবে”। ‘ম্যানিফেস্ট ডেসটিনি’-তে ঈশ্বর প্রদত্ত এসব আদেশ নির্দেশের ভিত্তিতেই বলা হয়েছে যে গোলার্ধের সর্বত্রই মার্কিন যুক্তরাষ্ট্রের বিশেষ অধিকার আছে, বিশেষত মধ্য ও দক্ষিণ আমেরিকার যে কোন দেশ দখলের অধিকার আমাদের আছে। তবে যারা মার্কিন নীতির অনুগত হতে অস্বীকার করবে বা অবাধ্য হবে তাদের বিরুদ্ধে যে কোন ধরনের আগ্রাসনমূলক ব্যবস্থা গ্রহণের অধিকার আমাদের আছে। এরপর ১৮৮০-এর দশকে মার্কিন যুক্তরাষ্ট্রের প্রেসিডেন্ট জেমস গ্যারফিল্ড ও প্রেসিডেন্ট বেঞ্জামিন হ্যারিসনের পররাষ্ট্র মন্ত্রী জেমস ব্লেইন ল্যাটিন আমেরিকার জাতিসমূহকে মার্কিন যুক্তরাষ্ট্রের নেতৃত্বে পরিচালন এবং মার্কিন ব্যবসায়ীদের জন্য লাতিন আমেরিকার বাজার উন্মুক্ত করার লক্ষ্যে মনরো মতবাদ সম্প্রসারণ করে “দাদাগিরি নীতি” (Big Brother Policy) প্রণয়ন করেন। এই নীতির ভিত্তিতেই মার্কিন পররাষ্ট্র মন্ত্রী রিচার্ড ওলনেই ব্রিটেনকে এক সরকারি নোট দিয়ে স্পষ্ট জানিয়ে দেন (২০ জুলাই ১৮৯৫) যে, “মার্কিন যুক্তরাষ্ট্র এ মহাদেশে কার্যত সার্বভৌম। এই মহাদেশে আমাদের শাসন ক্ষমতা ও রায়ই চূড়ান্ত এবং এ ক্ষেত্রে আপত্তি উত্থাপনকারী বা ব্যাঘাত সৃষ্টিকারী বলে কোন কিছুই থাকবে না”। ১৮৯৫-এর এসব ঘটনা এ্যাংলো-আমেরিকান সম্পর্কের ইতিহাসে, বিশেষত ল্যাটিন আমেরিকা নিয়ে এ্যাংলো-আমেরিকার প্রতিদ্বন্দ্বিতার (শত্রু-ভাবাপন্নতার) ইতিহাসে বিশেষ মুহূর্ত বলে বিবেচিত হয়। মার্কিন পররাষ্ট্র মন্ত্রীর সরকারি নোটের ভাষা তৎকালীন ব্রিটিশ প্রধানমন্ত্রী লর্ড সালিসবারির কাছে আপত্তিকর মনে হওয়াতে ব্রিটিশ সরকার মনরো মতবাদের পরিসর নিয়ে আলোচনার জন্য মার্কিন সরকারের কাছে প্রস্তাব দেন। মার্কিন সরকার আলোচনার এই প্রস্তাবটি সরাসরি প্রত্যাখ্যান করে। যা থেকে স্পষ্ট বুঝা যায় যে “ব্রিটেন মার্কিন যুক্তরাষ্ট্রের মনরো মতবাদ ও গোলার্ধে মার্কিন আধিপত্যের কাছে আত্মসমর্পণ করে”।<sup>৯</sup> এর পরেই ঊনবিংশ শতকের শেষে আর বিংশ শতকের শুরুর দিকে মার্কিন যুক্তরাষ্ট্র যত বেশি বিশ্ব শক্তি-পরাশক্তিতে রূপান্তরিত হতে থাকে মনরো মতবাদ ততবেশি আগ্রাসী হয়ে ওঠে। ঊনবিংশ শতকের শেষের দিকে মার্কিন প্রেসিডেন্ট জন কুইনসি এডামস্ (প্রেসিডেন্ট হবার আগে তিনি পররাষ্ট্র

---

শাসন-প্রসারিত করছে; (ছ) মার্কিন যুক্তরাষ্ট্র যেমন একদিকে চায়নি যে “নয়া দুনিয়ায়” নতুন কোনো ইউরোপিয় উপনিবেশ হোক, অন্যদিকে চেয়েছিলো তাদের দক্ষিণে মার্কিন বাণিজ্য প্রসারের বাধা অপসারিত হোক। এক্ষেত্রে গ্রেট ব্রিটেন মার্কিন যুক্তরাষ্ট্রের সাথে একমত ছিল এ কারণে যে তারা চায়নি তারা ছাড়া ইউরোপের অন্য কোনো শক্তি নয়া দুনিয়ায় উপনিবেশ স্থাপন করে ব্রিটেনের শক্তি হ্রাস করুক (অবশ্য গ্রেট ব্রিটেনই তখন একমাত্র শক্তির যার নিয়ন্ত্রণে ছিল পৃথিবীর সবচেয়ে শক্তিশালী নৌ-শক্তি, যা মার্কিন যুক্তরাষ্ট্রের ছিল না); (জ) মার্কিন যুক্তরাষ্ট্র ও গ্রেট ব্রিটেনের সরকার যখন মনরো মতবাদের মূল বিষয়— “নয়া দুনিয়া থেকে পুরাতন দুনিয়াকে ভিন্ন আঙ্গিকে দেখা”র বিষয়ে নীতিগতভাবে যৌথ স্বাক্ষরে সম্মত হয় তখন (১৮২৯ সালে) মার্কিন যুক্তরাষ্ট্র জানতে পারে যে বৃটেনের বেশ কিছু সমুদ্র-বাণিজ্য ব্যবসায়ী টেক্সাস (মার্কিন যুক্তরাষ্ট্রের) দখলের উদ্দেশ্যে গ্রেটব্রিটেনের সহায়তায় মেক্সিকোর সাথে ৫ লক্ষ ডলারের চুক্তি সম্পাদন করেছে। এর ফলে শেষ পর্যন্ত মার্কিন যুক্তরাষ্ট্রের প্রেসিডেন্ট জেমস মনরোর প্রশাসন এককভাবে “মনরো মতবাদ” নিয়ে বিবৃতি প্রদান করে।

<sup>৯</sup> জর্জ হেরিং, ২০০৮, From Colony to Superpower. U.S. Foreign Relations Since 1776. New York: Oxford University Press. পৃ: ৩০৭-৩০৮।

মন্ত্রী ছিলেন) মনুরো মতবাদের ভিত্তিতে মার্কিন যুক্তরাষ্ট্রের উপনিবেশবাদ বিরোধী ঘোষণাপত্র প্রণয়ন করেন, যা মার্কিন যুক্তরাষ্ট্রকে চ্যালেঞ্জবিহীন কর্তৃত্ব-নিয়ন্ত্রকের ভূমিকায় প্রতিষ্ঠিত করার পরিকল্পনার প্রথম ধাপ।

প্রেসিডেন্ট নির্বাচিত হবার আগে থিওডর রুজভেল্ট ১৮৯৮ সালে মনুরো মতবাদের ভিত্তিতে মার্কিন যুক্তরাষ্ট্র কর্তৃক স্পেনের উপনিবেশ কিউবা দখলের পক্ষে যুক্তি দেন। ১৯০৪ সালে ইউরোপের পাওনাদাররা ল্যাটিন আমেরিকার দেনাদার দেশগুলোকে দেনা পরিশোধে ব্যর্থ হলে দেনা আদায়ে সামরিক আক্রমণের ভয় দেখাতে থাকে। এ অবস্থায় মার্কিন প্রেসিডেন্ট থিওডর রুজভেল্ট মনুরো মতবাদকে অধিকতর আগ্রাসী সম্প্রসারণের মাধ্যমে (যা “রুজভেল্ট অনুসিদ্ধান্ত” হিসেবে পরিচিত) ঘোষণা দেন যে “মার্কিন যুক্তরাষ্ট্র যদি মনে করে যে ব্রিটেন ল্যাটিন আমেরিকার যে কোন দেশে হস্তক্ষেপ করতে পারে; মার্কিন যুক্তরাষ্ট্র যদি মনে করে যে ল্যাটিন আমেরিকায় কোন গর্হিত ও কঠিন ধরনের অন্যায় হচ্ছে সে ক্ষেত্রে তা রোধে মার্কিন সরকার আন্তর্জাতিক পুলিশি ক্ষমতা প্রয়োগ করবে।” প্রেসিডেন্ট রুজভেল্ট-এর এ অনুসিদ্ধান্ত অনুসরণ করে ইউরোপিয়দের ক্ষমতাহীন করার লক্ষ্যে ১৯০৪ সালে সান্টো ডোমিংগোতে, ১৯১১ সালে নিকারাগুয়াতে এবং ১৯১৫ সালে হাইতিতে মার্কিন নৌবাহিনী পাঠানো হয়। এ ভাবেই বিংশ শতকের শুরু দিকে ‘মনুরো মতবাদ’ ও ‘ম্যানিফেস্ট ডেসটিনির’ ভিত্তিতে প্রেসিডেন্ট থিওডর রুজভেল্ট প্রণীত অনুসিদ্ধান্ত মার্কিন যুক্তরাষ্ট্রকে সামরিক আগ্রাসী শক্তি দিয়ে মার্কিন গোলাধারের একক কর্তৃত্ব-নিয়ন্ত্রণের “মহাদেশীয় পুলিশম্যানে” (‘Hemispheric Policeman’) রূপান্তরিত করে। এই প্রক্রিয়ায় দ্বিতীয় বিশ্বযুদ্ধ নাগাদ (১৯৩৯ সাল) মার্কিন যুক্তরাষ্ট্র সাম্রাজ্যবাদী পরাশক্তিতে রূপান্তরিত হয়।

দ্বিতীয় বিশ্বযুদ্ধের শেষের দিকে মার্কিন যুক্তরাষ্ট্র বিশ্বব্যাপী তার সাম্রাজ্যবাদী আধিপত্য বিস্তারের পথ-পদ্ধতি খুঁজতে থাকে। এতকাল ল্যাটিন আমেরিকা নিয়ে ব্যস্ত মার্কিন যুক্তরাষ্ট্র আর ল্যাটিন আমেরিকায় সীমাবদ্ধ না থেকে মনুরো মতবাদের মধ্যে যে বিশ্বপ্রভুত্বের সুপ্ত আকাঙ্ক্ষা ছিল তা বাস্তবায়নে এগিয়ে যায়। এ লক্ষ্যে ১৯৪৫ সালে (মে মাসে) মার্কিন যুদ্ধমন্ত্রী হেনরি স্টিমসন্ ধারণা দিলেন যে অন্য যে কোন পরাশক্তি বিশেষত ব্রিটেন যে সব আঞ্চলিক সিস্টেমে নিয়ামক ভূমিকা পালন করছে তা উচ্ছেদ করে সেইসব জায়গায় আমাদের বসতে হবে; ব্রিটেন ও সোভিয়েত ইউনিয়ন যে সব আঞ্চলিক জোটে নেতৃত্ব দিচ্ছে তা ভেঙ্গে ফেলতে হবে এবং সেখানে আমাদের পক্ষীয় আঞ্চলিক জোট সৃষ্টি করতে হবে।

দ্বিতীয় বিশ্বযুদ্ধকালীন সময়েই (১৯৩৯-১৯৪৫) মার্কিন যুক্তরাষ্ট্র তার বৈদেশিক সম্পর্ক বিষয়ক কাউন্সিল (Council on Foreign Relations)-এর অন্যতম “যুদ্ধ ও শান্তি স্টাডি প্রজেক্ট” (War and Peace Studies Project) পরিচালন করে যেখানে থেকেই যুদ্ধ পরবর্তী সময়ে মার্কিন সাম্রাজ্যবাদের একচ্ছত্র প্রভুত্ব নিশ্চিত করার পরিকল্পনা প্রণয়ন করা হয়। এ প্রজেক্ট ১৯৪০-এর প্রথম দিকেই মার্কিন যুক্তরাষ্ট্রের বৈশ্বিক আধিপত্যের পরিকল্পনা উপস্থাপন করে যেখানে তারা হিসেবপত্র কষে দেখালো যে তাদের ফরমুলা বাস্তবায়ন করতে পারলে ১৯৭০ এর প্রথম দিকে মার্কিন যুক্তরাষ্ট্র “বিশ্ব সিস্টেমে একক আধিপত্যবাদী প্রভুত্ব করতে সক্ষম হবে”। তারা এই ফরমুলার নাম দিলো “গ্রান্ড এরিয়া কনসেপ্ট” (Grand Area Concept)। গ্রান্ড এরিয়া কনসেপ্ট-এর মূল কথা এরকম: “মার্কিন যুক্তরাষ্ট্রের অর্থনীতির স্বার্থরক্ষাকারী অধীনস্থ অঞ্চল”, যে অঞ্চল “বিশ্ব নিয়ন্ত্রণের জন্য কৌশলগতভাবে প্রয়োজন” এবং যে অঞ্চলের অন্তর্ভুক্ত হবে “পশ্চিম গোলাধার, দূরপ্রাচ্য, প্রাক্তন বৃটিশ উপনিবেশসমূহ”। দ্বিতীয় বিশ্বযুদ্ধ শেষ হতে না হতেই বোঝা গেলো যে পশ্চিম ইউরোপ এবং তেল সম্পদে সমৃদ্ধ মধ্যপ্রাচ্য (যেখানে মার্কিন যুক্তরাষ্ট্রের প্রধান প্রতিপক্ষ ছিল ফ্রান্স ও ব্রিটেন) “গ্রান্ড এরিয়া” পরিকল্পনায় যোগ দেবে। ‘গ্রান্ড এরিয়া’ পরিকল্পনাবিশারদসহ মার্কিন যুক্তরাষ্ট্রের জাতীয় প্রতিরক্ষা কাউন্সিল (National

Security Council) বুঝেছিল যে তাদের পরিকল্পনা বাস্তবায়নে বাঁধা হবে সেইসব দেশ (ও মতাদর্শ) যেখানে সমাজতন্ত্র প্রতিষ্ঠিত হয়েছে এবং/অথবা যারা সমাজতন্ত্রী সমাজব্যবস্থা গঠনের পথে এবং/অথবা যেখানে বিপ্লবী জাতীয়তাবাদী নেতৃত্বের উত্থান হচ্ছে এবং/অথবা যেখানে এমন ধরনের জাতীয়তাবাদী নেতৃত্ব বিকশিত হচ্ছে যার প্রগতিবাদী রূপান্তর ঘটতে পারে এবং/অথবা যারা মার্কিন যুক্তরাষ্ট্রের অনুগত নয়, অবাধ্য।

১৯৬২ সালে সোভিয়েত ইউনিয়ন যখন কিউবায় মিসাইল ক্ষেপণাস্ত্র স্থাপনা শুরু করলো তখন আবারও মনরো মতবাদ প্রয়োগ করে মার্কিন প্রেসিডেন্ট জন এফ কেনেডি কিউবার আশেপাশের দ্বীপসমূহে নৌঘাটি ও বিমানবহর সমাগম করে বললেন, “যতক্ষণ পর্যন্ত কিউবায় নেতৃত্ব উচ্ছেদ না হচ্ছে এবং যতক্ষণ পর্যন্ত সরকার পরিবর্তন (regime change) না হচ্ছে ততক্ষণ পর্যন্ত মহাসন্ত্রাসী কর্মকাণ্ড চালানো হবে”।<sup>১০</sup> শেষ পর্যন্ত সমস্যার সুরাহা হল এরকম: সোভিয়েত ইউনিয়ন মিসাইল ক্ষেপণাস্ত্র উঠিয়ে নিল এবং স্থাপনা ধ্বংস করলো আর বিনিময়ে মার্কিন যুক্তরাষ্ট্র তুরস্ক থেকে তাদের অকেজো মিসাইল ও অকার্যকর স্থাপনা ধ্বংস করলো। রাষ্ট্রপরিচালনব্যবস্থায় প্রজ্ঞাবান উদারপন্থি ডিন অ্যাচেসন কিউবার বিরুদ্ধে মার্কিন যুক্তরাষ্ট্রের আত্মসনের সমর্থনে ১৯৬৩ সালে বললেন, মার্কিন যুক্তরাষ্ট্র কিউবার সরকার পরিবর্তনের লক্ষ্যে যে বৈশ্বিক সন্ত্রাসবাদী ক্যাম্পেইন করেছে সেটা ন্যায়সঙ্গত। মার্কিন যুক্তরাষ্ট্রের ক্ষমতা, অবস্থান, ও মান-সম্মানকে (power, position, and prestige) যেই চ্যালেঞ্জ করুক না কেনো তার বিরুদ্ধে অবস্থান নেয়ার মধ্যে কোন আইনগত বিষয় নেই”।<sup>১১</sup> ডিন অ্যাচেসন-এর তাত্ত্বিক নেতৃত্বে ১৯৬০-এর দশক থেকে শুরু হল মনরো মতবাদের আত্মসানী রূপান্তর, যার মূল কথা এরকম: “পঁচা আপেল ধ্বংস করো”; “আমরা ওদেরকে আমাদের শর্তে “শান্তি” দেবো, আর ওরা তা প্রত্যাখ্যান করলে— তা হবে গোরস্থানের বিজয়”; “ডোমিনো তত্ত্ব প্রয়োগ করো”। মনরো মতবাদের নবতর এই রূপ দেখা গেলো ভিয়েতনাম যুদ্ধে (১৯৬২ সাল থেকে)। এ প্রসঙ্গে ইতোমধ্যে ১৯৪৮ সালের সেপ্টেম্বর মাসে মার্কিন যুক্তরাষ্ট্রের জাতীয় প্রতিরক্ষা দফতরের গোপন নথিপত্রে উল্লেখ করা হয়েছিল যে ইন্দোচীনের বিরুদ্ধে মার্কিন যুক্তরাষ্ট্রকে প্রথমে ইন্দোচীনে ফরাসি যোদ্ধাদের সমর্থন করতে হবে, ঐ যুদ্ধে অংশগ্রহণ করতে হবে। আর পরে ফরাসিদের সরিয়ে ইন্দোচীন বিরোধী যুদ্ধকে নিজেদের হাতে তুলে নিতে হবে। মার্কিন প্রেসিডেন্ট আইসেনহাওয়ার ও সংশ্লিষ্ট অন্যান্যরা অনেক আগেই ভিয়েতনামে প্রাকৃতিক সম্পদের কথা তুলেছিলেন, কিন্তু পরে মার্কিন যুক্তরাষ্ট্র ইন্দোচীন দখলের যুদ্ধ সম্পদের জন্য করেনি। এটাও ‘মনরো মতবাদ’ সহ ম্যানিফেস্ট ডেসটিনি, ‘গ্রান্ড এরিয়া’ পরিকল্পনা ও ডিন অ্যাচেসনের নীতি-তত্ত্বের সাথে সাযুজ্য রেখে মার্কিন যুক্তরাষ্ট্রীয় সাম্রাজ্যবাদকে বিশ্বপ্রভুত্বে রূপান্তরের যুদ্ধ।

‘বিশ্ব-প্রভুত্বে’ রূপান্তরের উল্লেখিত নীতি-তত্ত্ব প্রয়োগ করেই মার্কিন প্রেসিডেন্ট লিডন জনসন ভিয়েতনামে মহাআত্মসানী যুদ্ধ করেছেন,<sup>১২</sup> প্রেসিডেন্ট নিক্সন কম্বোডিয়া আক্রমণ করেছেন, প্রেসিডেন্ট জর্জ বুশ ৯/১১ দেখিয়ে ইরাক দখল করেছেন, প্রেসিডেন্ট রোনাল্ড রেগান আবিষ্কার করেছেন “সন্ত্রাসের

<sup>১০</sup> নোয়াম চমস্কি, ২০০২, Reflections on 9/11, in The Essential Chomsky (Armove Anthony, New Delhi: Penguin Books India, 2008, পৃ: ৩৪৩।

<sup>১১</sup> এসব “অ্যাচেসন মতবাদ” (Acheson doctrine) হিসেবে খ্যাত। বিস্তারিত দেখুন, নোয়াম চমস্কি, ২০০৪, Hegemony or Survival: America’s Quest for Global Dominance, Penguin Books, পৃ: ১৪-১৬।

<sup>১২</sup> এখানে উল্লেখ জরুরি যে মার্কিন সাম্রাজ্যবাদ ভিয়েতনাম যুদ্ধে যত গোলাবারুদ ব্যয় করেছে (ordnance expended) তার পরিমাণ দ্বিতীয় বিশ্বযুদ্ধে জার্মানি ও ইতালিতে সম্মিলিতভাবে যত গোলাবারুদ ব্যবহার করা হয়েছে তার চেয়ে বেশি হবে [এ তথ্যটি মার্কিন কংগ্রেসে ভিয়েতনাম যুদ্ধ সম্পর্কে সিনেটর ম্যানস্ফেল্ড তার সাক্ষ্য প্রমাণে বলেছেন; দেখুন চমস্কি, ১৯৬৭, “On Resistance”, in The Essential Chomsky (Armove Anthony, ed.) New Delhi: Penguin Books India, 2008, পৃ: ৬৫]।

বিরুদ্ধে যুদ্ধের” (War on terror) ফরমুলা, প্রেসিডেন্ট বারাক ওবামা মহাকাশের সামরিকীকরণে মার্কিন কংগ্রেস থেকে সমর্থনসহ সর্বোচ্চ পরিমাণ বাজেট বরাদ্দ আদায় করে ছেড়েছেন। এসব কিছুই করা হয়েছে সুনির্দিষ্ট একক লক্ষ্যে। লক্ষ্যটি হল “মার্কিন সাম্রাজ্যবাদকে একচ্ছত্র-অপ্রতিদ্বন্দ্বী বিশ্ব প্রভুতে রূপান্তরিত করতে হবে।”

১৯৬০-এর দিকে নবরূপে শুরু “ডোমিনো তত্ত্বের” যে ভাষ্যটি (এ তত্ত্বের দুটো ভাষ্য আছে) প্রেসিডেন্ট লিভন জনসন ভিয়েতনামে যুদ্ধ করার যুক্তি হিসেবে ব্যবহার করলেন তা বেশ স্থূল; যে ভাষ্যমতে “জনগণকে (নিজের দেশসহ যে কোনো দেশের) ভয় দেখাতে হবে যে ওরা (সে যে দেশই হোক অথবা যে দেশ যখন দরকার) যে বাড় বেড়েছে তাতে ওদের বিরুদ্ধে দ্রুত সমুচিত ব্যবস্থা না নিলে ওরা দ্রুতই ক্যালিফোর্নিয়ায় চলে আসবে এবং আমাদের যা কিছু আছে (যা ওদের নেই) তা ওরা দখল করে ফেলবে। “ওরা” বলতে প্রেসিডেন্ট লিভন জনসন শুধুমাত্র ভিয়েতনামকেই বোঝান নি, বুঝিয়েছিলেন ইন্দোচীনের সবাইকে; আর ওদের নাম দিয়েছিলেন “হলুদ বামন” (“yellow dwarves”)। ডোমিনো তত্ত্বের ‘যৌক্তিক’(!) ভাষ্য অথবা “অপারেটিভ ভাষ্য”-কে বলা হয় “পঁচা আপেল তত্ত্ব” (মার্কিন নীতি-কৌশল নির্ধারণকারী পরিকল্পকদের গোপন নথিপত্রে এটা Rotten Apple Theory বলে পরিচিত)। তত্ত্বটি এরকম: “এক বস্তা আপেল আছে, সব আপেলই ‘ভাল’ তবে একটা আপেল ‘পঁচা’। ঐ পঁচা আপেল বস্তায় রাখা হলে ভাল আপেলগুলি পঁচে যাবে। সুতরাং ভাল আপেলগুলো ঠিকঠাক রাখতে হলে পঁচা আপেল ছুঁড়ে ফেলে দিতে হবে”। আর এই তত্ত্বের নিহিতার্থ হলো এরকম: ‘ভাল’ আপেল মানে সে সব দেশ-রাষ্ট্র যারা মার্কিন সাম্রাজ্যবাদের অনুগত ও সদা-বাহ্য; আর ‘পঁচা’ আপেল মানে সে সব দেশ-রাষ্ট্র যারা নিজ দেশে জাতীয়তাবাদী অথবা বিপ্লবী জাতীয়তাবাদী অথবা সমাজতান্ত্রিক নেতৃত্ব প্রতিষ্ঠা করতে চায় এবং সম্ভব কারণেই মার্কিন সাম্রাজ্যবাদের অনুগত নয় এবং অবাহ্য।

মার্কিন যুক্তরাষ্ট্রের কাছে পুরো উনবিংশ শতকে ল্যাটিন আমেরিকার প্রায় সকল দেশ, বিংশ শতকের প্রথমার্ধে ল্যাটিন আমেরিকাসহ দূরপ্রাচ্যের জাপান-কমুনিষ্ট চীন-ইন্দোচীন-দক্ষিণ পূর্ব এশিয়া-দক্ষিণ এশিয়া-মধ্যপ্রাচ্য, বিংশ শতকের দ্বিতীয়ার্ধে এসবসহ আফ্রিকা মহাদেশ আর ১৯৬০ এর দশকের ভিয়েতনাম-লাওস-কম্বোডিয়া-কিউবা, ১৯৭০-৮০-র দশকে আল সালাভাদর-চিলি-বাংলাদেশ-নিকারাগুয়া, ১৯৯০-২০০০-এর দশকে ইরাক-লিবিয়া এসবই “পঁচা আপেল”, মার্কিন সাম্রাজ্যবাদী প্রভুদের সন্দেহপ্রবণ দৃষ্টিতে ‘আনুগত্যহীন’-‘অবাহ্য’! উল্লেখ্য দ্বিতীয় বিশ্বযুদ্ধের পরপরই (১৯৪৭এর ফেব্রুয়ারি মাসে) এই “পঁচা আপেল” তত্ত্বের ভিত্তিতেই ডিন অ্যাচেসন মার্কিন কংগ্রেসকে প্রেসিডেন্ট ট্রুমান-এর মতবাদ বুঝাতে সক্ষম হয়েছিলেন যে গ্রিস, তুরস্ক ও ইরানের উপর সমাজতান্ত্রিক সোভিয়েত ইউনিয়ন চাপ প্রয়োগ করবে; প্রথম “পঁচা আপেল” হবে গ্রিস যা ‘ইরানসহ’ পূর্বদিকে যারা আছে সবাইকে “পঁচাবে”, তারপরে এই পচন সংক্রমিত করবে এশিয়া মাইনরসহ, মিসর ও আফ্রিকায়, তারপরে পচন শুরু হবে সেইসব দেশে যে সব দেশে গণতান্ত্রিক রাজনীতিতে কমুনিষ্টরা উপস্থিত অর্থাৎ ইতালি ও ফ্রান্সে। এ তত্ত্ব কাজ হয়েছে। ১৮২৩ সালে মনরো মতবাদ দিয়ে মার্কিন যুক্তরাষ্ট্রের-সাম্রাজ্যবাদী মহা-প্রভু হবার যে স্বপ্নযাত্রা শুরু তা বিবর্তিত ও সম্প্রসারিত হয়ে ২০০২ সালে ডিক চেনি-রোনাল্ড রায়ামসফেল্ড-কলিন পাওয়েলের হাতে বিশ্ব সম্পদে মার্কিন সাম্রাজ্যবাদের একচ্ছত্র মালিকানা ও নিরঙ্কুশ কর্তৃত্ব-নিয়ন্ত্রণ নিশ্চিতকরণের মহা-কৌশল বা Grand Strategy দিয়ে আপাতত শেষ (এ সম্পর্কে পরে আসছি)।

সমাজতান্ত্রিক আর্থ-সামাজিক-রাজনৈতিক সিস্টেম যখন পরাশক্তি হিসেবে অনুপস্থিত, যখন মানব মুক্তির আন্দোলন-সংগ্রাম মস্তুর অথবা নির্জীব, যখন দেশে-দেশে সার্বভৌমত্বও বিপর্যস্ত, যখন ‘ভাল’ আপেলের জয়-জয়াকার, যখন তথাকথিত বিশ্বায়নের ডামাডোলে তুলনামূলক স্বাধীন দেশও প্রকৃত অর্থে

পরাদীন— এহেন পরিবর্তিত পৃথিবীতে “বিশ্বপ্রভু” মার্কিন সাম্রাজ্যবাদ তাদের মহা নীতি-কৌশল (Grand Strategy) হিসেবেই চাইবে পৃথিবীর চারটি মৌল-কৌশলিক সম্পদের (fundamental strategic resources) উপর নিরঙ্কুশ মালিকানা (absolute ownership) এবং একচ্ছত্র নিয়ন্ত্রণ কর্তৃত্ব (absolutely unilateral control) প্রতিষ্ঠা করতে। এ চার সম্পদ হল (১) জমি সম্পদ (land resources which is not product of labor), (২) পানি সম্পদ (water resources), (৩) জ্বালানি, শক্তি ও খনিজ সম্পদ (fuel, energy, mineral resources), এবং (৪) মহাশূন্য-মহাকাশ (space)। পৃথিবীর এই চার মৌল-কৌশলিক সম্পদে একচ্ছত্র আধিপত্য বিস্তারের প্রক্ষেপে মার্কিন সাম্রাজ্যবাদ কারও সাথে কোন ধরনের আপোষ করবে না (মাঝে মাঝে সাময়িক “কূটনৈতিক আপোষ” ব্যতীত)। এটাকে বলা চলে মার্কিন সাম্রাজ্যবাদের “Imperial Grand Strategy”— “সাম্রাজ্য বিস্তারের মহাকৌশল”। মার্কিন সাম্রাজ্যবাদ তাদের সাম্রাজ্যবিস্তারের এই মহাকৌশল চালিয়ে যাবে আর তাদের অধীনস্থ উপ-সাম্রাজ্যবাদ, ধনী পুঁজিবাদী দেশসমূহ, সদ্য জনপ্রাপ্ত পুঁজিবাদী দেশসহ তৃতীয় বিশ্বের উন্নয়নশীল-স্বল্পোন্নত দরিদ্র দেশসমূহ মার্কিন সাম্রাজ্যবাদের ঐ মহাকৌশল নির্বিঘ্নে চালিয়ে যেতে সহায়তা করবে অথবা করতে বাধ্য হবে। অবাধ্য হবার শাস্তি হবে চরম, যা ইতোমধ্যে কুৎসিতভাবে-বীভৎসভাবে প্রদর্শিত হয়েছে পৃথিবীর বিভিন্ন ‘অবাধ্য’ দেশে। সাম্রাজ্য-বিস্তার ও “আমরাই বিশ্ব প্রভু”— এ নীতি বাস্তবায়নে মার্কিন যুক্তরাষ্ট্র পৃথিবীর বিভিন্ন “অবাধ্য” দেশে “যুদ্ধ-যুদ্ধ খেলার” নামে যা করেছে তার কিছু নমুনা নিম্নরূপ:

১. ১৯৬০-এর দশকে সমাজতান্ত্রিক কিউবার বিরুদ্ধে কিউবান মিসাইল ক্রাইসিস এর সময় মার্কিন সাম্রাজ্যবাদের “ক্ষমতা পরিবর্তনের লক্ষ্যে আন্তর্জাতিক সন্ত্রাসবাদী কর্মকাণ্ড” পরিচালনা (International terrorist campaign aimed at “regime change”)। উল্লেখ্য যে ‘সমাজতন্ত্র’ ঐ সময়ে পৃথিবীতে পরাশক্তি হিসেবে উপস্থিত।
২. ১৯৮০-র দশকের শুরুর দিকে সান্দিনিস্ট বিদ্রোহীরা যখন নিকারাগুয়ায় মার্কিন আঞ্জাবাহী পুতুল সরকার শৈর্যচরী সামোজাকে উৎখাত করলো তখন মার্কিন যুক্তরাষ্ট্র সেখানে নির্বিচারে মানুষ হত্যা করলো। আন্তর্জাতিক আদালতসহ জাতিসংঘের বিচারেই এ ছিল মার্কিনদের “আন্তর্জাতিক সন্ত্রাসবাদ”।
৩. ১৯৮০-র দশকের মধ্যভাগে আল-সালভাদরে মার্কিন যুক্তরাষ্ট্র বর্বরতম হত্যাজঙ্ক চালায়। এসব কারণেই গুয়াতেমালার প্রখ্যাত সাংবাদিক জুলিও গোডোই লিখেছেন “১৯৬০ থেকে ১৯৯০-র দশকে মধ্য-আমেরিকায় মার্কিন সাম্রাজ্যবাদ মার্কিন প্রেসিডেন্ট রেগান আবিষ্কৃত “সন্ত্রাসবাদের বিরুদ্ধে যুদ্ধ” (War on Terror)-এর নামে নিজেরাই যে বীভৎস আন্তর্জাতিক সন্ত্রাসবাদী কর্মকাণ্ড চালিয়েছে সে জন্য মার্কিন যুক্তরাষ্ট্রের হোয়াইট হাউস অতি সহজেই ‘বিশ্ব নিষ্ঠুরতা পুরস্কারে’ ভূষিত হতে পারে”।<sup>১৩</sup>
৪. মার্কিন যুক্তরাষ্ট্র ২০০২ সালের সেপ্টেম্বর মাসে ইরাকের প্রেসিডেন্ট সাদাম হোসেনের বিরুদ্ধে মিথ্যা অভিযোগ উত্থাপন করে যুদ্ধ ঘোষণা করে। মার্কিন সাম্রাজ্যবাদ যে সব কারণ দেখিয়ে যে ভাবে ইরাক দখল করে তা আন্তর্জাতিক আইন অনুযায়ী “যুদ্ধাপরাধ” (War crime)। কারণ মার্কিন সাম্রাজ্যবাদী রাষ্ট্র-সরকার ইরাকের প্রেসিডেন্ট সাদাম হোসেনের বিরুদ্ধে যুদ্ধ

<sup>১৩</sup> সোডাই, জুলিও (১৯৯০), Latin American Documentation (LADOC), *Torture in Latin America*, (Lima, Peru), 1987. *Nation*, 5 March, 1990

ঘোষণার ক্ষেত্রে মার্কিন জনমত উপেক্ষা করে (মার্কিন জনগণের ৯০ শতাংশ ইরাক দখলের বিপক্ষে ছিলেন)। মার্কিন সাম্রাজ্যবাদ তাদের মহা-কৌশল (Grand new strategy)-এর অংশ “Doctrine of resort to force at will” অবলম্বন করে ইরাক দখলের পক্ষে যে সব যুক্তির আশ্রয় নেয় তা হলো: সাদ্দাম হোসেন একজন ডিক্টেটর; সাদ্দাম হোসেন মার্কিন যুক্তরাষ্ট্রের নিরাপত্তার ক্ষেত্রে এক আসন্ন হুমকি; সাদ্দাম হোসেন টুইন টাওয়ার ভাঙ্গাসহ ৯/১১-এর জন্য দায়ী; সাদ্দাম হোসেন ৯/১১ মত আরও ক্ষতির সম্ভাব্য কুশীলব; এবং সাদ্দাম হোসেনের হাতে “গণবিধ্বংসী সমরাস্ত্র” (Weapon of mass destruction, WMD) আছে যা সে যে কোনো সময় ব্যবহার করবে (অবশ্য ইরাক দখলের পরে অনেক খোঁজাখুঁজির পরেও ইরাকে “গণ-বিধ্বংসী মারণাস্ত্র” যখন পাওয়া গেল না তখন মার্কিন যুক্তরাষ্ট্র বললো “কিছু যন্ত্রপাতি-যন্ত্রাংশ-মালামাল পাওয়া গেছে যা দিয়ে এ ধরনের মারণাস্ত্র-সমরাস্ত্র বানানো সম্ভব)। সাম্রাজ্যবাদের জন্য “সময়” (“time”) বিষয়টি খুবই গুরুত্বপূর্ণ। ইরাক দখলের সময়কালটা হলো মার্কিন কংগ্রেসের মধ্যবর্তীকালীন নির্বাচন, যখন মার্কিন জনগণের মন-মানসিকতা মূল ঘটনা থেকে অন্যদিকে শিফট করার প্রয়োজন ছিলো। তাহলে ইরাক দখল করতে হলো কেনো? একই সঙ্গে অনেক কারণে— এক টিলে অনেক পাখি মারার মতো। যার মধ্যে অন্যতম হলো বিশ্বের দ্বিতীয় বৃহত্তম তেল সমৃদ্ধ দেশ দখল; মধ্যপ্রাচ্যে ইরাকের ভৌগোলিক-রাজনৈতিক গুরুত্ব যেখানে ভৌগোলিকভাবে ইরাককে কেন্দ্র ধরলে তার চারপাশের সীমানা রাষ্ট্র হলো তেলসমৃদ্ধ ইরান, তুরস্ক, সিরিয়া, জর্ডান, সৌদি আরব ও কুয়েত আর সেই সাথে আছে পারস্য বা আরব সাগর— লোহিত সাগর-কৃষ্ণ সাগর-কাসপিয়ান সাগরকেন্দ্রিক জল-রাজনীতি;<sup>১৪</sup> ইরাকের মধ্যদিয়ে প্রবাহিত দুই নদী-ইউফ্রেটিস ও টাইগ্রিস সমগ্র মধ্যপ্রাচ্যে সুপেয় পানির প্রধান উৎস; এবং ইরাক যুদ্ধে যুদ্ধবিধ্বস্ত দেশে মহা-পুনর্গঠনের মহা-ঠিকাদার হবে মার্কিনি ব্যবসা প্রতিষ্ঠানসমূহ ইত্যাদি।

মৌলবাদের রাজনৈতিক অর্থনীতি ও সংশ্লিষ্ট জঙ্গিতের উত্থানের সাথে সাম্রাজ্যবাদের যোগসূত্র নিরূপণে সন্ত্রাস দমনের নামে “যুদ্ধ-যুদ্ধ খেলা” নিয়ে বিশেষভাবে উল্লেখ জরুরি যে যুদ্ধ ঘোষণা করে ইরাক দখল অনেক কারণেই মার্কিন সাম্রাজ্যবাদের প্রয়োজন ছিল। উপরে যা বলেছি তার সাথে আরও কয়েকটি বিষয় যোগ না করলে মার্কিন সাম্রাজ্যবাদের প্রকৃত স্বরূপ বোঝা যাবে না এবং তা না বোঝা গেলে এও বোঝা যাবে না যে সাম্রাজ্যবাদের আজকের যুগে আমাদের মতো দেশে কেনো বৈষম্যহীন ও অসাম্প্রদায়িক মুক্ত-স্বাধীন কাঠামো গড়ে তোলা যাবে না। বিষয়টি এরকম। মার্কিন যুক্তরাষ্ট্র পৃথিবীর সবচেয়ে ক্ষমতাধর কিন্তু একইসাথে সবচেয়ে দেনাখস্ত দেশ। দাতাদের কাছে যুক্তরাষ্ট্রের দেনার পরিমাণ তাদের জিডিপি-র ৭৩-৭৫ শতাংশ। মার্কিন জনগণের উপর নতুন নতুন করারোপ ছাড়া যুক্তরাষ্ট্রের বাজেট ঘাটতি বাড়তেই থাকবে। আবার সেটা করা হলে বাড়বে অস্থিরতা। সুতরাং জোরপূর্বক অন্যের সম্পদ দখল করা ছাড়া মার্কিন সাম্রাজ্যবাদের সামনে দ্বিতীয় বিকল্প নেই। সুতরাং বাধাতে হবে যুদ্ধ, অন্যায় যুদ্ধ। যুদ্ধ— যুক্তরাষ্ট্রের জন্য প্রচণ্ড লাভজনক ব্যবসা। তা না হলে মার্কিন যুক্তরাষ্ট্র একাই যে পরিমাণ সামরিক ব্যয় করে (বছরে ৩৭৫

<sup>১৪</sup> মনে রাখা জরুরি যে পৃথিবীর প্রাথমিক জ্বালানী সম্পদের বড় অংশটিই আছে উত্তর পারস্য সাগর (যে সাগরকে আরব দেশের মানুষ আরব সাগর নামে ডাকতে পছন্দ করেন)-এর আশেপাশের দেশগুলিতে, যে দেশগুলি প্রধানত মুসলিম শিয়া সম্প্রদায় অধ্যুষিত, যাদেরকে পশ্চিমা সাম্রাজ্য-পরিকল্পনাকারীরা ভয় পান।

বিলিয়ন ডলার) সারা বিশ্ব সম্মিলিতভাবেও সে পরিমাণ করে না কেন? অর্থনীতিবিদ নর্ডহাউস সাহেব যতই অংক কষে বলুক না কেন যে ইরাক যুদ্ধে ২০০ বিলিয়ন থেকে ৩,০০০ বিলিয়ন ডলার পর্যন্ত ক্ষতি হতে পারে— আসলে এ ক্ষতি সে ক্ষতি নয়। অবশ্য নোবেল বিজয়ী অর্থনীতিবিদ মিল্টন ফ্রিডম্যান সাহেব ফর্দ দিয়েছেন— এ যুদ্ধে লাভ হবে, বিশ্ব বাজার চাঙ্গা হবে। ইরাক দখলের পর থেকে প্রচুর পরিমাণে যুদ্ধান্ত্র বিক্রি হচ্ছে; যুদ্ধ পরবর্তী ইরাক পুনর্গঠনের ব্যবসা ইতোমধ্যে জমে উঠেছে; ব্যবসা করছে সব সাম্রাজ্যবাদ, সাথে থাকছে বিশ্বব্যাপক, আই এম এফ, ভাগ পাচ্ছে জাতিসংঘ। সাধারণত: বড় ধরনের যুদ্ধের পরে তৃতীয় বিশ্বেও যুদ্ধান্ত্রের ব্যবসা নূতনভাবে জমজমাট হয়, সেটাও হচ্ছে, আর কোথাও না হোক রাজতন্ত্রী ও (বুশের ভাষায়) ‘ভাল’ শৈবতান্ত্রিক দেশসমূহে। মনে রাখতে হবে যে সাম্রাজ্যবাদী দেশসমূহের অধিকাংশই তেলের ক্ষেত্রে চরম বিদেশ-নির্ভর; আর মধ্য-এশিয়ার তেল, আফগানিস্তানের তেলপথ, ইরাকের তেল, লিবিয়ার তেল— এসবই তেলের ভূগোলের সর্বশ্রেষ্ঠ রুট। ইরাকে তেল যুদ্ধের মূলে কাজ করেছে বিশ্বে যেখানে যে তেল সম্পদ আছে তার উপর মার্কিন যুক্তরাষ্ট্রের পূর্ণ মালিকানা (not access but ownership) প্রতিষ্ঠার প্রয়াস। তেল সম্পদের দিক থেকে ইরাকের অবস্থান বিশ্বে শুধু দ্বিতীয় বৃহত্তমই নয় ইরাকের তেল আহরণ অপেক্ষাকৃত সহজ এবং সস্তাও বটে। যুক্তরাষ্ট্র অনুধাবন করতে পেরেছে যে, ইরাককে নিয়ন্ত্রণ করার অর্থই হচ্ছে তেলের মূল্য নির্ধারণে OPEC-এর উপর খবরদারি করা। সে ক্ষেত্রে সারা বিশ্ব তাকে সমীহ করতে বাধ্য হবে। মোট কথা হল যুক্তরাষ্ট্র চায় মধ্যপ্রাচ্যকে কজা করতে।<sup>১৫</sup>

৫. মার্কিন যুক্তরাষ্ট্র ২০১১ সালে তেলসমৃদ্ধ লিবিয়া দখল করলো। মার্কিন সরকারের হিসেবে লিবিয়ার প্রেসিডেন্ট মোয়াম্মার গাদ্দাফির ছিলেন “অবিশ্বাসযোগ্য ডিক্টেটর” (unreliable dictator)। লিবিয়ায় মার্কিন যুক্তরাষ্ট্রের প্রয়োজন ছিল “প্রভুভক্ত ডিক্টেটর” (কারণ গাদ্দাফি “যথেষ্ট মাত্রায় বেয়াড়া” এবং “কোনো কথাই শোনে না”)। লিবিয়া দখল করে প্রভুভক্ত ডিক্টেটর বসালে একই সাথে অনেক উদ্দেশ্য সাধন সম্ভব হবে। যেমন, পাওয়া যাবে অফুরন্ত তেল; আফ্রিকার রাজনীতি বিশেষত সাব-সাহারিয়ান আফ্রিকার (পশ্চিম সাহারা, মৌরিতানিয়া, সেনেগাল, মালি, নাইজার, চাঁদ, উত্তর সুদান, ইরিত্রিয়া) রাজনীতিতে আরও বেশি ফলপ্রসূ অনুপ্রবেশ করা যাবে; মধ্যপ্রাচ্যের তেলসমৃদ্ধ সৌদি আরব-কুয়েত-বাহরাইন-ওমানসহ যত প্রভুভক্ত রাজা-বাদশাহ-ডিক্টেটর আছে তাদের “প্রভুভক্তিতে” যেন ঘাটতি না হয় তা চিরতরে মুখস্থ করিয়ে রাখা যাবে এবং সেই সাথে বোঝানো যাবে “অবাধ্যতার শাস্তি কেমন হয়; মিশর ও তিউনিসিয়াকে ঠিকঠাক রাখার প্রয়াস চালানো যাবে; ভূমধ্যসাগরের আশেপাশের ইউরোপিয় ও আফ্রিকার দেশসমূহে ভূ-জল রাজনীতি সহজতর হবে ইত্যাদি।

<sup>১৫</sup> দেখুন: বারকাত আবুল, ২০১৩, বাংলাদেশে মৌলবাদের রাজনৈতিক অর্থনীতি; পৃ: ২-৩; নোয়াম চমস্কি; ২০০৫: Imperial Ambitions, London: Penguin Books, পৃ: ৫-৭, । ২৭ বছর বয়সী একজন মার্কিন যুবক যিনি ইরাক যুদ্ধে গিয়েছিলেন এবং যুদ্ধপরবর্তীকালে “ওয়ালস্ট্রিট দখল করো” আন্দোলনে (Occupy Wall Street Movement) অংশগ্রহণ করেছিলেন তার প্রধানযোগ্য ভাষ্যটি এরকম “আমি আমেরিকার জনগণের স্বার্থ রক্ষা করতে ইরাক যুদ্ধে গিয়েছিলাম। শেষে আবিষ্কার করলাম যে আমি আসলে রাজনৈতিকভাবে সংশ্লিষ্ট কন্ট্রাক্টরদের মুনাফা তৈরিতে সহায়তা করলাম” (দেখুন, চাক কলিন্স, ২০১২, 99 To 1: How Wealth Inequality is Wrecking the World and What We Can Do About It. Noida: HarperCollins Publishers India Ltd, পৃ: ২)।

সুতরাং, ১৯৬০-৭০-৮০ এর দশকে ল্যাটিন আমেরিকা হয়ে ১৯৯০-এর দশক থেকে এখন পর্যন্ত মধ্যপ্রাচ্যের ইরাক হয়ে আফ্রিকার (মাথার উপরের) লিবিয়া দখল ও ঐসব দেশে মার্কিন যুক্তরাষ্ট্রের বশংবদ পাপেট ডিক্টেটর অথবা ‘নির্বাচিত’(?) সরকার বসানোর উদ্দেশ্য একটাই— “আমরা বিশ্ব প্রভু-বৈশ্বিক সম্রাট” এটা প্রমাণ করা। লিবিরার ক্ষেত্রে যেভাবে ঘটনাটা ঘটানো হয়েছে তা যেকোনো মাপকাঠিতে আন্তর্জাতিক সন্ত্রাস ও যুদ্ধাপরাধতুল্য। বিষয়টি এরকম: প্রথমে মার্কিন যুক্তরাষ্ট্র লিবিয়ায় গাদ্দাফির বিরুদ্ধে মার্কিনভক্ত একদল সশস্ত্র বিদ্রোহী সৃষ্টি করলো এবং লিবিরার রাজধানী বেনগাজিতে গাদ্দাফি বাহিনীর সাথে গাদ্দাফি বিরোধী মার্কিন সৃষ্ট সশস্ত্র বিদ্রোহীরা যুদ্ধ করলো; মার্কিন যুক্তরাষ্ট্র ও পশ্চিমা বিশ্ব কোনোভাবেই চাইলো না যে গাদ্দাফি তার সেনাশক্তি বাড়িয়ে ও স্বাধীনতা-সার্বভৌমত্ব অক্ষুণ্ণ রেখে বিদ্রোহীদের দমন করুক। এ অবস্থায় মার্কিন যুক্তরাষ্ট্রসহ তাদের পশ্চিমা সম-স্বার্থ গোষ্ঠী লিবিয়ায় শান্তির(!) কথা বলে তাদেরই অশুভ চতুর্ভুজের এক বাহু জাতিসংঘকে ব্যবহার করলো (অন্য তিন ভুজ হলো বিশ্বব্যাংক, আইএমএফ, বিশ্ব বাণিজ্য সংস্থা)। বেশ বুদ্ধি খাটিয়ে তারা তাদেরই নিয়ন্ত্রণাধীন জাতিসংঘের নিরাপত্তা পরিষদে লিবিরার জন্য “No fly zone” (অর্থাৎ যে অঞ্চলে কোনো সামরিক বিমান যাতায়াত করতে পারবে না) সিদ্ধান্ত পাশ করলো এবং একই সাথে জাতিসংঘের নিরাপত্তা পরিষদ থেকে এটাও পাশ করিয়ে নিলো যে লিবিরার সাধারণ নিরীহ নাগরিকদের সুরক্ষার দায়িত্ব সম্মিলিতভাবে পালন করবে ফ্রান্স, যুক্তরাজ্য ও মার্কিন যুক্তরাষ্ট্র (অর্থাৎ তিন আদি সাম্রাজ্যবাদ)। কিন্তু বাস্তবে জাতিসংঘের এই সিদ্ধান্ত অতি দ্রুত লঙ্ঘন করে মার্কিন যুক্তরাষ্ট্র-সৃষ্ট বিদ্রোহীরা সরাসরি সশস্ত্র কর্মকাণ্ড পরিচালনা করতে থাকলো আর গাদ্দাফির জন্য নির্ধারিত হলো যুদ্ধ-বিরতি (cease-fire); ঐ তিন-শক্তি (ফ্রান্স, যুক্তরাজ্য, যুক্তরাষ্ট্র) বিদ্রোহীদের লিবিরার পশ্চিমে অগ্রসর হতে সহায়তা দিল এবং স্বল্প সময়েই তারা লিবিরার তেল উৎপাদনকারী সব অঞ্চল দখল করে ফেললো; গাদ্দাফিকে হত্যা করা হলো; সৃষ্টি হলো নতুন লিবিয়া— “মার্কিন সাম্রাজ্যবাদ পুষ্ট লিবিয়া রাজতন্ত্র”।

এখানে বলে রাখা প্রয়োজন যে, মধ্যপ্রাচ্যের তেলসমৃদ্ধ রাজতন্ত্রী দেশসমূহ— সৌদি আরব-কুয়েত-কাতার-ওমান-বাহরাইন যথেষ্ট মাত্রায় প্রভুভক্ত। মার্কিন যুক্তরাষ্ট্রের সাম্রাজ্যবাদী-আধিপত্যবাদী গোষ্ঠীর সেবাদাসত্বে তাদের তুলনা নেই। সৌদি আরব সরকার ২০১১ সালে (৫ মার্চ) এ বলে আইন জারি করে যে ইসলামি শারিয়াহ, সৌদি রীতি ও ঐতিহ্য সুরক্ষার স্বার্থে সৌদি রাজত্বে কোনো ধরনের বিক্ষোভ, পথসভা, পথযাত্রা, অবস্থান ধর্মঘট জাতীয় কোন কিছু করা যাবে না। এবং এ নিষেধাজ্ঞা কার্যকরী করতে প্রচুর সংখ্যক নিরাপত্তা বাহিনী মোতায়েন করা হয়। কুয়েতে ছোট মাপের বিক্ষোভ মিছিল গুড়িয়ে দেয়া হয়। বাহরাইনে সংখ্যাগরিষ্ঠ মুসলিম শিয়া গোষ্ঠী ও অন্যান্যেরা যখন সংখ্যালঘু সুন্নি রাজতন্ত্রের বিরুদ্ধে গণতান্ত্রিক সংস্কার প্রস্তাব উত্থাপন করে তখন সৌদি সেনাবাহিনী তাতে হস্তক্ষেপ করে। বাহরাইন যথেষ্ট স্পর্শকাতর এলাকা (দেশ)— কারণ ওখানে একদিকে আছে যুক্তরাষ্ট্রের পঞ্চম-নৌবহর ঘাটি আর অন্যদিকে সৌদি আরবের সবচেয়ে তেলসমৃদ্ধ এলাকায় যোগাযোগের সহজ পথ।

মার্কিন যুক্তরাষ্ট্রের সাম্রাজ্যবাদী মহা-কৌশল-এর লক্ষ্যই হলো এরকম যা পৃথিবীর কোনো দেশেই “বৈষম্য হ্রাসকারী অসাম্প্রদায়িক উন্নয়ন দর্শন” বাস্তবায়ন হতে দেবে না। দিতে পারে না। মার্কিন সাম্রাজ্যবাদের একচ্ছত্র বিশ্বপ্রভুত্ব-উদ্দিষ্ট মহা-কৌশলের বৈশিষ্ট্যসূচক রূপসমূহ নিম্নরূপ:

১. “আমরা বিশ্বের মালিক” (We own the world)– সুতরাং “বিশ্বের সবকিছুই আমাদের, অন্যদের জন্য কোনো কিছুই নয়” এবং “অন্য দেশ জবরদখল করা এটা আমাদের অধিকার, আর অন্যরা এসব করলে তা হবে সন্ত্রাস।<sup>১৬</sup>
২. ‘আইনের শাসন’ (rule of law) অন্যদের জন্য প্রযোজ্য আর আমাদের জন্য প্রযোজ্য ‘শক্তি প্রয়োগের শাসন’ (rule of force)।
৩. “যখন যেখানে ইচ্ছে আশংকামূলক যুদ্ধ (preventive war at will not preemptive war) করার অধিকারটা শুধু আমাদেরই আছে” (আসলে “আশংকামূলক বা প্রতিষেধমূলক যুদ্ধ” আন্তর্জাতিক আইনে “যুদ্ধাপরাধ” তুল্য)।
৪. “আমাদের (মার্কিন যুক্তরাষ্ট্রের) ক্ষমতা, অবস্থান ও সম্মানহানিকর যে কোনো চ্যালেঞ্জ যে কোনো মূল্যে মোকাবেলার একমাত্র অধিকারী আমরাই”; “আমরাই যে কোনো দেশে যে কোনো মুহূর্তে শাসক গোষ্ঠী পরিবর্তনে একমাত্র নির্ধারণ কর্তা– আমরা বিশ্ব প্রভু”।
৫. মার্কিন সাম্রাজ্যবাদী মহা-কৌশলিক লক্ষ্যের কেন্দ্রীয় উপাদান হলো– “বৈশ্বিক কাঠামোতে মার্কিন যুক্তরাষ্ট্রের সামরিক ও অর্থনৈতিক একচ্ছত্র প্রাধান্য-আধিপত্য প্রতিষ্ঠার একাঙ্গীভূত নীতি” (integrated policy to achieve military and economy supremacy of USA)। আর এই ভয়াবহ নীতির অন্যতম গুরুত্বপূর্ণ অনুসিদ্ধান্ত হলো “অতন্দ্র প্রহরা দাও যেন কোথাও কোনো দেশে কোনো ধরনের স্বাধীন উন্নয়ন না ঘটে যায়; যেন কোনো দেশে এমন কোনো কিছু না ঘটে যায় যার ভাইরাস অন্যদের মধ্যে ছড়িয়ে পড়ে”। এসবই কারণ যে কারণে মার্কিন পররাষ্ট্রমন্ত্রী কন্ডোলিসা রাইস ইরানের পররাষ্ট্রমন্ত্রী মনসের মোতাকিকে বলেছিলেন “আপনাদের স্পষ্টভাবে যা করতে হবে তা হলো: বিদেশি যোদ্ধাদের অস্ত্র সরবরাহ বন্ধ করুন এবং বিদেশি যোদ্ধাদের সীমান্ত দিয়ে আনাগোনা বন্ধ করুন”। এ ক্ষেত্রে ‘বিদেশি’ অর্থ ‘ইরান’; আর “মার্কিন যোদ্ধা” এবং “মার্কিন সমরাস্ত্র” ইরাকে ‘বিদেশি নয়’ (কারণ “আমরা বিশ্বের মালিক”)।<sup>১৭</sup>
৬. মার্কিন সাম্রাজ্যবাদের মহা-কৌশলিক নীতিটা যে স্পষ্ট ও দ্ব্যর্থহীন তা ‘সন্ত্রাস’ (terror, terrorism) বিষয়ে তাদের আন্তর্জাতিক সম্পর্কের প্রকৃত অভিধান দেখলেই সহজেই অনুমান সম্ভব। ‘সন্ত্রাস’ বিষয়ে মার্কিন সরকারের অফিসিয়াল মত এরকম: “আমাদের অথবা আমাদের ক্লায়েন্টদের বিরুদ্ধে অন্যদের সন্ত্রাসী কর্মকাণ্ড হল চূড়ান্ত পাপ, আর অন্যদের বিরুদ্ধে আমাদের সন্ত্রাস বলে কিছু নেই, অথবা, যদি সেটা হয়েও থাকে সেক্ষেত্রে তা সম্পূর্ণ যথোচিত কাজ”। এসব কারণেই প্রাক্তন মার্কিন প্রেসিডেন্ট জর্জ ডাবলু বুশ-এর একজন উর্ধ্বতন উপদেষ্টা বলেছেন “আমরা (অর্থাৎ মার্কিন যুক্তরাষ্ট্র) এখন একটা সাম্রাজ্য, এবং আমরা যখন একটা কোনো কিছু করি (act অর্থে) তখন আমরা আমাদের নিজস্ব এক বাস্তবতা সৃষ্টি করি।

<sup>১৬</sup> এ প্রসঙ্গে জলদস্যু নিয়ে সেইন্ট অগাস্টিনের একটা গল্প প্রণিধান যোগ্য। মহাবীর অ্যালেকজান্ডার দ্য গ্রেট একজন জলদস্যুকে সমুদ্রে ধরে ফেলে জিজ্ঞাসা করলেন “কোন সাহসে তুমি সমুদ্রকে উত্যক্ত-বিরক্ত করছো? কম্পিত কণ্ঠে জলদস্যুর উত্তর “কোন সাহসে তুমি সমগ্র পৃথিবীকে উত্যক্ত করছো? জলদস্যু নিজ থেকেই উত্তর দিয়ে বললো– “যেহেতু আমি একটা ছোট্ট জাহাজে এসব করছি সেহেতু আমি একজন ছাচকা চোর মাত্র, আর যেহেতু তুমি বিশাল এক নৌবহর নিয়ে এসব করছো সেহেতু তুমি সম্রাট”।

<sup>১৭</sup> নোয়াম চমস্কি, ২০১২, Making the Future, London: Penguin Books, পৃ: ২৬।

এবং যখন আপনারা বিচারবোধ থেকে ঐ বাস্তবতা বুঝবার চেষ্টায় অনুসন্ধান লিগু হন (study অর্থে), যা আপনারা করেন— তখনই আমরা আবার অন্য কিছু একটা করে ফেলি— অন্য আর একটা নিজস্ব বাস্তবতা সৃষ্টি করি, যা আবার আপনারা বুঝবার চেষ্টা করেন, এবং এভাবেই চলতে থাকে। আমরা হলাম ইতিহাসের নায়ক... আর আপনারা, আপনাদের সবাইকে আমরা কি করছি তা বুঝবার চর্চায় ব্যস্ত রাখি”<sup>১৮</sup>

ইতিহাস সৃষ্টির নায়ক(!) হিসেবে মার্কিন সাম্রাজ্যবাদ যা ইচ্ছে-যেখানে ইচ্ছে-যখন ইচ্ছে তাইই করতে পারে— এটাই তাদের মহা-দর্শনের, মহা-কৌশলের মূল নীতি। এ প্রক্রিয়ায় পৃথিবীর চার মৌল-কৌশলিক সম্পদের (জমি, পানি, জ্বালানি-খনিজ, মহাকাশ) উপর একক-নিরঙ্কুশ মালিকানা এবং একচ্ছত্র কর্তৃত্ব-নিয়ন্ত্রণ প্রতিষ্ঠার লক্ষ্যে বৈশ্বিক অর্থনীতি, আর্থিক শক্তি, রাজনৈতিক শক্তি, আন্তর্জাতিক ও জাতীয় গণমাধ্যম, থিংক ট্যাংক (অধিকাংশই মহাচিন্তা-দুশ্চিন্তার বৃদ্ধিবৃত্তিক জালিয়াতির কারখানা), বৈশ্বিক সাংগঠনিক প্রতিষ্ঠান— এসব কিছুকেই মার্কিন সাম্রাজ্যবাদ যখন ইচ্ছে, যেমন ইচ্ছে তেমনভাবেই ব্যবহার করবে। আগেই বলেছি এ তাদের অধিকার! একটু আগে লিবিয়া দখলের বাস্তব প্রক্রিয়ায় তারা কিভাবে-কোন কায়দায়-কোন সময়ে পৃথিবীর সকল দেশের সংঘ— জাতিসংঘকে (যেখানে ‘এক রাষ্ট্র এক ভোট’-এর মত গণতন্ত্র আছে আবার পাঁচ রাষ্ট্রের “ভোটো” দেবার অধিকারের মত স্বৈরাচারী ব্যবস্থাও আছে) ব্যবহার করেছে তা বিশ্লেষণ করেছি।

### ৩. পূর্ব বাংলায় ইসলাম ধর্মের উদ্ভব: ঐতিহাসিকভাবেই উদারনৈতিক, মানবিক এবং অসাম্প্রদায়িক

পূর্ব বাংলায় ইসলাম ধর্মের উৎপত্তি-ইতিহাস নিয়ে ঐতিহাসিকেরা যা কিছু লিখেছেন তার অধিকাংশই অসম্পূর্ণ এবং নয় তা যথেষ্ট তথ্যভিত্তিক। ভূগোল, নদীর প্রবাহ পরিবর্তন, কৃষি সভ্যতার উদ্ভব ও বিকাশ, ভূমি খাজনার গতি প্রকৃতি, ঘটনাপঞ্জির কালানুক্রমিক গ্রহণ, হিন্দু রাজা ও মুসলমান সম্রাটদের রাজ্যনীতি— পূর্ব বাংলায় ইসলাম ধর্মের উৎপত্তি ও বিকাশ ইতিহাস রচনায় এসব তথ্যের নির্মোহ বিশ্লেষণ নেই বললেই চলে। সংশ্লিষ্ট ইতিহাস রচনার তত্ত্ব এদিক থেকে যথেষ্ট দুর্বল।

পূর্ব বাংলায় ইসলাম ধর্মের উৎপত্তি ও বিকাশ ইতিহাসে মূলত চার ধারার বক্তব্য পাওয়া যায়: অভিবাসন (immigration), তরবারি (sword), পৃষ্ঠপোষকতা (patronage), ও সামাজিক মুক্তি (social liberation)। ইতোমধ্যে উল্লিখিত কারণে এসবের কোনোটিই পূর্ণাঙ্গ নয়: অভিবাসিত কারা, কখন-কোন সময়ে-কি কারণে অভিবাসন হলো (?); তরবারির শক্তি কখন কোথায় এ দেশে ইসলামকে গণধর্মে (mass religion) রূপান্তর ঘটালো (?); এমনকি সবচে’ বেশি রক্ষণশীল মুঘল সম্রাট আওরঙ্গজেবও জোরজবরদস্তি উৎসাহ দেননি (আকবর বৈষম্যমূলক খাজনা বন্ধ করেছিলেন; হিন্দু ধর্মের পবিত্র ধর্মগ্রন্থ ফার্সি ভাষায় অনুবাদ করিয়েছিলেন) ইত্যাদি।

এদেশে ইসলাম ধর্মের মূল প্রচারকেরা অর্থাৎ সুফি-সাধক-ওলামারা শত শত বছর ধরে কোনো উগ্র ধর্মীয় আচার প্রচার করেননি; এমন কি তাঁরা তা সমর্থনও করেননি। উল্টো তারা ধর্মীয় আনুষ্ঠানিকতা প্রচারের স্থানটিকে (যেমন মাজার, মসজিদ, মাদ্রাসা ইত্যাদি) রেখেছিলেন আয়তনে ছোট, আর বড় করেছিলেন পশ্চাৎপদ অঞ্চলে বন-জঙ্গল পরিষ্কার করে কৃষি কাজের এলাকা। পশ্চাৎপদ এলাকার এ

<sup>১৮</sup> স্টিকানেই, জন, ২০১২, Foreword: Remaking the Future, নোয়াম চমস্কির (গ্রন্থ, ২০১২), Making the Future, London: Penguin Books, পৃ: ১১।

সব বন-জঙ্গল তারা পেয়েছিলেন অনুদান হিসেবে। অর্থাৎ তারা মানুষকে সম্পৃক্ত করেছিলেন অর্থনৈতিক কর্মকাণ্ডে-মূলত কৃষি কাজে। সেই সাথে সুফিরা যত না অন্য ধর্মের মানুষকে ইসলাম গ্রহণে উদ্বুদ্ধ করেছেন তার চেয়ে অনেক বেশি গুরুত্ব দিয়েছিলেন সেবামূলক কর্মকাণ্ডে। “আশরাফুল মাখলুকাতের সেবাই ধর্ম”— এ তাদেরই কথা। সুফিরা কখনও কোথাও হিন্দুদের মন্দির-উপাসনালয় ভেঙেছেন— এমন কোনো নজির নেই।

সুফি-ওলামারা ইসলাম ধর্মের মতাদর্শের সাথে অর্থনৈতিক উন্নয়নসহ কৃষিভিত্তিক কর্মকাণ্ডের সম্মিলন ঘটিয়েছিলেন (অবশ্য নগর-কেন্দ্রিক আশরাফতন্ত্রের বিশ্লেষণ ভিন্ন)। সুফি সাধকদের লিখিত বর্ণনায় এমনও পাওয়া যায় যে “আল্লাহ্ আদমকে সন্দ্বীপে প্রেরণ করলেন। জিবরাইল তাকে আল্লাহর নির্দেশে মক্কায় মূল কাবাঘর নির্মাণের জন্য যেতে বললেন। কাবা নির্মাণের পরে জিবরাইল তাকে একটি লাঙ্গল, একটি জোয়াল, এক জোড়া চাষের বলদ, কিছু শস্যদানা দিয়ে বললেন— আল্লাহর নির্দেশে কৃষিকাজই হবে তোমার নিয়তি (destiny)। আদম শস্য দানা বপন করলেন, শস্য ফলালেন, মাড়াই করলেন, শস্য থেকে রুটি বানালেন”<sup>১৯</sup> অর্থাৎ পূর্ব বাংলায় ইসলাম ধর্মের উদ্ভব ও বিকাশে তরবারি, অভিবাসন অথবা পৃষ্ঠপোষকতার তেমন কোনো ভূমিকা নেই, এখানে ইসলাম বিকশিত হয়েছে কৃষিভিত্তিক সভ্যতা বিকাশের অনুসঙ্গ হিসেবে। ইসলাম ধর্মের সুফি সাধকসহ অন্যান্য অনেক ধর্ম প্রচারক এ দেশে সামন্তবাদ ও ঔপনিবেশবাদ বিরোধী লড়াই-সংগ্রামে অংশ নিয়েছেন; এমনকি নেতৃত্বও দিয়েছেন। এবং সুফি-ওলামারা ধর্মের উদারনৈতিক-মানবিক যুক্তি ব্যবহার করেই তা করেছেন। সূতরাং বিশ্লেষণ এটাই প্রমাণ করে যে উদ্ভব সূত্রে এ দেশে ইসলাম মানবতাবাদী, উদারনৈতিক ও অসাম্প্রদায়িক। অর্থাৎ এ দেশের মুসলমানেরা ঐতিহাসিকভাবেই এক পজিটিভ ডিএনএ-র বাহক। আমাদের দেশে ইসলাম ধর্মের এ পজিটিভ ডিএনএ-র কারণেই সশস্ত্র জঙ্গি ধর্মভিত্তিক রাষ্ট্র প্রতিষ্ঠার সহায়ক হতে পারে না। অবশ্য ইসলাম ধর্মের উদ্ভব সূত্রের এই পজিটিভ ডিএনএ নিয়ে আত্মতুষ্টি হওয়া সমীচীন হবে না এজন্য যে ধর্মভিত্তিক মৌলবাদ ও সংশ্লিষ্ট জঙ্গিবাদ বিকশিত হবার পেছনে দেশজ ও বৈশ্বিক অনেক কারণ বিদ্যমান। যা ইতোমধ্যে বিশ্লেষিত হয়েছে এবং পরেও বিস্তারিত বিশ্লেষণ করা হবে।

#### ৪. “উদারনৈতিক ইসলাম” থেকে “রাজনৈতিক ইসলাম”: সমকালীন পশ্চাদমুখী রূপান্তর

উদ্ভবসূত্রে যখন পূর্ববাংলায় ইসলাম ধর্ম উদারনৈতিক, মানবিক, ও অসাম্প্রদায়িক তখন এমন কী ঘটলো যার ফলে তা মৌলবাদী জঙ্গিতে রূপ নিলো? আমার মতে পশ্চাদমুখী এ রূপান্তরে তিনটি বড় মাপের ঘটনা দায়ী। পশ্চাদমুখী রূপান্তরের বড় মাপের ঘটনা তিনটি হলো যথাক্রমে:

- (১) ১৯৪৭-এ দ্বিজাতিতন্ত্রের ভিত্তিতে সাম্প্রদায়িক পাকিস্তান রাষ্ট্র সৃষ্টি,
- (২) জাতির পিতা বঙ্গবন্ধু শেখ মুজিবুর রহমানকে হত্যার মাধ্যমে জেনারেল জিয়াউর রহমান কর্তৃক বাংলাদেশের সংবিধান থেকে “ধর্মনিরপেক্ষতা” (secularism) স্তম্ভটি সম্পূর্ণ উচ্ছেদ এবং পরবর্তীতে “ইসলাম ধর্মকে রাষ্ট্র ধর্ম” হিসেবে সংবিধানে অন্তর্ভুক্ত করা,
- (৩) একাত্তরের মুক্তিযুদ্ধ বিরোধী যুদ্ধাপরাধীদের শাস্তি না দিতে পারা।

<sup>১৯</sup> রিচার্ড ইটন, ১৯৯৬, “The Rise of Islam and the Bengal Frontier-1206-1760”

পূর্ব বাংলায় ইসলাম ধর্মের ইতিহাসে প্রথম বড় মাপের পশ্চাদমুখী রূপান্তর (বিপর্যয়) ঘটেছে গত শতাব্দীতে যখন ব্রিটিশ ঔপনিবেশ বিরোধী আন্দোলনের এক পর্যায়ে ধর্মভিত্তিক রাষ্ট্র প্রতিষ্ঠার প্রসঙ্গ এলো— অর্থাৎ মুসলমানদের জন্য পাকিস্তান আর হিন্দুদের জন্য হিন্দুস্থান। সাম্প্রদায়িক ধর্ম-ভিত্তিক দেশ বিভাজনে ইসলাম ধর্মের উদারনৈতিক-মানবিক ধারার সুফি-ওলামারা বাধা দিতে পারলেন না। মূল ধারার বিপরীতে পশ্চাদমুখী এ রূপান্তর (regressive transformation) হঠাৎ ঘটেনি— এর পিছনে জঙ্গিবাদী সুনির্দিষ্ট ধারা (যেমন ওহাবি ইত্যাদি) কাজ করেছে। ফলে ইসলাম ধর্মের মানবকল্যাণকামী সুফি-ওলামা চেতনার এক ঋণাত্মক উত্তরণ ঘটলো— যা ছিলো উদারনৈতিক-মানবতাবাদী তা রূপান্তরিত হলো সংকীর্ণ জঙ্গিত্বে; উদ্দেশ্য ছিল সংকীর্ণ স্বার্থে ধর্মকে ব্যবহার করে রাষ্ট্র ক্ষমতা দখল করা। অর্থাৎ ধর্ম-ভিত্তিক পাকিস্তান সৃষ্টির সাথে সাথে এদেশে ইসলাম ধর্মের বিকাশে এক নূতন প্রবণতা সৃষ্টি হল: কৃষি উন্নয়নের ভিত্তিতে অর্থনৈতিক বিকাশের ধারা থেকে ধর্মভিত্তিক সশস্ত্র মৌলবাদ ধারণাপুষ্টি রাষ্ট্রক্ষমতা দখলের প্রবণতা। পাকিস্তানে ধর্মীয় সাম্প্রদায়িকতার এ ধারা এতই প্রবল হলো যে ১৯৬৫-র পাক-ভারত যুদ্ধে পূর্ব পাকিস্তানের সব হিন্দুদের হিন্দুস্থানি বানাতে তৎকালীন সামন্ত-সেনা শাসকদের চব্বিশ ঘণ্টা সময়ও লাগেনি— “জরুরি অবস্থায়” জারি করলেন “শত্রু সম্পত্তি আইন” যেখানে হিন্দু মাদ্রাসেই শত্রু। রাষ্ট্র-পরিতোষিত ধর্মভিত্তিক সাম্প্রদায়িকতার এমন নমুনা পূর্ব বাংলার ইতিহাসে এর আগে কখনো দেখা যায়নি।

ধর্মভিত্তিক দেশ বিভাগ ঘটেছে সাধারণ মানুষকে (হিন্দু, মুসলমান, বৌদ্ধ, খ্রিষ্টান যে ধর্মই হোক না কেন) জিজ্ঞাসা না করে; তাদেরকে দেশ বিভাগ প্রক্রিয়ায় অন্তর্ভুক্ত না করে; তাদের মতামত উপেক্ষা করে— যে কারণে সমসাময়িক সময়ে একদিকে যেমন ধোকাবাজি শ্লোগান ছিল “হাত মে বিড়ি মু মে পান লাড়কে ল্যঙ্গে পাকিস্তান” আর অন্যদিকে সুদূরপ্রসারি চিন্তার মানুষরা বলেছিলেন “ইয়ে আজাদি বুটা হয় লাখো ইনসান ভুখা হয়”। ধর্মভিত্তিক দেশ বিভাগটা হয়েই গেলো (তাতে মানুষের মতামত নেবার প্রয়োজন পড়েনি)। মোটামুটি এক ধর্মের মানুষের সংখ্যাধিক্য আর রাষ্ট্র পরিচালনায় গণতান্ত্রিক চেতনার বিপরীতে ধর্ম ব্যবহারের আধিক্য হেতু সামন্ত-চেতনার পাকিস্তান রাষ্ট্রটিতে ধর্মীয় জঙ্গিত্ব ও সংশ্লিষ্ট মানসিকতা যত প্রবল রূপ নিলো ভারতে ঠিক ততটা হলো না। কারণ বিশাল ভারতে বিভিন্ন ধর্ম-বর্ণের মানুষের সমাহার এবং সেই সাথে শুরুর থেকেই অর্থনৈতিক-রাজনৈতিক বিকাশে সাম্য-সমতাপর্ষী বিষয়াদিকে সংবিধানিকভাবেই স্বীকৃতি দেয়া হয়েছিল।<sup>২০</sup>

পাকিস্তান রাষ্ট্রের পুরো সময়টা (১৯৪৭-৭১) রাষ্ট্র পরিচালন এবং সামাজিক সাংস্কৃতিক জীবনে ধর্ম-ভিত্তিক সাম্প্রদায়িকতাকে পরিপূর্ণভাবে ব্যবহার করা হয়েছে। যে কোনো রাজনৈতিক-সামাজিক সংকট উত্তরণে ধর্মকে ব্যবহার করা হয়েছে— বিপদাপন্ন হলেই বলা হয়েছে “ইসলাম বিপন্ন” (ইসলাম খতরে মে হায়”); মিলিটারি শাসন ও স্বৈরাচার বলবৎ রাখতে “ইসলামের বিপন্নতা” ছিল একমাত্র শ্লোগান। সবশেষে এটাই ব্যবহার করা হয়েছে ১৯৭১-এ মুক্তিযুদ্ধের বিরুদ্ধে— “ইসলামের বিপন্নতা” ব্যবহৃত হয়েছে পশ্চিম পাকিস্তান থেকে যখন পাঞ্জাবি-সিন্ধি-বেলুচ সৈন্য আনা হয়েছে তখন (অবশ্য তাদের অনেকেই এদেশে এসে ভিন্ন চিত্র দেখেছেন এবং শাসকগোষ্ঠীর ধোকাবাজি বুঝতে পেরেছিলেন); একই শ্লোগান ব্যবহৃত হয়েছে এদেশে মুক্তিযুদ্ধ বিরোধী গুটি কয়েক বাঙ্গালি মুসলমান নিয়ে শান্তি কমিটি, আল বদর, আল শামস, রাজাকার ইত্যাদি বাহিনী গঠন প্রক্রিয়ায়। এরা নিশ্চিত ছিল যে মুক্তি-স্বাধীনতা চেতনায় উদ্বুদ্ধ বাঙ্গালিরা পরাক্রমশালী পাক সেনাবাহিনী ও রাজাকার-আলবদরদের কাছে পরাজিত হবে। কিন্তু ঘটেছে উল্টোটা।

<sup>২০</sup> তবে ভারতে ধর্মভিত্তিক বর্ণপ্রথার শত্রু ভিত ও মৌলবাদি হিন্দুত্ববাদের সুদৃঢ় অস্তিত্বের কারণে ভারতের ভবিষ্যত সামাজিক-সাংস্কৃতিক উন্নয়ন যে যথেষ্টমাত্রায় বাধাগ্রস্ত হবে একথা অনস্বীকার্য।

এদেশে ঐতিহাসিক উদ্ভবসূত্রে সকল ধর্মই দেশের মাটি উখিত এবং উদ্ভবসূত্রে উদারনৈতিক ও মানবতাবাদী। ইসলাম ধর্মও ব্যতিক্রম নয়। আগেই বলেছি ঐতিহাসিকভাবেই পূর্ববাংলায় উদ্ভবসূত্রে ইসলাম ধর্ম ছিল উদারনৈতিক, মানবিক এবং অসাম্প্রদায়িক। কিন্তু সময়ের প্রেক্ষিতে আর্থ-রাজনৈতিক স্বার্থ সংশ্লিষ্টতার ফাঁদে পড়ে কালানুক্রমে তা “রাজনৈতিক ইসলামে” (Political Islam) রূপান্তরিত হয়। এদেশে ইসলাম ধর্মের বড় মাপের পশ্চাদমুখী রূপান্তর (regressive transformation) ঘটে তিন দফায়। প্রথমটি ঘটে “দ্বিজাতি তত্ত্বের” ভিত্তিতে ব্রিটিশ উপনিবেশ থেকে মুক্ত হয়ে যখন ধর্মভিত্তিক পাকিস্তান রাষ্ট্র গঠন হলো তখন (অর্থাৎ ১৯৪০-এর দশকে শুরু হয়ে ১৯৭১-এর মুক্তিযুদ্ধের সময় পর্যন্ত), আর দ্বিতীয় ও তৃতীয় পশ্চাদমুখী বিপর্যয় ঘটে মুক্তিযুদ্ধ পরবর্তীকালে যখন আমরা মুক্তিযুদ্ধ বিরোধী প্রতিক্রিয়াশীল ব্যক্তি, গোষ্ঠী ও রাজনৈতিক দলকে মানবাধিকার লঙ্ঘন ও যুদ্ধাপরাধের জন্য শাস্তি দিতে ব্যর্থ হলাম এবং প্রায় একই সময়ে বঙ্গবন্ধু হত্যা পরবর্তীকালে মুক্তিযুদ্ধের অন্যতম অর্জন দেশ-সমাজ-রাষ্ট্র বিনির্মাণে অন্যতম গণ-আকাজক্ষা “ধর্মনিরপেক্ষতা” (যা ছিল আমাদের প্রথম সংবিধান— ১৯৭২-এর সংবিধানের অন্যতম মূল নীতি)-কে অবৈধ প্রেসিডেন্ট মেজর জেনারেল জিয়াউর রহমান ১৯৭৮ সালে চূড়ান্তভাবে বিলুপ্ত ঘোষণা করেন (দেখুন, Second Proclamation Order No. VI of 1978)। ইসলাম ধর্মভিত্তিক সাম্প্রদায়িকতার উত্থান কাজটি জিয়াউর রহমান শুরু করেন ১৯৭২ সালে বঙ্গবন্ধু সরকার প্রণীত “দালাল আইন”টি ৩১ ডিসেম্বর ১৯৭৫-এ বাতিল ঘোষণা করে। ১৯৭২-এর সংবিধানে যেখানে যতটুকু ধর্মনিরপেক্ষতার কথা উল্লেখ ছিলো সবকিছুই অবৈধ প্রেসিডেন্ট মেজর জেনারেল জিয়াউর রহমান ১৯৭৭-৭৮ সালে সম্পূর্ণভাবে বিলুপ্ত ঘোষণা করে তার জায়গায় “সর্বশক্তিমান আল্লাহর উপর পূর্ণ আস্থা ও বিশ্বাস” সংযোজন করে ইসলামভিত্তিক সাম্প্রদায়িকতা, মৌলবাদ, মৌলবাদী জঙ্গিদের পথ সচেতনভাবেই সুপ্রশস্ত করলেন। ১৯৭২-এর বঙ্গবন্ধু সরকার প্রণীত মূল সংবিধানের সাথে অবৈধ প্রেসিডেন্ট মেজর জেনারেল জিয়াউর রহমান ঘোষিত দ্বিতীয় ঘোষণা (সংশোধনী) অর্ডার ১৯৭৮ [Second Proclamation (Amendment) Order, 1978] তুলনা করলেই বুঝতে কোনোই অসুবিধা হয় না যে জিয়াউর রহমানই ছিলেন ইসলাম ধর্মভিত্তিক সাম্প্রদায়িকতা, মৌলবাদ ও মৌলবাদী জঙ্গিদের পুরোধা ব্যক্তি। অবৈধ প্রেসিডেন্ট জিয়াউর রহমান ১৯৭২-এর মূল সংবিধানে অবৈধ যেসব পরিবর্তন আনলেন তার মধ্যে অন্যতম হল নিম্নরূপ:

১. সংবিধানের প্রস্তাবনার প্রথম অনুচ্ছেদে “জাতীয় মুক্তি” শব্দের জায়গায় বসালেন “জাতীয় স্বাধীনতা”, আর “ঐতিহাসিক সংগ্রামের” জায়গায় বসালেন “ঐতিহাসিক যুদ্ধের” শব্দ।
২. সংবিধানের প্রস্তাবনার দ্বিতীয় অনুচ্ছেদে “ধর্মনিরপেক্ষতার” পরিবর্তে লিখলেন “সর্বশক্তিমান আল্লাহর উপর পূর্ণ আস্থা ও বিশ্বাস”; শুধু তাই নয় ১৯৭২-এর সংবিধানে যেখানে সংবিধানের চার মূল নীতির মধ্যে চতুর্থ স্থানে ছিল “ধর্মনিরপেক্ষতা” সেখানে পরিবর্তিত সংবিধানে “ধর্মনিরপেক্ষতা” শব্দ বিলুপ্ত করে চার মূলনীতির প্রথম স্থানে বসালেন “সর্বশক্তিমান আল্লাহর উপর পূর্ণ আস্থা ও বিশ্বাস” শব্দসমূহ।
৩. মূল সংবিধানের ৮ (১) অনুচ্ছেদে “ধর্মনিরপেক্ষতাকে” প্রতিস্থাপিত করা হল “সর্বশক্তিমান আল্লাহর উপর পূর্ণ আস্থা ও বিশ্বাস” শব্দসমূহ দিয়ে; আর ৮ (২) অনুচ্ছেদে “এই ভাগে বর্ণিত নীতিসমূহ বাংলাদেশ পরিচালনার মূল সূত্র হইবে”-র জায়গায় অন্তর্ভুক্ত করলেন নতুন বাক্য “সর্বশক্তিমান আল্লাহর উপর পূর্ণ আস্থা ও বিশ্বাসই হইবে যাবতীয় কার্যাবলীর ভিত্তি”।

৪. মূল সংবিধানের অনুচ্ছেদ ১০ যেখানে শোষণমুক্ত, ন্যায়ানুগ, সাম্যবাদী সমাজ, সমাজতান্ত্রিক অর্থনীতি ব্যবস্থার কথা উল্লেখ ছিল তা সম্পূর্ণ বাতিল করলেন।
৫. সম্পূর্ণ বিলুপ্ত ঘোষণা করলেন মূল সংবিধানের অনুচ্ছেদ ১২ যেখানে বলা হয়েছিল “ধর্মনিরপেক্ষতার নীতি বাস্তবায়নের জন্য সর্বপ্রকার সাম্প্রদায়িকতা, রাষ্ট্র কর্তৃক কোন ধর্মকে রাজনৈতিক মর্যাদাদান, রাজনৈতিক উদ্দেশ্যে ধর্মের অপব্যবহার, কোন বিশেষ ধর্ম পালনকারী ব্যক্তির প্রতি বৈষম্য বা তাঁহার উপর নিপীড়ন বিলোপ করা হইবে”।
৬. মূল সংবিধানের ৩৮ নং অনুচ্ছেদ যেখানে সুস্পষ্ট উল্লেখ ছিল যে “রাজনৈতিক উদ্দেশ্যসম্পন্ন বা লক্ষ্যানুসারী কোন সাম্প্রদায়িক সমিতি বা সংঘ কিংবা অনুরূপ উদ্দেশ্যসম্পন্ন বা লক্ষ্যানুসারী ধর্মীয় নামযুক্ত বা ধর্মভিত্তিক অন্য কোন সমিতি বা সংঘ গঠন করিবার বা তাহার সদস্য হইবার বা অন্য কোন প্রকারে তাহার তৎপরতায় অংশগ্রহণ করিবার অধিকার কোন ব্যক্তির থাকিবে না”— জিয়াউর রহমান সংবিধান থেকে এসব সম্পূর্ণ উচ্ছেদ করে ছাড়লেন।

উল্লিখিত এসবই স্পষ্টভাবে প্রমাণ করে যে আজ যে ইসলামভিত্তিক সাম্প্রদায়িকতা, মৌলবাদ, মৌলবাদের অর্থনীতি, মৌলবাদের রাজনীতি, মৌলবাদী জঙ্গিত আমরা দেখছি — এসব কিছুই মূলে ছিল অবৈধ ক্ষমতায় সৈরাচারী ও চরম বিশ্বাসঘাতক প্রেসিডেন্ট মেজর জেনারেল জিয়াউর রহমান। এসব করে জিয়াউর রহমান মহান মুক্তিযুদ্ধে অর্জিত সংবিধানের মৌলিক চরিত্র-বৈশিষ্ট্যই পাণ্টে দিলেন এবং অসাম্প্রদায়িক চেতনা উল্টে দিয়ে রাষ্ট্রদ্রোহ তুল্য অপরাধ করলেন। এহেন অবস্থায় যে কেউই যুক্তিসঙ্গত প্রশ্ন উত্থাপন করতেই পারেন যে জিয়াউর রহমানের মতাদর্শে মুক্তিযুদ্ধের চেতনার বাংলাদেশ বলে কোন কিছুই অস্তিত্ব ছিল কিনা, নাকি তিনি পাকিস্তানপন্থি দালাল ছিলেন? প্রশ্ন উত্থাপন করা যেতেই পারে যে জিয়াউর রহমান প্রজাতন্ত্রের মূল সংবিধান থেকে ধর্মনিরপেক্ষতাকে বিসর্জন দিয়ে জামায়াতে ইসলামির দৃশ্যমান মূল নেতাদের গোপন মূল নেতা ছিলেন কিনা? এ প্রশ্নও উত্থাপন আদৌ অযৌক্তিক হবে না যে প্রেসিডেন্ট জিয়াউর রহমান সংবিধানের চার মূল নীতির অন্যতম নীতি ধর্মনিরপেক্ষতা বাতিল করে দেশকে ইসলামি রাষ্ট্রে রূপান্তরিত করতে চেয়েছিলেন কিনা? খুব যৌক্তিক হবে যদি কেউ প্রশ্ন তোলেন যে সংবিধান থেকে ধর্মনিরপেক্ষতার নীতি উচ্ছেদ করে জিয়াউর রহমান গণপ্রজাতন্ত্রী বাংলাদেশকে “ইসলামি বাংলাদেশে” অথবা “বাংলাদেশের পাকিস্তানীকরণের” মূল স্বপ্নদ্রষ্টা ছিলেন কিনা? আরও মারাত্মক প্রশ্ন হতে পারে এমন যে অবৈধ ক্ষমতা দখলকারী এবং ধর্মনিরপেক্ষতার নীতি উচ্ছেদকারী জিয়াউর রহমান কি প্রকৃত মুক্তিযোদ্ধা ছিলেন (Freedom fighter by choice) নাকি ঘটনাচক্রে মুক্তিযোদ্ধা (Freedom fighter by chance) ছিলেন, নাকি মুক্তিযুদ্ধে মুক্তিযুদ্ধ বিরোধী প্রতিক্রিয়াশীল চক্রের চর ছিলেন (spy of anti-liberation forces)। আমি তো আরও মারাত্মক ও আরও ভয়াবহ উপসংহারে উপনীত হতে পারি যে মার্কিন সাম্রাজ্যবাদ বিশ্বপ্রভুত্ব কায়েমের লক্ষ্যে তার মহাকৌশলের (grand strategy) অংশ হিসেবে বিশ্বের তেল ভাণ্ডার (যা প্রধানত মুসলিম প্রধান দেশগুলোতে কেন্দ্রীভূত) জবরদখলের উদ্দেশ্যে সমাজতন্ত্রকামী বাংলাদেশের মুক্তিযুদ্ধে প্রত্যক্ষ বিরোধিতা করেছিলো এবং যারই অংশ হিসেবে জাতির পিতা বঙ্গবন্ধু শেখ মুজিবুর রহমানকে হত্যা করেছিলো যে হত্যাকাণ্ড যারা ঘটিয়েছিলেন তাদের হোতা ছিলেন জিয়াউর রহমান। যে জিয়াউর রহমানকে দিয়েই মার্কিন সাম্রাজ্যবাদ প্রথমে গায়ের জোরে (একে বলে “থুকোডাইডিস নীতি” ও “মনরো মতবাদ”) সংবিধানের ধর্মনিরপেক্ষতার নীতি বাতিল করে সাম্প্রদায়িকতা— ইসলাম ধর্মভিত্তিক সাম্প্রদায়িকতাকে প্রাতিষ্ঠানিক রূপ দিয়েছিলো এবং একই সময়ে অসংখ্য প্রকৃত

মুক্তিযোদ্ধাকে হত্যা করেছিল; আর সেটা করেছিলো মৌলবাদী জঙ্গিত্ব উত্থানের পূর্বশর্ত হিসেবে যার ফলে ঘটনার গুরুত্ব ২৫-৩০ বছর পরে ধর্মনিরপেক্ষ বাংলাদেশকে “মডারেট মুসলিম দেশের” তকমা জুড়ে দিয়ে পরবর্তী কোন এক সময়ে রাষ্ট্র ক্ষমতাটাই জঙ্গিদের হাতে তুলে দিয়ে ইসলামি জঙ্গিবাদী রাষ্ট্র খেতাব দিয়ে প্রাকৃতিক সম্পদসমৃদ্ধ এবং ভৌগোলিক-রাজনৈতিক কৌশলগত গুরুত্বপূর্ণ দেশ বাংলাদেশকে দখল করা যায়। যদি আমার এ উপসংহার সঠিক হয় তাহলে মুক্তিযোদ্ধা(?) জিয়াউর রহমান আসলে কে? কি তার প্রকৃত পরিচয়? ইতিহাস কিভাবে তাকে ক্ষমা করবে? তার দলই বা এ ফাঁদ থেকে কিভাবে বেরবে?

অনেক রক্ত, ত্যাগ-তিতিক্ষার মূল্যে আমরা স্বাধীনতা অর্জন করেছি। তবে দীর্ঘ ৪০ বছর মুক্তিযুদ্ধ বিরোধী যুদ্ধাপরাধী জাতীয় শত্রুদের কোনো ধরনের শাস্তির বিধান আমরা করতে পারিনি। এটাও পরবর্তীকালে তাদের ঔদ্ধত্য বৃদ্ধিতে সহায়ক হয়েছে। ঐ ধর্ম ব্যবসায়ী গোষ্ঠী (কোনো অর্থেই সুফি-ওলামাদের মত ধার্মিক নন) এবং উগ্র-সাম্প্রদায়িক মনোভাবাপন্ন তাদের কিছু অনুসারীরাই বাংলাদেশে মৌলবাদী রাজনৈতিক অর্থনীতি ও সংশ্লিষ্ট জঙ্গিদের প্রতিভূ। এদেশে ধর্মের ইতিহাসে এ এক চরম বিকৃতিকাল— বলা যায় পশ্চাদমুখী রূপান্তরের তৃতীয় কালপর্ব। আর বলা যায় ইসলাম ধর্মের পশ্চাদমুখী রূপান্তরে “হেফাজতে ইসলাম” হলো তৃতীয় কালপর্বের মোটামুটি চূড়ান্ত রূপের অন্যতম বহিঃপ্রকাশ মাত্র। এ দেশে ইসলাম ধর্মের ঐতিহাসিক মূল ধারার (সুফিবাদ) বিকাশের সাথে বর্তমান মৌলবাদী রাজনীতি-অর্থনীতির বিপরীতধর্মী পার্থক্যটা এখন স্পষ্ট। ইসলাম ধর্মের পশ্চাদমুখী রূপান্তর ও ধর্মের রাজনীতিকরণের নিট ফল হলো এই যে তা আলোকিত মানুষ ও জ্ঞান-বিজ্ঞানসমৃদ্ধ আলোকিত সমাজব্যবস্থা প্রতিষ্ঠার প্রতিবন্ধক হয়ে দাঁড়ালো।

পাকিস্তান রাষ্ট্রে সাম্প্রদায়িকতা শুধু রাষ্ট্র গঠনের ভিত্তি হিসেবেই কাজ করেনি তা শনৈঃ শনৈঃ বৃদ্ধি পেয়েছে। দুই অর্থনীতির বৈষম্যের<sup>২১</sup> যাঁতাকলে পিষ্ট মানুষের মুক্তির লক্ষ্যে ১৯৭১-এ বাংলাদেশের স্বাধীনতা ঘোষণা করা হয়েছিল। এ দেশের মানুষ স্বপ্ন দেখেছিলেন জনকল্যাণমুখী একটি রাষ্ট্রের— যে রাষ্ট্রে নিশ্চিত হবে চয়নের স্বাধীনতা (freedom of choice): অব্যাহত হবে অর্থনৈতিক সুযোগ, উন্মোচিত হবে সামাজিক সুবিধাদি, পাওয়া যাবে রাজনৈতিক মুক্তি, থাকবে স্বচ্ছতা ও সুরক্ষার নিশ্চয়তা, পাওয়া যাবে সম্পূর্ণ অসাম্প্রদায়িক মানস কাঠামো বিনির্মাণের পরিবেশ, প্রস্ফুটিত হবে ধর্ম নিরপেক্ষ আচরণ। স্বাধীন রাষ্ট্রের সংবিধান (১৯৭২) এসবের অঙ্গীকার করে, প্রকাশ্যে; করে মৌলিক চাহিদা মেটানো থেকে শুরু করে নারী-পুরুষ, ধর্ম-বর্ণ নির্বিশেষে সমানাধিকারের অঙ্গীকারও। কিন্তু প্রকৃত অর্থে এ অঙ্গীকার, আর বাস্তবের ফারাক এতই বেশি যার ভিতরে মৌলবাদের অর্থনীতি ও সংশ্লিষ্ট জঙ্গিবাদী রাজনীতির বিস্তৃতি সম্ভব।

<sup>২১</sup> পশ্চিম পাকিস্তান ও পূর্ব পাকিস্তানের মধ্যে দুই অর্থনীতির এই বৈষম্যের সাধারণ রূপ নিয়ে ১৯৬৬ সালে “সোনার বাংলা শূন্য কেন” (?) শিরোনামে যে প্রচারপত্র পূর্ব পাকিস্তানে বিলি করা হয়েছিলো সেখানে স্পষ্ট লেখা ছিলো: রাজস্ব খাতের মোট বার্ষিক ব্যয় ছিল পশ্চিম পাকিস্তানে ৫,০০০ কোটি টাকা আর পূর্ব পাকিস্তানে ১,৫০০ কোটি টাকা, উন্নয়ন খাতে পশ্চিম পাকিস্তানের বরাদ্দ ছিল ৬,০০০ কোটি টাকা আর পূর্ব পাকিস্তানে ৩,০০০ কোটি টাকা, মোট বৈদেশিক সাহায্যের ৮০ শতাংশ পেতো পশ্চিম পাকিস্তান আর বাকি মাত্র ২০ শতাংশ পূর্ব পাকিস্তান, বৈদেশিক মুদ্রা আমদানিতে পশ্চিম পাকিস্তানের অংশ ছিলো ৭৫ শতাংশ আর পূর্ব পাকিস্তানের ২৫ শতাংশ, কেন্দ্রীয় সরকারের চাকুরিতে পশ্চিম পাকিস্তানিদের অংশ ছিল ৮৫ শতাংশ আর বাদবাকি ১৫ শতাংশ ছিল পূর্ব পাকিস্তানিদের, আর সামরিক বিভাগের চাকুরিতে পশ্চিম পাকিস্তানিদের অংশ ছিল ৯০ শতাংশ আর বাদবাকি মাত্র ১০ শতাংশ ছিলো পূর্ব পাকিস্তানিদের জন্য।

## ৫. ধর্মভিত্তিক মৌলবাদ ও মৌলবাদী জঙ্গিতের অর্থনীতি: ভিত্তি, প্রকৃতি, মাত্রা

বাংলাদেশে মৌলবাদের অর্থনৈতিক ভিত দুর্বল নয়। তার কারণ বাংলাদেশের অর্থনীতিতে আনুষ্ঠানিকভাবে সামন্তবাদী উৎপাদন সম্পর্ক ক্ষয় হয়েছে, কিন্তু একদিকে যেমন চিরাচরিত সামন্তবাদী মানস কাঠামো বিলুপ্ত হয়নি তেমনি অন্যদিকে পুঁজিবাদী উৎপাদন সম্পর্কও বিকশিত হয়নি; বিকশিত হয়েছে বিভিন্ন ধরনের নিকৃষ্ট পুঁজি যা উৎপাদনশীল বিনিয়োগে ভূমিকা রাখে না; সৃষ্টি হয়েছে নিজেরা সম্পদ সৃষ্টি না করে অন্যদের সম্পদ দখল-বেদখল-জবরদখলকারী ফাও-খাওয়া-লুটেরা-পরজীবী এক রেন্ট-সিকার (rent-seeker) গোষ্ঠী যারাই আবার বিভিন্ন পথ-পদ্ধতির মাধ্যমে সরকার ও রাজনীতিকেও তাদের অধীন সত্তায় রূপান্তরিত করে ফেলেছে। উল্লেখ্য যে এসব রেন্ট-সিকার গোষ্ঠী সৃষ্টিসহ “ব্রিফকেস পুঁজিবাদ” বিকাশে শিল্প-ভিত্তিক চিরায়ত পুঁজিবাদের তুলনায় “শকুন পুঁজিবাদ” (vulture capitalism) অনেক বেশি অনুকূল। এই পুঁজিবাদ উৎপাদনশীল শিল্প নির্ভর অর্থনীতির চেয়ে নগরভিত্তিক ভূমি-ব্যবসা এবং দোকানদারী অর্থনীতি বিকাশে অনেক বেশি উৎসাহী। অর্থাৎ কাঠামোগতভাবেই এই পদ্ধতি উদ্বৃত্ত শ্রমের অর্থনৈতিক ব্যবস্থায় কর্মসংস্থান সৃষ্টির ক্ষেত্রে তেমন কোনো ভূমিকা রাখতে পারছেন না। হচ্ছে না দারিদ্র্য বিমোচন<sup>২২</sup>। অবশ্য এ ধরনের মুক্তবাজার অর্থনীতি কখনোই দরিদ্র-বান্ধব নয়। একচেটিয়া পুঁজিবাদী বিশ্বায়নের মুক্তবাজার এদেশের জাতীয় পুঁজি-ভিত্তিক উন্নয়ন প্রক্রিয়া ত্বরান্বিত করার বদলে যে প্রতিবন্ধকতা সৃষ্টি করেছে তাও মৌলবাদ-সাম্প্রদায়িকতা পুষ্টিতে সহায়ক।

কাঠামোগত রূপান্তরের নিরিখে স্বাধীনতা উত্তর গত চার দশকে (১৯৭৫-২০১৫) বাংলাদেশের অর্থনীতিতে এমন কোনো মৌলিক পরিবর্তন ঘটেনি যা দিয়ে বলা যাবে যে, স্বাধীনতার মানবকল্যাণমুখী চেতনা বাস্তবায়িত হয়েছে। সুস্থ-সবল-চেতনাসমৃদ্ধ ভেদহীন মানুষ সৃষ্টিই ছিল স্বাধীনতার মূল আকাঙ্ক্ষা। সে আকাঙ্ক্ষা ও বাস্তবতার দূরত্ব ব্যাপক ও ক্রমবর্ধমান। আকাঙ্ক্ষা ও বাস্তবতার ক্রমবর্ধমান এ ফারাকটাও মৌলবাদ ও সংশ্লিষ্ট জঙ্গিত ত্যাগে সহায়ক।

দুই অর্থনীতির বৈষম্যের বিরুদ্ধে লড়াই করে স্বাধীন বাংলাদেশের অভ্যুদয় ঘটেছে এ কথা সত্য। তবে গত চার দশকের (১৯৭৫-২০১৫) বিকাশের ধারা ১৬ কোটি মানুষের আমাদের দেশকে সুস্পষ্টভাবে দু'ভাগে বিভাজিত করেছে: প্রথম ভাগে আছেন সংখ্যালঘু ক্ষমতাস্বত্ব মানুষ, যাদের সংখ্যা হবে বড়জোর ১০ লক্ষ; আর দ্বিতীয় ভাগে আছেন সংখ্যাগুরু ক্ষমতাহীন মানুষ, যাদের সংখ্যা হবে ১৫ কোটি ৯০ লক্ষ। রাজনীতি-অর্থনীতির মারপ্যাচে সৃষ্টি হয়েছে এমন এক অবস্থা যেখানে ১০ লক্ষ ক্ষমতাস্বত্বের বিপরীতে আছেন ১৫ কোটি ৯০ লক্ষ ক্ষমতাহীন, অসহায়, দুর্দশাগ্রস্ত, বঞ্চিত, বৈষম্য-জর্জরিত, হতাশাগ্রস্ত মানুষ। প্রকৃত অর্থে এই বিশাল সংখ্যক ক্ষমতাহীন মানুষের সক্ষমতা বৃদ্ধি অথবা ক্ষমতাহীনদের ক্ষমতায়ন অথবা inclusion of the excluded— এ বিষয়ে অসন্তত অর্থনৈতিক ও রাজনৈতিক-সামাজিক কর্মকাণ্ডের নিরিখে সচেতন কোনো প্রয়াস কখনও বাস্তবায়িত হয়নি। উল্টো,

<sup>২২</sup> দারিদ্র্য বিষয়ে অর্থনীতিবিদদের ধারণা যথেষ্ট সংকীর্ণ। অর্থনীতিবিদারা দারিদ্র্য সংজ্ঞায়ন করেন সাধারণত আয় অথবা খাদ্য পরিভোগের নিরিখে। যে দারিদ্র্য মৌলবাদ বিকাশের উর্বর ক্ষেত্র সৃষ্টি করে তার মর্ম অনুধাবন করতে হলে দারিদ্র্যকে দেখতে হবে দারিদ্র্যের সকল পরস্পর সম্পর্কিত জটিল রূপ সমষ্টির সমগ্রকতা দিয়ে। দারিদ্র্যের এসব রূপ হল: আয়ভিত্তিক দারিদ্র্য, ক্ষুধা জনিত দারিদ্র্য, স্বল্প মজুরীর কারণে দারিদ্র্য, বেকারত্বজনিত দারিদ্র্য, শিক্ষার দারিদ্র্য, স্বাস্থ্যের দারিদ্র্য, আশ্রয়হীনতা-উদ্বৃত্ত দারিদ্র্য, ব্যক্তিগত নিরাপত্তাহীনতা-উদ্বৃত্ত দারিদ্র্য, বিভিন্ন ধরনের প্রান্তিকতা-উদ্বৃত্ত দারিদ্র্য, (যেমন ধর্মীয় সংখ্যালঘু মানুষ, আদিবাসী মানুষ, দরিদ্র নারী, বস্তিবাসী, চরের মানুষ, রিক্সা-ভ্যান-ঠেলাগাড়ি চালক ইত্যাদি), সর্বোপরি মানস কাঠামোর দারিদ্র্যসহ সাংস্কৃতিক মূল্যবোধের দারিদ্র্য (বিস্তারিত দেখুন, আবুল বারকাত, ২০০৬, একজন অদরিদ্রের দারিদ্র্য চিন্তা)।

ক্ষমতাবানদের ক্ষমতা বৃদ্ধির বহুমুখী প্রচেষ্টা অব্যাহত রয়েছে। অবস্থাদৃষ্টে মনে হচ্ছে যে, তা আরও বহুদিন বহাল থাকবে। সামগ্রিক রাজনৈতিক-অর্থনৈতিক সমীকরণ তা-ই নির্দেশ করে। আর ভারসাম্যহীন বিকাশ সমীকরণে এক্ষেত্রে ধর্মভিত্তিক সাম্প্রদায়িক আদর্শে উদ্বুদ্ধ হয়ে যদি কোনো ব্যক্তি বা গোষ্ঠী “মুক্তির পথে” সুইসাইড বোমারু হিসেবে ‘বেহেশতবাসী’ হবার জন্য আত্মাহুতি দেয় তা অযৌক্তিক হবে কেনো?

এদেশের সংখ্যাগরিষ্ঠ ক্ষমতাহীন মানুষ (কর্মসংস্থান ও জীবনযাত্রার সূচক-সংক্রান্ত সরকারি পরিসংখ্যান যা-ই বলুক না কেন) অতিকষ্টে জীবন যাপন করছেন— “পরিসংখ্যানিক অর্থনীতি (statistical economy) যা-ই বলুক না কেনো এ বিষয়ে কোনো সন্দেহ নেই। এদেশে মোট জাতীয় আয়ে দরিদ্র জনগোষ্ঠীর হিস্যা উত্তরোত্তর কমেছে, আর রেন্ট-সিকার ধনীদের বেড়েছে— ধনী-দরিদ্র ক্রমবর্ধমান বৈষম্যের একথা সরকারিভাবেই স্বীকৃত। অর্থাৎ সহজ কথায়— বৈষম্য-অসমতা ক্রমবর্ধমান। মনে রাখা প্রয়োজন যে গত ৪০ বছরে এ দেশে বিভিন্ন মানদণ্ডে দরিদ্র মানুষের সংখ্যা ৫ কোটি থেকে বেড়ে এখন ১০ কোটিতে দাঁড়িয়েছে; আর সেই সাথে দরিদ্র মানুষের সংখ্যা বৃদ্ধির হার জনসংখ্যা বৃদ্ধির হারের চেয়ে বেশি। বিকাশ প্রবণতা যা তাতে দেখা যায় নিকট অতীতের দরিদ্ররা দরিদ্রই থাকছেন, আর নিম্নবিত্ত হচ্ছেন দরিদ্র, সেই সাথে মধ্য-মধ্যবিত্তের ব্যাপক অংশ হয় নিম্ন-মধ্যবিত্তে অথবা এক লাফে দরিদ্র্যে রূপান্তরিত হচ্ছেন। একই সময়ে অর্থনীতি, রাজনীতি, প্রশাসন, আর শিক্ষা-সংস্কৃতির ক্ষেত্রসহ সর্বত্র এক আত্মঘাতী লুণ্ঠন সংস্কৃতি (self destructing culture of plundering) জেঁকে বসেছে। এই লুণ্ঠন সংস্কৃতির চরিত্র-নিয়ামক হ’ল কালো টাকা, সন্ত্রাস, অবৈধ অস্ত্র, পেশি শক্তি, ঘুষ, দুর্নীতি, কুশাসন-অপশাসন, দমন-পীড়ন ইত্যাদি। এসবই ধর্মভিত্তিক সাম্প্রদায়িক রাজনীতি ও মৌলবাদের অর্থনীতি গঠনের সহায়ক উপাদান। আর এ প্রক্রিয়া তুরান্বয়নে মার্কিন সাম্রাজ্যবাদসহ পাকিস্তান ফ্যাক্টর থেকে শুরু করে সংশ্লিষ্ট বহিঃস্থ উপাদান সক্রিয় প্রভাবকের ভূমিকা পালন করছে।

গত চার দশকে এদেশে আর্থ-সামাজিক বিকাশে মূল প্রবণতা হ’ল: ১০ লক্ষ দুর্বৃত্ত ১৫ কোটি ৯০ লক্ষ সাধারণ মানুষকে প্রাতিষ্ঠানিক দুর্বৃত্তায়নের কাঠামোর মধ্যে জিম্মি করে রেখেছে। ক্ষমতাবান সংখ্যালঘিষ্ঠ রেন্ট-সিকার দুর্বৃত্ত ও দুর্বৃত্তায়নের শিকার ক্ষমতাহীন সংখ্যাগুরু এ দু’টি ধারা স্পষ্টতই বিরাজ করছে।

মৌলবাদের রাজনৈতিক-অর্থনীতির উদ্ভব ও বিকাশ সহায়ক গত চার দশকের খেরোখাতা (সারণি ১ দ্রষ্টব্য) যে চিত্র দেখায়, তাতে স্পষ্ট যে, যা কিছু মানবকল্যাণবিমুখ ও মানব উন্নয়ন বিরোধী অর্থাৎ একান্তরের মুক্তিযুদ্ধের চেতনাবিরোধী সেগুলো উত্তরোত্তর প্রবৃদ্ধি লাভ করেছে; মানুষ সম্পর্কসহ সবকিছুই বাজারি পণ্যে রূপান্তরিত হয়েছে; প্রান্তস্থ আর্থ-সামাজিক কাঠামোতে দেশপ্রেমে উদ্বুদ্ধ নেতৃত্বের অভাবে উৎপাদনশীল ও জনকল্যাণমুখী ভিত্তি সম্প্রসারিত হতে পারেনি। উন্নয়নের খেরোখাতা দেখাচ্ছে যে, যা বৃদ্ধি পেলে সকলের জন্যই মঙ্গল হতো, তা বৃদ্ধি পায়নি, হ্রাস পেয়েছে, আর যা হ্রাস পেলে ভাল হত, তা দ্রুতহারে বেড়েছে: গত চার দশকে কিছু মানুষ অটেল সম্পদের মালিক হয়েছেন আর ব্যাপক জনগোষ্ঠী নিঃস্ব হয়েছেন (আর নিঃস্ব মানুষ আশ্রয় খোঁজেন); সম্পদের উৎপাদনশীল বিনিয়োগ হয়নি, অনুপার্জিত আয় অধিক হারে অনুপার্জিত আয়ের উৎস খুঁজেছে; কিছু মানুষের জৌলুস বেড়েছে আর ব্যাপক জনগোষ্ঠীর জন্য বিভিন্ন ধরনের বঞ্চনা-দুর্দশা সম্প্রসারিত হয়েছে; উঠেছে বহুতল ভবন, বেড়েছে বস্তি। সরকারি প্রকৃত ব্যয় বরাদ্দ জনকল্যাণে কমেছে, বেড়েছে অনুৎপাদনশীল খাতে; বেড়েছে বৈদেশিক খবরদারি, কমেছে দেশজ স্থানীয় উদ্যোগ; বেড়েছে অনুৎপাদনশীল খাতে সরকারি ব্যয়-বরাদ্দ, সেই সঙ্গে বেড়েছে পাবলিকের সঙ্গে পাবলিক সার্ভেন্টদের দূরত্ব; বেড়েছে নির্বাচনী ব্যয়, কমেছে সুশাসন আর নির্বাচিত প্রতিষ্ঠানের কার্যকারিতা; বেড়েছে কালো

সারণি ১: মৌলবাদের রাজনৈতিক-অর্থনৈতিক উদ্ভব-সহায়ক গত চার দশকের খেরোখাতা, ১৯৭৫-২০১৪

বৃদ্ধির প্রবণতা	হ্রাসের প্রবণতা
কালো অর্থনীতি/কালো টাকা এবং সংশ্লিষ্ট লুণ্ঠন, অপরাধ, সন্ত্রাস, অবৈধ অস্ত্র, পেশিশক্তি, দুর্নীতি, ঘুষ, হুণ্ডি, কুশাসন-অপশাসন, দমন-নিপীড়ন, খুন, জখম, রাহাজানি	শক্তিশালী অর্থনীতির ভিত; জাতীয় পুঁজির বিকাশ; শিল্পায়ন; সাধারণ মানুষের মানবিক জীবন পরিচালন-সক্ষমতা; কর্মসংস্থান; কালো অর্থনৈতিক কর্মকাণ্ড নিরুৎসাহিত করার প্রতিষ্ঠান-সমূহের কার্যকারিতা
কোটিপতি ও ভিক্ষুক/নিঃস্বায়িত মানুষ; জোরপূর্বক ভূমি-জলাশয় দখল; নতুন গাড়ি-ফাট ও ভিক্ষাবৃত্তির নবতর কৌশল; যাকাতের কাপড় সংগ্রহে মৃতের সংখ্যা; শৈত্যপ্রবাহ ও গ্রীষ্মদাহে অসুস্থ ও মৃতের সংখ্যা	অর্থনৈতিক সুযোগ; কর্মসংস্থানের সুযোগ (মানব উন্নয়নের প্রথম শর্ত); সম্পদের প্রতি সাধারণ মানুষের অভিজ্ঞতা/ মালিকানা
গ্রাম থেকে শহরে আসা মানুষ; বস্তিবাসীর সংখ্যা; ইনফর্মাল সেক্টর; নিউকিয়ার পরিবার; শিশু-মহিলা ও প্রবীণদের দুর্দশা-বঞ্চনা	ভূমিহীনতা ও গ্রামে কর্মসংস্থান; প্রকৃত আয়/মজুরি; সম্প্রসারিত (বর্ধিত) একান্নবর্তী পরিবার
বৈধ-অবৈধ আমদানি ও রপ্তানি; অনুপার্জিত আয়; ভারসাম্যহীন অর্থনৈতিক উন্নয়ন	মানবশক্তি ও সম্পদের কার্যকর ব্যবহার; জাতীয় পুঁজির শিল্পখাতে বিকাশ; ক্ষুদ্র ও কুটির শিল্পের বিকাশ
বৈদেশিক ঋণ-অনুদান প্রকল্প; এনজিও কার্যক্রম	দেশজ ও স্থানীয় উদ্যোগ; স্থানীয় সম্পদের সর্বোত্তম ব্যবহারে প্রণোদনা ও অগ্রহ; সামাজিক ও উন্নয়ন কর্মকাণ্ডে জনগণের অংশগ্রহণ
তথ্য প্রযুক্তির প্রসার ও যোগাযোগ; কম্পিউটার ও ব্যবসা শাস্ত্রের ছাত্র সংখ্যা	সাধারণ বিজ্ঞান চর্চা; প্রযুক্তিগত ভিত্তি; বিজ্ঞান-দর্শনের ছাত্র সংখ্যা
ব্যক্তিমালিকানাধীন বাণিজ্যিক-ভিত্তিক বিশ্ববিদ্যালয়, কলেজ, কোচিং সেন্টার, ইংরেজি মাধ্যম স্কুল, কিডার গার্টেন, মাদ্রাসা (ইংরেজি মিডিয়ামসহ); শিক্ষায় ধনী-দরিদ্র বৈষম্য	সাধারণ মানুষের জন্য সরকারি/বেসরকারি স্কুল, কলেজ, বিশ্ববিদ্যালয়; শিক্ষার গুণগতমান; শিক্ষা ব্যবস্থার ফলপ্রদতা; মৌলিক শিক্ষাখাতে সরকারের প্রকৃত ব্যয়-বরাদ্দ
ধর্ম ব্যবসা, ধর্মীয় প্রতিষ্ঠান, পীর-ফকিরের সংখ্যা, ধর্মভিত্তিক রাজনীতি, ধর্মের নামে সহিংসতা, ভিন্ন ধর্মের মানুষের প্রতি বিতৃষ্ণার প্রকাশ; ভাগ্য বিশ্বাস; জ্যোতিষির সংখ্যা	ভিন্ন ধর্মের মানুষের প্রতি সম-শ্রদ্ধাবোধ; বিজ্ঞান প্রতিষ্ঠান; বিজ্ঞান মনস্কতা; বিজ্ঞান চর্চা ও জ্ঞান-বিজ্ঞান ভিত্তিক সাধারণ আলোচনাসভা; সুস্থ জীবনবোধ; ধর্মনিরপেক্ষ আচরণ ও মানস-কাঠামো
ব্যয়বহুল বেসরকারি ক্লিনিক, ডায়াগনোস্টিক সেন্টার; দুশ্চিন্তা ও দারিদ্র উদ্ভূত অসুখ-বিসুখ; চিকিৎসা ব্যয়; চিকিৎসা ব্যয়-উদ্ভূত নিঃস্বায়ন	প্রাথমিক স্বাস্থ্য সেবার অবকাঠামো; সরকারি স্বাস্থ্য খাতে চিকিৎসার মান; স্বাস্থ্য খাতে মাথাপিছু প্রকৃত ব্যয়; সরকারি স্বাস্থ্য খাতের কার্যকারিতা
অপসংস্কৃতি চর্চা; অপ-সংস্কৃতি শ্রবণ-দর্শনে সময়ের অপচয়; মানুষে-মানুষে অবিশ্বাস	দেশজ সংস্কৃতির চর্চা; সংহতি বোধ; পারস্পরিক বিশ্বাস ও শ্রদ্ধাবোধ; মানবিক মূল্যবোধ
রাজনৈতিক মূল্যবোধের অবক্ষয়; রাজনীতিবিদদের দালালি; রাজনীতিকে ব্যবসায়ী পণ্য হিসেবে বিবেচনা করা; স্বৈরশাসন; জনকল্যাণকামী ধারার রাজনৈতিক চেতনার চাহিদা	জনগণের প্রতি রাজনীতিবিদদের মমত্ববোধ; জ্ঞান ও আদর্শভিত্তিক রাজনীতি; রাজনীতিবিদদের দেশপ্রেম; গণতান্ত্রিক মূল্যবোধ

উৎস: প্রবন্ধকার কর্তৃক বিনির্মিত।

টাকার দাপট, কমেছে জনগণের প্রতি রাজনীতিবিদদের মমত্ববোধ। বেড়েছে শিক্ষায় ধনী-দরিদ্র বৈষম্য, কমেছে মৌলিক শিক্ষাখাতে সরকারি প্রকৃত ব্যয় বরাদ্দ; বেড়েছে দারিদ্র-উদ্ভূত অসুখ-বিসুখ এবং চিকিৎসা ব্যয় উদ্ভূত নিঃস্বায়ন, কমেছে সরকারি স্বাস্থ্য খাতের কার্যকারিতা; বেড়েছে ধর্ম-ব্যবসা, হতাশা-নিরাশা, পীর-ফকিরের সংখ্যা, জ্যোতিষির সংখ্যা, ভাগ্যবিশ্বাস, ধর্মের নামে সহিংসতা, আর কমেছে ভিন্ন ধর্মের মানুষের প্রতি মমত্ববোধ, বিজ্ঞান চর্চা, ধর্মনিরপেক্ষ আচরণ ও অসাম্প্রদায়িক মানস কাঠামো— এক কথায় সুপ্রশস্ত হয়েছে সাংস্কৃতিক সাম্প্রদায়িকীকরণের ভিত্তি। এসবের পাশাপাশি শিক্ষার সাম্প্রদায়িকীকরণ মৌলবাদের রাজনৈতিক ও অর্থনৈতিক শক্তি বৃদ্ধিতে সরাসরি সহায়ক ভূমিকা পালন করেছে: গত তিন দশকে প্রাথমিক শিক্ষা প্রতিষ্ঠানের সংখ্যা বেড়েছে দ্বিগুণ আর দাখিল মাদ্রাসা বেড়েছে ৮ গুণ; প্রাথমিক শিক্ষা প্রতিষ্ঠানে শিক্ষার্থী বেড়েছে দ্বিগুণ আর দাখিল মাদ্রাসায় বেড়েছে ১৩ গুণ; সরকারি শিক্ষা প্রতিষ্ঠানে মাধ্যমিক পর্যায়ে একজন ছাত্র/ছাত্রীর মাথাপিছু রাষ্ট্রীয় ব্যয় যেখানে ৩,০০০ টাকা, সরকারি মাদ্রাসা খাতে তা ৫,০০০ টাকা।

মনে রাখা গুরুত্বপূর্ণ হবে যে, বাংলাদেশে এখন প্রতি ৩ জন ছাত্রের ১ জন মাদ্রাসার ছাত্র (যার মোট সংখ্যা হবে ৮০ লক্ষ); দেশে মোট মাদ্রাসার সংখ্যা হবে ৫৫,০০০-এর বেশি, যার মধ্যে ৭৩ শতাংশ কওমি মাদ্রাসা; এসব মাদ্রাসা পরিচালনে বছরে ব্যয় হয় আনুমানিক ১,৪০০ কোটি টাকা, আর মাদ্রাসা পাশদের মধ্যে বেকারত্বের হার ৭৫ শতাংশ।<sup>২৩</sup> শিক্ষার সাম্প্রদায়িকীকরণের অভিঘাত ও প্রয়োজনীয় সংস্কারের ক্ষেত্রে এ কথাও বিশেষভাবে বিবেচনায় রাখতে হবে যে অধিকাংশ মাদ্রাসার ছাত্র-ছাত্রীরা কিন্তু স্বল্পবিত্ত-দরিদ্র পরিবার থেকে আগত। উগ্র সাম্প্রদায়িক জঙ্গি আত্মঘাতী বোমাবাজদের ক্ষেত্রেও কিন্তু একই ধরনের ধারণা-কাঠামো প্রযোজ্য।

অর্থনীতি ও রাজনীতির দুর্বৃত্তায়ন এবং গরীব ও মধ্যবিত্তের স্বার্থবিরোধী রাজনৈতিক-অর্থনীতি নির্ভর উন্নয়ন ধারা বাংলাদেশে গ্রাম ও শহর অঞ্চলের শ্রেণি কাঠামো বদলে দিয়েছে। আর্থ সামাজিক শ্রেণি কাঠামো যেভাবে বদলেছে তা সাম্প্রদায়িক জঙ্গিত্ব ও মৌলবাদ বিকাশের অনুকূল। বাংলাদেশে চলমান আর্থ-সামাজিক শ্রেণি কাঠামোর পরিবর্তনের এই ধরন সামগ্রিকভাবে দারিদ্র এবং মধ্যবিত্তের বেহাল দশাকেই নির্দেশ করে। শ্রেণি কাঠামোর পরিবর্তনের এ ধারাটি গুটি কয়েক ধনিক শ্রেণির হাতে সম্পদ ও ক্ষমতা পুঞ্জীভূত হওয়ার বিষয়টিও স্পষ্টতর করে। নিচের বৈশিষ্ট্যগুলো আর্থ-সামাজিক শ্রেণি কাঠামো পরিবর্তন প্রবণতার সে চিত্রটিই তুলে ধরে যা দিয়ে ধর্মীয় উগ্রবাদ এবং মৌলবাদের রাজনৈতিক-অর্থনীতির বিজ্ঞানসম্মত বিশ্লেষণ সম্ভব (সারণি ২)।

১. আমার হিসেবে বাংলাদেশে এখন ১৬ কোটি মানুষের মধ্যে ১০ কোটি ৫৫ লক্ষ মানুষ দরিদ্র (৬৬%), ৫ কোটি ১ লক্ষ মানুষ মধ্যবিত্ত শ্রেণির (৩১.৩%) এবং অবশিষ্ট ৪৪ লক্ষ মানুষ (২.৭%) ধনী। গত ত্রিশ বছরে (১৯৮৪-২০১২) দরিদ্র মানুষের সংখ্যা বৃদ্ধি পেয়েছে ৪ কোটি ৫৫ লক্ষ (১৯৮৪ সালে ৪ কোটি থেকে ২০১২ সালে ১০ কোটি ৫৫ লক্ষ)। দরিদ্র জনসংখ্যার এই বৃদ্ধি জাতীয় উন্নয়নের ব্যর্থতারই বহিঃপ্রকাশ। যা বাংলাদেশে ধর্মের প্রভাব এবং ধর্মীয় উগ্রতাকে উৎসাহিত করার ভিত্তি মজবুত করেছে।
২. শহরের তুলনায় গ্রামে দরিদ্র শ্রেণির মানুষের সংখ্যা অনেকগুণ বেশি। দেশের মোট দরিদ্র মানুষের ৮২ শতাংশ গ্রামে এবং ১৮ শতাংশ শহরে বাস করেন। গ্রামে বসবাসকারী ৬০ শতাংশ খানা

<sup>২৩</sup> আবুল বারকাত ও অন্যান্য, ২০০৮, Political Economy of Madrassa Education in Bangladesh: Genesis, Growth and Impact.

সারণি ২: বাংলাদেশে আর্থ-সামাজিক শ্রেণির গতি প্রবণতা, ১৯৮৪-২০১২

গ্রাম/শহর	দরিদ্র		মধ্যবিত্ত						ধনী		সর্বমোট	
			নিম্ন		মধ্য		উচ্চ					
	১৯৮৪	২০১২	১৯৮৪	২০১২	১৯৮৪	২০১২	১৯৮৪	২০১২	১৯৮৪	২০১২	১৯৮৪	২০১২
গ্রাম (ভূমি মালিকানাভিত্তিক)												
% গ্রামীণ জনসংখ্যা	৬৩	৭১	১৬.৯	১৬	৮	১১.৬	৮	৮.৭	৩	৩৩.২	২.৭	১০০
জনসংখ্যা (মিলিয়ন)	৫৩	৮৬.৩	১৪	১৯.৫	১০	৯.৭	৪	৩.৬	৩	৩২.৮	৮.৪	১২১.৬
শহর (সম্পদ মূল্যভিত্তিক)												
% শহরের জনসংখ্যা	৪৫	৫০	৩০	২০	২০	১৫	৩	১০	৫৩	৪৫	২	১০০
জনসংখ্যা (মিলিয়ন)	৭	১৯.২	৫	৭.৭	৩	৫.৮	০.৫	৩.৮	৮.৫	১৭.৩	০.৩	১৬
মোট (গ্রাম+শহর)												
% মোট জনসংখ্যা	৬০	৬৬	১৯	১৬.৯	১৩	৯.৭	৪.৫	৪.৭	৩৬.৫	৩১.৩	৩.৭	১০০
জনসংখ্যা (মিলিয়ন)	৬০	১০৫.৫	১৯	২৭.১	১৩	১৫.৬	৪.৫	৭.৫	৩৬.৫	৫০.১	৩.৩	১০০

উৎস: আবুল বারকাত, ২০১৫, A Political Economy Treatise on Religious Fundamentalism and Extremism: A high probability global catastrophe with reference to Bangladesh, পৃ: ১৩।

পদ্ধতিগত ধারণা: বাংলাদেশে আর্থ-সামাজিক শ্রেণি কাঠামোকে চিহ্নিত করার জন্য সরকারিতাবে কোনো গ্রহণযোগ্য পদ্ধতি নেই। এক্ষেত্রে লেখক দেশের সমাজ কাঠামোর গতি পরিবর্তনের ধারা বোঝার জন্য বিভিন্ন আর্থ-সামাজিক শ্রেণির জনসংখ্যা পরিমাণ নির্ধারণে একটি পদ্ধতি অবলম্বন করেছেন। মানদণ্ড হিসেবে গ্রামীণ জনগোষ্ঠীর বসত ভিটার মালিকানা ও শহরের মানুষের সম্পদের মূল্যমানকে ধরা হয়েছে। শ্রেণিকরণের এই পদ্ধতি যেভাবে প্রয়োগ করা হয়েছে তা হচ্ছে: গ্রামীণ এলাকায় বিত্তহীন অথবা কম সম্পদশালী শ্রেণি- যাদের জমির পরিমাণ ১০০ শতক পর্যন্ত এবং শহরের যেসব মানুষের মোট সম্পদের দাম ৫ লক্ষ টাকার কম, নিম্নমধ্যবিত্ত শ্রেণি হিসেবে তাদের ধরা হয়েছে যেসব গ্রামীণ জনগোষ্ঠীর জমির মালিকানা ১০১ থেকে ২৪৯ শতক এবং শহরের মানুষের ক্ষেত্রে তাদের সম্পদের দাম ৫ লক্ষ থেকে ৯ লক্ষ টাকা পর্যন্ত; গ্রামের মধ্য-মধ্যবিত্ত বিবেচিত হয়েছে ২৫০-৪৯৯ শতক জমির মালিকরা এবং শহরে ধরা হয়েছে যাদের সম্পদের মূল্য ১০ থেকে ২৯ লক্ষ টাকা; গ্রামের যেসব জনগোষ্ঠীর সম্পদের পরিমাণ জমির মালিকানা ৫০০ থেকে ৭৪৯ শতক তারা উচ্চ মধ্যবিত্ত এবং শহরের ক্ষেত্রে উচ্চ মধ্যবিত্ত ধরা হয়েছে তাদের সম্পদের মূল্য ৩০ লক্ষ থেকে ৪০ লক্ষ টাকা পর্যন্ত। ধনী (উচ্চবিত্ত) হিসেবে বিবেচিত হয়েছে গ্রামের ক্ষেত্রে ৭৫০ শতক বা তার বেশি জমির মালিকরা এবং শহরের ক্ষেত্রে ৫০ লক্ষ টাকা বা তদুর্ধ্ব সম্পদশালীদের।

ভূমিহীন। ৭০ ভাগ খানাতে এখনও পর্যন্ত বিদ্যুৎ সংযোগ নেই (মনে রাখা দরকার বিদ্যুৎ মানে বালবের আলো নয় বিদ্যুৎ মানে আলোকিত মানুষ গড়ার মাধ্যম)। শতকরা ৬৫ জন সরকারি স্বাস্থ্য সেবা থেকে বঞ্চিত। বাংলাদেশে নগরায়ন মূলত বস্তিয়ান অথবা শহুরে জীবনের গ্রামায়ন। এ নগরায়নের পাশাপাশি শিল্পায়ন হয়নি বললেই চলে; যা হয়েছে তা হলো অনানুষ্ঠানিক খাতের বিস্তৃতি এবং সংশ্লিষ্ট হতাশা-নিরাশা-দুর্দশা-বঞ্চনা। গ্রাম ও শহরের এই প্রকৃতির দারিদ্র্য ধর্মীয় উগ্রতাসহ সংশ্লিষ্ট কর্মকাণ্ড উৎপত্তির জন্য সহায়ক ভিত্তিভূমি।

৩. বিগত ৩০ বছরে (১৯৮৪-২০১২) দেশের মোট জনসংখ্যা বৃদ্ধি পেয়েছে ৬০ শতাংশ। অথচ বিত্তহীন জনসংখ্যাবৃদ্ধির পরিমাণ ৭৬ শতাংশ। এ থেকে প্রতীয়মান হয় যে দারিদ্র্য-তাড়িত মৌলবাদের বৃদ্ধির পরিমাণও গত ত্রিশ বছরে আনুপাতিকহারে বেশি।
৪. মধ্যবিত্ত শ্রেণির ধারক বর্তমানে ৫ কোটি ৭১ লক্ষ মানুষ যার মধ্যে ২ কোটি ৭১ লক্ষ নিম্নমধ্যবিত্ত (যারা মোট মধ্যবিত্তের ৫৪ শতাংশ), ১ কোটি ৫৬ লক্ষ মধ্য-মধ্যবিত্ত (মোট মধ্যবিত্তের ৩১ শতাংশ) এবং অবশিষ্ট ৭৫ লক্ষ উচ্চ মধ্যবিত্ত শ্রেণিভুক্ত। এই মধ্যবিত্ত (যারা মোট মধ্যবিত্তের ১৬ শতাংশ) এই শ্রেণির বিশেষত অস্থির-অস্থিতিশীল নিম্ন ও মধ্য-মধ্যবিত্ত শ্রেণি (যারা মোট জনসংখ্যার ৪৩ শতাংশ আর মোট মধ্যবিত্তের ৮৫ শতাংশ মানুষ) থেকে মৌলবাদের মেধাশক্তি গঠিত হয়। ধর্মীয় মৌলবাদের সাফল্যের মূল চাবিকাঠিও এদের কজায়।

এদেশে বিগত ত্রিশ বছরে (১৯৮৪-২০১২) শ্রেণি কাঠামোর পরিবর্তন যে ক্রমবর্ধমান বৈষম্য-অসমতা সৃষ্টি করেছে তা মৌলবাদের শক্তি বৃদ্ধির সহায়ক। বিশ্লেষণ যা বলছে তা হলো নিম্নরূপ:

- ক. বিগত ৩০ বছরে বর্ধনশীল জনগোষ্ঠীর ৭৬ শতাংশই দরিদ্র আর ১৪ শতাংশ মূলত অতীতের নিম্নমধ্যবিত্ত শ্রেণি থেকে আগত।
- খ. গ্রামের তুলনায় শহুরে মধ্যবিত্তের concentration বেশি। তবে নিরঙ্কুশ সংখ্যার হিসেবে দেশের মোট মধ্যবিত্তের প্রায় ৬৬ শতাংশের আবাস এখনও গ্রামে (যাদের ৫৯ ভাগ নিম্নমধ্যবিত্ত)।
- গ. বিগত ৩০ বছরে মধ্যবিত্ত জনসংখ্যার পরিমাণ বেড়েছে ১ কোটি ৩৬ লক্ষ (১৯৮৪ সালে ৩ কোটি ৬৫ লক্ষ থেকে ২০১২ সালে ৫ কোটি ১ লক্ষ)। মধ্যবিত্তে বর্ধমান শতকরা ৬০ ভাগ জনসংখ্যা গঠিত হয়েছে নিম্নমধ্যবিত্ত গ্রুপে বৃদ্ধির কারণে। এই প্রবণতা নিম্নমধ্যবিত্ত শ্রেণিকে উপরে উঠতে দেয় না আর মধ্য-মধ্যবিত্ত শ্রেণিকে নিম্নমধ্যবিত্তের দিকে তাড়িত করে।
- ঘ. বিগত ৩০ বছরে যখন মধ্যবিত্ত শ্রেণির মানুষের সংখ্যা বেড়েছে ৩৭ শতাংশ ঠিক একই সময়ে নিম্ন-মধ্যবিত্তের বৃদ্ধির হার ৪৩ শতাংশ আর অতীতের নিম্নমধ্যবিত্তদের এক বৃহৎ অংশ দরিদ্র গ্রুপে যোগ দিয়েছে। বিত্তের এ অধোগতি নিঃসন্দেহে মানুষকে করেছে অদৃষ্টবাদী।
- ঙ. ২০১২ সালে ধনী (উচ্চ শ্রেণি) জনসংখ্যা ৪৪ লক্ষ। বিগত ৩০ বছরে নবসংযোজিত ধনীর সংখ্যা ১ কোটি ১ লক্ষ। অর্থাৎ ১৯৮৪ থেকে ২০১২ সাল পর্যন্ত ধনিক শ্রেণির বৃদ্ধি হয়েছে ৩৩ শতাংশ। সম্পদ যে পুঞ্জিভূত হয়েছে কিছু হাতে এবং বৈষম্য বেড়েছে তার অন্যতম প্রকৃষ্ট প্রমাণ এই যে মোট জনসংখ্যায় ধনীর সংখ্যা হ্রাস: ১৯৮৪ সালে ৩.৩ শতাংশ থেকে

২০১২ সালে ২.৭ শতাংশে। অর্থনৈতিক দুর্বৃত্তায়ন এবং কালো অর্থনীতির গবেষণায় এটাই প্রতীয়মান হয় যে, ধনীর মধ্যে একটা সংখ্যালঘুদল সৃষ্টি হয়েছে যারা “সুপার ধনী” (super-duper rich) অথবা অন্যভাবে বলা যায়, এদের মধ্যে ২০ শতাংশ ধনী সমগ্র ধনিক শ্রেণির সম্পদের ৮০ শতাংশ নিয়ন্ত্রণ করছে। অর্থাৎ বিগত ত্রিশ বছরে বাংলাদেশে ধনী-দরিদ্রের যে ব্যবধান ক্রমবর্ধমান তাতে করে অতি-ধনী (যাদের বলে super-duper rich) রেন্ট-সিকারদের যে গোষ্ঠী গড়ে উঠেছে তা থেকে বাংলাদেশের সমাজ-অর্থনীতি-রাষ্ট্রকে “For the 1%, of the 1%, by the 1%” নামে আখ্যায়িত করা যায়। মালিকানার বৈষম্য-অসমতাজনিত যে কাঠামো গড়ে উঠেছে তা শুধুমাত্র দারিদ্র্য-অসমতাকে চিরস্থায়ী করেছে তা-ই নয় তা ধর্মীয় মৌলবাদ ও সংশ্লিষ্ট জঙ্গিবাদ চিরস্থায়ীকরণের উর্বর ভূমি প্রস্তুত করছে—এ বিষয়ে সন্দেহের কোনোই অবকাশ নেই।

বাংলাদেশের আর্থ-সামাজিক শ্রেণি কাঠামোর বিকাশ প্রবণতা থেকে স্পষ্ট প্রতীয়মান হয় যে, গত ৩০ বছরে বাংলাদেশের সার্বিক দারিদ্র্য অবস্থার অধোগতি হয়েছে। সেই সাথে দেখা যাচ্ছে মধ্যবিত্ত শ্রেণির নিম্নগামী প্রবণতা এবং মধ্য-মধ্যবিত্ত শ্রেণির নিম্ন-মধ্যবিত্তের দিকে ধাবিত হওয়া, নিম্ন-মধ্যবিত্তের গতি দরিদ্রমুখী আর সম্পদ পুঞ্জিভূত হচ্ছে কিছু ধনিক শ্রেণির মানুষের হাতে (যারা মোট জনসংখ্যার ২.৭ শতাংশ, আবার যাদের ২০ শতাংশ দখল করে আছে ধনীদের ৮০ শতাংশ সম্পদ)। এক দিকে এই প্রকট গণদারিদ্র্য এবং ব্যাপক অসমতা আর অন্যদিকে মধ্যবিত্তের অস্থিরতা ও অস্থিতিশীলতা এবং নগণ্য সংখ্যক মানুষের হাতে অঢেল সম্পদ—এসবই বাংলাদেশে ধর্মীয় সাম্প্রদায়িকতাসহ উগ্র মৌলবাদ উৎপাদন ও পুনরুৎপাদনের শক্তিশালী অনুকূল পরিসর সৃষ্টি করেছে।

সুতরাং বিশ্লেষণে এ উপসংহারে উপনীত হওয়া সম্ভব যে যদিও কয়েক শতাব্দীর ঐতিহাসিক বিকাশ এ দেশে অর্থনীতির সাম্প্রদায়িকীকরণের পক্ষে যুক্তি প্রদর্শন করে না তথাপি গত প্রায় ৭ দশকের (১৯৪৭ সালে ধর্মভিত্তিক পাকিস্তান রাষ্ট্র প্রতিষ্ঠার সমসাময়িককাল থেকে) মানব কল্যাণবিমুখ উন্নয়ন ধারা মৌলবাদের রাজনৈতিক-অর্থনৈতিক ভিত্তি সুদৃঢ়করণের সকল শর্ত সৃষ্টি ও সম্প্রসারিত করেছে। আর বিশ্বায়নসহ বহিঃস্থ অনেক উপাদানই (external factors) এ প্রক্রিয়া ত্বরান্বিত করেছে।

## ৬. মৌলবাদের অর্থনীতি: গঠন প্রক্রিয়া, বিস্তৃতি ও সম্ভাবনা

আগেই বলেছি স্বাধীনতা উত্তর বাংলাদেশে একান্তরের মুক্তিযুদ্ধের চেতনার জনকল্যাণকামী রাজনৈতিক শক্তির কাক্ষিত বিকাশ ত্বরান্বিত হয়নি। রাষ্ট্রক্ষমতায় ঘুরে ফিরে এসেছে স্বৈরতন্ত্র অথবা কালো টাকার স্বার্থবাহী সংসদ। দুর্বৃত্তায়িত হয়েছে অর্থনীতি, আর তা রাজনীতির দুর্বৃত্তায়নের কার্যকরী চাহিদা বৃদ্ধি করেছে। অর্থনীতি ও রাজনীতির এ দুর্বৃত্তায়নের হোতা হিসেবে আবির্ভূত হয়েছে পরসম্পদ লুণ্ঠনকারী-পরজীবীদের দল—Rent Seekers, যারা আবার সরকার ও রাজনীতিকে তাদের অধীন দাস-সভায় পরিণত করেছে। এসবই বঙ্গবন্ধু হত্যা-পরবর্তী বাংলাদেশের রাজনৈতিক অর্থনীতির মর্মবস্তু।

আমাদের দেশে রেন্ট-সিকার নিয়ন্ত্রিত অর্থনৈতিক দুর্বৃত্তায়নের নির্দেশকসমূহ নিম্নরূপ: গত চার দশকে (১৯৭৫ থেকে ২০১৫ সাল পর্যন্ত) বাংলাদেশে সরকারিভাবে যে প্রায় ২ লক্ষ ৫০ হাজার কোটি টাকার সমপরিমাণ বৈদেশিক ঋণ-অনুদান এসেছে তার ৭৫ শতাংশ লুট করেছে দুর্বৃত্তরা (যাদের সংখ্যা আসলে ২ লক্ষ আর পরিবার-পরিজনসহ ১০ লক্ষ মানুষ); এরা এখন বছরে প্রায় ৭০ হাজার কোটি টাকার

সমপরিমাণ কালো টাকা সৃষ্টি করে (যার ক্রমপুঞ্জীভূত পরিমাণ হবে ৬-৭ লক্ষ কোটি টাকা<sup>২৪</sup>), এরাই বছরে ৩০-৪০ হাজার কোটি টাকার সমপরিমাণ অবৈধ অর্থ স্থানান্তরের/পাচারের (money laundering) সাথে সম্পৃক্ত; এরাই বছরে ১৫ হাজার কোটি টাকার ঘুষ-দুর্নীতির সাথে জড়িত; এরাই প্রায় ৩০-৪০ হাজার কোটি টাকার ঋণখেলাপি; এরাই সবধরনের বড় মাপের অবৈধ অস্ত্র ও ড্রাগ ব্যবসার সাথে সম্পৃক্ত; এরা দেশের কমপক্ষে ১ কোটি বিঘা খাস জমি ও জলাভূমি অবৈধভাবে দখল করে আছে; এরাই উপকূলীয় অঞ্চলে বৃহৎ চিংড়িঘের ও ব্যক্তিগত সশস্ত্র বাহিনী গড়ে তুলেছে; যে কোন সরকারি কেনাকাটায় (মূলত বার্ষিক উন্নয়ন কর্মসূচির আওতায়) অথবা বড় ধরনের বিনিয়োগে এদেরকে কমপক্ষে ২০ শতাংশ কমিশন দিতে হয় ইত্যাদি। আর রেন্ট-সিকার নিয়ন্ত্রিত রাজনৈতিক দুর্বৃত্তায়নের বহিঃপ্রকাশ বহুমুখী- অর্থনীতির দুর্বৃত্তরা তাদের অর্থনৈতিক স্বার্থসিদ্ধির জন্য রাজনৈতিক প্রক্রিয়া ও নীতি নির্ধারণী প্রতিষ্ঠান এমনভাবে দখল করেন যেখানে সংবিধানের বিধি মোতাবেক রাষ্ট্র পরিচালন অসম্ভব। তারা মূল ধারার ক্ষমতার রাজনীতি ও সংশ্লিষ্ট প্রতিষ্ঠান-ব্যক্তিকে ফান্ড করেন; তারা ঘুষ-দুর্নীতিতে পৃষ্ঠপোষকতা করেন; তারা রাষ্ট্রীয় বাজেট বরাদ্দ নির্ধারণ ও তা ভোগ করার বন্দোবস্ত পাকাপোক্ত করেন; তারা লুট করেন সবকিছু- জমি, পানি, বাতাস এমনকি বিচারের রায়; এবং বিচারহীনতার সংস্কৃতির ধারক-বাহক-প্রভাবক-তুরান্বয়ক-উজ্জীবক। তারা ধর্মের লেবাস যত্রতত্র ব্যবহার করেন- স্ব-ধার্মিকতা প্রদর্শনে হেন কাজ নেই যা তাঁরা করেন না; এরা অর্থ-প্রতিপত্তি দিয়ে জাতীয় সংসদের আসন কিনে ফেলেন- তারা জানেন স্থানভেদে ৫ কোটি টাকা থেকে ৫০ কোটি টাকা বিনিয়োগ করে জাতীয় সংসদের একটি আসন ক্রয়-বিক্রয় সম্ভব এবং সেটা রীতিমতো চর্চা করেন<sup>২৫</sup>। অর্থনীতি ও রাজনীতির এসব দুর্বৃত্তদের প্রতি মানুষের আত্মার গভীরে অনাস্থা আছে; মানুষের সামনে এখন আর রাজনৈতিক ‘role model’ বলে কিছু নেই- এসব প্রবণতা যে হতাশা-নিরাশা সৃষ্টি করেছে সেগুলোই হয়ে দাঁড়িয়েছে উগ্র সাম্প্রদায়িক মৌলবাদীদের সংগঠন বিস্তৃতির সহায়ক উপাদান।<sup>২৬</sup>

প্রধানত অর্থনৈতিক ও রাজনৈতিক দুর্বৃত্তায়নের কারণে মানুষ তথাকথিত গণতন্ত্রী রাজনীতিবিদদের প্রতি আস্থা হারাচ্ছেন-হারিয়েছেন, আর প্রগতির ধারাও সেই সাথে তাল মিলিয়ে বিকশিত হয়নি-হচ্ছে না। মানুষ যখন ক্রমাগত বিপন্ন হতে থাকেন, হতে থাকেন হতাশ ও নিরাশ, মানুষ যখন রাষ্ট্রীয় প্রতিষ্ঠানের উপর আস্থা হারান এবং আস্থাহীনতা যখন নিয়মে পরিণত হয় তখন ব্যাপক সাধারণ জনমানুষ উত্তরোত্তর অধিক হারে নিয়তি নির্ভর- ভাগ্যনির্ভর হতে বাধ্য হন। আর এ নিয়তি নির্ভরতা বাড়ছে কৃষিপ্রধান অর্থনীতিতে যেখানে ৬০ ভাগ কৃষকই এখন ভূমিহীন, যে কৃষি ভিত্তির উপরই এদেশে

২৪ আমার হিসেবে এ পরিমাণ অর্থ দিয়ে মোট ২৫ থেকে ৩০টি পদ্মা সেতু নির্মাণ সম্ভব; অথবা এ অর্থের মাত্র ২০ শতাংশ ব্যয় করে বাংলাদেশ থেকে মাতৃমৃত্যু ও শিশুমৃত্যু মোটামুটি দূর করা সম্ভব; অথবা এ অর্থের মাত্র ১০ শতাংশ ব্যয় করে আমাদের দেশ থেকে যক্ষ্মা ও কুষ্ঠ রোগ চিরতরে উচ্ছেদ করা সম্ভব; অথবা এ অর্থের ৪০ শতাংশ ব্যয় করে সারাদেশে সরকারিভাবে উচ্চতর গুণগত মানসম্পন্ন বিজ্ঞানসন্মত শিক্ষা ও প্রাথমিক (দ্বিতীয় স্তরসহ) স্বাস্থ্যসেবা প্রদান নিশ্চিত করা সম্ভব।

২৫ এখানে আমাদের জাতীয় সংসদের সদস্যদের পেশা-সংশ্লিষ্ট একটা বিষয় বলা প্রয়োজন। ১৯৫৪ সালের যুক্তফ্রন্ট সরকারের সংসদ সদস্যদের মধ্যে মাত্র ৪ শতাংশ ছিলেন “ব্যবসায়ী”, আর এখনকার সংসদে “ব্যবসায়ীরা” হলেন মোট সংসদ সদস্যদের ৮৮ শতাংশ। অবশ্য সম্মানিত এসব সংসদ সদস্যদের “ব্যবসায়ী” যে কী তা নির্বাচন কমিশনও জানে না।

২৬ এ বিষয়ে বিস্তারিত দেখুন: আবুল বারকাত, ২০০৫, “Criminalization of Politics in Bangladesh”, SASNET Lecture, Lund University, Sweden, 15 March 2005; আবুল বারকাত, ২০০৫, “Right to Development and Human Development: The Case of Bangladesh”, Lecture Session organized by Sida and Föreningen for SUS, Sida Auditorium, Stockholm, Sweden, 18 March 2005.

বিকশিত হয়েছে ধর্ম। এ ভ্যাকুয়াম-টাই ব্যবহার করছে মৌলবাদী রাজনীতি। তারা অতীতে চোখের সামনে দেখেছেন কেমন করে সাম্প্রদায়িক গোষ্ঠী এমনকি অপেক্ষাকৃত দীর্ঘকাল গণতন্ত্র চর্চার স্থান ভারতেও দুচারটে সংসদ আসন দখল করে ১০/১৫ বছর পরে রাষ্ট্রক্ষমতা দখল করেছিল এবং মানুষ এই ২০১৫ সালেও অনুরূপ দৃশ্য লক্ষ্য করছেন। অন্যান্য অনেক উদাহরণসহ এটাও বাংলাদেশে রাষ্ট্র ক্ষমতার শীর্ষে আরোহণে তাদের স্বপ্নকে বাস্তব করবে বলে তারা মনে করে। আর তারা স্পষ্ট জানে যে দলীয় রাজনীতিকে স্বয়ম্ভর করতে তাদের নিজস্ব অর্থনৈতিক শক্তি ভীত প্রয়োজন। অন্যথায় ক্যাডারভিত্তিক দল গঠন ও পরিচালন এবং রাষ্ট্রক্ষমতা দখলের লক্ষ্যে দেশের বিভিন্ন স্থানে ভিন্ন ভিন্ন ধরনের মডেল চর্চা সম্ভব নয়।

বাংলাদেশে এখন ক্যাডারভিত্তিক রাজনীতির সহায়তায় মৌলবাদ যে সব আর্থ-রাজনৈতিক মডেলের তুলনামূলক কার্যকারিতা পরীক্ষা-নিরীক্ষা করছে তার মধ্যে ১২-টি বৃহৎ বর্গ হল নিম্নরূপ: (১) আর্থিক প্রতিষ্ঠান, (২) শিক্ষা প্রতিষ্ঠান, (৩) ঔষধ শিল্প ও স্বাস্থ্য প্রতিষ্ঠান, (৪) ধর্ম প্রতিষ্ঠান, (৫) ব্যবসায়িক-বাণিজ্য প্রতিষ্ঠান, (৬) যোগাযোগ-পরিবহন ব্যবস্থা সম্পৃক্ত প্রতিষ্ঠান, (৭) জমি ও রিয়েল এস্টেট, (৮) সংবাদ মাধ্যম ও তথ্য প্রযুক্তি, (৯) স্থানীয় সরকার, (১০) বেসরকারি সংস্থা, (১১) ইসলামি জঙ্গি সংগঠন (যেমন বাংলাভাই, জেএমবি, হুজি-বি এবং অনুরূপ কর্মসূচিভিত্তিক সংগঠন/সংস্থা/গ্রুপ); এবং (১২) কৃষক-শ্রমিকসহ বিভিন্ন পেশাজীবী সমিতির কর্মকাণ্ড কেন্দ্রিক প্রতিষ্ঠান (ছক ১ দ্রষ্টব্য)। এসব প্রতিষ্ঠানের সবগুলি মুনাফা অর্জনযোগ্য প্রতিষ্ঠান নয় (যেমন স্থানীয় সরকার ও পেশাজীবী সমিতি) এক্ষেত্রে ক্রস-ভর্তুকি দেয়া হয় এবং সেই সাথে মুনাফা-অযোগ্য প্রতিষ্ঠানেও তারা উচ্চ মুনাফা করেন (যেমন বাংলাভাই জাতীয় প্রকল্প<sup>২৭</sup> যেখানে ভূমি খাজনা, চাঁদাবাজি প্রতিষ্ঠা করা হয়; এমনকি কোনো কোনো অঞ্চলে মাদ্রাসাতেও অত্যুচ্চ মুনাফা অর্থাৎ বছর শেষে ব্যয়ের চেয়ে আয় বেশি হয়)। মানুষের ধর্মীয় আবেগ অনুভূতি ব্যবহার করে আপাতদৃষ্টিতে মুনাফা অযোগ্য প্রতিষ্ঠানে মুনাফা সৃষ্টির-নিরঙ্কুশ তুলনামূলক সুবিধা (absolute comparative advantage) তাদের আছে (বিষয়টি ধর্ম ও ব্রেইন: স্নায়ুতাত্ত্বিক বা মনোজাগতিক ধর্মদর্শন বা “neurotheology” শিরোনামক অষ্টম অনুচ্ছেদে বিশ্লেষণ করা হয়েছে)।

মৌলবাদের অর্থনীতির উল্লিখিত মডেলসমূহের ব্যবস্থাপনা-পরিচালন কৌশল সাধারণ ব্যবসা-বাণিজ্যের নীতি-কৌশল থেকে অনেক দিক থেকে ভিন্ন। তাদের অর্থনৈতিক মডেল পরিচালন কৌশলের অন্যতম কয়েকটি বৈশিষ্ট্য নিম্নরূপ:

১. প্রতিটি মডেলই রাজনৈতিকভাবে উদ্বুদ্ধ উচ্চমানসম্পন্ন বিশেষজ্ঞ কর্তৃক রাজনৈতিক লক্ষ্যার্জনে নিয়োজিত।

<sup>২৭</sup> এইসব কর্মকাণ্ডভিত্তিক ইসলামি মৌলবাদী সংগঠনগুলো আপাতদৃষ্টিতে মূলধারার ইসলামপন্থি দলের থেকে আলাদা—জঙ্গিরূপ। এটা আসলে প্রকৃত সত্যের বাহ্যিক রূপ (appearance), প্রকৃত সত্য হলো ঠিক উল্টোটা—মৌলবাদী জঙ্গিরা মূলধারার ইসলামপন্থি রাজনৈতিক দলেরই অবিচ্ছেদ্য অংশ। বাংলাদেশে এই রকম জঙ্গি-মৌলবাদী গ্রুপের সংখ্যা ১৩২টি। এসব ধর্মভিত্তিক জঙ্গি গ্রুপের তালিকা পরিশিষ্ট ১-এ দেখুন। এসব জঙ্গি সংগঠন বিদেশি উৎস এবং/অথবা দেশের মৌলবাদের অর্থনীতি থেকে তহবিল সংগ্রহ করে থাকে (সংশ্লিষ্ট বিষয়ে রাজনৈতিক অর্থনৈতিক বিশ্লেষণসহ প্রাথমিক তালিকার জন্য বিস্তারিত দেখুন: আবুল বারকাত, ২০০৭, “Islamic Militants in Bangladesh: An Analysis on the basis of 30 Case Studies”, in Berger MS and A Barkat” (2007), Radical Islam and Development AID in Bangladesh, Netherlands Institute for International Relations, “Clingendael”।

ছক ১: মৌলবাদের আর্থ-রাজনৈতিক সাংগঠনিক মডেল



২. প্রতিটি মডেলে বহুস্তরবিশিষ্ট ব্যবস্থাপনা পদ্ধতি প্রয়োগ করা হয় যেখানে নির্দিষ্ট স্তরের মূল নীতি-নির্ধারণী কর্মকাণ্ড রাজনৈতিক নেতৃত্বের অধীনস্থ।
৩. বিভিন্ন মডেলের মধ্যে কো-অর্ডিনেশন থাকলেও উচ্চস্তরের কো-অর্ডিনেটরদের পরস্পর পরিচিতি যথেষ্ট গোপন রাখা হয় (এক ধরনের গেরিলা যুদ্ধের রণনীতি বলা চলে)।
৪. প্রতিটি মডেলই সামরিক শৃংখলার আদলে পরিচালিত সুসংবদ্ধ-সুশৃংখল ব্যক্তিখাতের প্রতিষ্ঠান।
৫. কোনো মডেল যখনই আর্থ-রাজনৈতিক উদ্দেশ্য সাধনে অন্য মডেলের তুলনায় অধিক ফলপ্রসূ মনে করা হয় তখনই তা যথাসাধ্য দ্রুত অন্যস্থানে বাস্তবায়িত (replicate) করা হয়।

সুতরাং একথা নির্দিধায় বলা চলে যে মৌলবাদীরা তাদের অর্থনৈতিক মডেল বাস্তবায়নে “রাষ্ট্রক্ষমতা দখলের লক্ষ্যে” রাজনৈতিকভাবে সম্পূর্ণ সচেতন এবং তা বাস্তবায়নে বিজ্ঞান-প্রযুক্তিকে তারা তাদের মত করে চলে সাজাতে সচেষ্ট। এ থেকে এও প্রতীয়মান হয় যে মৌলবাদীরা মূলে আছে ভীতি ও আবেগ। আর এ আবেগ আসে ক্রমবর্ধমান অসমতা থেকে তথাপি এসব আবেগানুভূতি কেবল সেকেন্ডে এবং পিছুটান নয় বরং তারা সৃজনশীল এবং ‘আধুনিকতা’র ধারক বাহকও।

অনেকেই মনে করেন এ দেশে সশস্ত্র জঙ্গি ধর্মীয় সাম্প্রদায়িক গোষ্ঠী তাদের কর্মকাণ্ড পরিচালনে সব অর্থ বিদেশ থেকেই পেয়ে থাকে। এ ধারণা বহুলাংশে মিথ্যে হতে পারে যদিও সম-মতাদর্শী বিদেশি বিনিয়োগকারীদের সাথে তাদের যৌথ উদ্যোগের ব্যবসা-বাণিজ্য আছে। আর সেই সাথে তাদের নিয়ন্ত্রিত বেসরকারি সংস্থাসমূহের অনুদানের বড় অংশ বিদেশ থেকেই আসে (প্রদর্শ ১ দেখুন)।

বক্স ১: মূলধারার 'ইসলামী' দল এবং ধর্মীয় উগ্রবাদীদের মধ্যে সম্পর্ক: অর্থের উৎস
<p>২০০৫ সালের ১৭ আগস্ট দেশব্যাপী ব্যাপকভাবে আলোচিত 'জামায়াতুল মুজাহিদিন বাংলাদেশ' (জেএমবি) নামে একটি ধর্মীয় উগ্রবাদী সংগঠন ৬৩টি জেলা প্রশাসন কার্যালয় এবং আদালত প্রাঙ্গণে মাত্র ৩০ মিনিটের মধ্যে একসঙ্গে ৫০০ বোমা বিস্ফোরণ ঘটিয়েছে। এ ঘটনার পর একশ্রেণীর সুচতুর ব্যক্তি হঠাৎ করেই মূলধারার 'ইসলামী' দলের সাথে ধর্মীয় জঙ্গীবাদীদের সম্পর্ক অস্বীকার করার অপচেষ্টা চালায়। হঠাৎ সম্পর্কহীন করার তাদের এই অপচেষ্টা এবং 'পৃথক' করে ভাববার অপপ্রয়াস কোনোভাবেই প্রতিষ্ঠিত হয়নি। অধিকন্তু মূল 'ইসলামী' দলের সাথে উগ্রবাদীদের সম্পর্ক আরও যথেষ্ট মাত্রায় বৃদ্ধি পেয়েছে। এটা হওয়ার কারণ হল: শুধু সশস্ত্র জিহাদীরাই নয়, মূল ধারার 'ইসলামী' দলও তাদের প্রধান লক্ষ্য-উদ্দেশ্য হচ্ছে 'রাষ্ট্র-ক্ষমতা দখল', দলীয় প্রধান প্রকাশ্যে ঘোষণা করেছে যে, 'ইসলামি আইন খুব শীঘ্রই প্রতিষ্ঠিত হবে' এবং অপেক্ষা করুন এবং দেখুন'..... নির্দেশনা পাওয়ার জন্য প্রস্তুত থাকুন।' এদেশের প্রধান ইসলামি দল প্রকাশ্যে এখনও নাম উল্লেখ করে বোমা বিস্ফোরণ কর্মকাণ্ড এবং বোমা নিক্ষেপকারীদের বিরুদ্ধে কোনো নিন্দা জ্ঞাপন বা বাতিল (জেএমবি) করার কথা বলেনি। যথেষ্ট প্রমাণ রয়েছে যে, জেএমবি'র গ্রেফতার হওয়া সকল নেতা-কর্মীরা জামায়াত-এ ইসলামী অথবা তাদের ছাত্র সংগঠনের সদস্য ছিল। বোমা হামলা কার্যক্রমকে সফল করে তোলার জন্য প্রয়োজনীয় আর্থিক লেনদেন সম্পন্ন হতো তাদের ব্যাংকের মাধ্যমে এবং জঙ্গিদের প্রায় সব মামলাতেই তাদের প্রশাসনিক প্রভাব সরকারি প্রশাসনযন্ত্র ব্যবহার করে গ্রেফতারকৃত জঙ্গিদের মুক্ত করার জন্য প্রচেষ্টা চালিয়েছে। অধিকাংশ মামলার ক্ষেত্রেই তাদের উদ্দেশ্যকে সার্থক করেছে। কিন্তু যেখানেই তারা ব্যর্থ হয়েছে, তারা তাড়াতাড়ি করে গ্রেফতার হওয়া সংশ্লিষ্ট জঙ্গিকে দল থেকে বহিষ্কার করেছে। এসব বিষয়ে বিভিন্ন খবর খুব দ্রুত বাংলাদেশের সকল প্রধান দৈনিক সংবাদপত্রে প্রকাশ পেয়েছে। সংবাদপত্রে প্রকাশিত খবরগুলো হচ্ছে: প্রথম আলো ২১ সেপ্টেম্বর ২০০৫, শিরোনাম— 'চট্টগ্রামে জামায়াত-এ-ইসলামী'র সাথে জড়িত পাঁচ জেএমবি নেতা গ্রেফতার; ১ লক্ষ ৬০ হাজার টাকা ইসলামি ব্যাংকের মাধ্যমে লেনদেন; দি ডেইলি স্টার ৩১ আগস্ট ২০০৫— 'এক বছরে দাতাদের কাছে থেকে ৩৪টি ইসলামি এনজিও দুইশত কোটি টাকার বেশি সাহায্য পেয়েছে; ডেইলি স্টার ২২ সেপ্টেম্বর ২০০৫ 'জামায়াত জঙ্গি সম্পর্ক এখন স্পষ্ট'; ইন্ডেক্স ২৬ সেপ্টেম্বর ২০০৫ 'এক হাজারের অধিক জঙ্গির মুক্তি, এদের মধ্যে ৪০ শতাংশ জামায়াত ইসলামী দলের; ডেইলি স্টার ৫ ডিসেম্বর ২০০৫ ' ২৯ নভেম্বরের দু'টি আদালত প্রাঙ্গণে হত্যাকাণ্ড ঘটান মাত্র ক'দিন আগেই সরকার কুয়েতি এনজিও রিভাইভাল ইসলামিক হেরিটেজ সোসাইটি (আর আই এইচ এস) নামের একটি শীর্ষস্থানীয় দাতা সংস্থা জঙ্গিদের জন্য দেয়া প্রায় ২ কোটি টাকার সাহায্য ছাড় দেয়ার জন্য সম্মতি দেয়।</p>

উল্লিখিত ধারণা বহুলাংশে সত্য নয় এজন্য যে মৌলবাদ ইতোমধ্যে তার নিজস্ব অর্থনৈতিক শক্তি ভিত্তি তৈরি করতে সক্ষম হয়েছে<sup>২৮</sup>।

আর এসব ঘটনা যে প্রক্রিয়ায় যেভাবে ঘটেছে এবং ঘটছে তা হল এরকম— উগ্র সাম্প্রদায়িকতার বাহক শক্তিটি ১৯৭১-এর মুক্তিযুদ্ধে জনগণের সম্পদ হরিলুট করেছে এবং পরবর্তীকালে বিভিন্ন দল-উপদলে বিভক্ত হয়ে বিভিন্ন কর্মকাণ্ড পরিচালনে ১৯৭০-৮০-র দশকে প্রচুর পরিমাণে বৈদেশিক অর্থ সরবরাহ পেয়েছে; এসব অর্থ সম্পদ তারা সংশ্লিষ্ট আর্থ-রাজনৈতিক মডেল গঠনে বিনিয়োগ করেছে; অধিকাংশ ক্ষেত্রেই তাদের বিনিয়োজিত প্রতিষ্ঠান উচ্চ মুনাফা করছে; আর এ মুনাফার একাংশ তারা

<sup>২৮</sup> মৌলবাদ বিশ্বায়নের সৃষ্টি এক নবজাত অথচ বেপরোয়া সন্তানের মতো যার বিরূপ প্রতিফল এবং সময়মত সীমাহীন খারাপ ব্যবহার বিশ্বায়ন ভোগ করছে। মৌলবাদী দল বিশ্বের সব জায়গায় অত্যাধুনিক যোগাযোগ প্রযুক্তির সদব্যবহার করতে সক্ষম হয়েছে। আয়াতুল্লাহ খোমেনি ইরানে রাষ্ট্রক্ষমতায় আসার আগে তার উপদেশ নির্দেশনার বিষয়গুলো ভিডিও এবং ক্যাসেটের মাধ্যমে প্রচার করে। হিন্দু জঙ্গিরাও মানুষের মধ্যে হিন্দু ধর্মের স্বরূপের অনুভূতি সৃষ্টির জন্য ব্যাপকভাবে ই-মেইল এবং ইন্টারনেট ব্যবহার করেছে (এছনি গিডেনস্, ২০০৩, Runaway World: How Globalization is Reshaping Our Lives, 50-51)। মিসরের আরব বসন্ত আন্দোলনে ইসলামিক ব্রাদারহুডের সদস্যরা ব্যাপকহারে এসএমএস, ফেইসবুক, ই-মেইল, টুইটারসহ তথ্য-প্রযুক্তি ব্যবহার করেছে। করছে। বাংলাদেশে গণজাগরণ মঞ্চের প্রতিপক্ষ মৌলবাদী শক্তি ব্লগসহ তথ্য-প্রযুক্তি ব্যবহারে যথেষ্ট পারদর্শিকতা প্রদর্শন করেছে। করছে।

ব্যয় করছে সাংগঠনিক কর্মকাণ্ডে<sup>২৯</sup>, একাংশ সংশ্লিষ্ট প্রতিষ্ঠান প্রসারে, আর (কখনও কখনও) একাংশ নূতন খাত-প্রতিষ্ঠান সৃষ্টিতে।

আমার ২০১৪ সনের হিসেবে বাংলাদেশে মৌলবাদের অর্থনীতির বার্ষিক নিট মুনাফা আনুমানিক ২,৪৬৪ কোটি টাকা (৩০০ মিলিয়ন মার্কিন ডলার)। এ মুনাফার সর্বোচ্চ ২৭ শতাংশ আসে বিভিন্ন আর্থিক প্রতিষ্ঠান থেকে (ব্যাংক, বিমা, লিজিং কোম্পানি ইত্যাদি); দ্বিতীয় সর্বোচ্চ ১৮.৮ শতাংশ আসে বিভিন্ন বেসরকারি সংস্থা থেকে<sup>৩০</sup>; বাণিজ্যিক প্রতিষ্ঠান থেকে আসে ১০.৮ শতাংশ; ঔষধ শিল্প ও ডায়াগনস্টিক সেন্টারসহ স্বাস্থ্য প্রতিষ্ঠান থেকে আসে ১০.৪ শতাংশ; শিক্ষা প্রতিষ্ঠান থেকে আসে ৯.২ শতাংশ; রিয়েল এস্টেট ব্যবসা থেকে আসে ৮.৫ শতাংশ, সংবাদ মাধ্যম ও তথ্য প্রযুক্তি থেকে আসে ৭.৮ শতাংশ, আর পরিবহন-যোগাযোগ ব্যবসা থেকে আসে ৭.৫ শতাংশ (সারণি ৩ দেখুন)। নিট মুনাফার এ প্যাটার্ন কিছুটা অনুমান নির্ভর হলেও যথেষ্ট দিক নির্দেশনামূলক— অর্থাৎ খাত-প্রতিষ্ঠানওয়ারি মৌলবাদের অর্থনীতির বিকাশ ধারা নির্দেশে যথেষ্ট সহায়ক। সেই সাথে মৌলবাদের অর্থনীতির খাত-প্রতিষ্ঠানওয়ারি নিট মুনাফার যে ধারা দেখা যায় তা মূল শ্রোতের অর্থনীতির সাথেও যথেষ্ট সাযুজ্যপূর্ণ যেখানে ইতোমধ্যেই রেন্ট সিকিং উদ্ভূত অর্থনৈতিক ও রাজনৈতিক দুর্বৃত্তায়ন নিয়ামক ভূমিকায় অবতীর্ণ। বাংলাদেশে মৌলবাদের অর্থনীতি যদি বছরে ২,৪৬৪ কোটি টাকা নিট মুনাফা সৃষ্টি করে থাকে সেক্ষেত্রে আমাদের দেশে অর্থনীতির সাম্প্রদায়িকীকরণ মাত্রা (degree of communalization of economy)— যা মৌলবাদের অর্থনীতির শক্তি-মাত্রা নির্দেশ করে— হবে নিম্নরূপ:

১. দেশের মোট বার্ষিক জাতীয় বিনিয়োগের (চলতি মূল্যে) ১.০২ শতাংশের সমপরিমাণ, অথবা
২. দেশের মোট বার্ষিক বেসরকারি বিনিয়োগের ১.৩১ শতাংশের এর সমপরিমাণ, অথবা
৩. সরকারের মোট বার্ষিক রাজস্ব আয়ের ২.১ শতাংশের সমপরিমাণ, অথবা
৪. দেশের বার্ষিক রপ্তানি আয়ের ১.৫৪ শতাংশের সমপরিমাণ, অথবা

<sup>২৯</sup> রাজনৈতিক কর্মীদের বেতন ভাতা; দৈনন্দিন রাজনৈতিক কর্মকাণ্ড পরিচালনে ব্যয়; “হেফাজতে ইসলাম” জাতীয় কর্মকাণ্ডে ব্যয়; অস্ত্র প্রশিক্ষণ কেন্দ্র পরিচালনা (ভারতের বিদেশ মন্ত্রণালয় অভিযোগ তুলেছে যে বাংলাদেশে মৌলবাদীদের ১৪৮-টি অস্ত্র প্রশিক্ষণ কেন্দ্র আছে— এ অভিযোগ আনুষ্ঠানিকভাবে খণ্ডন করা হয়নি। অনুরূপ অভিযোগ করেছে মার্কিন যুক্তরাষ্ট্রসহ ইউরোপিয়ান ইউনিয়নও।)

<sup>৩০</sup> এদেশে মৌলবাদীদের নিয়ন্ত্রণে আছে আনুমানিক ২৩১টি বেসরকারি সংস্থা। এদের মধ্যে মধ্যে ১০টি সবচেয়ে প্রভাবশালী ইসলামী এনজিও উগ্রবাদী কর্মকাণ্ডের সাথে সম্পৃক্ত— যেমন, ‘রিভাইভাল অব ইসলামিক হেরিটেজ সোসাইটি (আর আই এইচ এস), রাবিতা আল-আলাম আল-ইসলামী, সোসাইটি অব সোস্যাল রিফর্মস, কাতার চ্যারিটেবল সোসাইটি, আল-মুনতাদা আল-ইসলামী, ইসলামিক রিলিফ একেসি, আল— ফরকাল ফাউন্ডেশন, ইন্টারন্যাশনাল রিলিফ অর্গানাইজেশন, কুয়েত জয়েন্ট রিলিফ কমিটি, মুসলিম এইড বাংলাদেশ। বৈদেশিক অর্থ সাহায্যের অধিকাংশই এসব সংগঠন পায় মধ্যপ্রাচ্য থেকে। এদের অনেকেই এমনকি উন্নত পুঁজিবাদী দেশের দাতা সংস্থার অর্থ পেয়ে থাকে। এমনও দেখা গেছে যে অনেক ক্ষেত্রেই তারা তা সরাসরি পেয়ে থাকেন, যার হিসেব পত্তর সরকারি নথি পত্রে অনুপস্থিত। মৌলবাদীদের নিয়ন্ত্রণাধীন বেসরকারি সংস্থার প্রাথমিক লক্ষ্য জনগণের কাছে পৌঁছানোর জন্য সংস্থার প্রাটফর্মকে ব্যবহার করা এবং পরবর্তীতে তাদের রাজনৈতিক এজেন্ডার সাথে অর্থনৈতিক স্বার্থের সম্মিলন ঘটানো। এদেশে মূল ধারায় বেসরকারি সংস্থারা যখন নারীর ক্ষমতায়ন সংশ্লিষ্ট উদ্যোগ নিচ্ছেন তখন মৌলবাদী বেসরকারি সংস্কৃতি পিছিয়ে নেই, তবে তারা বলছেন “নারীর ক্ষমতায়ন হতে হবে পর্দার অন্তরালে”।

সারণি ৩: বাংলাদেশে মৌলবাদের অর্থনীতির খাত-প্রতিষ্ঠানভিত্তিক বার্ষিক নিট মুনাফা\*, ২০১৪ সাল

অর্থনৈতিক খাত-প্রতিষ্ঠান	বার্ষিক নিট মুনাফা (কোটি টাকায়)	মোট নিট মুনাফার শতাংশ
০১. আর্থিক প্রতিষ্ঠান: ব্যাংক, বিমা, লিজিং কোং	৬৬৫	২৭.০
০২. বাণিজ্যিক প্রতিষ্ঠান: খুচরা, পাইকারি, ডিপার্টমেন্টাল স্টোর	২৬৬	১০.৮
০৩. ঔষধ শিল্প, ডায়াগনস্টিক সেন্টারসহ স্বাস্থ্য প্রতিষ্ঠান	২৫৬	১০.৪
০৪. শিক্ষা প্রতিষ্ঠান: স্কুল, কলেজ, বিশ্ববিদ্যালয়	২২৬	৯.২
০৫. যোগাযোগ-পরিবহন: রিকসা, ভ্যান, তিন চাকার সিনজি, কার, ট্রাক, বাস, লঞ্চ, স্টিমার, সমুদ্রগামী জাহাজ, উড়োজাহাজ	১৮৫	৭.৫
০৬. জমি, দালান (রিয়াল এস্টেট)	২০৯	৮.৫
০৭. সংবাদ মাধ্যম, তথ্য প্রযুক্তি	১৯৩	৭.৮
০৮. বেসরকারি সংস্থা, ট্রাস্ট, ফাউন্ডেশন, অন্যান্য	৪৬৪	১৮.৮
মোট	২,৪৬৪	১০০

উৎস: আবুল বারকাত, ২০১৫, Imperialism and Religious Fundamentalism: A Treatise on Political Economy with reference to Bangladesh, পৃ: ৩৫-৩৯।

\* পরিমাপ পদ্ধতি প্রসঙ্গে: অর্থনৈতিক খাত-প্রতিষ্ঠানভিত্তিক মুনাফা পরিমাপে “হিউরিস্টিক পদ্ধতি” প্রয়োগ করা হয়েছে। এ পদ্ধতিতে বেশি মাত্রায় অনুমান নির্ভরতা থাকলেও অনুমানের ভিত্তি যথেষ্ট মাত্রায় বিজ্ঞানসন্মত। এ ক্ষেত্রে সংশ্লিষ্ট বিভিন্ন খাত-ক্ষেত্রের বিশেষজ্ঞ মতামত গ্রহণ করা হয়েছে। ক্ষেত্র বিশেষে হিসেবপত্র প্রকৃত সত্যের কম বেশি হতে পারে (প্রকৃত সত্য কেউ জানে না; তা প্রকাশিত নয়)। কয়েকটি খাত-প্রতিষ্ঠানের ক্ষেত্রে বিনিয়োগ সংক্রান্ত আনুষ্ঠানিক তথ্য পাওয়া গেলেও (যা সঠিক নয়) বেশির ভাগ ক্ষেত্রেই সে তথ্য অনুপস্থিত/অপ্রকাশিত। কোনো কোনো ক্ষেত্রে প্রকাশিত অডিট রিপোর্ট এবং/অথবা বার্ষিক রিপোর্ট থাকলেও অধিকাংশ ক্ষেত্রেই তা পূর্ণাঙ্গ সত্য/সঠিক নয়। এ হিসেব প্রথমে প্রকাশিত হয়েছিলো ২০০৫ সালে (দেখুন, আবুল বারকাত, বাংলাদেশে মৌলবাদের অর্থনীতি, ড. আব্দুল গফুর স্মারক বক্তৃতা, ২১ এপ্রিল ২০০৫)।

৫. সরকারের মোট বার্ষিক উন্নয়ন বাজেটের ৫.৫৮ শতাংশের সমপরিমাণ, অথবা
৬. সরকারের বার্ষিক উন্নয়ন বাজেটের অভ্যন্তরীণ সম্পদের ৮.৬২ শতাংশের সমপরিমাণ, অথবা
৭. বিগত চল্লিশ বছরে (১৯৭৫-২০১৪) মৌলবাদের অর্থনীতি সৃষ্ট ক্রমপুঞ্জীভূত নিট মুনাফার মোট পরিমাণ হবে বর্তমান বাজারমূল্যে কমপক্ষে ২ লক্ষ কোটি টাকা (যা সরকারের বর্তমান অর্থবছরের বাজেটের সমপরিমাণ)।

সেই সাথে বিকাশ-বিস্তৃতির সম্ভাবনা নির্দেশে আরো গুরুত্বপূর্ণ হল এই যে যেহেতু মৌলবাদের অর্থনীতির প্রবৃদ্ধির হার (বার্ষিক গড়ে ৮ শতাংশ থেকে ১০.৫ শতাংশ) মূল শ্রোতের অর্থনীতির প্রবৃদ্ধির হার (বার্ষিক গড়ে ৬ শতাংশ থেকে ৭ শতাংশ)-এর তুলনায় অধিক সেহেতু অর্থনীতির সাম্প্রদায়িকীকরণ- অন্যান্য অবস্থা অপরিবর্তিত থাকলে যে উত্তরোত্তর বৃদ্ধি পাবে- এ বিষয়ে দ্বিমত পোষণের খুব একটা অবকাশ নেই।

মৌলবাদের অর্থনীতির গঠন প্রক্রিয়া, বিস্তৃতি ও সম্ভাবনা-প্রবণতা বিশ্লেষণে কয়েকটি গুরুত্ববহ বিষয় নির্দিধায় বলা সম্ভব, যা মুক্তিযুদ্ধের চেতনার বাংলাদেশ বিনির্মাণে এবং মৌলবাদী জঙ্গিত্ব দমনের উপাদান হিসেবে দেখা উচিত। বিশ্লেষিত সংশ্লিষ্ট বিষয়াদি নিম্নরূপ:

- প্রথমত:** তারা স্বল্প ও দীর্ঘ মেয়াদে সম্ভাব্য উচ্চ মুনাফা অর্জনের খাতসমূহে বিনিয়োগ করছে, অর্থাৎ পারলৌকিক জীবন নিয়ে লৌকিকতায় তারা যতই পারদর্শিতা প্রদর্শন করলেন না কেন ইহলৌকিক-পার্থিব জীবন সম্পর্কে তারা অনেকের চেয়ে অধিকতর সজাগ-সচেতন।
- দ্বিতীয়ত:** তারা স্ট্রাটেজিক বিনিয়োগে অধিক উৎসাহী।
- তৃতীয়ত:** বিনিয়োগের খাত নির্ধারণে তারা দ্রুত জনগণের সাথে সম্পৃক্ত হবার ক্ষেত্রগুলিকেই বেছে নিয়েছে।
- চতুর্থত:** তাদের খাত-প্রতিষ্ঠানভিত্তিক বিনিয়োগ কাঠামো যথেষ্ট ভারসাম্যপূর্ণ।
- পঞ্চমত:** তাদের বার্ষিক নিট মুনাফার মাত্র ১০ শতাংশ সাংগঠনিক কর্মকাণ্ডে বিনিয়োগ করে কমপক্ষে ৫০০,০০০ দলীয় সদস্য পূর্ণকালীন নিযুক্তি দেয়া সম্ভব। তারা সেটা করেন এবং অন্যান্য খাতে ক্রস-ভর্তুকি দেন।
- ষষ্ঠত:** সরকারি-বেসরকারি প্রতিষ্ঠানসমূহের স্ট্রাটেজিক অবস্থানে উগ্র সাম্প্রদায়িক মনোভাবাপন্ন ক্যাডারদের পরিকল্পিতভাবে অন্তর্ভুক্তির জন্য তারা তাদের অর্থনৈতিক ও রাজনৈতিক ক্ষমতা (অপ) ব্যবহার করেন।
- সপ্তমত:** সশস্ত্র জঙ্গিরা এতই সংগঠিত ও শক্তিমান যে জঙ্গিরা ধরা পড়লে তাদের আনুষ্ঠানিক ধর্মভিত্তিক রাজনৈতিক দল এবং ক্ষমতার ভিতরে কোনো কোনো শক্তি তাদের ছেড়ে দেবার জন্য প্রশাসনিক ও রাষ্ট্রক্ষমতা অপপ্রয়োগ করে এবং অধিকাংশ ক্ষেত্রে অদৃশ্য শক্তি প্রয়োগ করে লক্ষ্য অর্জনে সক্ষম হয়; চিহ্নিত জঙ্গিদের ধরে ছেড়ে দিতে হয়; আর তাদের নিয়ন্ত্রক গড-ফাদাররা সম্পূর্ণ ধরা ছোঁয়ার বাইরেই থেকে যায়।
- অষ্টমত:** রেন্ট সিকিং সিস্টেমে অর্থনৈতিক ও রাজনৈতিক দুর্বৃত্তায়ন উদ্ভূত ক্রমবর্ধমান দারিদ্র্য-বঞ্চনা-বৈষম্য-অসমতা যেমন মানুষের মধ্যে ধর্মভিত্তিক উগ্র সাম্প্রদায়িক আবেগ সৃষ্টি করতে সক্ষম হয়েছে, তেমনি এ আবেগানুভূতি ব্যবহার করে ধর্মভিত্তিক রাজনীতি যে মৌলবাদের অর্থনীতি সৃষ্টি করেছে তারও ভিত্তি ঐ রেন্ট সিকিং যা দারিদ্র্য-বৈষম্য-অসমতা বাড়াচ্ছে। বাংলাদেশে মূলধারার অর্থনীতির মধ্যে যে মৌলবাদের অর্থনীতি গড়ে উঠেছে তারও ভিত্তি যে রেন্ট সিকিং তার অনেক স্পষ্ট প্রমাণ আছে।
- নবমত:** মৌলবাদের অর্থনীতির মূল খাত-ক্ষেত্রগুলিই এমন যেখানে তুলনামূলক সহজেই রেন্ট সিকিং কর্মকাণ্ড পরিচালন সম্ভব। এসব খাত-ক্ষেত্রের অন্যতম হলো আর্থিক খাতের ব্যাংকিং, বিমা, লিজিং কোম্পানি, বাণিজ্যিক প্রতিষ্ঠান, ঔষধ শিল্প ও ডায়াগনোস্টিক সেন্টারসহ স্বাস্থ্য সংশ্লিষ্ট প্রতিষ্ঠান, যোগাযোগ-পরিবহন, জমি-দালাল-রিয়েল এস্টেট, অতি মুনাফাকারী প্রাইভেট শিক্ষা প্রতিষ্ঠান, সংবাদ মাধ্যম, তথ্য-প্রযুক্তি এবং বিভিন্ন ধরনের ট্রাস্ট ও ফাউন্ডেশন।
- দশমত:** ধর্মের নামে হিসেব-পত্তর পদ্ধতি শরিয়াহ ভিত্তিক করার ক্ষেত্রে নানান ফাঁকি-জুকি যা রেন্ট সিকিং এর নামান্তর মাত্রই শুধু নয় তা রেন্ট সিকিং সর্বোচ্চকরণে সহায়ক।

একাদশত: তথাকথিত শরিয়াহ্-র নামে তারা তাদের আর্থিক-সামাজিক কর্মকাণ্ডের পক্ষে রাজনীতি ও সরকারকে ব্যবহার করে এমনসব বিধি-বিধান-নিয়ম-কানুন প্রণয়ন করতে সক্ষম হয়েছে যা প্রত্যক্ষ ও পরোক্ষভাবে রেন্ট সিকিং এর মধ্যেই পড়ে।

দ্বাদশত: মূল অর্থনীতির মধ্যে মৌলবাদের অর্থনীতি সৃষ্টির ফলে ধর্মভিত্তিক উগ্র সাম্প্রদায়িক এ গোষ্ঠী রাজনৈতিক কর্মকাণ্ডকে এমনভাবে প্রভাবিত করতে সক্ষম যখন দেশে হরতাল-অবরোধসহ অনুরূপ বিষয়াদি অর্থায়ন করে তারা বাজার অর্থনীতির কালোবাজারি-মজুদদারি উক্ষে দিয়ে বাজার সন্ত্রাসী ও মূল্য-সন্ত্রাসী রেন্ট-সিকার-দের সহায়তা করে। অনেক ক্ষেত্রে এমনটিও হওয়া সম্ভব যে মৌলবাদের অর্থনীতি নিজেই সরাসরি রেন্ট-সিকার এর ভূমিকায় অবতীর্ণ হয়।

ত্রয়োদশত: এ প্রক্রিয়ায় আমাদের দেশে ইসলাম ধর্মভিত্তিক মৌলবাদ শুধুমাত্র মূলধারার অর্থনীতির মধ্যে মৌলবাদের অর্থনীতিই সৃষ্টি ও বিকশিত করেনি, তারা সৃষ্টি করেছে “সরকারের মধ্যে সরকার” এবং “রাষ্ট্রের মধ্যে রাষ্ট্র” (রাষ্ট্রের হেন যন্ত্রাংশ নেই যেখানে তাদের উপস্থিতি সরব-সবল নয়)।

## ৭. মৌলবাদের অর্থনীতি, রাজনীতি ও জঙ্গিত্ব: যোগসূত্র কোথায়?

ধর্মীয় মৌলবাদ এদেশে ইতোমধ্যে “অর্থনৈতিক ক্ষমতাভিত্তিক রাজনৈতিক প্রক্রিয়া” হিসেবে প্রতিষ্ঠিত হয়েছে এবং এ শক্তি দেশজ ও বহিঃস্থ বিভিন্ন শক্তির সহায়তায় ধর্মের নামে ‘জিহাদ’ এর মাধ্যমে রাষ্ট্র ক্ষমতাটাই দখল করতে চায়। এ অবস্থায় মৌলবাদের রাজনৈতিক অর্থনীতির সুদূরপ্রসারি লক্ষ্যের বাস্তব বহিঃপ্রকাশ অনুধাবনের অন্যতম মানদণ্ড হিসেবে বিভিন্ন ধরনের রাজনৈতিক ও রাজনীতি-সম কর্মকাণ্ডে মৌলবাদী জঙ্গিদের সম্পৃক্ততা, ব্যাপকতা ও সম্ভাব্য প্রবণতাসমূহের বিশ্লেষণ প্রয়োজন। বিগত প্রায় পঁচিশ বছরে, ১৯৯২-২০১৫ সময়কালে বাংলাদেশে মৌলবাদী জঙ্গিরা বহু মানুষ হত্যা করেছে, অনেককে গুরুতর আহত করেছে, অনেক প্রতিষ্ঠান নির্মূল করেছে (দেখুন সারণি ৪ ও ৫)।

ধর্মীয় উগ্রবাদী কর্মকাণ্ডের বিশ্লেষণে দেখা যায় ক্রমবর্ধমান পরিবর্তনশীল এক চিত্র। পরিবর্তনশীল এ চিত্রে স্পষ্ট হয়: তুলনামূলক স্বল্পমাত্রার জঙ্গিত্ব থেকে অধিক মাত্রার জঙ্গিত্বে উত্তরণ। যার মধ্যে আছে ‘লুক্কায়িত থেকে প্রকাশ্য পদ্ধতি; ‘এক মুখী হাতিয়ারের পরিবর্তে বিধ্বংসী বোমা ব্যবহার’; চার স্তরবিশিষ্ট “জিহাদের” (উল্লেখ্য পবিত্র কোরআন শরিফে কোথাও জিহাদের কথা নেই যা আছে তা হলো আত্মরক্ষামূলক “পবিত্র যুদ্ধ”) প্রথম স্তরের ‘জিহাদ’ থেকে চতুর্থ স্তরের জিহাদ অর্থাৎ “কিলাল”— বড় মাপের সম্মুখ যুদ্ধ; স্থানীয় পর্যায়ে জঙ্গিবাদী কর্মকাণ্ডকে আন্তর্জাতিক পর্যায়ে জঙ্গিবাদী কর্মকাণ্ডের সাথে সম্পৃক্ত করা; একক সাংগঠনিক প্রচেষ্টা থেকে সব জঙ্গিদের নিয়ে একক প্ল্যাটফর্ম গঠনের প্রয়াস ইত্যাদি। এসবের বিশ্লেষণে ধর্মীয় মৌলবাদ ও জঙ্গিত্বের মূল লক্ষ্যের কৌশলিক গুরুত্বপূর্ণ কয়েকটি উপ-লক্ষ্য স্পষ্ট হয় যা নিম্নরূপ:

১. রাষ্ট্রের কর্তৃত্ব দখলের লক্ষ্যে সংস্কৃতি ধারায় পরিবর্তন আনা যা তাদের অন্যতম মূল উদ্দেশ্য। এ জন্য তাদের আক্রমণের প্রধান লক্ষ্যবস্তু ধর্ম-বর্ণ-পেশা-নারী-পুরুষ নির্বিশেষে মুক্ত চিন্তার মানুষ, সরকারি প্রশাসন যন্ত্র, বিচার বিভাগ এবং সংশ্লিষ্ট ব্যক্তিবর্গ (যেমন: জেলা প্রশাসন ও আদালত); ধর্মের সাথে সম্পৃক্ত নয় এমন সামাজিক-সাংস্কৃতিক প্রতিষ্ঠান যেমন থিয়েটার, প্রেক্ষাগৃহ, জনসমাবেশ,

সারণি ৪: বাংলাদেশে ধর্মীয় জঙ্গিদের দ্বারা সংগঠিত বড় ধরনের সন্ত্রাসী হামলার ঘটনাক্রম: ১৯৯৯-২০১৫

ঘটনার তারিখ	লক্ষ্যবস্তু মাত্রা/ প্রকৃতি এবং স্থান	প্রত্যক্ষ ক্ষতি
৭ মার্চ ১৯৯৯	উদীচীর সাংস্কৃতিক অনুষ্ঠানে বোমা বিস্ফোরণ, যশোর	নিহত ৬, আহত ৭৫
৮ অক্টোবর ১৯৯৯	আহমেদিয়া মসজিদে বোমা বিস্ফোরণ, খুলনা	নিহত ৭, আহত ৪০
২০ জানুয়ারি ২০০১	সিপিবি'র সভায় টাইম বোমা বিস্ফোরণ, ঢাকা	নিহত ৭, আহত ৫২
১৪ এপ্রিল ২০০১	পহেলা বৈশাখ উদযাপন অনুষ্ঠানে রমনার বটমূলে বোমা হামলা, ঢাকা	নিহত ১১, আহত ১২০
৩ জুন ২০০১	রোমান ক্যাথলিক গির্জায় টাইম বোমা বিস্ফোরণ, গোপালগঞ্জ	নিহত ১০, আহত ২৫
১৫ জুন ২০০১	আওয়ামী লীগ অফিসে বোমা বিস্ফোরণ, নারায়ণগঞ্জ	নিহত ২২, আহত ১০০
২৪ সেপ্টেম্বর ২০০১	মোল্লাহাট, বাগেরহাটে আওয়ামী লীগের নির্বাচনী মিছিলে বোমা হামলা	নিহত ৮, আহত ১০৫
২৫ সেপ্টেম্বর ২০০১	সুনামগঞ্জে আওয়ামী লীগের নির্বাচনী জনসভার পাশে বোমা হামলা	নিহত ৪, আহত ১৭
১৬ নভেম্বর ২০০১	হিন্দু শিক্ষাবিদ অধ্যক্ষ গোপাল কৃষ্ণ মুছুরিকে হত্যা	নিহত
২১ এপ্রিল ২০০২	বৌদ্ধ ভিক্ষু মাথাথেরো হত্যা	নিহত
২৮ সেপ্টেম্বর ২০০২	সাতক্ষীরায় সিনেমা হল ও সার্কাস প্রদর্শনীতে বোমা হামলা	নিহত ৩, আহত ১৭
৭ ডিসেম্বর ২০০২	৪টি সিনেমা হলে বোমা বিস্ফোরণ, ময়মনসিংহ	নিহত ২৭, আহত ২৯৮
১৭ জানুয়ারি ২০০৩	সুফি সামিতিতে বোমা বিস্ফোরণ, শখিপুর, টাঙ্গাইল	নিহত ৯ আহত ২৬
১৩ ফেব্রুয়ারি ২০০৩	দিনাজপুর মেসে বোমা বিস্ফোরণ	নিহত ০৩
১২ জানুয়ারি ২০০৪	হযরত শাহজালাল মাজারে বোমা বিস্ফোরণ, সিলেট	নিহত ৫, আহত ৫২
২৭ ফেব্রুয়ারি ২০০৪	অধ্যাপক হুমায়ূন আজাদের উপর আকস্মিক আক্রমণ (ঢাকা বিশ্ববিদ্যালয়)	গুরুতর আহত এবং পরবর্তীতে মৃত্যু
২ এপ্রিল ২০০৪	১০ ট্রাক অস্ত্রবাহী জাহাজ, চট্টগ্রাম বন্দর, ২০০০ অটোমেটিক/সেমি অটোমেটিক রাইফেল, ৪০টি রকেট চালিত গ্রেনেড, ২৫,০০০ হ্যান্ড গ্রেনেড, ১৮ লক্ষ রাউন্ড ছোট বড় গুলি ও বারুদ।	
২১ মে ২০০৪	হযরত শাহজালালের মাজারে বোমা বিস্ফোরণ, সিলেট	নিহত ৮, ব্রিটিশ হাইকমিশনারসহ আহত ১০১
২১ আগস্ট ২০০৪	আওয়ামী লীগের (শেখ হাসিনার উপস্থিতিতে) জনসভায় গ্রেনেড হামলা	নিহত ২৪, আহত ৫০৩
২৭ জানুয়ারি ২০০৫	বিরোধীদের (আওয়ামীলীগ) জনসভায় গ্রেনেড হামলা	সাবেক অর্থমন্ত্রী এসএমএস কিবরিয়াসহ নিহত ৫, আহত ১৫০
০৯ থেকে ১৬ ফেব্রুয়ারি ২০০৫	গাইবান্ধা, ঠাকুরগাঁও, জয়পুরহাট, নওগাঁ, রংপুর, সিরাজগঞ্জে ব্রাক ব্যাংক এবং গ্রামীণ ব্যাংকে ডাকাতি	
১৭ ফেব্রুয়ারি ২০০৫	এনজিও (ব্র্যাক) অফিসে বোমা হামলা, রায়পুর, নওগাঁ	-
২০০৩-২০০৫	বাংলাভাই দল কর্তৃক হত্যাকাণ্ড সংঘটিত (জেএমবি), উত্তর বাংলা	নিহত ৩৫, আহত ১২৩
১৭ আগস্ট ২০০৫	৬৩ জেলায় একই সাথে সিরিজ বোমা হামলা (মুন্সিগঞ্জ ছাড়া সব জেলা)	নিহত ৩, আহত কমপক্ষে ১০০
৩ অক্টোবর ২০০৫	৩টা আদালত ভবনে বোমা হামলা (চাঁদপুর, লক্ষীপুর, চট্টগ্রাম)	নিহত ২, আহত ৩৯
১৮ অক্টোবর ২০০৫	দ্রুত বিচার আইন টাইব্র্যানাল সিলেটে বোমা বিস্ফোরণ	আহত ১
১৪ নভেম্বর ২০০৫	বিচারকের উপর বোমা হামলা, ঝালকাঠি	নিহত ৩, আহত ৪
২৯ নভেম্বর ২০০৫	চট্টগ্রামের কোর্ট এরিয়ায় বোমা হামলা	নিহত ৯, আহত ৭৮
১ ডিসেম্বর ২০০৫	জেলা প্রশাসক অফিসে বোমা হামলা, গাজীপুর	নিহত ১, আহত ৫০
৮ ডিসেম্বর ২০০৫	উদীচী অফিসে বোমা বিস্ফোরণ, নেত্রকোণা	নিহত ৯, আহত ৫০
২৯ ডিসেম্বর ২০০৫	আইনজীবীভবনে বোমা হামলা, গাজীপুর	নিহত ১০, আহত ২২০

২৯ ডিসেম্বর ২০০৫	পুলিশ বক্সে বোমা হামলা, চট্টগ্রাম	নিহত ৩, আহত ২৫
১৩ মার্চ ২০০৬	কুমিল্লা কালিয়ানুরিতে বোমা বিস্ফোরণ	নিহত ৪, আহত ১০
২১ জুন ২০০৮	সুনামগঞ্জে আওয়ামী লীগের র্যালিতে বোমা হামলা	নিহত ১, আহত ৫১
২১ ডিসেম্বর ২০১৩	পীর লুৎফর রহমানসহ ০৬ জন হত্যাকাণ্ড	নিহত ৬
২৩ ফেব্রুয়ারি ২০১৪	ময়মনসিংহের ত্রিশালে ১০-১৫ জন সশস্ত্র মুখোশধারী জেএমবি সদস্য কর্তৃক প্রিজন ভ্যান হতে জেএমবি সদস্য ছিনতাই	নিহত ১, আহত ২
২৭ আগস্ট ২০১৪	নুরুল ইসলাম ফারুকী	নিহত ১
২৮ সেপ্টেম্বর ২০১৫	ইভালির নাগরিক সিজার তাবেলা হত্যা, ঢাকা	নিহত ১
৩ অক্টোবর ২০১৫	জাপানি নাগরিক কুনিও হোশি হত্যা, রংপুর	নিহত ১
১৫ অক্টোবর ২০১৫	খিজির হায়াত খান	নিহত ১
২৩ অক্টোবর ২০১৫	ঢাকার হোসেনি দালানে গ্রেনেড হামলা	নিহত ২
২৯ অক্টোবর ২০১৫	লুক সরকার	আহত ১
২৬ নভেম্বর ২০১৫	বগুড়ায় শিয়া মসজিদে গুলি বর্ষণ	নিহত ১

উৎস: বিভিন্ন প্রিন্ট ও ইলেকট্রনিক মিডিয়াসহ অন্যান্য সংশ্লিষ্ট উৎস থেকে লেখক কর্তৃক সংকলিত। উল্লেখ্য যে সারণিতে বর্ণিত সন্ত্রাসী হামলার অধিকাংশের দায় স্বীকার করেছে জেএমবি অথবা হুজি-বি অথবা আনসারুল্লাহ বাংলা টিম। অবশ্য কোনো কোনো ঘটনার দায় স্বীকার করেছে স্বল্প পরিচিত মৌলবাদী জঙ্গি সংগঠনের অন্যান্যেরা।

সারণি ৫: আনসারুল্লাহ বাংলাটিম/আনসার-আল-ইসলাম কর্তৃক বিভিন্ন ব্লগার ও প্রকাশক হত্যাকাণ্ড, ২০১৩-২০১৫

ক্রমিক	তারিখ	নাম	আহত/নিহত	স্থান
১	১৪ জানুয়ারি ২০১৩	আসিফ মহিউদ্দিন	আহত	ঢাকা
২	১৫ ফেব্রুয়ারি ২০১৩	রাজীব হায়দার	নিহত	ঢাকা
৩	০২ মার্চ ২০১৩	জগত জ্যোতি তালুকদার	নিহত	সিলেট
৪	০২ জুলাই ২০১৩	আরিফ রায়হান দীপ	নিহত	ঢাকা
৫	৩০ সেপ্টেম্বর ২০১৪	আশরাফুল ইসলাম	নিহত	সাভার
৬	১৫ নভেম্বর ২০১৪	সফিউল ইসলাম লিলন	নিহত	রাজশাহী
৭	২৬ জুন ২০১৪	রাকিব মামুন	আহত	ঢাকা
৮	২৬ ফেব্রুয়ারি ২০১৫	অভিজিৎ রায়	নিহত	ঢাকা
৯	৩০ মার্চ ২০১৫	ওয়াসিকুর রহমান বাবু	নিহত	ঢাকা
১০	১২ মে ২০১৫	অনন্ত বিজয় দাস	নিহত	সিলেট
১১	০৭ আগস্ট ২০১৫	নীলয় নীল	নিহত	ঢাকা
১২	৩১ অক্টোবর ২০১৫	ফয়সাল আরেফিন	নিহত	ঢাকা
১৩	৩১ অক্টোবর ২০১৫	আহমেদুর রহমান টুটুলসহ ৩ জন	আহত	ঢাকা

উৎস: বিভিন্ন প্রিন্ট ও ইলেকট্রনিক মিডিয়াসহ অন্যান্য সংশ্লিষ্ট উৎস থেকে লেখক কর্তৃক সংকলিত।

কমিউনিটি সেন্টার, লাইব্রেরি; ধর্মের সাথে সংশ্লিষ্ট কিন্তু জামাতের রাজনীতি বিরোধী যেমন সুফি-সমাধিস্থল-মাজার কেন্দ্রিক প্রতিষ্ঠান।

২. রাষ্ট্রীয় ক্ষমতায় গণতান্ত্রিক ও ধর্মনিরপেক্ষ সরকার আসীন থাকলে এ ধরনের সন্ত্রাসী প্রবণতা হয় হ্রাস পায় অথবা প্রবণতার রূপ পরিবর্তিত হয়।
৩. ডানপন্থী বা ধর্মনির্ভর দলের সরকার ক্ষমতাসীন হলে এদের সন্ত্রাসী নেটওয়ার্কের বহুমুখী সম্প্রসারণ ঘটে।
৪. ওদের অপতৎপরতা বাধাগ্রস্ত না হলে ধর্মভিত্তিক জঙ্গিত উত্তরোত্তর বৃদ্ধি পায় আর বাধাগ্রস্ত হলে জঙ্গিত বৃদ্ধির রূপ পাল্টায়। ক্ষমতার ভাগাভাগিতে তাদের ভূমিকা না থাকলেও এ ধারা অব্যাহত থাকবে। কোনো সরকার যদি ক্ষমতা আঁকড়ে থাকতে চায়, মৌলবাদ তখন এটাকে তাদের শক্তি সামর্থ্য শাণিত করার কৌশলিক সময় ও সুযোগ হিসেবে ব্যবহার করে।

বাংলাদেশে মৌলবাদের অর্থনীতি ও সংশ্লিষ্ট জঙ্গিবাদী রাজনীতির উদ্ভব, বিস্তৃতি, যোগসূত্র ও সম্ভাবনা প্রসঙ্গে আরও কিছু জরুরি প্রাসঙ্গিক বিষয় উত্থাপন প্রয়োজন। ১৯৭১-এর মুক্তিযুদ্ধ পরবর্তীকালে স্বাধীনতার বিজয় নিয়ে আমরা যথেষ্ট মাত্রায় আত্মতুষ্ট ছিলাম। সঙ্গত কারণে ছিল। জাতি হিসেবে আমরা এইই প্রথম দেখলাম যে জাতীয়তাবাদ, সমাজতন্ত্র, গণতন্ত্র, ধর্মনিরপেক্ষতা— এ চার মূলনীতির ভিত্তিতে দেশগঠন ও রাষ্ট্র পরিচালিত হবে। মূল স্রোতের ধর্মীয় চেতনা যদি উদারনৈতিক ও মানবতাবাদী হয়ে থাকে এবং তা বংশপরম্পরা মানস-কাঠামোতে অন্তর্ভুক্ত হয়ে থাকে সেক্ষেত্রে রাষ্ট্র গঠনের ঐ চার মূলনীতিও আমাদের সুগুণ আকাঙ্ক্ষার সাথে সম্পূর্ণ সাযুজ্যপূর্ণ ছিল। আমাদের আত্মতুষ্টির কারণ এও হতে পারে যে সম্ভবত তৃতীয় বিশ্বে এবং বিশেষত মুসলিম প্রধান দেশসমূহের মধ্যে আমরাই প্রথম, যারা ধর্মনিরপেক্ষতাকে (secularism, ধর্মহীনতা নয়) সংবিধানে (১৯৭২-এর) অন্তর্ভুক্ত করেছিলাম (অবশ্য বঙ্গবন্ধুকে হত্যা করে পরবর্তীকালে মুক্তিসংগ্রামের চেতনাবিরোধী প্রতিক্রিয়াশীল মোশতাক-সায়েম-জিয়া অসাংবিধানিক-অবৈধ সরকার সংবিধান থেকে ধর্মনিরপেক্ষতার মূলনীতি বাতিল করে সংবিধানে “ইসলাম রাষ্ট্রধর্ম” সংযোজন করেছে)। আমাদের সুগুণ ইচ্ছা-আকাঙ্ক্ষার কাণ্ডজে প্রকাশে আমরা সন্তুষ্ট ছিলাম। কিন্তু ধর্মীয় উগ্র সাম্প্রদায়িক শক্তি (যাদের ক্ষমা করে আমরা ইসলাম ধর্মের মূল স্রোতের বাহকে পরিগণিত হতে পারি) পরিষ্কার বুঝতে পেরেছিলো যে রাষ্ট্র যেভাবে পরিচালিত হচ্ছে তাতে মানুষের জীবনে মৌলিক কোনো পবিবর্তন ঘটবে না; তারা ভবিষ্যৎ প্রক্ষেপণ করতে পেরেছিলো যে এ মানুষই কয়েক বছরের মধ্যে চলমান নেতৃত্বের প্রতি মোহহীন হবে, আর এ সুযোগ কাজে লাগাতে পারলে তাদের (মুক্তিসংগ্রামে পরাজিতদের) বিজয় নিশ্চিত হবে। সমসাময়িককালে প্রগতির গতি এগুলো টিমে তালে আর তারা লক্ষ্যার্জনে জোরকদমে অথচ বেশ গোপনে এগুবার সব প্রস্তুতি সম্পন্ন করলো (যেমন গ্রাম থেকে শহর দখল; কর্মক্ষেত্রে প্রকৃত রাজনৈতিক পরিচিতি গোপন রাখা ইত্যাদি)। যে প্রস্তুতির ফলশ্রুতিই হলো গ্রাম দখল (ডিপ টিউবওয়েলকেন্দ্রিক সমিতি, কৃষক সমিতি, মসজিদ-মাদ্রাসা- মাধ্যম যাই হোক না কেন), ধর্ম প্রতিষ্ঠানে একচ্ছত্র অবস্থান, রাষ্ট্রীয় প্রতিষ্ঠান দখল, অর্থনৈতিক কর্মকাণ্ডকেন্দ্রিক প্রতিষ্ঠান দখল, আর বেসরকারি সংস্থার নামে ব্যাপকভাবে গ্রাম ও শহরের স্বল্পবিত্ত-দরিদ্র মানুষের মধ্যে অবস্থান গ্রহণ ও তা সুদৃঢ়করণ। এ কৌশল কার্যকর করতে মৌলবাদের অর্থনৈতিক প্রতিষ্ঠানমূহ যেমন নির্ধারক ভূমিকা পালন করেছে তেমনি এ কৌশল অবলম্বনের ফলে ঐসব প্রতিষ্ঠানও শক্তিশালী হয়েছে। এ নিরিখে ধর্মীয় মৌলবাদী সাম্প্রদায়িক

রাজনীতির নেতৃত্ব যত না ভাববাদী তার চেয়ে অনেক গুণ বেশি বাস্তববাদী-বস্তববাদী। গত অর্ধ শতাব্দীর এ প্রক্রিয়ায় এখন তাদের অর্জনটা এমন যে একদিকে প্রতিটি জাতীয় সংসদ আসনে তারা গড়ে ১৫,০০০ ভোট সংগ্রহে সক্ষম আর অন্যদিকে নির্বাচনে কোটি কোটি টাকার কালো টাকা ও প্রয়োজনীয় পেশি শক্তি সরবরাহের ক্ষমতাও তাদের এখন আছে। আবার একই সাথে পাশাপাশি তারা এখন মাত্র ৩০ মিনিটের মধ্যেই অতি উচ্চমাত্রার সেনা-সূক্ষ্মতাসহ সারা দেশে সশস্ত্র কর্মকাণ্ড পরিচালনে এবং কল্পনাভিত্তিক হত্যাযজ্ঞ সাধনে সক্ষম। জনগণ বাধা না দিলে তারা তা অবশ্যই করবে, তার পুনরাবৃত্তি হবে এবং এসবের তীব্রতা ও ক্ষতিমাত্রা বাড়তে থাকবে। এ কোনো দুর্বল প্রতিপক্ষ নয়।

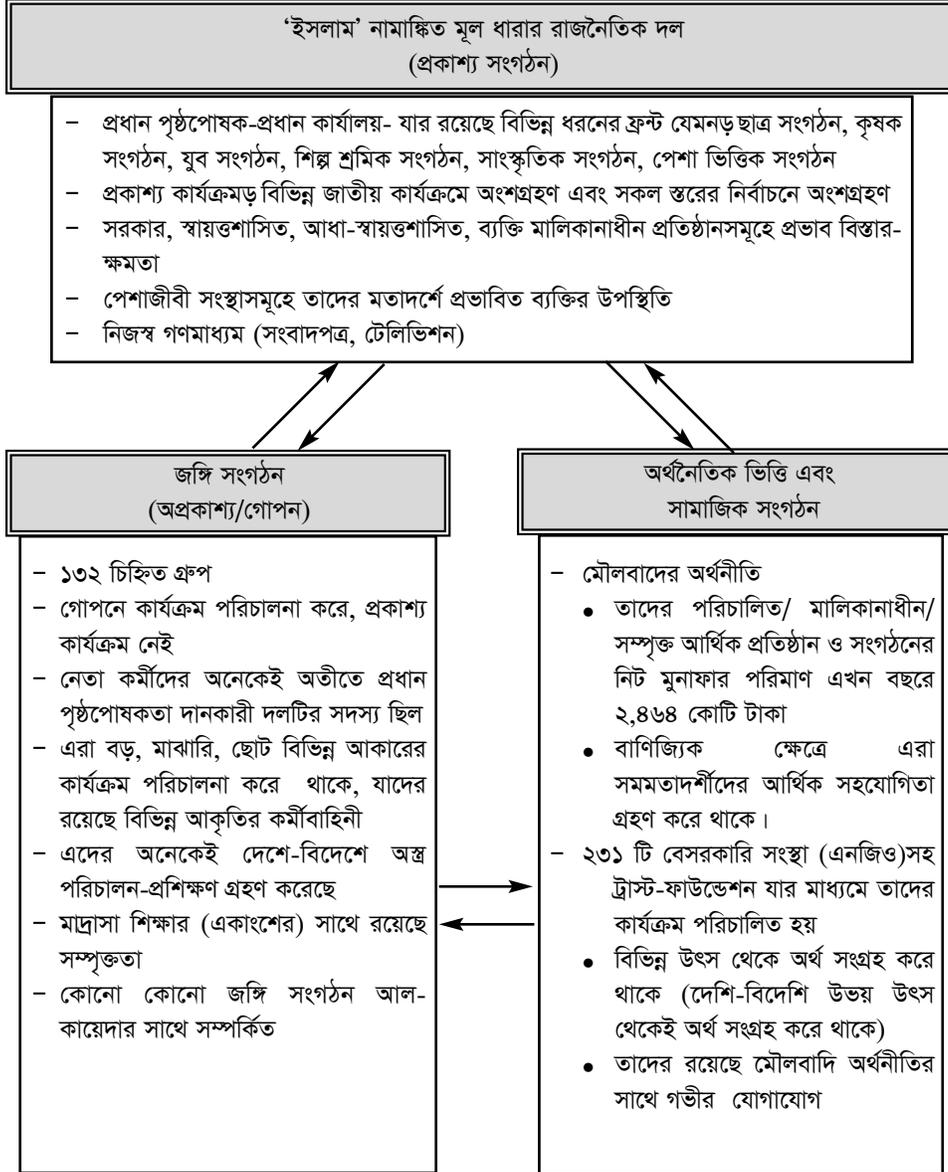
মৌলবাদী জঙ্গিতের এ প্রতিপক্ষ বিভিন্নভাবে আন্তসম্পর্কিত ও কৌশলিক সুসংগঠিত এবং তা দেশিয় ও আন্তর্জাতিকভাবে। এ প্রতিপক্ষ আসলে ত্রিভুজাকৃতির আন্তসম্পর্কিত তিন বাহুর সমাহার মাত্র: উপরের বাহুতে আছে ‘ইসলাম’ নামাঙ্কিত মূল ধারার রাজনৈতিক দল— জামায়াতে ইসলাম (প্রকাশ্য সংগঠন যার বহু ধরনের আনুষ্ঠানিক-অনানুষ্ঠানিক উপসংগঠন-অঙ্গ সংগঠন আছে), আর নীচের এক বাহুতে আছে ১৩২টি চিহ্নিত জঙ্গি সংগঠন আর অন্য বাহুতে আছে মৌলবাদের অর্থনীতিসহ ২৩১টি বেসরকারি সংস্থা, ট্রাস্ট ও ফাউন্ডেশন (ছক ২ দেখুন)। শেষোক্ত এসব ট্রাস্ট ও ফাউন্ডেশনসমূহ মৌলবাদের অর্থনীতি-উদ্ভূত মুনাফা পাচারের কৌশলিক সংস্থা মাত্র, যেসব সংস্থার মাধ্যমে তাদের জঙ্গিবাদী কর্মযজ্ঞসহ প্রস্তুতিমূলক বহুমাত্রিক কর্মকাণ্ড পরিচালিত হয়। মৌলবাদী অর্থনীতির বিগত চার দশকে পুঞ্জীভূত নিট মুনাফার পরিমাণ হবে বর্তমান মূল্যমানে আনুমানিক প্রায় ২ লক্ষ কোটি টাকা, যার ব্যাপকাংশ তারা এখন ব্যয় করে যুদ্ধাপরাধীদের বিচার কাজ প্রলম্বিত করতে, বিদেশি লবিষ্টদের ভাড়া করার কাজে, জঙ্গিবাদ সংশ্লিষ্ট পরিকল্পনা বাস্তবায়নে, নতুন ক্যাডার বাহিনী গঠনে এবং সংশ্লিষ্ট সাংগঠনিক কর্মকাণ্ডে।

বাংলাদেশে মূলধারার অর্থনীতিতে রেন্ট-সিকারদের অর্থনৈতিক ও রাজনৈতিক দুর্বৃত্তায়নের সাথে এখন যুক্ত হয়েছে সশস্ত্র মৌলবাদ, সাম্প্রদায়িক জঙ্গিবাদ। এ জঙ্গিবাদ অতীতে তাদের জঙ্গিত প্রকাশ করেছে বিচ্ছিন্ন-বিচ্ছিন্নভাবে। আর এখন অবস্থাদৃষ্টে মনে হচ্ছে যে তা অত্যন্ত পরিকল্পিত এবং যথেষ্ট কৌশলিক; ইতোমধ্যে তারা তাদের সশস্ত্র শক্তি প্রদর্শন করে অনেক নিরীহ মানুষ হত্যা করেছে; তাদের বোমায় ইতোমধ্যে বহু নিরীহ মানুষ চিরতরে পঙ্গু হয়েছেন (যা ইতোমধ্যে সারণি ৪ ও ৫-এ দেখানো হয়েছে)। শুধু তাই নয়, এ প্রক্রিয়ায় আত্মঘাতী বোমারু হিসেবে যাদের ব্যবহার করা হয়েছে তাদের প্রায় সকলেই দরিদ্র-নিম্নবিত্ত পরিবারের বেকার মানুষ এবং প্রায় সকলেই আনুষ্ঠানিক মাদ্রাসা শিক্ষালয় থেকে এসেছেন এবং প্রায় সকলেই একটি ধর্মভিত্তিক রাজনৈতিক দলের অনুসারী। অবশ্য এ কথাও সত্য যে হিববুত তাহরির সদস্যদের বড় অংশই শহুরে শিক্ষিত সমাজ থেকে আগত।

ধর্মীয় মৌলবাদ ও তৎউদ্ভূত উগ্র জঙ্গিবাদ যে “আত্মঘাতী বোমা সংস্কৃতি” চালু করেছে তার ফলে জাতি-ধর্ম-বর্ণ-ধনী-নির্ধন নির্বিশেষে দেশের সকল মানুষের জীবন বিপন্ন প্রায়। মুক্তিযুদ্ধে মানবতা বিরোধী অপরাধসহ যুদ্ধাপরাধীদের বিচার প্রক্রিয়া যতই ত্বরান্বিত হচ্ছে এ বিপন্নতা ততই বাড়ছে। তবে বস্তুনিষ্ঠ সত্য ভাষ্যের স্বার্থে এখানে আবারও স্মরণ করিয়ে দিতে চাই যে ঐ বিচার প্রক্রিয়া বিচার-সম্ভাব্য মামলার তুলনায় এখনও যথেষ্ট মাত্রায় ধীর গতিসম্পন্ন<sup>৩১</sup>।

<sup>৩১</sup> আবুল বারকাত, ২০১৫, ‘বিচারহীনতার সংস্কৃতি, সাম্প্রদায়িকতা, মৌলবাদ ও মৌলবাদী জঙ্গিতের উত্থান, স্বরূপ, বিস্তৃতি ও কার্যকারণ সম্পর্ক: সমাধানে সংস্কার নয় প্রয়োজন আমূল পরিবর্তন’, বিভাগীয় সেমিনার ২০১৫, বাংলাদেশ অর্থনীতি সমিতি, রংপুর (২৪ অক্টোবর ২০১৫)।

ছক ২: মৌলবাদী শক্তিসমূহের কৌশলিক আন্তঃসম্পর্ক



বাংলাদেশের অর্থনীতিতে মৌলবাদী জঙ্গিবাদ-উদ্ভূত পরিকল্পিত বিপন্নতার কিছু নূতন মাত্রা লক্ষণীয়। মৌলবাদী জঙ্গিদের পরিকল্পিত এসব মাত্রা অস্বীকার করলে অথবা স্বল্প গুরুত্বপূর্ণ মনে করলে আবারো ভুল হবে। বিপন্নতার নতুন এসব মাত্রা নিম্নরূপ:

১. এ জঙ্গিত্ব দেশের উৎপাদনশীল খাতসমূহের “সরবরাহ চেইন” (supply chain) ভেঙ্গে ফেলে উৎপাদন-বন্টন-পরিভোগ-এর স্বাভাবিক সিস্টেমকেই ভেঙ্গে ফেলার সুদূরপ্রসারী পরিকল্পনা বাস্তবায়নে সচেষ্ট।
২. এ জঙ্গিত্ব অর্থনৈতিক কাঠামো বিকল করার লক্ষ্যে উৎপাদন প্রক্রিয়ায় উৎপাদিত পণ্যের এবং কাঁচামাল পরিবহনের অবাধ স্বাভাবিক সরবরাহ চেইন অচল করে দিতে চায়। এ লক্ষ্যে ইতোমধ্যে দৃশ্যমান যেসব পদ্ধতি তারা ব্যবহার করেছে তার মধ্যে আছ হরতাল, অবরোধ, অগ্নি সংযোগ, সড়ক পথে চলাচলে বিঘ্ন সৃষ্টি, ট্রাক-বাস-রেলো অগ্নি সংযোগ, শিল্প প্রতিষ্ঠান ভাংচুর, মিথ্যাচারে মসজিদের মাইক ব্যবহার, ইত্যাদি।
৩. এ জঙ্গিত্ব অর্থনীতির প্রাণ-সংযোগ (life line)— ‘অবকাঠামো’ গুড়িয়ে দিতে চায়। এ লক্ষ্যে তারা ইতোমধ্যে গান পাউডার ব্যবহার করে দেশের কোনো কোনো এলাকায় পল্লী বিদ্যুৎ উড়িয়ে দিয়েছে। প্রতিহত না করতে পারলে তারা আরও সম্ভাব্য যা করবে তা হলো— বিদ্যুতের জাতীয় গ্রিড অচল করবে, বিদ্যুৎ কেন্দ্র বিকল করবে, বিদ্যুৎ উৎপাদন থেকে সঞ্চালন বিনষ্ট করবে; (শহরে) পানি সরবরাহ ব্যবস্থা অচল করে দেবে (প্রয়োজনে পানি সরবরাহে কলেরার জীবাণুসহ বিষ প্রয়োগ করবে); রাস্তা-ঘাট-ব্রিজ-কালভার্ট চলাচল অনুপযোগী করার চেষ্টা করবে।
৪. এ জঙ্গিত্ব স্কুল-কলেজ-বিশ্ববিদ্যালয়সহ স্বাস্থ্যসেবা প্রতিষ্ঠান অকার্যকর করার সকল ধরনের পরীক্ষা-নিরীক্ষা চালিয়েছে।
৫. এ জঙ্গিত্ব এখন দেশের গ্রামাঞ্চল, ক্ষুদ্র শহর ও শহরতলিতে তাদের কর্মকাণ্ডের মাধ্যমে ভয়-ভীতি সৃষ্টির পরিবেশ সৃষ্টি করেছে। যার মূল উদ্দেশ্য দেশের অর্থনৈতিক প্রবৃদ্ধির মূল ইঞ্জিন ক্ষুদ্র ও মাঝারি উদ্যোগের কর্মকাণ্ড বিনষ্টের মাধ্যমে পুরো অর্থনীতিকে নীচে থেকে ভেঙ্গে ফেলা।
৬. এ জঙ্গিত্ব তাদের কর্মকাণ্ড দিয়ে এমন এক ত্রাস সৃষ্টির পরিকল্পনা করেছে যখন গ্রামের হাটবাজার সন্ধ্যার পরে বন্ধ হয়ে যেতে পারে। ফলত গ্রামের বাজারে সন্ধ্যার পরে সার, ডিজেল, বীজসহ অন্যান্য অর্থনৈতিক কর্মকাণ্ড বন্ধ হয়ে যাবে, যার ফলে আশংকা করা যায় যে গ্রামীণ অর্থনীতিতে মজুতদারি বাড়বে এবং অর্থনৈতিক প্রবৃদ্ধির গতি রুদ্ধ হবে। এ আশংকা অমূলক নয় যে একদিকে যেমন গ্রামীণ অর্থনীতিতে কালোবাজারি-মজুতদারি বৃদ্ধির ফলে ক্রমাগতই জনজীবন অধিকতর দুর্বিষহ হবে, আর অন্যদিকে এ অবস্থাকেই আবার জঙ্গিরা তাদের জঙ্গিত্ব আরও শানিত করার যুক্তি হিসেবে ব্যবহার করবে।
৭. এ জঙ্গিত্ব ইতোমধ্যে হেফাজতে ইসলামের নামে আপাতত ঢাকার শাপলা চত্বরে ইসলাম ধর্মের হেফাজতের অজুহাতে সংবিধান বিরোধী ও নারী বিদ্বেষী ১৩ দফা দাবিনামা পেশ করে নাস্তিক-আস্তিক বিভাজনের মাধ্যমে দেশে গৃহযুদ্ধাবস্থা সৃষ্টির প্রয়াস নিয়েছে। তাদের উদ্দেশ্য আপাতত যুদ্ধাপরাধীদের বিচার বন্ধ করা এবং জামাত-ই-ইসলামীর নিষিদ্ধকরণ প্রক্রিয়া বন্ধ করা; আর

আসল উদ্দেশ্য হল ধর্মকে ঢাল হিসেবে ব্যবহার করে রাষ্ট্রক্ষমতাকেই দখল করা।

৮. এ জঙ্গিত্ব আন্তিক-নাস্তিক বিতর্কের সূত্রপাত করে শাহবাগের গণজাগরণ মঞ্চসহ দেশের দেশশ্রেণিক তরুণ প্রজন্মকে জোর করে অন্ধকার যুগে ঠেলে দিতে চায়।
৯. এ জঙ্গিত্ব ইতোমধ্যে নাস্তিকতার অজুহাতে মুক্তবুদ্ধির-মুক্তচিন্তার অনেক মানুষ হত্যা করেছে এবং অবস্থাদৃষ্টে মনে হয় ভবিষ্যতে আরও করবে।
১০. এ জঙ্গিত্ব ভিন্ন ধর্মের মানুষের উপর পরিকল্পিতভাবে নির্যাতন-নিবর্তন করে তাদের দেশত্যাগে বাধ্য করতে চায়।
১১. এ জঙ্গিত্ব সমগ্র দেশে ভয়-ভীতি প্রদর্শন থেকে শুরু করে যে হারে আত্মঘাতী বোমা ব্যবহার করেছে এবং করবে তাতে বিনিয়োগ অনুৎসাহিত হবে। এ অবস্থা চলতে থাকলে শেষ পর্যন্ত বিনিয়োগহীন এক অর্থনৈতিক অবস্থা সৃষ্টি হবে যখন ভেঙ্গে পড়বে সমগ্র অর্থনীতি-ব্যবস্থা। আর এ ধরনের অবস্থা সৃষ্টি করতে পারলে রাষ্ট্রক্ষমতা দখল অসম্ভব নয়। সুতরাং, তারা ধর্মকে ব্যবহার করে রাষ্ট্র ক্ষমতা দখলের রাজনৈতিক অসৎ উদ্দেশ্য হাসিল করার স্বার্থে অর্থনৈতিক-সামাজিক অবকাঠামো অচল ও ভেঙ্গে ফেলাসহ জনমনে গভীর আতঙ্ক সৃষ্টি করবে— এটাই স্বাভাবিক।

বাংলাদেশে মৌলবাদী জঙ্গিরা ১৯৭১-এর মুক্তিযুদ্ধে পরাজিত শত্রু। এ শত্রুদের প্রতিশোধস্বপ্ন ধীরে ধীরে এমন পর্যায়ে পৌঁছেছে যে তারা ধর্মের নামে নির্বিচারে মানুষ খুন করেছে ও করবে। উগ্র সাম্প্রদায়িক মৌলবাদী এ জঙ্গিরা ধর্মের নামে জোরজবরদস্তি করে রাষ্ট্রক্ষমতাটিকেই দখল করতে চায়। সাম্প্রদায়িক জঙ্গিবাদ প্রাতিষ্ঠানিক রূপ নিতে চলেছে। ওদের জঙ্গিত্ব ক্রমান্বয়ে অতীতের সকল সীমা অতিক্রম করছে— প্রথমে নিরীহ বেশে ধর্মের বাণী, তারপরে শরীর চর্চার নামে একটু-আধটু প্রশিক্ষণ, তারপরে পটকার খেলা, তারপরে স্পিলিন্টার ছাড়া বোমা, তারপর পিস্তল-রিভলভারের খেলা-প্রদর্শন, তারপর সভাস্থলসহ সাংস্কৃতিক অঙ্গনে বোমা মেরে মানুষ হত্যার মাধ্যমে বাঙ্গালির সংস্কৃতি হত্যার প্রয়াস, তারপর বাঙ্গালি জাতিকে রাজনীতিবিদ শূন্য করার প্রচেষ্টা, তারপর এক সাথে একই সময়ে দেশের সব জেলা শহরের সরকারি অফিস ও বিচারালয়ে বোমা, তারপর বিচারক হত্যা, পেট্রোল বোমায় গান পাউডার দিয়ে পুড়িয়ে-ঝলসিয়ে শিশু-নারী-বয়োবৃদ্ধ মানুষ নির্বিশেষে হত্যাকাণ্ড নিয়মিতকরণ করা, আর সবশেষে সুইসাইড বোমা। সাম্প্রদায়িক জঙ্গিদের ক্রমধারা যা তাতে স্পষ্ট যে ওরা যথেষ্ট শক্তি সঞ্চয় করেছে এবং সুইসাইড বোমাই শেষ কথা নয়। যদি নিরস্ত্র করা না যায় তাহলে সামনে সম্ভবত আরও বড় মাপের নূতন ধরনের বিপর্যয় ঘটবে যা হয়তো বা এ মুহূর্তে কল্পনাও করা যাচ্ছে না। আমাদের ইতিহাসে এ কোনো সাধারণ সংকট নয়— প্রকৃত অর্থেই মহা-বিপর্যয়; গভীর সংকটের এ এক ক্রান্তিকাল।

মৌলবাদের অর্থনীতি ও জঙ্গিবাদ সংশ্লিষ্ট মহা-সংকটটি এমনি যে মুক্তিযুদ্ধে পরাজিত ধর্মান্ধ রাজনীতিকরা অনেক গুরুতর ঔদ্ধত্যপূর্ণ কথাবার্তা প্রকাশ্যেই বলেছেন। এখনও বলছেন। যেমন তারা বলেন:

১. “১৯৭১ আর ২০০৫ সাল এক কথা নয়” ।
২. “আমরা কচুপাতার ওপর বৃষ্টির পানি নই যে টোকা দিলেই পড়ে যাবো” ।
৩. “কোথায় আজ ঘাতক-দালাল নির্মূল কমিটি, আর আমরা আজ কোথায়” (?)
৪. “সংসদের কয়েকটি আসন দিয়ে আমাদের শক্তির বিচার করলে ভুল করবেন” ।
৫. “শীঘ্রই ইসলামি শাসন কায়েম হবে। দেখুন-অপেক্ষা করুন; পরবর্তী নির্দেশের জন্য প্রস্তুত থাকুন” ।
৬. “ইসলামে আত্মহত্যা পাপ তবে ইসলামি শাসন/হুকুমত কায়েম হয়ে গেলে এসব সমস্যার সমাধান হয়ে যাবে” ।
৭. “জ্ঞানপাপী মানুষ প্রণীত সংবিধানের পরিবর্তে আল্লাহর বিধান কার্যকরী করতে সশস্ত্র জেহাদের মাধ্যমে দেশে যতদিন ইসলামি আইন বাস্তবায়ন না হয় ততদিন তাগুতের বিচারালয়ে যাওয়া বন্ধ রাখুন” ।
৮. “সশস্ত্র জেহাদ করা আমার অধিকার, আর ঐ জেহাদে অংশগ্রহণ আমার দায়িত্ব। আমার অধিকার প্রতিষ্ঠা ও দায়িত্ব পালনে বাধা দেয়ার ক্ষমতা কারো নেই” ।
৯. “দেশ গৃহযুদ্ধের দিকে যাচ্ছে, যাবে” ।
১০. “আমাদের ১৩ দফা (অর্থাৎ হেফাজতে ইসলামের) দাবী না মানা পর্যন্ত তৌহিদি জনতার ঈমানি সংগ্রাম চলতে থাকবে” ।
১১. (শাহবাগের) “গণজাগরণ মঞ্চের নেতাদের ফাঁসি চাই” ।
১২. একাত্তরের মুক্তিযুদ্ধে মানবাধিকার লঙ্ঘন ও যুদ্ধাপরাধীর দায়ে ফাঁসি হওয়া সালাউদ্দিন কাদের চৌধুরীর ছেলের দস্তোজি – “এ অবিচারের আমরা বিচার করে ছাড়বো” ।

ইসলামি জঙ্গিত-উদ্ভূত মহাসংকটের গভীরতা এখানেও যে ইতোমধ্যে প্রথম ১০ বছরে ধৃত জঙ্গিদের প্রায় সবাই দরিদ্র-নিম্নবিত্ত-নিম্নমধ্যবিত্ত পরিবারের সন্তান; এদের মধ্যে যারা স্বাক্ষর তাদের প্রায় সবাই মাদ্রাসা শিক্ষা থেকে এসেছেন; এদের প্রায় সবাই কোনো না কোনোভাবে ধর্ম-ভিত্তিক সাম্প্রদায়িক রাজনৈতিক দলের সদস্য ছিলেন অথবা আছেন। আবার পাশাপাশি ইদানীং ঢাকা শহরসহ বিভিন্ন বিভাগীয় ও জেলা শহরে দেখা যাচ্ছে যে ধর্মভিত্তিক উগ্রজঙ্গিবাদের সাথে প্রত্যক্ষ ও সক্রিয়ভাবে জড়িত ধনী ঘরের সন্তান এবং ইংরেজি মিডিয়াম স্কুল-কলেজ-বিশ্ববিদ্যালয়ের শিক্ষার্থী। আরও দৃষ্টান্তের বিষয় এই যে এখন পর্যন্ত ধৃত ২ হাজার জঙ্গিদের গড় বয়স মাত্র ২২ বছর (১৬ থেকে ২৮ বছরের মধ্যে)। অথচ ১৫-২০ বছর আগে গণমাধ্যমে জঙ্গি প্রশিক্ষণের যেসব সচিত্র খবর প্রকাশিত হয়েছিল অথবা ১০-২০ বছর আগে যারা আফগানিস্তান, পাকিস্তান, বার্মাতে জঙ্গি প্রশিক্ষণ নিয়েছে তাদের বয়স তো এখন হবে ৪৫-৫৫ বছর— তারা কোথায়? আর যারা ১৯৭১-এ আলবদর-আলশামস-রাজাকার-শান্তিকমিটির নামে মুক্তিযুদ্ধের বিরুদ্ধে অস্ত্র ধরেছিলেন এবং/অথবা সরাসরি খুন-হত্যা-জখম-ধর্ষণ-অগ্নিসংযোগে জড়িত ছিলেন, এবং/অথবা মুখ্য পরামর্শদাতার কাজ করেছিলেন তাদের বয়স তো এখন ৬০-৮৫ বছরের মধ্যে— তারা কোথায়? এসব গডফাদারদের বড় অংশই ১৯৭১-এ মানবতাবিরোধী অপরাধ ও যুদ্ধাপরাধ করেছেন। এসব গডফাদারদের অনেকেই এখনও বহাল তবিয়তে দেশ-বিদেশে তাদের কাজ

চালিয়ে যাচ্ছে। গণতান্ত্রিক প্রক্রিয়া বাধাগ্রস্ত করারও এ এক নবতর কৌশল হতে পারে। মহাবিপর্ষয়টি এখানেও।

মৌলবাদী জঙ্গিত শুধু যে প্রাতিষ্ঠানিক রূপ নিয়েছে তাই নয়। ইসলাম ধর্মের নামে উগ্রবাদী মতাদর্শটি তার 'logos' বা ইহলৌকিক যুক্তির দিক থেকে যথেষ্ট 'বাস্তববাদী' কৌশলিক অবস্থান গ্রহণ করেছে। ওদের মূলধারার রাজনৈতিক দল অর্থাৎ ইসলামি জঙ্গিবাদের কর্পোরেট হেডকোয়ার্টার জামায়াত-ই-ইসলামী বাংলাদেশের নেতৃবৃন্দ বিগত কয়েকবছর এসব নিয়ে "কূটনৈতিক দৃষ্টিতে বাস্তবানুগ" রাজনৈতিক বক্তব্য-বিবৃতি প্রদান করেছেন। যেমন অন্যান্য অনেক "নীতিগত" কৌশলিক বক্তব্যের মধ্যে তারা বলেছেন:

১. "ইসলাম ধর্মমতে রাষ্ট্রপ্রধান হিসেবে দেশে নারী নেতৃত্ব স্বীকৃত নয়, তবে নারী নেতৃত্ব জায়েজ যদি ঐ নেতৃত্ব আমাদের সাথে ক্ষমতার ভাগাভাগি করে"।
২. "সুদ খাওয়া ইসলামে হারাম। তবে আমাদের নিয়ন্ত্রিত আর্থিক প্রতিষ্ঠান যদি ভিন্ন কোনো নামে সুদ-জাতীয় কোন কিছু খাই তাতে অসুবিধা নেই"।
৩. "মার্কিন যুক্তরাষ্ট্র - ইসলামের শত্রু। তবে ইরাকে মার্কিনি আগ্রাসনে কোনো সমস্যা নেই যদি আমাদের দেশে (বাংলাদেশে) আমরা রাষ্ট্র ক্ষমতায় থাকি"।
৪. "ভারত একটি শত্রু রাষ্ট্র। তবে ভারতের সাথে অন্যান্য-অন্যায় দ্বি-পাক্ষিক কোনো চুক্তি স্বাক্ষরে অসুবিধা নেই যদি এদেশে (বাংলাদেশে) আমরা রাষ্ট্র ক্ষমতায় থাকি"।

ধর্মীয় মৌলবাদের রাজনৈতিক অর্থনীতি ও মৌলবাদী জঙ্গিদের আঞ্চালন যে সবধরণের সভ্য-আচরণ মাত্রা অতিক্রম করেছে এবং তাতে আমাদের মুক্তি-স্বাধীনতা বিরোধী আন্তর্জাতিক চক্র মদত দিয়ে চলেছে (যে বিষয়টি আমি ইতোমধ্যে দ্বিতীয় অনুচ্ছেদে বিস্তারিত ব্যাখ্যা-বিশ্লেষণ করেছি)-এর সর্বশেষ প্রকৃষ্ট প্রমাণ হলো একান্তরের মুক্তিযুদ্ধে মানবতাবিরোধী অপরাধের দায়ে ট্রাইবুনালের রায়ে মৃত্যুদণ্ডপ্রাপ্ত জামায়াতে ইসলামীর সহকারী সেক্রেটারি জেনারেল মুহাম্মদ কামারুজ্জামানের মৃত্যুদণ্ডের বিরুদ্ধে মার্কিন হিউম্যান রাইটস ওয়াচ ও ব্রিটেনের সংসদ সদস্য লর্ড কার্লাইল সাহেবের অবস্থান; অনুরূপ ঘটনা ঘটেছে যখন যুদ্ধাপরাধী- এ দেশে পাকিস্তানি গোয়েন্দা সংস্থা আইএসআই প্রধান সালাউদ্দিন কাদের চৌধুরিকে ওরাসহ অ্যামানেস্টি ইন্টারন্যাশনাল-এর মত সংস্থা রক্ষার চেষ্টা করে আমাদের ট্রাইবুনাল নিয়ে শুধু প্রশ্ন উত্থাপনই করে নি বিচারকাজ বেঠিক হয়েছে অথবা ঠিক হয় নি বলে স্পষ্ট রায় দেবার মত ঔদ্ধত্য প্রকাশ করেছে। আর মৌলবাদী জঙ্গিদের অর্থায়নের অন্যতম প্রধান ব্যক্তি-যুদ্ধাপরাধী মির কাশেম আলি তো বাঁচবার জন্য ওয়াশিংটনভিত্তিক লবিষ্ট ফার্মকে তিন দফায় ৫০০ কোটি টাকার উপর প্রদান করেছে। বিষয়টি গুরুত্বপূর্ণ বিধায় একটু খোলাসা করা প্রয়োজন।

একান্তরের মুক্তিযুদ্ধে মানবতা বিরোধী অপরাধের দায়ে ট্রাইবুনালের রায়ে মৃত্যুদণ্ডপ্রাপ্ত জামায়াতে ইসলামীর সহকারী সেক্রেটারি জেনারেল মুহাম্মদ কামারুজ্জামানের মৃত্যুদণ্ডের বিরুদ্ধে রিভিউ আবেদন সুপ্রিম কোর্ট খারিজ করে মৃত্যুদণ্ডদেশ বহাল রেখেছে। ঘটনাটি ঘটেছে গত ৬ এপ্রিল (২০১৫)। আর সাথে সাথে একই দিনে কোনো কালক্ষেপণ না করে মার্কিন যুক্তরাষ্ট্রের নিউইয়র্কভিত্তিক আন্তর্জাতিক এনজিও হিউম্যান রাইটস ওয়াচ (যার প্রতিষ্ঠাকাল ১৯৭৮ সাল, যার ঘোষিত মূল কাজ মানবাধিকার নিয়ে গবেষণা ও এডভোকেসি এবং যার প্রতিপালনে অর্থের প্রধান উৎস জর্জ সোরোস ওপেন সোসাইটি ফাউন্ডেশন যারা প্রাক্তন কম্যুনিষ্ট দেশগুলোতে অতিমাত্রায় সক্রিয়) এবং ব্রিটিশ পার্লামেন্টের উচ্চকক্ষ

হাউস অব লর্ডসের সদস্য লর্ড কার্লাইল (যিনি ১৯৯৪ সালে ব্যারিস্টারি পাশ করেন, ১৯৯৯ সালে লর্ড উপাধি পান, ২০০১-১১ পর্যন্ত সময়কালে সন্ত্রাসবাদ বিষয়ক আইনি প্রক্রিয়ার সাথে এবং ২০০৮ সালে জাতীয় প্রতিরক্ষার সাথে সম্পৃক্ত, যিনি উইনস্টেই গ্রুপের একজন শেয়ার হোল্ডার এবং মধ্যপ্রাচ্যের কাতার ইনভেস্টমেন্ট অথরিটি যার ক্লায়েন্ট) — উভয়েই চরমতম মানবাধিকার লঙ্ঘনকারী যুদ্ধাপরাধী মুহাম্মদ কামারুজ্জামানের মৃত্যুদণ্ড স্থগিত করার জন্য সরকার বরাবর আহ্বান জানিয়েছেন। ব্যারিস্টার লর্ড কার্লাইল সাহেব কামারুজ্জামানের মৃত্যুদণ্ডদেশ বহাল রাখায় অসন্তোষ প্রকাশ করে মৃত্যুদণ্ড স্থগিত করার আহ্বান জানিয়েছেন; ব্যারিস্টার লর্ড কার্লাইল সাহেব সরকারের প্রতি এ আহ্বানও জানিয়েছেন যে “বাদীপক্ষের কৌশলির আচরণ বিষয়ে নিরপেক্ষ তদন্ত হওয়া উচিত, এবং ঐ তদন্ত শেষ না হওয়া পর্যন্ত ট্রাইব্যুনালের সব বিচারপ্রক্রিয়া স্থগিত রাখা উচিত”। বিশ্বপ্রভু মার্কিন সাম্রাজ্যবাদের “মানবাধিকার সংস্থা”(!) আর ঐ বিশ্বপ্রভুর উপ-প্রভু ব্রিটিশ লর্ড সাহেবদের একই সাথে একই সময়ে যুদ্ধাপরাধী বিচার প্রক্রিয়ার রশি টেনে ধরার উদ্দেশ্যটা কি? উদ্দেশ্যটা স্পষ্ট অনুধাবনে অন্তত দুটো বিষয় মনে রাখা উপকারী হবে। প্রথমত: নিউইয়র্কভিত্তিক হিউম্যান রাইটস ওয়াচ নামক আন্তর্জাতিক এনজিও-টি তাদের কাগজে কলমে বলে যে তারা আন্তর্জাতিক আইনের নিরিখে পৃথিবীর কোথাও মানবাধিকার লঙ্ঘন হলে তার বিরুদ্ধে প্রতিবাদ ও এডভোকেসি করবে। কিন্তু মার্কিন যুক্তরাষ্ট্র আন্তর্জাতিক কোর্টের সিদ্ধান্ত এবং জাতিসংঘের নিরাপত্তা পরিষদের সিদ্ধান্ত লঙ্ঘন করে (যে লঙ্ঘনকে বলা হয়েছিল “মানবাধিকার লঙ্ঘন”; “যুদ্ধাপরাধতুল্য”, “আন্তর্জাতিক সন্ত্রাসবাদতুল্য”) একক সিদ্ধান্তে ইরাকের বিরুদ্ধে যুদ্ধ ঘোষণা করে ইরাক দখল করল, বিনাবিচারে সাদ্দাম হোসেনকে হত্যা করলো, লিবিয়ায় বোমা মেরে দেশটিকে ছিন্নভিন্ন করে ছাড়লো এবং গাদ্দাফিকে বিনা বিচারে হত্যা করলো তখন হিউম্যান রাইটস ওয়াচ আর লর্ড কার্লাইল সাহেবরা কোথায় ছিলেন? কোনো টু শব্দটি তো করেননি, উল্টো এসবে সমর্থন দিয়েছিলেন। একাত্তরের খুনিদের বিচার নিয়ে আমাদের ট্রাইব্যুনাল ও সুপ্রিম কোর্ট যে সব রায় দিচ্ছে সেসব নিয়ে আপনাদের আসলে কোনো কিছু বলার কোনো ধরনের নৈতিক ও মানসিক অধিকারই নেই। দ্বিতীয়ত: বহু বছর ধরে তথ্য প্রমাণসহ আমি বলে আসছি যে একাত্তরের যুদ্ধাপরাধী-মানবতা বিরোধী অপরাধীরা বর্তমান সরকারকে উচ্ছেদ করতে ইতোমধ্যে বহু ধরনের চেষ্টা করেছে (স্মরণ করুন ২০০৯ সালের ফেব্রুয়ারি মাসে বিডিআর-এ নৃশংস হত্যাকাণ্ড) এবং একই সাথে তথ্য প্রমাণ দিয়েছি যে যুদ্ধাপরাধী এবং তাদের রাজনৈতিক দল ইতোমধ্যে মার্কিন মুল্লুকে হাজার কোটি টাকার বিনিময়ে লবিষ্ট নিয়োগ করেছে এ কথা প্রমাণ করতে যে তাদেরকে যেন নিরাপরাধ প্রমাণে বিশ্বব্যাপী তদবির জোরদার করা হয় (ওয়াশিংটনভিত্তিক লবিষ্ট ফার্ম ক্যাসিডি ইন্টারন্যাশনালের সাথে মির কাশেম আলির চুক্তি কি যথেষ্ট প্রমাণ নয়?)। মার্কিন মুল্লুকের হিউম্যান রাইটস ওয়াচ আর ব্রিটিশ লর্ডদের সাথে তর্কে যাবার আমার কোনো প্রয়োজন নেই। তবে মানুষ হিসেবে ওদের প্রতি আমার একটা সনির্বন্ধ অনুরোধ আছে। অনুরোধটা হল মাত্র দুই মিনিট সময় দিন, দয়া করে পড়ুন একাত্তরের খুনি মু. কামারুজ্জামান যা যা করেছিলো তার মধ্যে মাত্র একটা নমুনা (আশা করি পড়বেন এবং তারপরে যা বলার বলবেন!)। দয়া করে পড়ুন তাহলে কামারুজ্জামানের ফাঁসির রায় বহাল রাখার পরে শেরপুর জেলার নালিতাবাড়ির সোহাগপুর গ্রামের বিধবাপল্লির বাসিন্দা জোবায়দা খাতুনের প্রতিক্রিয়া (পড়ুন, বারবার পড়ুন, যতক্ষণ না বুঝবেন ততক্ষণ পড়ুন):

“আমি তহন ছয় মাসের পোয়াতি (গর্ভবতী)। পাক সেনারা চোখের সামনে গুলি কইরা আমার স্বামীডারে মাইরা ফালায়। জানুয়ারগরের অত্যাচারে পেটের বাচ্চাডাও নষ্ট অইয়া যায়। এরা চইলা গেলে নিরুপায় অইয়া গোসুল ছাড়াই স্বামীরে উডানে (বাড়ির

আঙ্গিনায়) কবর দিচ্ছি। পরে দুই পুলাপান লইয়া অসস্থ সইলে গ্রাম ছাড়ি। কম বয়সে বিধবা আইছি, স্বামীর আদর কি জিনিস বুঝবার পাই নাই। তারাও বুঝব বিধবা অয়নের কি কষ্ট।... স্বামী মইরা যাওয়ার পর ২২ দিন জাউ খাইয়া থাকছি। ভাতের অভাবে মেয়েটা মইরা যায়। পরে অসস্থ সইল লইয়া বাড়ি বাড়ি কাম করছি। শেষে ভিক্ষা কইরা চলছি। শুধু এই দিনটা দেহনের লাইগা আল্লাহ আমগরে বাঁচাইয়া রাখছে। কামারজ্জামানের ফাঁসি আইব এই খবরেই আমরা বিরাট খুশি আইছি। কামারজ্জামানের ফাঁসি আইলে আমার স্বামী-সন্তানের আত্মা শান্তি পাইব।” একই গ্রামের আরেকজন স্বামীহারা করফুলি বেগম (৭০) বলেন “সাক্ষী দেওয়ার পর থাইকা রাতে ঘরের চালে কে বা কারা ডেল মারত। এলাকার লোকজন ডর (ভয়) দেহাইত। সরকার বইদলা (পরিবর্তন) গেলে নাই, আমগর উল্লা বিচার করব। এর লাইগা সবসুমু ভয়ে ভয়ে থাকতাম। ফাঁসির রায় বহাল থাহায় আমগর মনে স্বস্তি ফিইরা আইছে। কামারজ্জামানের ফাঁসি আইলে আমগর আত্মা শান্তি পাইব।” এখানে উল্লেখ জরুরি যে একাত্তরের ২৫ জুলাই সোহাগপুর গ্রামে কামারজ্জামানের নেতৃত্বে আলবদর, রাজাকার ও পাকিস্তানি বাহিনী নির্বিচারে হত্যাযজ্ঞ ও ধর্ষণ করে। বেনুপাড়ার সব পুরুষকে (১৮৭ জন) হত্যা করে পাড়াটিকে পরিণত করা হয় বিধবাপল্লিতে। সেদিন যে ৫৭ জন বিধবা হয়েছিলেন, তাঁদের মধ্যে জোবায়দাসহ ৩০ জন এখনো বেঁচে আছেন। (দৈনিক প্রথম আলো, ৮ এপ্রিল, পৃ: ২)।

আমাদের দেশে ইসলামি জঙ্গিদের মহা-ভয়াবহ মহা-বিপর্যয়কর একটি গুরুত্বপূর্ণ প্রশ্ন (বলা যেতে পারে প্রশ্নগুচ্ছ) নিয়ে তেমন কোনো গবেষণা অথবা অনুসন্ধানধর্মী কাজ হয় নি। অগবেষিত অথবা স্বল্প গবেষিত এ প্রশ্ন বা প্রশ্নগুচ্ছ হলো:

- (১) ইসলামি জঙ্গিবাদ অথবা একই কথা ইসলামি জঙ্গি সংগঠনসমূহের বিকাশের উত্তরণ পর্যায়সমূহ (transformative phases) কি কি এবং এর বৈশিষ্ট্যসূচক নির্দেশকসমূহ কি কি?
- (২) ইসলামি জঙ্গিবাদ অথবা ইসলামি জঙ্গিত্ব তার বিকাশে এখন জিহাদের কোন স্তরে অবস্থান করছে এবং কেনো?
- (৩) এ দেশের ইসলামি জঙ্গিদের সাথে আন্তর্জাতিক জঙ্গি সংগঠন আল কায়দার কোন সম্পর্ক আছে কিনা?

এসব প্রশ্নগুচ্ছ নিয়ে প্রথমেই বলে রাখা উচিত যে ইসলামি জঙ্গি সংগঠনসমূহ (বাংলাদেশে এ সংখ্যা ১৩২টি; দেখুন পরিশিষ্ট ১) একদিকে যেমন নির্ভেজাল বাস্তবতা (যা সারণি ৪ ও ৫-এ দেখানো হয়েছে) অন্যদিকে তারা অতি-গোপন সংগঠন যে গোপনীয়তা যথেষ্ট দুর্ভেদ্য। ইসলামি জঙ্গি সংগঠনসমূহের মিশন, ভিসন, গঠন প্রক্রিয়া, কর্মপ্রণালি, সাংগঠনিক কাঠামো, অর্থ ও অস্ত্রের উৎস, অস্ত্র প্রশিক্ষণ, টার্গেট নির্ধারণ প্রক্রিয়া ও তার বাস্তবায়ন পরিকল্পনা পদ্ধতি, জঙ্গিদের পারস্পরিক সম্পর্ক — এসব সম্পর্কে আমাদের জ্ঞান যথেষ্ট মাত্রায় সীমিত — এমনই সীমিত যা দিয়ে ইসলামি উগ্রবাদ ও সংশ্লিষ্ট জঙ্গিত্ব মোকাবেলা করা দুঃসাধ্য হয়ে দাঁড়ায়। এসব নিয়ে ক্ষেত্র বিশেষে অনুমাননির্ভর (speculation) হওয়া ছাড়া পথ থাকে না। এসব নিয়ে আছে যথেষ্ট মাত্রায় বিভ্রান্তি (confusion অর্থে), আছে হয় অতিমূল্যায়ন নয় অবমূল্যায়ন, আছে অনেক অনুদঘাটিত বিষয়াদি (যা উদঘাটন সমজসাধ্য নয়), আছে

এমনসব বিষয়াদি যা ঘটনা ঘটে যাবার বহু পরে উদঘাটিত হয় যখন উদঘাটন করে তেমন কোনো লাভ হয় না, আর সবশেষে আছে “অনেক অজানা — অজানা বিষয়াদি” (many unknown unknowns)। এসব কারণে উল্লিখিত প্রশ্নসমূহের যুক্তিসম্মত সদুত্তর দেয়া খুব সহজ নয়। এজন্যই সংশ্লিষ্ট এ বিষয়ে গবেষণার ক্ষেত্রে একদিকে যেমন রাজনৈতিক অর্থনৈতিক পদ্ধতি অনুসরণ করেছি আর অন্যদিকে যুক্তিবিজ্ঞান ভিত্তিক বিমূর্ততা (scientific abstraction)-এর আশ্রয় নিয়েছি। সামাজিক গবেষণার এসব পদ্ধতি অবলম্বনে উত্থাপিত প্রশ্নগুচ্ছের উত্তরে যা পেয়েছি তা নিম্নরূপঃ:

প্রথমত, শুরু করা যাক ইসলামি জঙ্গিতের আন্তর্জাতিক হেড কোয়ার্টার আল-কায়েদা দিয়ে। ১৯৯৫-১৯৯৭ সালে আল-কায়েদা তাদের খসড়া মাস্টার প্লান (মহাপরিকল্পনা) প্রণয়ন করে যা পরবর্তী সময়ে (২০০২ সালের দিকে) চূড়ান্ত করে তারা বলে যে তাদের মূল লক্ষ্য: “পৃথিবীর অনেক দেশে ইসলামি শরিয়াহ ভিত্তিক রাষ্ট্র গঠন করতে হবে”। আল-কায়েদার চূড়ান্ত মাস্টার প্লানে সময়-নির্দিষ্ট (time bound) করে সংশ্লিষ্ট যা যা বলা হয়েছে সে সবার মূল বিষয়াদি এরকম:

১. বিশ্বব্যাপি ইসলামি শরিয়াহ ভিত্তিক রাষ্ট্র গঠনের জিহাদি সংগ্রামে পাঁচটি কালপর্ব (phase) থাকবে: ২০০০-২০০৩ (প্রথম পর্ব), ২০০৩-২০০৬ (দ্বিতীয় পর্ব), ২০০৬-২০০৯ (তৃতীয় পর্ব), ২০০৯-২০১২ (চতুর্থ পর্ব), ২০১৩-২০২৬ (পঞ্চম পর্ব)।
২. পঞ্চম পর্বের শেষে অর্থাৎ ২০২৫-২০২৬ সাল নাগাদ পৃথিবীর সকল মুসলিম অধ্যুষিত দেশে ‘খেলাফত’ প্রতিষ্ঠিত হবে।
৩. পৃথিবীর কোন দেশই ১০০ বছরের উর্ধ্ব ইসলামি খেলাফতবিহীন অবস্থায় থাকবে না। এ ক্ষেত্রে সময়-নির্দিষ্ট ভবিষ্যত প্রক্ষেপণে তারা হাদিস থেকে যে বিষয়টি উদ্ধৃতি করেন তা হলো, “যেহেতু আনুষ্ঠানিকভাবে সর্বশেষ ইসলামী খেলাফত ১৯২৪ সালে হযরত ওসমানের আমলে বিলুপ্ত ঘোষিত হয় সেহেতু তার ১০০ বছর পরে অর্থাৎ ২০২৫-২০২৬ সাল নাগাদ অবশ্যই আবারো খেলাফত-শাসন প্রতিষ্ঠা করতে হবে। আমাদের সকল কার্মকাণ্ড সে লক্ষ্যেই পরিচালিত হতে হবে”।
৪. তালেবানদেরকে ২০১৬ সালে আবারো আফগানিস্তানের শাসন ক্ষমতা দখল করতে হবে (অর্থাৎ মাস্টার প্লানের ৫-ম কালপর্বের শুরুর দিক)
৫. আফগানিস্তান পুনর্দখল প্রক্রিয়ায় এক “ভীতি বলয়” (threat belt) সৃষ্টি করতে হবে। এই “ভীতি বলয়ে”-র অন্তর্ভুক্ত হবে ভারত (বিশেষত কাশ্মির, আহমেদাবাদ, গুজরাট এবং ‘সাত বোন’- আসাম, অরুণাচল, মেঘালয়, নাগাল্যান্ড মনিপুর, মিজোরাম এবং ত্রিপুরা আর ২০১৮ সালের মধ্যেই ঐ ‘সাত বোন’কে যথেষ্ট মাত্রায় অস্থিতিশীল করতে হবে), বার্মা (বিশেষত: রোহিঙ্গাসহ আরাকান রাজ্য), এবং বাংলাদেশ (আল-কায়েদার পরিকল্পনা মতে প্রধানত সমুদ্র সম্পদ ও ভৌগলিক-রাজনৈতিক বিবেচনায়)।

<sup>৩২</sup> আবুল বারকাত, ২০১৫, A Political Economy Treatise on Religious Fundamentalism and Extremism: A high probability global catastrophe with reference to Bangladesh. Lead Speaker’s Paper for the workshop “Countering Religious Extremism in South Asia”, IISS, London, United Kingdom. 09 September 2015.

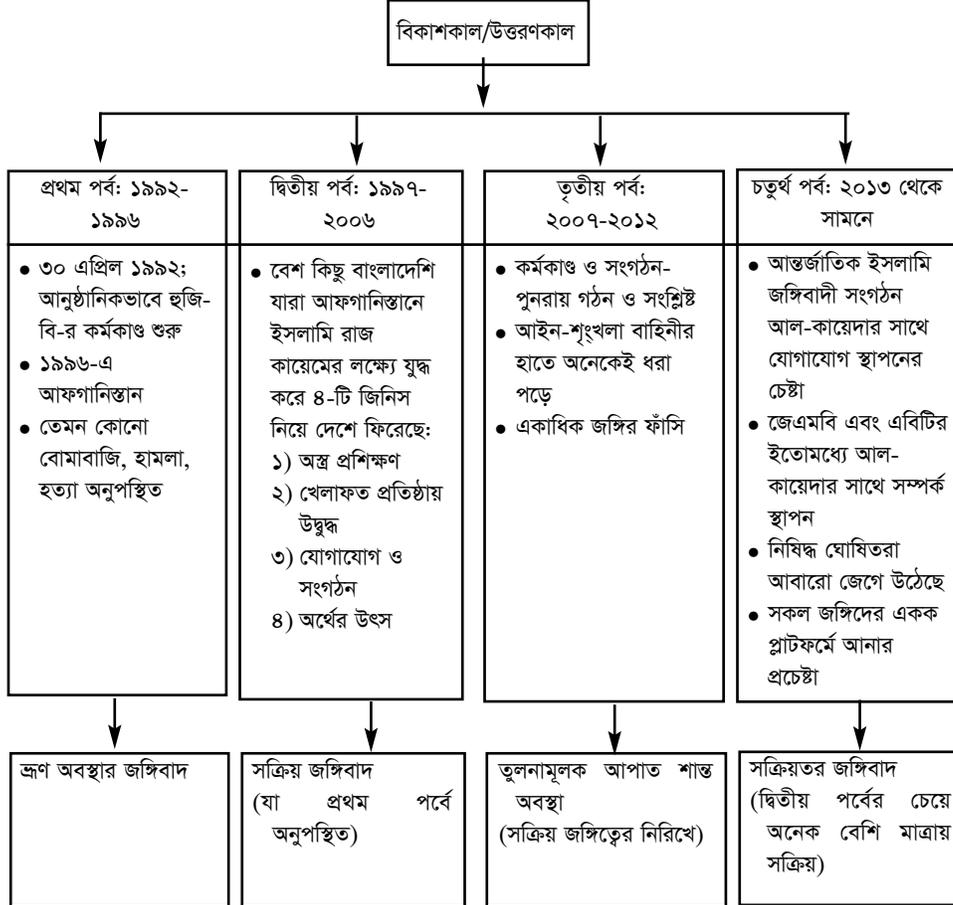
৬. দু'টো 'মানামা' অর্থাৎ বিশ্বযুদ্ধ সংঘটিত করতে হবে। প্রথম "মানামা" হবে "হিন্দ এলাকায়" যার মধ্যে থাকবে ভারত, পাকিস্তান, বাংলাদেশ, বার্মা, নেপাল, ভুটান, আফগানিস্তান। আর দ্বিতীয় "মানামা" হবে "শ্যাম এলাকায়" যার মধ্যে থাকবে সিরিয়া, জর্দান, প্যালেস্টাইন ও তৎসংশ্লিষ্ট ভৌগোলিক এলাকাসমূহ।
৭. আল-কায়েদার মহাপরিকল্পনা (Master Plan)-য় উল্লেখ করা হয়েছে যে এই মহাপরিকল্পনা বাস্তবায়নে ইসলামি জিহাদিদের জিহাদের<sup>৩০</sup> চারটি স্তর (4 stages of Jihad) পর্যায়ক্রমে অতিক্রম করতে হবে। অবশ্য তারা এ কথাও বলেছেন যে পরিবেশ পরিস্থিতির কারণে এমনও হতে পারে যে কোন নির্দিষ্ট স্তর বাদ দিয়েই একলাফে পরবর্তীস্তরে যাওয়া সম্ভব। জিহাদের ঐ চারটি স্তর হলো যথাক্রমে "দাওয়া" অর্থাৎ সব পথ-পদ্ধতি অবলম্বনে মানুষদের দাওয়াত দিয়ে তাদের বাণী-বক্তব্য পৌঁছে দেয়া; "ইদাদ" সব ধরনের প্রস্তুতিমূলক কর্মকাণ্ড প্রতিপালন করা; "রিবাত" অর্থাৎ ছোট-ছোট এবং বিক্ষিপ্ত-বিচ্ছিন্ন সংঘর্ষ - হামলা কার্য পরিচালন করা; এবং সর্বশেষ স্তর "কিলাল" অর্থাৎ বড় মাপের সশস্ত্র সম্মুখ যুদ্ধ।

দ্বিতীয়ত, বাংলাদেশের ইসলামি জঙ্গি সংগঠনের বিকাশস্তর এবং তাদের সাথে ইসলামি জঙ্গিবাদের আন্তর্জাতিক হেড কোয়ার্টার আল-কায়েদার যোগসূত্র সংশ্লিষ্ট বিষয়। ইতোমধ্যে পরিশিষ্ট ১-এ উল্লেখ করেছি যে আমাদের দেশে জানামতে ১৩২টি ইসলামি জঙ্গি সংগঠন আছে এবং সেই সাথে দেখিয়েছি (সারণি ৪ ও ৫) যে তারা ইতোমধ্যে কতধরনের জঙ্গিত্ব সংঘটিত করেছে। আমার মতে সময়কালের নিরিখে বাংলাদেশে ইসলামি জঙ্গি-উগ্রবাদী সংগঠনসমূহের বিকাশকে চারটি স্তর বা পর্যায়ে (phases of transformation) ভাগ করা যায়। যে চারটি উত্তরণ-বিকাশ স্তর হলো এরকম: ১৯৯২-১৯৯৬ (প্রথম স্তর বা প্রথম কালপর্ব), ১৯৯৭-২০০৬ (দ্বিতীয় স্তর বা দ্বিতীয় কালপর্ব), ২০০৭-২০১২ (তৃতীয় স্তর বা তৃতীয় কালপর্ব), ২০১৩-এবং সামনের দিক (চতুর্থ স্তর বা চতুর্থ কালপর্ব)। আমাদের দেশে ইসলামি জঙ্গিবাদ-এর ছোট থেকে বড় হওয়ার যে চারটি বিকাশকাল অথবা উত্তরণকাল তার মূল বৈশিষ্ট্যসহ কালসমূহ নিচের ছক ৩-এ দেখানো হয়েছে।

তৃতীয়ত, বাংলাদেশে ইসলামি জঙ্গিবাদ এখন জিহাদের কোন স্তর বা পর্যায়ে অবস্থান করছে? এ প্রশ্ন নিয়ে সংশ্লিষ্ট মহলে খুব একটা ভাবনা-চিন্তা হয় কি-না সে বিষয়ে আমার সম্যক জানা নেই – যদিও জানতে চেষ্টা করেছি; এ নিয়ে অনেকের মধ্যে বেশ আত্মতুষ্টিও লক্ষ্য করেছি যারা বলেন "ওরা বেশি দূরে এগুতে পারবে না"; অবশ্য কেউ কেউ বলেন ওরা ইসলামি জঙ্গিবাদ বিকাশের মোটামুটি প্রাথমিক স্তর বা প্রাথমিক পর্বের আশেপাশে অবস্থান করছে। এ দেশে ইসলামি জঙ্গিবাদ ও তাদের সশস্ত্র অবস্থা-অবস্থান আর পাশাপাশি ইসলামি জঙ্গিদের বৈশ্বিক পরিবেশ-পরিস্থিতি ও মহাপরিকল্পনা যা তা দিয়ে বিচার করলে আমি অবশ্যই যুক্তিগত কারণেই বলবো ওরা বহুদূর এগিয়েছে, ওদের বিকাশ-বিস্তৃতি-অবস্থান অনেকেরই ধারণার বাইরে হতে পারে। ছক ৩-এ দেখিয়েছি যে ২০১৩ সাল থেকে এ দেশে ইসলামি জঙ্গিবাদ এখন তাদের বিকাশের চতুর্থ স্তর বা চতুর্থ পর্বে অবস্থান করছে, যে পর্বটি যে কোন মানদণ্ডেই মারাত্মক-মহাবিপর্য়কর এক ভবিষ্যত অবস্থার লক্ষণ মাত্র (কাউকে ভীত-সন্ত্রস্ত করার লক্ষ্যে

<sup>৩০</sup> অবশ্য আগেই উল্লেখ করেছি পবিত্র কোরআন শরিফে 'জিহাদ' বলে কোন কিছু উল্লেখ নেই, যা আছে তা হলো আত্মরক্ষার স্বার্থে "পবিত্র যুদ্ধ"। মুসলিম শাসকরা যখন সাম্রাজ্যবিস্তারে যুদ্ধ করে তখন "পবিত্র যুদ্ধ" শব্দটি পাল্টে তার পরিবর্তে 'জিহাদ' শব্দ ব্যবহার শুরু করেন।

ছক ৩: বাংলাদেশে ইসলামিক জঙ্গিবাদী সংগঠনসমূহের বৈশিষ্ট্যসহ বিকাশকাল



এসব বলছি না)। মারাত্মক ও মহাবিপর্নয়কর বলছি এ কারণে যে আমি নিশ্চিত; (১) সরকারিভাবে নিষিদ্ধ ঘোষিত জেএমবি এবং আনসারুল্লাহ বাংলাটিম ইতোমধ্যে আন্তর্জাতিক মহা-জঙ্গি সংগঠন আল-কায়েদার সাথে সম্পর্ক স্থাপন করে ফেলেছে। এবং আল-কায়েদা থেকে তারা অস্ত্র সরবরাহ, বোমা প্রস্তুত পদ্ধতি, অস্ত্র প্রশিক্ষণ (ম্যানুয়ালসহ), টার্গেট নির্ধারণ ও তা বাস্তবায়নে গেরিলা কায়দা-কানুন, অর্থ সরবরাহ, অর্থের উৎস পোক্তকরণ, নিরীহ মুসলমানদের জিহাদের পক্ষে আনার 'বিজ্ঞান সম্মত' পথ পদ্ধতি, প্রযুক্তির ব্যবহার ইত্যাদি পাচ্ছে; (২) তারা ইতিমধ্যে শুধু আল-কায়েদাই নয় অনুরূপ অন্যান্য বিদেশি জঙ্গি সংগঠন-সংস্থা-প্রতিষ্ঠান-ট্রাস্ট-ফাউন্ডেশন-বেসরকারি সংস্থা-মিডিয়ার সাথে যোগাযোগ স্থাপন করেছে এবং ওদের পরামর্শে সক্রিয়; (৩) হিজবুত তাহরিরসহ আরো কিছু নিষিদ্ধ অথবা এখনও নিষিদ্ধ হয় নি এমন সব জঙ্গি সংগঠনও অনুরূপ প্রচেষ্টা চালিয়ে যাচ্ছে; (৪) নিষিদ্ধ ঘোষিত জেএমবি এবং আনসারুল্লাহ বাংলাটিমসহ বেশ কিছু ইসলামি জঙ্গি সংগঠন দেশের সকল ইসলামি জঙ্গি সংগঠনসহ ইসলামি জঙ্গিবাদ সমর্থনকারী সকল সংগঠন-সংস্থা-প্রতিষ্ঠানকে (মৌলবাদের অর্থনীতির প্রতিষ্ঠানসহ) একক একটি প্লাটফর্মে দাঁড় করানোর সক্রিয় চেষ্টা করছে; (৫) এদেশের সকল

ইসলামি জঙ্গি সংগঠন আল-কায়েদার মাস্টার প্লান বা মহাপরিকল্পনা ধারণ করে অর্থাৎ ওদের সবাই বিশ্বাস করে যে ইসলামি শরিয়াহভিত্তিক খেলাফত রাষ্ট্র প্রতিষ্ঠার কোনো বিকল্প নেই; (৬) ওরা যখন যেভাবে যে সব বর্বরতম নৃশংস পথ-পদ্ধতি অবলম্বনে মুক্তচিন্তার মানুষ খুন-হত্যা-জখম করছে, অর্থনীতির প্রাণ সংযোগসমূহ বিনষ্ট করে অর্থনীতিকে বিকল করার প্রচেষ্টা চালিয়ে যাচ্ছে, প্রশাসন-আদালত-বিমান প্রতিষ্ঠান-দেশজ/সাংস্কৃতিক প্রতিষ্ঠান (প্রাতিষ্ঠানিক উৎসব) ও ব্যক্তি হত্যায় উদ্যত – এসবই তো যথেষ্টমাত্রায় প্রমাণ করে যে বাংলাদেশে ইসলামি জঙ্গিত্ব বিকাশ স্তরের মানদণ্ডে প্রাথমিক কোনো পর্যায়ে অবস্থান করছে না। এদেশে ইসলামি জঙ্গিবাদ ‘দাওয়া’ স্তর পার হয়েছে, অতিক্রম করেছে দ্বিতীয় স্তর ‘ইদাদ’, এখন তাদের অবস্থান জিহাদের তৃতীয় ও চতুর্থ স্তরের মধ্যবর্তী কোন পর্যায়ে অর্থাৎ ‘রিবাত’ ও ‘কিলাল’-এর মাঝে কোন এক পর্যায়ে। তবে সবকিছু বিচার বিশ্লেষণে আমি মনে করি তাদের অবস্থান জিহাদি সর্বশেষ পর্যায় “কিলাল”-এর কাছাকাছি অর্থাৎ তারা ইসলামি শরিয়াহ ভিত্তিক রাষ্ট্র গঠনে সশস্ত্র সম্মুখ যুদ্ধের জন্য প্রস্তুত।

সাম্প্রদায়িক মৌলবাদী রাজনীতি ও সংশ্লিষ্ট জঙ্গিত্ব কোনো দুর্বল প্রতিপক্ষ নয় এ জন্যেও যে তারা ইসলামের মূলমন্ত্র পরিত্যাগ করে “অর্থনৈতিক ক্ষমতাভিত্তিক রাজনৈতিক প্রক্রিয়া”-কে (economic power based political process) রাজনৈতিক কৌশল হিসেবে প্রতিষ্ঠার চেষ্টা করছে। ধর্মকে বর্ম হিসেবে ব্যবহার করে রাষ্ট্রক্ষমতা দখলের এ কৌশল আসলে ধর্মের ‘mythos’-এর সাথে বাস্তবের ‘logos’-এর সম্মিলনের এক আধুনিক পদ্ধতি মাত্র (খোমেনি পদ্ধতি)। এ পদ্ধতিতে ধর্মকে “রাজনৈতিক মতাদর্শে” রূপান্তর করা হচ্ছে। ধর্মভিত্তিক এ রাজনৈতিক মতাদর্শ ধর্মীয় ফ্যাসিবাদী রাষ্ট্র প্রতিষ্ঠার পূর্বশর্ত।

ধর্মভিত্তিক সাম্প্রদায়িকতা-মৌলবাদ-মৌলবাদী জঙ্গিত্ব ও মৌলবাদের রাজনৈতিক-অর্থনীতি বিশ্লেষণ করে এখন থেকে দশবছর আগেই হুশিয়ারি প্রক্ষেপণ করে লিখেছিলাম, সমগ্র বিষয়টি দাঁড়িয়েছে এরকম: “স্বাধীনতা ও মুক্ত চিন্তার প্রতিপক্ষ সাম্প্রদায়িক মৌলবাদী শক্তি জানে তারা কি চায়, বিপরীতে আমরা জানি না আমরা কি চাই; ওরা জানে কেমন করে তা অর্জন করবে, বিপরীতে আমরা জানি না; ওরা তাদের লক্ষ্যার্জনে সুসংগঠিত, আমরা অসংগঠিত; লক্ষ্যার্জনে ওদের মধ্যে কোনো দ্বিধা-দ্বন্দ্ব নেই, বিপরীতে আমাদের দ্বিধা আছে; ওরা যা করছে তা তারা গভীরভাবে বিশ্বাস করে, আর আমরা নিজেদের প্রতি বিশ্বাস হারিয়েছি বলে মনে হয়; ক্রমবর্ধমান দারিদ্র্য, যুবসমাজের বেকারত্ব হতাশাকে ওরা সংকীর্ণ স্বার্থে কাজে লাগাতে সিদ্ধহস্ত, আর আমরা “দরিদ্র মানুষ-যুব বেকার-হতাশা”-র বিরুদ্ধে আন্দোলন সংগ্রাম এড়িয়ে চলেছি। আমাদের অস্বচ্ছতা ও অনৈক্য ওদের ভিত শক্তিতে সহায়ক হচ্ছে”।<sup>৩৪</sup>

<sup>৩৪</sup> বিস্তারিত দেখুন, আবুল বারকাত, “গভীর ষড়যন্ত্রের পথ ধরে দেশ গাঢ় অন্ধকারের দিকে এগুচ্ছে”, দৈনিক জনকণ্ঠ, ২০ আগস্ট ২০০৪। এই লেখাটি প্রকাশিত হয়েছিলো ২০০৪ সালের ২১ আগস্টের ঠিক আগের দিনে, যে দিন তৎকালীন বিরোধী দলীয় নেতা শেখ হাসিনার ঢাকার জনসভায় জঙ্গিরা গ্রেনেড হামলা করে। যে হামলায় নিহত হন ২৪ জন আর চির পঙ্গুত্বসহ মারাত্মক আহত হন ৫০৩ জন।

### ৮. “ধর্ম ও ব্রেইন”: স্নায়ুতান্ত্রিক বা মনোজাগতিক ধর্ম দর্শন-এর যে বিষয়টি বোঝা জরুরি

ধর্ম, ধর্মানুভূতি, ধর্মান্ধতা, ধর্মভিত্তিক মৌলবাদ, সাম্প্রদায়িকতা, মৌলবাদী জঙ্গিত - এসব নিয়ে বিগত প্রায় ২০ বছরের গবেষণায় আমি এ উপসংহারে উপনীত হয়েছি যে এসবের পিছনের অর্থনীতি, রাজনীতি, রাজনৈতিক অর্থনীতির বিচার-বিশ্লেষণ-সংশ্লিষ্ট বিষয়াদির “পূর্ণাঙ্গ মর্মার্থ” বুঝতে সহায়ক নয়। এ বিষয়ে বিগত ২০ বছরের অনুসন্ধান কাজ ব্যর্থ হয়নি। তা বিষয়সমূহের কারণ-পরিণাম বুঝতে বেশ সহায়ক হয়েছে। সাধারণভাবে বলা যেতে পারে ৫০-৬০ ভাগ সহায়ক হয়েছে। কারণ-পরিণাম সংশ্লিষ্ট বাদবাকি ৪০-৫০ ভাগ অনুধাবন সম্ভব হয় নি। তার চেয়েও গুরুত্বপূর্ণ হলো এই যে এ বিষয়ে অর্থনীতি, রাজনীতি ও রাজনৈতিক অর্থনীতিক গবেষণা যে বিষয় বুঝতে যথার্থ মাত্রায় সহায়ক হয় নি বলে মনে হয় তা হলো ধর্মভিত্তিক সাম্প্রদায়িকতা, মৌলবাদ ও মৌলবাদী জঙ্গিত থেকে মুক্তি পাবার জন্য করণীয়সমূহ কি হবে? কি এবং কেমন হতে পারে উত্তরণের পথনির্দেশ? আর এ জন্যই খুবই জরুরি অথচ তেমন গবেষিত নয় অথবা উপেক্ষিত অথবা কেউই তেমন আমল দেন নি “Neurotheology” অর্থাৎ “ধর্মের সাথে মানুষের ব্রেইন”-এর সম্পর্ক (অর্থাৎ স্নায়ুতান্ত্রিক বা মনোজাগতিক ধর্মদর্শন) নিরূপণের প্রয়াস নিয়েছি। বিষয়টি বৈজ্ঞানিক, তবে শুধু মনস্তাত্ত্বিক নয় এজন্য যে মানুষের ব্রেইন একদিকে যেমন জটিল এবং স্নায়ুবিজ্ঞানীদের মতে এখনও পর্যন্ত বহুলাংশে দুর্বোধ্য আর অন্যদিকে মানুষ যে যুগে যে কালে যে অবস্থায় যা কিছু ভাবনা-চিন্তা করে তা তার পরিবেশ-প্রতিবেশ পারিপার্শ্বিকতাসহ সামাজিক ও ঐতিহাসিক প্রক্রিয়ার অনেক উপাদান দিয়ে গঠিত। এক্ষেত্রে সাধারণীকরণ (generalization) করলে তা হবে অবৈজ্ঞানিক, অবাস্তব, বাস্তবতা বিবর্জিত তত্ত্বাগিশতা মাত্র।

প্রথমেই “ধর্ম আর ব্রেইন” বিষয়টির মূল প্রশ্নাদি উত্থাপন করা যাক। “স্নায়ুতান্ত্রিক বা মনোজাগতিক ধর্মদর্শন” বিজ্ঞানে যেসব প্রশ্নের অনুসন্ধান জরুরি তা হলো:

- (১) পৃথিবীতে এখন ১০ হাজারের বেশি ধর্ম আছে। কী সে কারণ যা পৃথিবীতে এত মানুষকে ধর্ম পালনে উদ্বুদ্ধ করে?
- (২) ধর্মের বিবর্তনগত সুবিধাসমূহ কী কী?
- (৩) ধর্ম পালনকারী মানুষের মস্তিষ্ক কোষ (religious brain) কিভাবে কাজ করে? এখানে মনে রাখা জরুরি যে একজন মানুষ জন্মসূত্রেই যেমন কোনো না কোনো ধর্মাবলম্বী আবার মাতৃগর্ভ থেকে শুরু করে শিশুকালেই “মস্তিষ্কের ধর্মভিত্তিক প্রোগ্রামিং” এর কাজ শুরু হয়। সুতরাং মানুষের ব্রেইন নিয়ে স্নায়ুবিজ্ঞানের এসব অনুসন্ধানফল অগ্রাহ্য করলে আর যাই হোক একদিকে যেমন বোঝা সম্ভব হবে না যে মানুষ কেন ধর্মীয় জঙ্গিতের আশ্রয় নেন আর অন্যদিকে সমাজ প্রগতির জন্য প্রয়োজনীয় সমাধানের পথও খুঁজে পাওয়া যাবে না।<sup>৩৫</sup>

পৃথিবীতে এখন ৮০০ কোটি মানুষের বাস। এই ৮০০ কোটি মানুষের সম্ভবত প্রায় সবাই শান্তিতে বসবাস করতে চাই এবং চাই জীবন-সমৃদ্ধি— একক ব্যক্তি সত্তা হিসেবে এবং সমাজবদ্ধ মানুষ

<sup>৩৫</sup> “Understanding Neurotheology Matters in Countering Religious Extremism: Religion and Brain” বিষয়টি সংশ্লিষ্ট বিষয়ের গবেষণায় এক নবতর সংযোজন। “ধর্মীয় ব্রেইন” বিষয়টি সকল ধর্মের ক্ষেত্রেই প্রযোজ্য এবং বিগত ৫০০ বছরে “religious brain” কিভাবে কাজ করেছে সে বিষয়ে সংক্ষেপে জানতে দেখুন, আবুল বারকাত, ২০১৫, A Political Economy Treatise on Religious Fundamentalism and Extremism: A high probability global catastrophe with reference to Bangladesh, পৃ: ৩৪-৩৭।

হিসেবে; আর অন্যদিকে খুব কম মানুষই পাওয়া যাবে যারা এমন এক সমাজে বসবাস করতে চাইবে যে সমাজ পশ্চাৎপদ, যে সমাজে ধর্মভিত্তিক উন্মাদনা ও সাম্প্রদায়িক হানাহানি নিত্যনৈমেত্তিক ব্যাপার, এবং যে সমাজে জীবনের নিরাপত্তা সদা হুমকির মুখে। সম্ভবত এসব কারণেই ফরাসি দার্শনিক জঁ-জ্যাক রুশো (১৭১২-১৭৭৮) ছোট্ট করে বলেছিলেন, “মানুষের চরিত্র মূলত স্বার্থপর নয়”।

বিশ্বব্যাপী এমুহর্তে মোট ধর্মের সংখ্যা ১০ হাজারের অধিক। যে কোন ধর্মই হোক না কেন প্রত্যেক নির্দিষ্ট ধর্মই দৃঢ়ভাবে বিশ্বাস করে যে “সত্য” (Truth) একটিই এবং সেটা ঐ ধর্মেই নিহিত। আর ভিন্ন ধর্মে বিশ্বাসীদের ঘৃণা করা অথবা বিদ্বেষমূলক আচরণ ধর্ম বিশ্বাসেরই অংশ। ১৫০০ সালের দিকে চার্চ-সংস্কারক মার্টিন লুথার ইহুদিদেরকে “জাত সাপের শাবকদল” হিসেবে আখ্যায়িত করেছিলেন। কয়েক শত বছর ধরে ইহুদিদের উপর খ্রিস্টানদের সংঘবদ্ধ লুণ্ঠন-নির্যাতন-হত্যাকাণ্ড শেষ পর্যন্ত ব্যাপক ধ্বংসযজ্ঞের কারণ হয়ে দাঁড়িয়েছিলো। ব্রিটিশ ঔপনিবেশিক শাসকগোষ্ঠি ১৯৪৭ সালে যখন ভারতবর্ষ ভাগ করে হিন্দুদের জন্য হিন্দুস্থান আর মুসলমানদের জন্য পাকিস্তান সৃষ্টি করেছিলো তখন কয়েক লক্ষ মানুষ হত্যার শিকার হয়েছিলো। ধর্মে-ধর্মে হানাহানি কখনও কমে নি। ২০০০ সালে থেকে এ পর্যন্ত যত গৃহযুদ্ধ হয়েছে তার ৪৩ শতাংশের মূল কারণটিই ধর্ম-সংশ্লিষ্ট।

পৃথিবীর ৮০০ কোটি মানুষের মধ্যে ৬৪ শতাংশই ইসলাম, খ্রিস্টান ও হিন্দু ধর্মাবলম্বী। “ধর্ম” প্রকৃতিগতভাবেই শক্ত করে আঁকড়ে থাকার মত বিষয়। ২০০৭ সালে গণচীনের ১৬ বছর বা তদুর্ধ্ব বয়সীদের এক-তৃতীয়াংশ বলেছে তারা ধর্মে বিশ্বাস করে (অবশ্য মাও-সে-তুং-এর আমলে ধর্ম নিয়ে এমনটি বলা সম্ভব ছিল না)। মার্কিনদের ৯৫ শতাংশ বলেছেন তারা সৃষ্টিকর্তা (‘God’ অর্থে) বিশ্বাস করেন, ৯০ শতাংশ বলেছেন তারা উপাসনা করেন, ৮২ শতাংশ বলেছেন সৃষ্টিকর্তা অসম্ভবকে সম্ভব করতে সক্ষম এবং ৭০ শতাংশ মৃত্যু পরবর্তী জীবনে বিশ্বাস করেন। তবে মাত্র ৫০ শতাংশ মার্কিনি বলেছেন যে তারা দোজখে বিশ্বাস করেন— উপরের অন্যান্য তথ্যের সাথে মিলালে এক্ষেত্রে বেশ অসামঞ্জস্য দেখা যায়। ১৯৯৬ সালে মার্কিন যুক্তরাষ্ট্রে বিজ্ঞানীদের উপরে এক জরিপে দেখা যায় যে তাদের ৩৯ শতাংশ ধর্মে বিশ্বাস করেন (অর্থাৎ এক্ষেত্রে জাতীয় গড় ৯০ শতাংশ)। আবার মার্কিন বিজ্ঞানীদের মধ্যে যাদের অবস্থান উচ্চস্থানে (অর্থাৎ জরিপের সংজ্ঞানুযায়ী যারা ন্যাশনাল একাডেমি অব সায়েন্স-এর সদস্য) তাদের মধ্যে মাত্র ৭ শতাংশ সৃষ্টিকর্তায় বিশ্বাস করেন (অর্থাৎ তাদের ৯৩ শতাংশ বিশ্বাস করেন না), আর নোবেল পুরস্কার প্রাপ্ত বিজ্ঞানীদের প্রায় সবাইই ধর্মে বিশ্বাসী নন। ব্রিটেনের রয়েল সোসাইটির বিজ্ঞানীদের মাত্র ৩ শতাংশ ধর্ম বিশ্বাসী। আবার ধর্মবিশ্বাসের ব্যাপারে বিজ্ঞানের বিভিন্ন শাখা-উপশাখার বিজ্ঞানীদের অবস্থা এক নয়: জীববিজ্ঞানীরা পদার্থবিজ্ঞানীদের তুলনায় ধর্ম বিশ্বাস ও মৃত্যু পরবর্তী জীবন নিয়ে অনেক কম বিশ্বাসী; আর এ কারণেই প্রখ্যাত বিবর্তনবাদী জীববিজ্ঞানীদের ৭৮ শতাংশ নিজেদেরকে ‘বস্তুবাদী’ বলে আখ্যায়িত করেন (অর্থাৎ তাদের বিশ্বাস হলো ‘বস্তু’ অর্থাৎ Physical matter-ই একমাত্র বাস্তব সত্য অন্য কিছু নয়); এদের ৭২ শতাংশ মনে করেন ধর্ম হলো এক সামাজিক বিষয় (Social phenomenon) যার আবির্ভাব ঘটেছিল তখন থেকে যখন থেকে মানুষ হোমো স্যাপিয়েন্স হিসেবে বিকাশ লাভ করেছে (অর্থাৎ আজ থেকে ৫-১৫ লক্ষ বছর আগের কথা)। তারা ধর্ম নিয়ে কোন সংঘর্ষে না গিয়ে বলতে চান ধর্ম হলো মানুষের বিবর্তন প্রক্রিয়ার ফল। একথা যুক্তিসংগত যে ধর্মের বিবর্তনমূলক সুবিধা আছে। ধর্মের প্রতি আকর্ষণ অথবা ধর্ম-বিশ্বাসে নিয়ামক ভূমিকা রাখে অন্তর্জাগতিক বিষয়াদি, ঐশ্বরিক বিষয়াদি, অপার্থিব বিষয়াদি, অতিপ্রাকৃত বিষয়াদি, আধ্যাত্মিক বিষয়াদি (এক কথায় যাকে বলে spirituality)। এবং এসব বিষয়ের ৫০ শতাংশ নির্ধারিত হয় বংশানুগতিসূত্রে (অর্থাৎ genetically determined)। আবার “আধ্যাত্মিকতা” অথবা “অতিপ্রাকৃত বিষয়ে বিশ্বাস” বিষয়টি এমনই যে তা মানতে ধর্ম-বিশ্বাস

বাধ্যতামূলক নয়। কোন একজন ধর্ম বিশ্বাসী হবেন কি হবেন না সে বিষয়ে সিদ্ধান্ত গ্রহণে তিনি ‘মুক্ত’ নন (not ‘free’)। যে কোন ব্যক্তির নির্দিষ্ট ধর্মে বিশ্বাস মূলত জন্মসূত্রীয় বিষয়; জন্মসূত্রেই মাতৃগর্ভে থেকে শুরু করে জন্মের কিছু কালের মধ্যেই তার ব্রেইন সার্কিটে ঐ ধর্ম-সংশ্লিষ্ট বিষয়াদি গেঁথে যায়। বিষয়টি অনেকটা মাতৃভাষার মতো, যেমন বাঙালি মায়ের গর্ভের সন্তান ভূমিষ্ঠ হবার পরে কথা বলা শুরু করলে বাংলাভাষায় কথা বলে, অথবা ইংরেজ মায়ের সন্তান ইংরেজিতে কথা বলে বাংলায় নয়। এসব ক্ষেত্রে সেরোটোনিন নামে একধরনের ‘রাসায়নিক বাহক’ (chemical messenger) নির্দারণ করে দেয় সেই মাত্রা যে মাত্রায় একজন আধ্যাত্মিক বিষয়ে অথবা অতিপ্রাকৃত বিষয়ে অথবা ঐশ্বরিক বিষয়ে বিশ্বাসী হবেন। বিজ্ঞানীরা বলছেন যে একজন ব্যক্তির মধ্যে আধ্যাত্মিকতার স্কার (বা মাত্রা) কতদূর হবে তা নির্ভর করে ঐ ব্যক্তি মোট কতটি সেরোটোনিন বহন (serotonin receptor) করেছেন তার উপর।

একজন শিশুর জন্মের পরপরই তার ব্রেইনে “ধর্মের প্রোগামিং” এর কাজ শুরু হয়। শিশুর “প্রোগামড বিশ্বাস” হলো বিবর্তনের উপজাত (by product of evolution)। একজন শিশু যে কোন বিপদ থেকে নিজেকে রক্ষার কারণেই তার পিতা-মাতা এবং/অথবা শিশু-রক্ষা প্রতিষ্ঠানের (হতে পারে নার্সারি, প্লেফ্রপ ইত্যাদি) আদেশ-নির্দেশ কোন যুক্তি ছাড়াই মেনে চলে। যে কারণেই শিশুরা হয় সরল বিশ্বাসী। আর সে কারণেই সহজেই অনুশাসনযোগ্য (indoctrinate অর্থে)। সুতরাং দাঁড়াচ্ছে এরকম: একজন শিশুর ধর্ম বিশ্বাস যে তার পিতা-মাতা থেকে জন্মসূত্রে প্রাপ্ত— বিষয়টি সার্বজনীন; শিশুরা অনুকরণ করে যে সামাজিক শিক্ষা পেয়ে থাকে তা যথেষ্ট মাত্রায় ফলপ্রদ মেকানিজম, আর এসবে আমাদের মস্তিষ্কে কাজ করে আয়না-নিউরন (mirror neuron); এসব বিশ্বাস যে মৃত্যুর পরে জীবন আছে এবং/অথবা ধর্ম যুদ্ধে বা ধর্মপ্রতিষ্ঠা নিয়ে যুদ্ধ করে মৃত্যুবরণ করলে শহিদ হয়ে বেহেশতবাসী হবেন (এবং সেখানে কল্পনাভীত অনেক কিছুই পাবেন) এবং/অথবা ধর্মে অবিশ্বাসী হলে মহাশাস্তি হবে এবং/অথবা আল্লাহ-ঈশ্বর-ভগবান-এ বিশ্বাসের চেয়ে এ জীবনে গুরুত্বপূর্ণ আর কিছু থাকতে পারে না— এসবই বংশপরম্পরা চলে আসছে এবং তা আমাদের ব্রেইন সার্কিটে প্রোথিত হয়ে গেঁথে আছে। আমরা সবাই একটা সত্য জানি ও মানি যে শৈশবকালীন বিকাশের ধারা থেকে বেরনো দুঃসাধ্য ব্যাপার।

আধুনিক মানুষের বিবর্তন জাতি-ধর্ম-বর্ণ-নারী-পুরুষ-নির্বিশেষে পৃথিবীর প্রতিটি মানুষকে পাঁচটি আচরণগত বৈশিষ্ট্য দিয়েছে: (১) ভাষা (language), (২) শ্রমের যন্ত্র (tool making), (৩) গান (music), (৪) শিল্পকলা (art), এবং (৫) ধর্ম। ধর্ম ব্যতীত এসব বৈশিষ্ট্যের অগ্রসূচকের সবগুলিই প্রাণিজগতে পাওয়া যাবে। তবে মানব সভ্যতায় ধর্মের বেশ কিছু বিবর্তনমূলক সুবিধে স্পষ্ট এবং অনস্বীকার্য। যেমন: (১) “ধর্ম” বিভিন্ন গ্রুপকে একত্রিত করে; বিভিন্ন গ্রুপের মানুষের মধ্যে সংহতি সৃষ্টি করে; (২) ধর্মের বিভিন্ন বাণী, আদেশ, নিষেধাজ্ঞার বেশ কিছু সুবিধে আছে; (৩) ধর্ম-বিশ্বাস মানুষকে দুঃসময়ে সহায়তা করে এবং শান্তি দেয়— যেমন একজন চরম অসুস্থ মানুষকে “মানসিক শান্তি” দিতে পারে; এমনকি অনেক ক্ষেত্রে নিরাপত্তাহীন ও বিচারহীনতার পরিবেশে মেয়ে শিশু ও নারীকে হেজাব-বোরখা পরিয়ে বাহ্যত সুরক্ষিত করে। কিন্তু ধর্মে অবিশ্বাসী যারা দুঃসময়ে তাদের সমস্যার সমাধান কোন ঐশ্বরিক আস্থা-বিশ্বাস ছাড়াই নিজেকেই করতে হয়; (৪) আল্লাহ-ঈশ্বর যেহেতু সবকিছুই জানেন ও বোঝেন সেহেতু তার কাছে সব সমস্যার সমাধান আছে — এ বিশ্বাস ধর্ম বিশ্বাসীদের আশাবাদী করে; (৫) ধর্ম বিশ্বাস মৃত্যু ভয় হ্রাস করে (কারণ সব ধর্মই মৃত্যু পরবর্তী জীবনের কথা বলে); এবং (৬) নিজ ধর্ম সম্মুখ রাখতে অন্য ধর্মের মানুষ হত্যা — প্রায় সব ধর্মেই স্বীকৃত। যে কারণে ধর্মভিত্তিক ঘৃণা-বিদ্বেষ (xenophobia), আন্ত-ধর্ম সংঘাত, অগ্নিসংযোগ আর তরবারি ব্যবহার করে “ঈশ্বরের শান্তি” (“Peace of God”)— এসব সহজে বিলীন হবার নয়।

ইতিহাস সাক্ষ্য দেয়— অগণিত মানুষকে খ্রিস্টধর্মসহ অন্যান্য ধর্মের দোহাই দিয়ে শাস্তি দেয়া হয়েছে, কারাগারে পাঠানো হয়েছে, হত্যা করা হয়েছে। ওল্ড টেস্টামেন্টে অসংখ্য হত্যা কাহিনী এবং তার ধণাত্মক ফল বর্ণিত আছে। কিন্তু যিশু খ্রিস্টকে ক্রুশবিদ্ধ করে হত্যার পরে খ্রিস্টানরা ইহুদি নিধনের ধর্মভিত্তিক যুক্তি খুঁজে বের করেছে। আবার শান্তির কথা বলতে গিয়ে এমনও বলা হয়েছে: “আমি এখন শান্তি প্রতিষ্ঠার লক্ষ্যে আসিনি, আমি তরবারি নিয়ে এসেছি” (দেখুন, Mathew 10:34)। এসব কথা থেকে মনে হতে পারে আমি কোনো এক বিশেষ ধর্মকে দোষ দেবার চেষ্টা করেছি। ব্যাপারটি আদৌ তা নয়। প্রায় সব ধর্মেই আছে মৌলবাদ, পশ্চাত্তপদ ধ্যান-ধারণা যা’কে যে কোন মূল্যে ‘সত্য’ (Truth) বলে গ্রহণ করতে বাধ্য করা হয়। আবার ধর্মীয় জঙ্গিত-উগ্রবাদ-আত্মসন আদৌ কোন নির্দিষ্ট ধর্ম-বিশ্বাসের একচেটিয়া সম্পত্তি নয়। খ্রিস্টান চরমপন্থী-উগ্রবাদী জঙ্গি টিমোথি ম্যাকভেইগ (যাকে মার্কিন যুক্তরাষ্ট্রে বলা হয় “Oklahoma City Bomber”) ১৬৯ জনকে হত্যা করে; ইসলাম ধর্মের বিন-লাদেন এবং অন্যান্য অনেকে (এ নিয়ে বেশ বিতর্ক আছে) ২০১১ সালের ৯/১১-তে নিউইউর্কের টুইন টাওয়ার ধ্বংস করে। ইসলাম ধর্মসহ অনেক ধর্মেই সুইসাইড বোমারু নিরীহ মানুষ হত্যা করেছে ও করছে; ছোটখাটো অন্যায়ে হাতের কজি কেটে ফেলা, জনসম্মুখে পাথর নিক্ষেপ করা যেখানে প্রথম পাথরটা বিচারকই নিক্ষেপ করেন (ইরানে ২০০৭-এর জুলাই মাসে), ধর্মান্তরিত ব্যক্তিদের হত্যা করা, নারীর প্রতি সহিংসতা প্রদর্শন করা, মেয়েদের যৌনাঙ্গ ব্যবচ্ছেদ করা (যা পবিত্র কুরআন শরিফের কোথাও নেই) এবং তথাকথিত ইসলামি পণ্ডিতদের দিয়ে ফতোয়া দেয়া (যেমনটি দিয়েছেন মিসরের পণ্ডিত ইউসুফ আল-বাদরি) যে এর ফলে “নারীরা আরো সংযমি হবেন”, “পশ্চিমা দুনিয়ার অনেক সমস্যার সমাধান হয়ে যাবে”, “এইচ আইভি ও এইডস জাতীয় রোগ-ব্যাদি নির্মূল হয়ে যাবে”।

এসবের পাশাপাশি আফগানিস্তানে তালেবান, প্যালেস্টাইনে হামাস, লেবাননে হিবুল্লাহ-দের উগ্রপন্থি জঙ্গি সংগঠনসমূহ বেশ দ্রুতহারে শক্তি সঞ্চয় করেছে এবং জনপ্রিয় হয়ে উঠছে। এসব থেকে কোনভাবেই এ উপসংহারে আসা যাবে না যে এসব এককভাবে এবং সুনির্দিষ্টভাবে মুসলমানদের সমস্যা। মার্কিন যুক্তরাষ্ট্রে বুশ প্রশাসনের আমলে খ্রিস্টান মৌলবাদীরা সরকারি সমর্থনেই ব্যাপক জনগোষ্ঠীর মধ্যে প্রো-লাইফ ক্যাম্পেইন করেছে, ডারউইন বিরোধী মতবাদ ব্যাপক প্রচার করেছে, এবং একই সময়ে ইহুদি উগ্রপন্থি-মৌলবাদ-জঙ্গিগোষ্ঠী পরিকল্পিতভাবেই ইসরায়েলসহ বিশ্বের বহুদেশে (ইসরাইলের গোয়েন্দাসংস্থা মোসাদের সহায়তায়) ঘণ্যতম-বর্বর ঘটনা ঘটিয়েছে। অর্থাৎ আপাতত দেখা যাচ্ছে যে বিশ্বব্যাপী ধর্মের নামে ধর্মের দোহাই দিয়ে নিরীহ মানুষের জীবনপাত হতেই থাকবে। এটা অসভ্য ও অত্যন্ত লজ্জাসকর এজন্য যে শিশুদের এসবে বাধ্যনুগত করা হচ্ছে। অথচ শিশুদের আধ্যাত্মিক মন-মননকে (spirituality অর্থে) জ্ঞান-বিজ্ঞান-শিল্প-সংস্কৃতির বহুমুখী শাখা-প্রশাখায় ব্যবহার-প্রয়োগের সুযোগ দিয়ে তাদের সুখী-সমৃদ্ধ প্রগতিবাদী-আলোকিত মানুষ গড়ার পথ সুপ্রশস্ত করা প্রয়োজন এবং তা সম্ভব।

## ৯. মৌলবাদের রাজনৈতিক অর্থনীতি ও মৌলবাদী জঙ্গিদের সম্ভাব্য “সীমানা”: তাহলে করণীয়?

ইসলাম ধর্মসহ বিভিন্ন ধর্ম প্রচারে ঐতিহাসিকভাবে কোথাও যুদ্ধবিগ্রহ, কোথাও শাস্তিপূর্ণ পথ আবার কোথাও এ দুয়ের মিশ্রিত পথের ভূমিকা জানা আছে। লক্ষণীয় যে যেখানেই যুদ্ধ-তরবারিকে ধর্ম প্রচারের মাধ্যম হিসেবে ব্যবহার করা হয়েছে সেখানেই হয় রাজতন্ত্র প্রতিষ্ঠিত হয়েছে নয়ত বা যুদ্ধদেহী রাষ্ট্র পরিচালন পদ্ধতি জেঁকে বসেছে। কিন্তু যেখানেই অপেক্ষাকৃত শান্তিপূর্ণ পথে দীর্ঘকাল ধর্ম প্রচার এগিয়েছে— যেমন আমাদের দেশে ওলি-আওলিয়া-সুফি-সাধকরা (sufism)— সেখানে ধর্মভিত্তিক উগ্র

সাম্প্রদায়িক রাজনীতি কখনও শক্ত ভিত পায়নি। উল্টো ধর্মগুরুরা যখনই ধর্মকে রাষ্ট্র পরিচালনের মাধ্যম হিসেবে ব্যবহারে সচেষ্ট হয়েছেন তখনই বাঁধার সম্মুখীন হয়েছেন। কারণ শান্তিপূর্ণ পথে ধর্ম প্রচার ও ধর্ম পালনের ফলে মানুষ বংশপরম্পরা ধর্মভীরু হয়েছেন কিন্তু বক-ধার্মিক হননি। অর্থাৎ ধর্মের মূল ধারণাটি (perception of religion অর্থাৎ religiosity) এক্ষেত্রে সাম্প্রদায়িকতার বিপরীতে বহুলাংশে সাম্প্রদায়িক সম্প্রীতির বাহন হয়েছে। আর সে কারণেই মৌলবাদের অর্থনীতি ও সংশ্লিষ্ট জঙ্গিবাদ এ দেশে যতই শক্তিশালী হোক না কেন, ঐ শক্তি ব্যবহার করে ধর্মের নামে রাষ্ট্র ক্ষমতা দখল সম্ভব হবে না। এক্ষেত্রে কয়েকটি উদাহরণ বেশ প্রাসঙ্গিক হতে পারে।

- (১) এ দেশে শত্রু ও অর্পিত সম্পত্তি আইনে ৫০ লক্ষ হিন্দু ধর্মান্বলম্বী মানুষের যে ২১ লক্ষ একর ভূ-সম্পত্তিসহ অন্যান্য সম্পদ গ্রাস করা হয়েছে তা গ্রাস করেছেন মাত্র ০.৪ শতাংশ মুসলমান (গ্রাসকারীরা সবাই যদি মুসলমান হন)— অর্থাৎ ৯৯.৬ শতাংশ মুসলমান ভিন্ন ধর্মের মানুষের সম্পদ জোরদখলের সাথে সম্পৃক্ত নন— (অনেকেই এটা হিন্দু-বনাম মুসলমান সমীকরণে রূপান্তরের অপপ্রয়াস চালান)।
- (২) বাগমারায় উগ্র-জঙ্গি মৌলবাদ— বাংলাভাইকে— রাষ্ট্রযন্ত্র যতই মদত দিক না কেন— এলাকার মানুষই কিন্তু জোটবদ্ধভাবে তা মোকাবেলা করেছে— মূল ধর্ম-গোষ্ঠীর অসাম্প্রদায়িক সুপ্ত চেতনার এ-এক স্পষ্ট বহিঃপ্রকাশ।
- (৩) ১৯৮৫ সালে ঢাকা বিশ্ববিদ্যালয়ের জগন্নাথ হলের ছাদ ভেঙ্গে পড়ার পরে ঢাকা মেডিকেলসহ অন্যান্য হাসপাতালে হিন্দু ধর্মান্বলম্বী আহত ছাত্রদের জীবন বাঁচাতে রক্ত দানে ধর্মবর্ণ নির্বিশেষে সবাই যেভাবে এগিয়ে এসেছিলেন— তা নিশ্চয়ই অসাম্প্রদায়িক চেতনার অপার শক্তিকেই নির্দেশ করে।
- (৪) ২০১২ সালে (২৭-২৮ সেপ্টেম্বর) কক্সবাজারের রামুতে জামাত-জঙ্গিরা বৌদ্ধ সম্প্রদায়ের উপর যে পরিকল্পিত ধ্বংসযজ্ঞ করলো সেখানে বৃহত্তর জনগোষ্ঠীর মানুষ যেভাবে এগিয়ে আসলো তা কি এ দেশের সাধারণ মানুষের অসাম্প্রদায়িক চেতনার বহিঃপ্রকাশ নয়?
- (৫) ২০১৩-র ফেব্রুয়ারি থেকে শাহবাগের গণজাগরণ মঞ্চ জাতি-ধর্ম-বর্ণ-ধনী-নির্ধন নির্বিশেষে তরুণ প্রজন্ম ধর্মীয় মৌলবাদ বিরোধী যে দৃঢ়চেতা অবস্থান নিলো এবং যে অবস্থান চলমান তা কি যথেষ্ট প্রমাণ নয় যে এ দেশের তরুণ সমাজ মুক্তি-স্বাধীনতার চেতনার সবকিছু পূর্ণাঙ্গ ধারণ করে?
- (৬) ইসলাম ধর্মের পজিটিভ ডিএনএ-র বাহক এ দেশের এক জন সাধারণ মুসলমানও কি সুইসাইড বোমাবাজদের কর্মকাণ্ড সমর্থন করেন? না কি প্রায় সকলেই মনে করেন যে এসবই ধর্মের নামে গভীর ষড়যন্ত্রমূলক অধর্মের কাজ?

এত কিছু পরেও, “আত্মতুষ্টি হয়ে বসে থাকলে বিপদ নেই”— এমনটি ভাববার যুক্তিসঙ্গত কোনো কারণ নেই। কারণ বিষয়টি গভীরভাবে রাজনৈতিক— ভবিষ্যৎ বংশধরদের জন্য প্রাথমিক পরিবেশ সৃষ্টির। অতএব লড়াইটিও রাজনৈতিক। মৌলবাদের অর্থনৈতিক ভিত এবং সংশ্লিষ্ট জঙ্গিত্ব যে পরিমাণে বিস্তৃতি লাভ করেছে ও করছে তাতে লড়াইটা হতে হবে সর্বব্যাপী বহুমাত্রিক ও বহুকেন্দ্রিক। এ লড়াইয়ে অনগ্রসর মানস-কাঠামোর বিরুদ্ধে প্রগতির লড়াই; আর সুফি-সাধক-ওলামাদের জন্য মানবতাবিরোধী সাম্প্রদায়িকতার

বিরুদ্ধে ইসলাম ধর্মের উদারনৈতিক মানবতাবাদী ধারা পুনঃস্থাপনের লড়াই। সুতরাং এ লড়াইয়ে একদিকে ইসলাম ধর্মের উগ্র সাম্প্রদায়িক সংকীর্ণ ধারার মোকাবেলায় মাবকল্যাণকামী সুফি-উলামা ধারার প্রবক্তাদের— যারা ঐতিহাসিকভাবেই মূল ধারার প্রবক্তা— মানবকল্যাণে সংঘবদ্ধ হওয়া প্রয়োজন আর অন্যদিকে অসাম্প্রদায়িক চেতনার লালন এবং মুক্ত চিন্তা ও স্বাধীনতার ভিত্তি প্রসার নিমিত্ত জনকল্যাণকামী রাষ্ট্র ব্যবস্থাই হতে পারে অনাকাঙ্ক্ষিত মৌলবাদী অর্থনীতির ভিত্তিমূল দুর্বল করার একমাত্র পথ।

মৌলবাদের রাজনৈতিক-অর্থনীতির বিকাশমান ভিত্তিতে আমাদের দেশে ধর্মভিত্তিক মৌলবাদী জঙ্গিত আস্তে আস্তে যে রূপ ধারণ করেছে তা থেকে আমি অন্তত নিশ্চিত যে “এ মুহূর্তে সব সমস্যার সমাধান হয়ে যাবে”— এমনটি ভাবলে বাস্তব সত্য অস্বীকার করা হবে; এমনটি ভাবলে অস্বীকার করা হবে সংশ্লিষ্ট বিষয়ে অতীব গুরুত্বপূর্ণ অথচ এখনও পর্যন্ত স্বল্পগবেষিত “ধর্মীয় মন-মস্তিষ্ক-স্নায়ুতন্ত্রের” বিজ্ঞানকে (গুরুত্বের কারণে বিষয়টি অষ্টম পরিচ্ছেদে বিসদ বিশ্লেষিত হয়েছে)। আর এসব অগ্রাহ্য করলে তা হতে পারে উচ্চস উদ্ভূত ঐতিহাসিক বিভ্রান্তিরও কারণ। সুতরাং মহাবিপর্ষয় রোধে আশু (স্বল্প মেয়াদি) ও দীর্ঘমেয়াদি সমাধানের পথ অনুসন্ধান করা প্রয়োজন। ধর্মভিত্তিক সাম্প্রদায়িক জঙ্গিত এখনই নির্মূল সম্ভব নয় কারণ যেসব জটিল ভিত্তির ওপর সে দাঁড়িয়ে আছে তা কয়েকদিনে ভেঙ্গে ফেলা যাবে না। আর ভিত্তিটি নিঃসন্দেহে দেশের ভিতরের (internal factors) দারিদ্র্য-দুর্দশা-বঞ্চনা-বৈষম্য-অসমতা ও ধর্মীয় মন-মস্তিষ্ক-স্নায়ুতন্ত্রসহ বহিঃস্থ উপাদান (external factors) সংশ্লিষ্ট। বাস্তবে যা সম্ভব তা হলো একই সাথে “ক্ষতি হ্রাসের কৌশল” (damage minimizing strategy) ও “ঝুঁকি হ্রাসের কৌশল” (risk reduction strategy)<sup>৩৬</sup> দ্রুত বাস্তবায়ন করা। স্বল্প মেয়াদি সমাধান হিসেবে “ক্ষতি হ্রাস কৌশল” ও “ঝুঁকি হ্রাস কৌশল” (যা সমস্যার স্থায়ী সমাধান নয়) হতে পারে একই সাথে কয়েকটি কাজ করা:

- (১) ১৯৭১-এ যারা মানবতাবিরোধী অপরাধ ও যুদ্ধাপরাধ করেছেন— যারাই মৌলবাদী জঙ্গিদের গডফাদার— তাদের বিচার কাজ দ্রুত সম্পন্ন করে শাস্তি কার্যকর করা (সম্ভব হলে আগামী ৫ বছরের মধ্যে)<sup>৩৭</sup>।
- (২) জঙ্গিদের অর্থায়নের উৎস সম্পর্কে সরকারের যা কিছু জানা আছে তা অতি দ্রুত গণমাধ্যমে প্রকাশ-প্রচার করা।
- (৩) জঙ্গি অর্থায়নের উৎসমুখ বন্ধ করা।
- (৪) মৌলবাদের অর্থনীতি সংশ্লিষ্ট (শিল্প, সংস্কৃতি, ট্রাস্ট, ফাউন্ডেশনসহ) প্রতিটি প্রতিষ্ঠানের তৃতীয়-পক্ষীয় অডিটের মাধ্যমে জামাত-জঙ্গি সংশ্লিষ্টতা উদঘাটন করে প্রয়োজনীয় ব্যবস্থা গ্রহণ করা। যার অন্তর্ভুক্ত হতে পারে জাতীয়করণ, বাজেয়াপ্তকরণ, আইনি হস্তান্তর, ব্যবস্থাপনা পরিবর্তন, পর্ষদ পরিবর্তন ইত্যাদি।
- (৫) জঙ্গিদের অস্ত্রের উৎস সম্পর্কে সরকারের যা কিছু জানা আছে তা অতি দ্রুত গণমাধ্যমে প্রচার করা।

<sup>৩৬</sup> এ বিষয়ে বিস্তারিত বিশ্লেষণের জন্য দেখুন, আবুল বারকাত, ২০১৫, A Political Economy Treatise on Religious Fundamentalism and Extremism: A high probability global catastrophe with reference to Bangladesh, পৃ: ২৭-৩৭।

<sup>৩৭</sup> মনে রাখা জরুরি যে ধনতান্ত্রিক কাঠামোতে rent-seeker-রা সম্পদ সৃষ্টি করে না, সম্পদ হ্রাস করে এবং ধ্বংস করে। আর একই কাঠামোতে যখন ধর্মভিত্তিক জঙ্গি rent-seeker আবির্ভূত হয় তখন সম্ভাব্য ক্ষতি-ধ্বংস মাত্রা এবং ঝুঁকি মাত্রা এখনকার তুলনায় অনেক গুণ বৃদ্ধি পেতে পারে। এসবের অনেক উদাহরণ এখন পৃথিবীর বিভিন্ন দেশে দৃশ্যমান।

- (৬) জঙ্গিদের সংশ্লিষ্ট সকল সম্পদ বাজেয়াপ্ত করা।
- (৭) বাজেয়াপ্তকৃত এ সম্পদ সরকারের তত্ত্বাবধানে এনে ১৯৭১-এর মহান মুক্তিযুদ্ধে যারা শহীদ হয়েছেন, পঙ্গুত্ববরণ করেছেন, অসচ্ছল জীবন-যাপন করেছেন এবং পরবর্তীকালে যারা মৌলবাদী জঙ্গিদের কারণে মৃত্যুবরণ করেছেন এবং পঙ্গুত্ববরণসহ আহত হয়েছেন— ক্ষতিপূরণ হিসেবে তাদের দেয়া, সেইসাথে সামাজিক-সাংস্কৃতিক মানব উন্নয়ন কর্মকাণ্ডে তা ব্যয় করা।
- (৮) জঙ্গি কর্মকাণ্ডের সাথে প্রত্যক্ষ-পরোক্ষভাবে জড়িত সবাইকে গ্রেফতার করে দৃষ্টান্তমূলক শাস্তি দেয়া।
- (৯) জঙ্গিবাদ ও সন্ত্রাসবাদ বিরোধী গোয়েন্দা নজরদারি সিস্টেম অনেক বেশি তথ্য-প্রযুক্তি নির্ভর ও দ্রুত ফলপ্রদ ও কার্যকর করার জন্য সমন্বিত কার্যক্রম জোরদার করা।
- (১০) সরকারের জঙ্গিদমন ও ধৃত জঙ্গিদের মধ্যে জঙ্গি-বিরোধী সচেতনতা-সংশ্লিষ্ট কর্মসূচি (deradicalisation programme) ফলপ্রদতার সাথে পরিচালন করা।
- (১১) জঙ্গিদের অস্ত্রের উৎসমুখ বন্ধ করা এবং একই সাথে অস্ত্র উদ্ধারে সর্বাঙ্গিক ব্যবস্থা গ্রহণ করা।
- (১২) রাষ্ট্র ও সরকারের মধ্যেই যারা জঙ্গিত্ব-প্রমোটার তাদের চিহ্নিত করে শাস্তি দেয়া এবং রাষ্ট্রীয় প্রতিষ্ঠান ও সরকার থেকে তাদের বহিষ্কার করা।
- (১৩) ধর্মভিত্তিক সাম্প্রদায়িক রাজনীতি নিষিদ্ধ ঘোষণার আন্দোলন-সংগ্রাম জোরদার করা।
- (১৪) ধর্মীয় জঙ্গিদের প্রকৃত চেহারা-লক্ষ্য-উদ্দেশ্য উন্মোচনে গণসচেতনতা বৃদ্ধি-সহায়ক সিরিয়াস প্রচারণামূলক কর্মকাণ্ড করা যাতে জনগণই জঙ্গি নির্মূল প্রক্রিয়ায় স্বতঃস্ফূর্ত অংশগ্রহণ করেন। গণসচেতনতা বৃদ্ধির প্রচারণামূলক এই কর্মকাণ্ডে সব ধরনের পথ-পদ্ধতি-মাধ্যম ব্যবহার করা প্রয়োজন। তবে সঙ্গত কারণে জুম্মার নামাজ হয় এমন মসজিদে জুম্মার খুতবার প্রতি বিশেষ গুরুত্ব দেয়া প্রয়োজন। কারণ ১৬ কোটি মানুষের বাংলাদেশে মোট ২,৬৪,৯৪০টি জুম্মা-মসজিদে গড়ে প্রতি সপ্তাহে জুম্মার নামাজে অংশগ্রহণ করেন ২ কোটি ৬৪ লক্ষ মুসল্লি যারা আবার বাড়িতে ফিরে মোট ১০ কোটি ৪৪ লক্ষ ব্যক্তির সাথে কথাবার্তা বলেন।<sup>৩৮</sup>
- (১৫) সমগ্র শিক্ষা-সংস্কৃতি, স্বাস্থ্য সেবাপ্রদান কর্মসূচিকে দেশের সংবিধানের মূল চেতনার সাথে সামঞ্জস্য রেখে সংস্কার সাধন ও তা বাস্তবায়ন করা।

আগু ও স্বল্পমেয়াদি উল্লিখিত কার্যক্রমে একদিকে যেমন রাষ্ট্র ও সরকারকে সক্রিয় ভূমিকা পালন করতে হবে অন্যদিকে দেশের গ্রাম থেকে শহর পর্যন্ত নারী-পুরুষ-জাতি-ধর্ম-বর্ণ-পেশা নির্বিশেষে সকল

<sup>৩৮</sup> বিস্তারিত দেখুন, আবুল বারকাত, ২০১৫, A Political Economy Treatise on Religious Fundamentalism and Extremism: A high probability global catastrophe with reference to Bangladesh. Lead Speakers Paper for the workshop “Counterina Religious Extremism in South Asia” IISS, London, United Kingdom. 09 September 2015.

অসাম্প্রদায়িক রাজনৈতিক-সামাজিক-সাংস্কৃতিক শক্তির ঐক্যবদ্ধ সুসংগঠিত আন্দোলন গড়ে তুলতে হবে। এবং এক্ষেত্রে অগ্রাধিকার দিতে হবে তরুণ প্রজন্মকে আর একইসাথে শিশু-কিশোরদের অসাম্প্রদায়িক মন-মনন-মানসিকতা বিনির্মাণে জ্ঞান-বিজ্ঞানভিত্তিক সংগঠন গড়ে তুলতে হবে।

উপরে যা উল্লেখ করেছি সেসব হল সাম্প্রদায়িক জঙ্গিত্ব রোধে আশু বা স্বল্প মেয়াদের “ক্ষতি হ্রাস কৌশল” ও “ঝুঁকি-হ্রাস কৌশল” মাত্র, স্বল্প মেয়াদি এসব অবলম্বনে সমাধানও হবে কার্যত স্বল্পমেয়াদি, সুতরাং ভাবতে হবে দীর্ঘমেয়াদি সমাধানের কথা। আমার বিবেচনায় দীর্ঘমেয়াদি সমাধান হতে পারে মাত্র একটি— তা হ’ল দেশে আর্থ-সামাজিক-রাজনৈতিক বৈষম্য বিলোপসহ অসাম্প্রদায়িক মানস কাঠামো প্রতিষ্ঠার লক্ষ্যে রাজনৈতিক অঙ্গীকার বাস্তবায়ন করা। স্বল্প ও দীর্ঘমেয়াদি উভয় লক্ষ্য বাস্তবায়নে অসাম্প্রদায়িক সকল মানুষের সচেতন ঐক্যের কোনোই বিকল্প নেই।

মৌলবাদী অর্থনীতি, উগ্র সাম্প্রদায়িক রাজনীতি ও সংশ্লিষ্ট মৌলবাদী জঙ্গিত্ব— এসবই পশ্চাৎপদ। সুতরাং পশ্চাৎপদতা অপসারণ ও প্রগতি নিশ্চিতকরণে উল্লিখিত কর্মপ্রণালিদ্বয়ের ভিত্তিতে ব্যাপক জনগণকে ঐক্যবদ্ধ করার কোনো বিকল্প নেই। ধর্মান্ত উগ্র সাম্প্রদায়িকতার বিরুদ্ধে জনগণের সুদৃঢ় এ ঐক্যের ভিত্তিতে যথাসম্ভব স্বল্প সময়ের মধ্যে নিচ্ছিন্নভাবে সে শর্ত সৃষ্টি করতে হবে যখন এদেশে আর কেউ যেন জনসূত্রে দরিদ্র না হতে পারে। আর সে লক্ষ্যে মুক্তি সংগ্রামে অর্জিত জনগণের আকাঙ্ক্ষার সর্বোচ্চ আইন ১৯৭২-এর মূল সংবিধানে প্রস্তাবনার দ্বিতীয় অনুচ্ছেদের অঙ্গীকার “আমরা অঙ্গীকার করিতেছি যে, যে সকল মহান আদর্শ আমাদের বীর জনগণকে জাতীয় মুক্তিসংগ্রামে আত্মনিয়োগ ও বীর শহিদদিগকে প্রাণোৎসর্গ করিতে উদ্বুদ্ধ করিয়াছিল— জাতীয়তাবাদ, সমাজতন্ত্র, গণতন্ত্র ও ধর্মনিরপেক্ষতার সেই সকল আদর্শ এই সংবিধানের মূল নীতি হইবে” (১৯৭২ এর মূল সংবিধান, প্রস্তাবনার দ্বিতীয় অনুচ্ছেদ), এবং মূল সংবিধানের দশম অনুচ্ছেদ (যা বঙ্গবন্ধু হত্যাপরবর্তী অবৈধ জিয়া সরকার ১৯৭৮-এ বাতিল ঘোষণা করেন) যেখানে জনগণের সুস্পষ্ট রায় বিধৃত ছিল এভাবে যে, “মানুষের উপর মানুষের শোষণ হইতে মুক্ত ন্যায়ানুগ ও সাম্যবাদী সমাজলাভ নিশ্চিত করিবার উদ্দেশ্যে সমাজতান্ত্রিক অর্থনৈতিক ব্যবস্থা প্রতিষ্ঠা করা হইবে”— সংবিধানে বিধৃত এসব গণ-অঙ্গীকার ও গণরায় সম্পূর্ণ সচেতনভাবে এবং অখণ্ডিতভাবে বাস্তবায়িত করতে হবে। এসবের ভিত্তিতেই বাস্তবায়ন করতে হবে সংবিধানের জনকল্যাণকামী মূল বিধানসমূহ যার মধ্যে আছে মানুষের সমমর্যাদা, সব মানুষের সমসুযোগের অধিকার, কাজ পাবার অধিকার, বিজ্ঞানমনস্ক শিক্ষা পাবার অধিকার এবং স্বাস্থ্যসেবা পাবার অধিকার ইত্যাদি। মানুষের স্বাভাবিক বিকাশে প্রতিবন্ধকতা সৃষ্টিকারী এসব সুযোগের অভাবই সে হতাশা-নিরাশা সৃষ্টি করে যার উপরই ভর করে ধর্মান্ত উগ্র সাম্প্রদায়িকতা। দেশে ধর্মভিত্তিক উগ্র সাম্প্রদায়িকতা ও মৌলবাদের অর্থনৈতিক ভিত্তি যে মাত্রা নিয়েছে তাতে এ কথা নির্দিধায় বলা যায় যে সংকট নিরসনে দ্বিধা-দ্বন্দ্ব ও কালক্ষেপণ মহাবিপর্ষয়ের কারণ হতে পারে।

এ প্রবন্ধে আমি ধর্মভিত্তিক মৌলবাদ, সাম্প্রদায়িকতা ও জঙ্গিদের যে বিচার-বিশ্লেষণ হাজির করেছি তা থেকে যে-কেউই যদি এ ধরনের কোনো উপসংহারে উপনীত হন যে “তাহলে তো আমাদের আরও একবার মুক্তির যুদ্ধ করতে হবে”— সেক্ষেত্রে এ উপসংহার নিয়ে আমি সহ সম্ভবত এ দেশের সংখ্যাগরিষ্ঠ মানুষ খুব একটা দ্বিমত পোষণ করবেন না। একাত্তরের মহান মুক্তিযুদ্ধে আমরা চেয়েছিলাম, আমরা স্বপ্ন দেখেছিলাম— ‘জয় বাংলা’ চেতনায় সিক্ত স্বাধীন বাংলাদেশ হবে সোনার বাংলা, যে বাংলায় বিনির্মিত হবে জাতি-ধর্ম-বর্ণ-নারী-পুরুষ নির্বিশেষে শোষণহীন-বঞ্চনাহীন-অসমতামুক্ত বৈষম্যহীন এক রাষ্ট্রব্যবস্থা; যে বাংলায় সৃষ্টি হবে অসাম্প্রদায়িক মানস কাঠামোর বিজ্ঞানমনস্ক

আলোকিত মানুষের সমৃদ্ধ সমাজ; যে বাংলায় ধর্ম হবে যার যার রাষ্ট্র হবে সবার— এবং এ বিনির্মাণ প্রক্রিয়ায় ১৯৭২-এর সংবিধানের চার মূল স্তম্ভ— জাতীয়তাবাদ, সমাজতন্ত্র, গণতন্ত্র, ধর্মনিরপেক্ষতা— হবে আমাদের প্রগতির প্রধান দর্শনগত ভিত্তি। কিন্তু, স্বাধীনতার ৪৪ বছর পেরিয়ে গেলো— এসব তো হলো না। আন্তর্জাতিক ও জাতীয় ষড়যন্ত্রের মাধ্যমে ১৯৭৫ এর ১৫ আগস্ট জাতির পিতা বঙ্গবন্ধু শেখ মুজিবুর রহমানকে নির্মমভাবে হত্যা করা হলো। আর তারই প্রতিফল হিসেবে ফুলে ফেঁপে উঠলো রেন্ট-সিকার নিয়ন্ত্রিত অর্থনীতির দুর্বৃত্তায়ন, রাজনীতির দুর্বৃত্তায়ন, সাম্প্রদায়িকতা, ধর্মভিত্তিক মৌলবাদ ও সংশ্লিষ্ট জঙ্গিবাদ, বিচারহীনতার সংস্কৃতি আর একই সাথে ব্যাপক জনমানুষের ক্রমবর্ধমান বঞ্চনা-বৈষম্য-অসমতা। এসব কিছুই আমাদের সুদীর্ঘ মুক্তি সংগ্রামের এবং একাত্তরের মহান মুক্তিযুদ্ধের চেতনার পরিপন্থি, ঐ চেতনার সাথে সম্পূর্ণ বিপরীতধর্মী, সম্পূর্ণ উল্টো, পূর্ণমাত্রায় সাংঘর্ষিক। তাই আমাদের দেশের জনগণের বিবেচনার জন্য একটি আহবান আসুন সবাই মিলে একাত্তরের মুক্তিযুদ্ধের ‘জয় বাংলা’ চেতনায় আরো একবার ভাবি আর ভাবনাকে বাস্তবে রূপ দিতে যা করা যুক্তিসংগত সে পথে সক্রিয় অংশগ্রহণ করি।

আর একই সাথে বলা দরকার যে ধর্মের নামে রাষ্ট্রক্ষমতা দখল মৌলবাদী জঙ্গিত্বের শেষ কথা নয়; বৈশ্বিক পুঁজিবাদী ব্যবস্থার চিরস্থায়ীকরণই সম্ভবত চূড়ান্ত লক্ষ্য। বৈশ্বিক পুঁজিবাদী ব্যবস্থার “হোতা” মার্কিন সাম্রাজ্যবাদের লক্ষ্য হলো পৃথিবীর চারটি মৌল-কৌশলিক সম্পদ—জমি সম্পদ, পানি সম্পদ, তেল-গ্যাস-জ্বালানি-খনিজ সম্পদ, আকাশ-মহাকাশ সম্পদ—এ তাদের নিরঙ্কুশ মালিকানা ও একচ্ছত্র কতৃত্ব ও নিয়ন্ত্রণ প্রতিষ্ঠা করা। আর এই চূড়ান্ত লক্ষ্যে পৌঁছানোর বিভিন্ন পথ-পদ্ধতি-পন্থার অন্যতম হলো ধর্মভিত্তিক মৌলবাদ ও সংশ্লিষ্ট জঙ্গিত্বকে প্রাতিষ্ঠানিক রূপ দেয়া (স্থান-কাল-পাত্রভেদে তা যে-কোনো ধর্মই হতে পারে)। সুতরাং যেহেতু “অর্থনৈতিক শোষণ” আর “বৈশ্বিক রেন্ট সিকিং ব্যবস্থা” সবধরনের বিচ্ছিন্নতা (alienation) ও ক্রমবর্ধমান অসমতা (inequality) সৃষ্টির উৎস যা সবধরনের মৌলবাদ (ধর্মভিত্তিক, বর্ণভিত্তিক, জাতিগোষ্ঠীভিত্তিক ইত্যাদি) সৃষ্টি ও পুনঃসৃষ্টির ক্ষেত্র উর্বরতর করে, এবং যেহেতু ঐ শোষণ ব্যবস্থা বৈশ্বিক সাম্রাজ্যবাদী আধিপত্য ও প্রভুত্ব-এর অস্তিত্ব ও সম্প্রসারণের প্রধান শর্ত সেহেতু মানবপ্রগতি বিরুদ্ধ এ লড়াই হতে হবে সর্বব্যাপ্ত—একই সাথে সাম্রাজ্যবাদ বিরোধী এবং মৌলবাদ বিরোধী। এ কর্মযজ্ঞটি সৃজনশীল। এ কর্মযজ্ঞ একক কোন দেশে সফল হবার নয়। তাই শুধু বাংলাদেশের জনগণই নয় সমগ্র বিশ্বের শোষিত, নিগৃহিত, বিচ্ছিন্নতার শিকার, বঞ্চিত সবার কাছে আহবান—আসুন সাম্রাজ্যবাদ ও মৌলবাদ বিরোধী লড়াই-এর এই সৃজনশীল কর্মযজ্ঞে शामिल হই এবং বিনির্মাণ করি শোষণমুক্ত-বঞ্চনামুক্ত-অসাম্প্রদায়িক আলোকিত মানুষের পৃথিবী। এ কর্মযজ্ঞে দ্বিধাদ্বন্দ্ব ও কালক্ষেপণ মহাবিপর্ষয়ের কারণ হতে পারে— শুধু বাংলাদেশেই নয় সমগ্র বিশ্বে।

**পরিশিষ্ট ১: বাংলাদেশে জঙ্গি কর্মকাণ্ডে সংশ্লিষ্ট অথবা জঙ্গিবাদ সমর্থনকারী ইসলামি সংস্থাসমূহের নাম (সরকারিভাবে নিষিদ্ধ ঘোষিত ও কালো তালিকাভুক্তসহ)**

১. আফগান পরিষদ
২. আহলে হাদিস আন্দোলন
৩. আহলে হাদিস যুব সংঘ (এএইচজেএস)
৪. আহলে হাদিস তবলিগা ইসলাম
৫. আহসাব বাহিনী (আত্মঘাতি সুইসাইড গ্রুপ)
৬. আল হারামাইয়েন (এনজিও)
৭. আল হারাত আল ইসলামিয়া
৮. আল ইসলাম মারটারস ব্রিগেড
৯. আল ইসলামী সংঘতি পরিষদ
১০. আল জাজিরা
১১. আল জিহাদ বাংলাদেশ
১২. আল খিদমত
১৩. আল কুরত আল ইসলামী মারটারস
১৪. আল মারকাজুল আল ইসলামী
১৫. আল মুজাহীদ
১৬. আল কায়দা
১৭. আল সাদ্দ মুজাহিদ বাহিনী
১৮. আল তানজীব
১৯. আল উম্মাহ
২০. আল্লার দল (সরকারিভাবে কালো তালিকাভুক্ত)
২১. আল্লার দল ব্রিগেড (আত্মঘাতী দল)
২২. আল ইয়াম্মা পরিষদ
২৩. আমানাতুল ফারকান আল খাইরিয়া
২৪. আমিরাত- ই- দিন
২৫. আমরা ঢাকাবাসী
২৬. আনজুমানে তালমজিয়া ইসলামীয়া
২৭. আনসার-আল-ইসলাম
২৮. আনসারুল্লাহ মুসলামিন
২৯. আনসারুল্লাহ বাংলা টিম (এবিটি) (২০০৫ সালে সরকারিভাবে নিষিদ্ধ ঘোষিত)

৩০. আরাকান আর্মি (এ এ)
৩১. আরাকান লিবারেশন ফ্রন্ট (এএলপি)
৩২. আরাকান লিবারেশন পার্টি
৩৩. আরাকান মুজাহিদ পার্টি
৩৪. আরাকান পিপুলস আর্মি
৩৫. আরাকান রোহিঙ্গা ফোর্স
৩৬. আরাকান রোহিঙ্গা ইসলামীক ফ্রন্ট
৩৭. আরাকান রোহিঙ্গা ন্যাশনাল অর্গানাইজেশন (এআর এন ও )
৩৮. ইউনাইটেড স্টুডেন্ট এসোসিয়েশন অব আরকান মুভমেন্ট
৩৯. ইবতেদাদুল-আল মুসলিমা
৪০. ইকতেদুল তালাহ-আল মুসলেমিন
৪১. ইকতেদুল তুলাহ-আল-মুসলেমিন (আইটিএম)
৪২. ইন্টারন্যাশনাল খাতমে নব্যয়ত মুভমেন্ট
৪৩. ইসলামুল মুসলেমিন
৪৪. ইসলামী বিপ্লবী পরিষদ
৪৫. ইসলামী জিহাদ গ্রুপ
৪৬. ইসলামী লিবারেশন টাইগার অব বাংলাদেশ (আইএলটিবি)
৪৭. ইসলামী প্রচার মিডিয়া
৪৮. ইসলামী শাসনতন্ত্র আন্দোলন
৪৯. ইসলামী সমাজ (সরকারিভাবে কালো তালিকাভুক্ত)
৫০. ইসলামিক ডেমোক্রাটিক পার্টি (সরকারিভাবে কালো তালিকাভুক্ত)
৫১. ইসলামিক সলিডারিটি ফ্রন্ট
৫২. ইয়ৎ মুসলিম
৫৩. এবতেদাতুল আল মুসলামিন
৫৪. এহসাব বাহিনী
৫৫. ওয়ারেট ইসলামীক ফ্রন্ট
৫৬. ওয়ার্ড ইসলামীক ফ্রন্ট ফর জিহাদ
৫৭. ওলামা আঞ্জুমান আল বাইয়্যানাত (সরকারিভাবে কালো তালিকাভুক্ত)
৫৮. কালেমায়ে-জামাত
৫৯. কালেমা-ই-দাওয়াত (অধ্যাপক আবদুল মজিদ এ দলের প্রধান)
৬০. কতল বাহিনী (আত্মঘাতী গ্রুপ)

৬১. খাতেমী নব্যুয়াত আন্দোলন পরিষদ বাংলাদেশ (কেএনএপিবি)
৬২. খাতেমী নব্যুয়াত কমিটি বাংলাদেশ
৬৩. খিদমত-ই-ইসলাম
৬৪. খিলাফত মজলিশ
৬৫. খিতল-ফি-সাবিলিল্লাহ
৬৬. খিলাফত-ই- হুকুমত
৬৭. ছাত্র জামায়েত
৬৮. জাদিদ-আল-কায়েদ
৬৯. জাখত মুসলিম বাংলা
৭০. জাখত মুসলিম জনতা বাংলাদেশ (জেএমজেবি) (২০০৫ সালে সরকারিভাবে নিষিদ্ধ ঘোষিত)
৭১. জামাত-এশ-সাদাত
৭২. জামায়াত-উল-ইসলাম মুজাহিদ
৭৩. জামাহ-তুল-মুজাহেদীন বাংলাদেশ (জেএমবি) (২০০৫ সালে সরকারিভাবে নিষিদ্ধ ঘোষিত)
৭৪. জামাত-ই-মুদারাসিন বাংলাদেশ
৭৫. জামাত-ই-তুলবা
৭৬. জামাত-ই-ইয়াহিয়া
৭৭. জামাত-উল-ফালিয়া
৭৮. জামাতুল ইসলাম মুজাহিদ
৭৯. জামাতে আহলে হাদিস
৮০. জামেয়া মোহাম্মদিয়া আরাবিয়া
৮১. জামিয়াতি ইসলামী সলিডারিটি ফ্রন্ট
৮২. জামিয়াতুল ইয়াহিয়া উত তুরাজ
৮৩. জঙ্গি হিকমত
৮৪. জয়শে-মুস্তাফা
৮৫. জয়শে-মোহাম্মদ
৮৬. জামাতুল-আল-শাদাত
৮৭. ডেমোক্রেটিক পার্টি অব আরাকান
৮৮. ন্যাশনাল ইউনাইটেড পার্টি অব আবকান (এনইউপিএ)
৮৯. নিজামায়ে ইসলামী পার্টি
৯০. ফার ইস্ট ইসলামী

৯১. তা আমির-উল-দীন বাংলাদেশ (সরকারিভাবে কালো তালিকাভুক্ত)
৯২. তাহফিজ হারমাইন
৯৩. তামির উদ্দিন বাংলাদেশ
৯৪. তানজিম বাংলাদেশ
৯৫. তানজিন-ই-খাতেমি নব্যুয়ত
৯৬. তাওহিদী জনতা
৯৭. তাওহিদ ট্রাস্ট (সরকারিভাবে কালো তালিকাভুক্ত)
৯৮. দাওয়াত-ই-ইসলাম
৯৯. বাংলাদেশ ইসলাম রক্ষা কমিটি
১০০. বাংলাদেশ জামায়াত-উল-তালাবা-ই-আরাবিয়া
১০১. বাংলাদেশ সম্ভাস বিরোধী দল
১০২. বিশ্ব ইসলামী ফ্রন্ট
১০৩. মজলিশ ই তাফিজা খাতেমি নব্যুয়ত
১০৪. মুজাহিদ অব বাংলাদেশ
১০৫. মুজাহিদী তোয়াবা
১০৬. মুসলিম লিবারেশন ফ্রন্ট অব বার্মা
১০৭. মুসলিম মিল্লাত শরীয়াহ কাউন্সিল
১০৮. মুসলিম মুজাহিদীন বাংলাদেশ (এমএমবি)
১০৯. মুসলিম রক্ষা মুজহাদিল
১১০. রোহিঙ্গা ইনডিপেন্ডেন্স ফোর্স
১১১. রোহিঙ্গা ইসলামী ফ্রন্ট
১১২. রোহিঙ্গা প্যাট্রিয়টিক ফ্রন্ট
১১৩. রোহিঙ্গা সলিডারিটি অর্গানাইজেশন
১১৪. রিভাইভাল অব ইসলামী হেরিটেজ (এনজিও)
১১৫. লিবারেশন মিয়ানমার ফোর্স
১১৬. লুজমা মককা আল খায়েরা
১১৭. শাহাদাত-ই-আল হিকমা (২০০৩ সালে সরকারিভাবে নিষিদ্ধ ঘোষিত)
১১৮. শাহাদাত-ই-নব্যুয়ত
১১৯. শহীদ নাসিরুল্লাহ খান আরাফাত বিগ্রেড (আত্মঘাতী গ্রুপ)
১২০. সত্যবাদ
১২১. সাহাবা সৈনিক

১২২. হরকত-ই-ইসলাম আল জিহাদ
১২৩. হরকাত-উল জিহাদ-আল-ইসলামী বাংলাদেশ (ছ'জি) (২০০৫ সালে সরকারিভাবে নিষিদ্ধ ঘোষিত)
১২৪. হায়েতুল ইগাসা
১২৫. হেফাজেতে খাতেমী নব্যুয়ত
১২৬. হিজব-উত-তাহিরির (২০০৯ সালে সরকারিভাবে নিষিদ্ধ ঘোষিত)
১২৭. হিজবা আবু ওমর
১২৮. হিজবুল মাহাদী
১২৯. হিজবুল্লাহ আদেলী বাংলাদেশ
১৩০. হিজবুল্লাহ ইসলামী সমাজ
১৩১. হিজবুত-তাওহিদ
১৩২. হিকমত-উল-জিহাদ

উৎস: আবুল বারকাত, ২০০৭, “Islamic Militants in Bangladesh: An Analysis on the basis of 30 Case Studies”, in Berger MS and A Barkat (2007), Radical Islam and Development AID in Bangladesh, Netherlands Institute for International Relations “Clingendael”; আবুল বারকাত, ২০১৫, A Political Economy Treatise on Religious Fundamentalism and Extremism: A high probability global catastrophe with reference to Bangladesh. Lead Speaker’s Paper for the workshop “*Countering Religious Extremism in South Asia*” IISS, London, United Kingdom: 09 September 2015.

### তথ্য উৎস

- আহমেদ, সিরাজ উদদীন, (২০১১). *বঙ্গবন্ধু শেখ মুজিবুর রহমান*। ঢাকা: ইসলামিক ফাউন্ডেশন।
- AHMAD, Hazrat Mirza Tahir. (1989). *Murder in the Name of Allah* (translated by Syed Barkat Ahmad). London: Lutterworth Press. (Author wrote in Chapter 5: The Moududian Law of Apostasy, “Maulana Maududi’s desire for political power knew no bounds. The law of apostasy which he evolved was an extension of his distasteful and intolerant personality – it had nothing to do with Islam. Ahmed quoting Maududi work: “In our domain we neither allow any Muslim to change his religion nor allow any other religion to propagate its faith”, see p. 49).
- বারকাত, আবুল, (২০১৬), “মৌলবাদের রাজনৈতিক অর্থনীতি বিচার-প্রসঙ্গে”, বাঙলার পাঠশালা আয়োজিত দক্ষিণ-এশিয়ায় মৌলবাদ, সাম্রাজ্যবাদ ও নারী-প্রতিরোধ শীর্ষক তৃতীয় দক্ষিণ এশীয় সম্মেলন ২০১৬-এর জন্য রচিত মূল প্রবন্ধ, ঢাকা: ১১-১২ মার্চ ২০১৬।
- বারকাত, আবুল, (২০১৫). “বিচারহীনতার সংস্কৃতি, সাম্প্রদায়িকতা, মৌলবাদ ও মৌলবাদী জঙ্গিদের উত্থান, স্বরূপ, বিস্তৃতি ও কার্যকারণ সম্পর্ক: সমাধানে সংস্কার নয় প্রয়োজন আমূল পরিবর্তন”, বিভাগীয় সেমিনার ২০১৫, বাংলাদেশ অর্থনীতি সমিতি, রংপুর (২৪ অক্টোবর ২০১৫)।
- বারকাত, আবুল, (২০১৫). “বাংলাদেশে মৌলবাদের রাজনৈতিক অর্থনীতি ও জঙ্গিবাদ: মর্মার্থ ও করণীয়”, জাতীয় সেমিনার ২০১৫, বাংলাদেশ অর্থনীতি সমিতি, ঢাকা: (১২ ডিসেম্বর ২০১৫)।
- বারকাত, আবুল, (২০১৫). “Imperialism and Religious Fundamentalism: A Treatise on Political Economy with reference to Bangladesh”, Keynote Paper of International Seminar on “Combating Fundamentalism and Imperialism in South Asia”, organized by Workers Party of Bangladesh, Dhaka: 29 May 2015.
- বারকাত, আবুল, (২০১৫). A Political Economy Treatise on Religious Fundamentalism and Extremism: A high probability global catastrophe with reference to Bangladesh. Lead Speakers Paper for the workshop “Counterina Religious Extremism in South Asia” IISS, London, United Kingdom. 09 September 2015.
- বারকাত, আবুল, (২০১৫). বঙ্গবন্ধু-সমতা-সাম্রাজ্যবাদ, বঙ্গবন্ধু ‘বেঁচে থাকলে’ কোথায় পৌঁছতো বাংলাদেশ? সাম্রাজ্যবাদী বিশ্ব-প্রভুত্বের যুগে সমতাবাদী সমাজবিনির্মাণের সম্ভাব্যতা প্রসঙ্গে, ঢাকা: মুক্তবুদ্ধি প্রকাশনা, পৃ: ১৮৩-২১২।
- BARKAT, A. (2015). “Imperialism and Religious Fundamentalism: A Treatise on Political Economy with reference to Bangladesh”, keynote paper presented at International Seminar titled “Combating Fundamentalism and Imperialism in South Asia” organized by Workers Party of Bangladesh, Dhaka: 29 May 2015.
- বারকাত, আবুল, (২০১৪). “বাংলাদেশে দারিদ্র্য-বৈষম্য-অসমতা: একীভূত রাজনৈতিক অর্থনীতির তত্ত্বের সন্ধান।” বাংলাদেশ অর্থনীতি সমিতি আয়োজিত লোকবক্তৃতা ২২ মার্চ ২০১৪। ঢাকা: বাংলাদেশ অর্থনীতি সমিতি।
- বারকাত, আবুল, (২০১৩). “বাংলাদেশে সুশাসন প্রতিষ্ঠায় অর্থনৈতিক চ্যালেঞ্জ।” ঢাকা বিশ্ববিদ্যালয়, নবাব আলী চৌধুরী সিনেট ভবন-এ বাংলাদেশ রাষ্ট্রবিজ্ঞান সমিতি আয়োজিত “বাংলাদেশে সুশাসন প্রতিষ্ঠায় রাজনৈতিক ও অর্থনৈতিক চ্যালেঞ্জ” শীর্ষক একাডেমিক কনফারেন্স ২০১৩-এর জন্য রচিত মূল প্রবন্ধ, ২১ সেপ্টেম্বর ২০১৩।

BARKAT, A. (2013). “Economic power base of Islamic fundamentalists in Bangladesh: Formation, Evolution, and Strength”, Presented at Round Table Conference on Bangladesh: Prospects of Democratic Consolidation, and Organized by The Society for Policy Studies, India International Centre, New Delhi, 07 November 2013.

বারকাত, আবুল, (২০১৩). “বাংলাদেশে মৌলবাদের রাজনৈতিক-অর্থনীতি।” বাংলাদেশ ইতিহাস সম্মিলনী আয়োজিত “ধর্ম ও রাজনীতি: দক্ষিণ এশিয়া” শীর্ষক আন্তর্জাতিক গণবক্তৃতা ও সম্মিলন উপলক্ষে রচিত। বাংলাদেশ ইতিহাস সম্মিলনী, স্যাভেনির, পৃ. ৫৭-৮৬, ঢাকা: ৪-৫ অক্টোবর ২০১৩।

BARKAT, A. (2013). “Political Economy of Fundamentalism in Bangladesh”. Presented at the International Public Lecture Series and Conference on Religion and Politics: South Asia Organized by Bangladesh Itihas Sammilani, Souvenir, pp. 57-86, Dhaka: 4-5 October 2013.

BARKAT, A. (2013). “Political Economy of Fundamentalism in Bangladesh”. In *Mainstream*, Special Supplement on Bangladesh. New Delhi: Vol. LI, No 14, March 13, 2013.

বারকাত, আবুল, (২০১৩). “বাংলাদেশের অর্থনীতিতে মৌলবাদ ও মনোদারিদ্র্য।” আহসান, এম., সরকার, এম ও কবির, বিলু (সম্পাদিত), *গদ্যমঙ্গল*, কুষ্টিয়া: সাহিত্য একাডেমি, পৃ. ২২-৩০.

বারকাত, আবুল, (২০১২). “নিজস্ব অর্থায়নে পদ্মা সেতু: জাতীয় ঐক্য সৃষ্টির শ্রেষ্ঠ সুযোগ।” বাংলাদেশ অর্থনীতি সমিতি আয়োজিত “নিজস্ব অর্থায়নে পদ্মা সেতু” শীর্ষক জাতীয় সেমিনারে মূল প্রবন্ধ। ঢাকা: জুলাই ১৯, ২০১২।

বারকাত, আবুল, (২০১২). “বাংলাদেশে মৌলবাদের রাজনৈতিক-অর্থনীতি।” জাহানারা ইমাম স্মারক বক্তৃতা ২৬ জুন ২০১২। ঢাকা।

BARKAT, A., R. ARA, M. TAHERUDDIN, F.M. ZAHID, and M. BADIUZZAMAN. (2011). *Political Economy of Madrassa Education in Bangladesh: Genesis, Growth, and Impact*. Dhaka: Ramon Publishers.

BARKAT, A. et al. (2007). “Islamic Militants in Bangladesh: An Analysis on the Basis of 30 Case Studies”. In: *Radical Islam and Development AID in Bangladesh. Preliminary Research Study: Islamic activism with case of islamic militancy*. Chapter 3, pp. 23-31. Netherlands Institute for International Relations ‘Clingendael’. Netherlands: September 2007.

BARKAT, A. (2007). “Islamic Militants in Bangladesh: An Analysis on the basis of 30 Case Studies”, in Berger MS and A Barkat (2007), *Radical Islam and Development AID in Bangladesh*, Netherlands Institute for International Relations “Clingendael”;

বারকাত, আবুল, (২০০৭). “Islamic Militants in Bangladesh: An Analysis on the basis of 30 Case Studies”, in Berger MS and A Barkat (2007), *Radical Islam and Development AID in Bangladesh*, Netherlands Institute for International Relations, “Clingendael”।

বারকাত, আবুল, (২০০৬). “মৌলবাদী অর্থনীতির জঙ্গিদের বছর-২০০৫।” *দৈনিক জনকণ্ঠ*, নববর্ষ, ২০০৬।

- বারকাত, আবুল, (২০০৬). “একজন অদরিদ্রের দারিদ্র্য চিন্তা: বাংলাদেশে দারিদ্র্যের রাজনৈতিক অর্থনীতি।” বাংলাদেশ অর্থনীতি সমিতি আয়োজিত আঞ্চলিক সেমিনার, রাজশাহী বিশ্ববিদ্যালয় সিনেট ভবন, রাজশাহী: ১৫ জুলাই ২০০৬।
- BARKAT, A. (2006). “Economics of Fundamentalism and Growth of Political Islam in Bangladesh,” *Social Science Review*, The Dhaka University Studies. Part D, Vol 23, No. 2, December 2006, pp. 1-32.
- BARKAT, A. (2006). “Economics of Fundamentalism and the Growth of Political Islam in Bangladesh” in *Social Science Review*, The Dhaka University Studies, Vol-23, No-2, Dec. 2006.
- বারকাত, আবুল, (২০০৬). “বাংলাদেশে মৌলবাদের অর্থনীতি”, তৃতীয় সংস্করণ, ঢাকা।
- BARKAT, A. (2005). “Criminalization of Politics in Bangladesh”, SASNET Lecture, Lund University, Sweden, 15 March 2005;
- BARKAT, A. (2005). “Right to Development and Human Development: The Case of Bangladesh”, Lecture Session organized by Sida and FÖreningen for SUS, Sida Auditorium, Stockholm, Anthony Giddens, 2003. *Runaway World: How Globalization is Reshaping Our Lives*, 50-51।
- BARKAT, A. (2005). “Right to Development and Human Development: The Case of Bangladesh”, Lecture Session organized by Sida and FÖreningen for SUS, Sida Auditorium, Stockholm, Sweden, 18 March 2005.
- বারকাত, আবুল, (২০০৫). “ধর্ম যার যার রাস্তা সবার: মহা বিপর্যয় রোধে সেকুলার এক্যের কোনো বিকল্প নেই।” সেকুলার ইউনিট বাংলাদেশের জন্য উপস্থাপিত মূল প্রবন্ধ, ঢাকা: জাতীয় প্রেস ক্লাব। ৩১ ডিসেম্বর ২০০৫।
- বারকাত, আবুল, (২০০৫). “বাংলাদেশে মৌলবাদের অর্থনীতি।” ড. আবুল গফুর স্মারক বক্তৃতা। *সমাজ, অর্থনীতি ও রাষ্ট্র* বিষয় ভিত্তিক গবেষণামূলক ষাণ্মাসিক পত্রিকা। ২০ এপ্রিল, ২০০৫। ঢাকা: জাতীয় সাহিত্য প্রকাশনী।
- BARKAT, A. (2005). “*Economics of Fundamentalism in Bangladesh: Roots, Strengths, and Limits to Growth*”. Presented at South Asia Conference on Social and Religious Fragmentation and Economic Development. Cornell University (USA): 15-17 October 2005.
- বারকাত, আবুল, (২০০৪). “গভীর ষড়যন্ত্রের পথ ধরে দেশ গাঢ় অন্ধকারের দিকে এগুচ্ছে”, দৈনিক জনকণ্ঠ, ২০ আগস্ট ২০০৪। এই লেখাটি প্রকাশিত হয়েছিলো ২০০৪ সালের ২১ আগস্টের ঠিক আগের দিনে, যে দিন তৎকালীন বিরোধী দলীয় নেতা শেখ হাসিনার ঢাকার জনসভায় জঙ্গিরা গ্রেনেড হামলা করে। যে হামলায় নিহত হন ২৪ জন আর চির পঙ্গুত্বসহ মারাত্মক আহত হন ৫০৩ জন।
- বারকাত, আবুল, (২০০৪). *সাম্প্রদায়িকতা রুখতে হবে— অসাম্প্রদায়িক বাংলাদেশ বিনির্মাণে প্রগতিশীল শক্তির এক্য জরুরি।* জাতীয় সংলাপে বক্তব্য, প্রেস ক্লাব, ঢাকা: ২৩ মে, ২০০৪।
- বারকাত, আবুল, (২০০২). “বাংলাদেশের স্বাধীনতাভেদে তিরিশ বছরের অর্থনীতি: মানব কল্যাণে ব্যর্থতার ইতিহাস।” বাংলাদেশ ইতিহাস পরিষদ আয়োজিত *বাংলাদেশ: স্বাধীনতার ত্রিশ বছর* শীর্ষক বিশেষ সেমিনারে পঠিত প্রবন্ধ, কনফারেন্স হল, বিজনেস স্টাডিজ একাডেমিক ভবন, ঢাকা বিশ্ববিদ্যালয়, ঢাকা: ২৬ এপ্রিল ২০০২।

বারকাত, আবুল, (১৯৯০). “আমেরিকায় পুঁজিবাদ বিকাশের ইতিহাস প্রসঙ্গে: একটি মার্কসীয় বিশ্লেষণ।” *ঢাকা বিশ্ববিদ্যালয় পত্রিকা*, খণ্ড ৩৭, জুন ১৯৯০, পৃ. ১-২০।

CAPRA, Fritjof. (1988). *The Turning Point: Science, Society, and the Rising Culture*. New York: Bantam Books.

COLLINS, Chuck. (2012). *99 To 1: How Wealth Inequality is Wrecking the World and What We Can Do About It*. Noida: HarperCollins Publishers India Ltd, পৃ: ২।

CHOMSKY, Noam. (2005). *Imperial Ambitions*. London: Penguin Books.

CHOMSKY, Noam. (2004). *Hegemony or Survival: America’s Quest for Global Dominance*, New York: Penguin Books.

CHOMSKY, Noam. (2003). *Imperial Ambitions: Conversations with Noam Chomsky on the Post – 9/11 World, Interviews with David Barsamian*. New York: Hamish Hamilton, Penguin Books.

CHOMSKY, Noam. (2002). *Reflections on 9/11*, in *The Essential Chomsky* (Arno Anthony, New Delhi: Penguin Books India, 2008, পৃ: ৩৪৩।

CHOMSKY, Noam. (1967). “On Resistance”, in *The Essential Chomsky* (Arno Anthony, ed.) New Delhi: 2008.

EATON, Richard. M. (1996). *The Rise of Islam and Bengal Frontier-1204 to 1760*. California: University of California Press.

ESPOSITO, John. L and D MOGAHED. (2007). *Who Speaks for Islam? What a Billion Muslims Really Think*. Based on Gallup’s World Poll-the largest study of its kind. New York: Gallup Press.

ইমাম, এইচ টি, (২০১১). স্বাধীন বাংলাদেশের পুনর্গঠন ও উন্নয়নে বঙ্গবন্ধু। নূহ-উল-আলম লেনিন কর্তৃক সম্পাদিত সংকলন গ্রন্থ “ইতিহাসের মহানায়ক বঙ্গবন্ধু”। বাংলাদেশ আওয়ামী লীগ, আগস্ট ২০১১।

গণপ্রজাতন্ত্রী বাংলাদেশের সংবিধান (সর্বশেষ সংশোধনিসহ মুদ্রিত, অক্টোবর ২০১১). গণপ্রজাতন্ত্রী বাংলাদেশ সরকার, লেজিসলেটিভ ও সংসদ বিষয়ক বিভাগ, আইন, বিচার ও সংসদ বিষয়ক মন্ত্রণালয়।

GODOY, Julio, (1990). *Latin American Documentation (LADOC), Torture in Latin America, (Lima, Peru), 1987. Nation, 5 March, 1990*

HERRING, George. (2008). *From Colony to Superpower. U.S. Foreign Relations Since 1776*. New York: Oxford University Press. পৃ: ৩০৭-৩০৮।

খান, মিজানুর রহমান, (২০১৪). *মার্কিন দলিলে মুজিব হত্যাকাণ্ড*। ঢাকা: প্রথমা প্রকাশনা।

লেনিন, নূহ-উল-আলম (সম্পাদিত), (২০১১). *ইতিহাসের মহানায়ক বঙ্গবন্ধু*। ঢাকা: আওয়ামী লীগ।

লেনিন, ভ.ই. (তারিখহীন), সাম্রাজ্যবাদ এবং সাম্রাজ্যবাদীদের প্রসঙ্গে (লেনিনের ১৯১৫ সালে লেখা এবং ১৯২৭ সালে ২১ জানুয়ারি ১৭ নং ‘প্রাভদা’য় প্রথম প্রকাশিত)। মস্কো: প্রগতি প্রকাশন।

লেনিন, ভ.ই, (১৯৮০). “সাম্রাজ্যবাদ– পুঁজিবাদের সর্বোচ্চ স্তর”। (লেনিন কর্তৃক জানুয়ারি-জুন ১৯১৬ সালে রচিত এবং ২৬ এপ্রিল ১৯১৭ সালে প্রথম প্রকাশিত), ভ.ই. লেনিন রচনা সমগ্র (রুশ ভাষায়), পঞ্চম সংস্করণ, খণ্ড ২৭, পৃ: ২৯৯-৪২৬। মস্কো: পলিটিক্যাল লিটারেচার প্রকাশনা।

রহমান, ড. মো. মাহবুবুর, (২০১১). “বঙ্গবন্ধুর শাসনামল।” নূহ-উল-আলম লেনিন কর্তৃক সম্পাদিত সংকলন গ্রন্থ “ইতিহাসের মহানায়ক বঙ্গবন্ধু” বাংলাদেশ আওয়ামী লীগ, আগস্ট ২০১১।

STIGLITZ, J. E. (2013). *The Price of Inequality*. New York: Penguin Books, পৃ: ২-৩।

STIGLITZ, J. E, (2002). *Globalization and Its Discontents*. New York: Allen Lane, Penguin Press.

সুফী, মোতাহার হোসেন, (২০০৯), *ইতিহাসের মহানায়ক জাতির জনক* (দ্বিতীয় সংস্করণ)। ঢাকা: অনন্যা প্রকাশনা।

“The Monroe Doctrine. (1823)”. *Basic Readings in the US Democracy*. United State Department of State.

The Politics Book, (2013)., London: Dorling Kindersley Limited.

## Assessing Economic Implications of the Present Political Shocks: The Economics of 'Hartal' in Bangladesh!

DEBAPRIYA BHATTACHARYA  
MASHFIQUE IBNE AKBAR\*  
TOWFIQUL ISLAM KHAN  
MD. ZAFAR SADIQUE

**Abstract** *This paper aims at disentangling the economics of 'Hartals' in Bangladesh. Although political impasse is not a distinguishing phenomenon as compared to the rest of the world, but the nature and frequency of violating this democratic agenda is very different when it comes to the case of Bangladesh. The paper starts off with international experiences of political unrest and comparing such incidences with that of Bangladesh's history of 'Hartals'. Keeping in mind that the run up to the national elections in early 2014 saw a gargantuan emergence of 'Hartals' in both national and regional levels, a detailed overview of 'Hartals' have been analysed particularly, the historical trend of 'Hartals', the number of people killed in violence and identifying economic and political reasoning of 'Hartals'. The 'fifth year impasse' of respective political regimes (initiating from the establishment of democratic institution in Bangladesh) have been discussed with the aid of a range of macro-economic indicators. It is observed that economic drivers are, more often than not, on a depressed state as compared to the immediate year preceding the fifth year of every government. Taking cue from the latest round of 'Hartals' in 2013 and early 2014, the growth-investment scenario of the economy has been assessed with in recent times. Volatility is evident in the indicators together with signals that respective sectors were hampered as a result of the political crisis. The paper also*

\* The authors are grateful to Ms. Umme Salma, Ms. Umme Shefa Rezbana and Ms. Dwitiya Jawher Neethi for their valuable contribution in the preparation of the ongoing draft.

*conceptualises the transmission channel of the political shocks pertaining to the Bangladeshi economy. Primary, secondary intermediate and tertiary intermediate channels have been identified (short run and long run linkages have also been established). Considering selected sectors, an ad-hoc estimation of economic losses arising from 'Hartals' have also been carried out.*

## 1. Backdrop

Hartal, originally a Gujarati expression, was popularized by Mahatma Gandhi in the 1920s and 1930s when the national leader institutionalized the term by categorizing a series of anti-British movement under the given name 'Hartal'. In the 21<sup>st</sup> century, Bangladesh still continues the legacy of 'Hartal', which has become a "constitutionally recognized political method for articulating any political demand" (Banglapedia, n.d.).

Speaking from a theoretical point of view, every society should be given the opportunity of some means or the other to express their burdensome demand communally. Historically, this has been the case where every normative society has the means to circulate its objection and grievances collectively. However, the modalities of such collective actions can have very different impacts from society to society and from assemblage to grouping. Additionally, collective protests also diverge with the respective mode of governance. Whatever the underlying principle for the imposition of 'Hartal' may be, the fact that 'Hartal' can be economically harmful, if applied in the wrong context, cannot be ignored.

Protests are not a new phenomenon, by any standards, in the Bengal society. Looking back, protests have been there from the time of the *Zamindars*. Protests, in the form of 'Hartals', have played imaginative roles in the Bangladesh economy, while at other times, have also caused the economy solemn agony. On the positive marker, the politics of 'Hartal' played an influential role in the war of liberation in 1971. On the other hand, 'Hartal' became a recurrent phenomenon the years following the liberation war, where 'Hartal' has been used by each and every political party to express their demands in the form of economic agitation. (Banglapedia, n.d.).

Focusing on the present context of the Bangladesh scenario regarding the 'Hartal' crisis, ongoing political unrest is creating unfavorable environment in the economy. The transmission channels of 'Hartal' mechanism are widespread, with effects ranging from a street vendor's loss in daily sales to the cancellation of business trips. With uncertainties anticipated by the Centre for Policy Dialogue (CPD) during the run to the national elections, the organization stated that "the

government has settled ... with moderated economic growth, investment and employment prospects. Regrettably, even this modest ambition could come under serious challenge in view of the looming uncertainties in the political front.” (CPD, 2013). Stating in line with CPD’s views in the early half of 2013, Mr. David Cowen, the outgoing IMF mission chief for Bangladesh, and Mr. Rodrigo Cubero, the incoming mission chief stated that “Unrest in recent months is affecting economic activity, with real GDP growth now expected to moderate to below 6 percent in fiscal year (FY) 2013” (IMF, 2013). Also, the Asian Development Outlook (2013) highlighted that “Political instability in the run-up to elections is a risk.” Moody’s pointed out that “While official statistics are unavailable, the increased frequency of strikes with their more common occurrences of violence, are detrimental to Bangladesh’s economic stability” (The Daily Star, 2013).

Coming to a more recent scenario, it is the case that the situation deteriorated from early 2013, with not only higher intensity of ‘Hartals’, but also higher concentration of casualties. Regardless of the series’ of ‘Hartals’ concerning different economic and political agendas, the business environment has definitely suffered, with identical suffering in the consumer front. Political instability would definitely contribute as a detrimental factor to GDP in the current fiscal, with the target GDP growth of 7.2 per cent already going out of the window. Yet still, the Government of Bangladesh (GoB) is hopeful that a growth rate of 6.4 per cent will be achievable in the current fiscal. Different agencies, both local and foreign, appear to agree to the fact that GDP growth rate in FY2014 will not meet its far-fetched target of 7.2 per cent. In this respect, Bangladesh Bank projected growth of FY2014 to be 5.7-6.0 per cent (September, 2013), World Bank stated 5.7 per cent (October, 2013), 5.5 per cent (December, 2013) is projected by the International Monetary Fund (IMF) and the Asian Development Bank (ADB) forecasts 5.8 per cent (December, 2013). CPD, in a recent outlet, has stated that the figure will linger between 5.6-5.8 per cent for the current fiscal.

Taking reference from the abovementioned discussion, the present study aims to pursue an analytical framework regarding the political unrest arising due to ‘Hartals’ in Bangladesh. Although other categories of political shocks also persist in the economy, but the current paper would only concentrate on ‘Hartals’ and its implications on the economy. In this respect, Section 2 presents an overview of some of international experiences regarding political unrest, drawing heavily on the more recent Arab Spring. Section 3 gives a detailed overview of the Bangladesh experience regarding the imposition of ‘Hartals’. This section also builds on the *last year problem* of the democratic regimes of Bangladesh. Moving

on, Section 4 presents the growth-investment scenario in FY2013-14 to depict an overall macroeconomic situation of the country in the current 'Hartal' fiasco. Section 5 presents an analytical framework encompassing the transmission channels of 'Hartals' from a macroeconomic perspective. Section 6 concludes the paper with future outlook.

## **2. International Experience**

Political unrest has been a cause of concern for many countries around the globe, irrespective of the governmental regime or the developmental state. Starting from the very primitive colonies set up centuries ago, political instability has been in attendance. Hence, the current section focuses on selected economies incidental of political turmoil.

Aisen and Veiga (2011), in a study of 169 countries and using 5-year periods from 1960 to 2004, find that escalated levels of political instability are associated with lower levels of GDP growth rates. More importantly, the authors determine lower rates of growth of productivity and less significant physical and human capital accumulation as the transmission channels. Alesina et al. (1996) concluded that countries which having high tendencies of government collapse are significantly associated with lower growth rates than otherwise. On a sector-wise assessment, Alesina and Perotti (1993) deduce socio-political instability affecting investment on an adverse note. A high degree of political instability leads to higher inflation in developing countries (Aisen and Veiga, 2006). Additionally, Aisen and Veiga (2010) find that political instability worsens production growth and the rate of physical and human capital accumulation. The fact that productivity growth would enhance the short-run likelihood of a democratic regime change was established by Burke and Leigh (2010).

Using econometric methodology, Ali (2001) finds that the effect of political stability on economic growth is ambiguous. Most of the proxies employed for political instability failed to explain the growth difference between the considered countries. Additionally, the study also established that the instability of political regimes entails no considerable impact on the amount or accumulation of capital. Exploring four dimensions of political instability, namely, "mass civil protest", "politically motivated aggression", "instability within the political regime" and "instability of the political regime", Pin (2006) show that different dimensions of political instability affects economic growth in a very different manner (study of 98 countries in the 1984-2003 period).

Domestic conflicts often push countries into a fragile state. Fragile and conflict countries do not have the ability to develop mutually constructive relations within their societies and often face a weak capacity to undertake governance functions (OECD, 2012). More vulnerable to internal and external shocks as a result, instability is further aggravated. Discussing about international experience in the political instability amphitheatre, it is worthwhile to consider the Arab Spring which swept across the Middle East and North African (MENA) region at the start of the ongoing decade. A recent study by Khandelwal and Roitman (2013) analyzed different macroeconomic indicators of selected 11 countries of the MENA region. Reaching the conclusion that political instability caused a sharp deterioration in macroeconomic outcomes, the authors stated that political instability coincided with a large decline in output and real GDP growth rate in the MENA region. The authors also reached the consensus that output generally remains below potential for four years after initial dip, taking around 5 years to recuperate regardless of the level of fall of the actual growth rates. The scenario can also be depicted in the case of unemployment rates, taking between four to five years to reach back to the pre-crisis level. Taking reference from the Arab spring, it can be observed that the countries in transition with greater political instability (Egypt, Tunisia and Yemen) experienced significant declines in real GDP in 2011.

### 3. Overview of Bangladesh Experience

In connection to a number of entrenched political conflicts, Bangladesh currently experienced a series of ‘Hartals’, arresting serious shocks to the economy. ‘Hartal’, widely a political weapon in the socio-political arena, has increased in intensity together with the causalities associated with it. Additionally, the nature and characteristics of ‘Hartals’ have also evolved with an apprehensive visage. This section crunches numbers regarding the current political unrest, specifically ‘Hartals’, and also focuses on the *5th year problem* of democratic regimes in the Bangladesh economy.

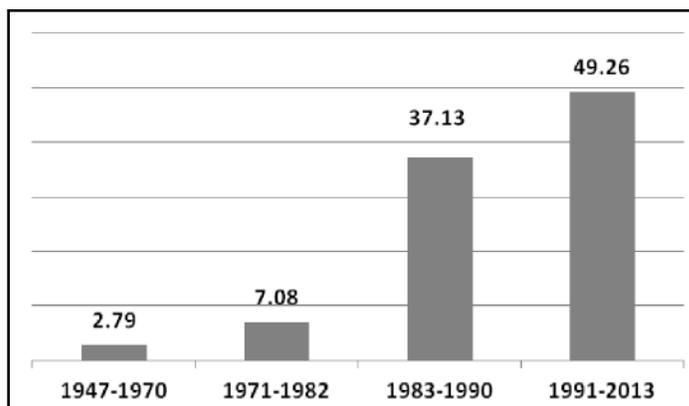
#### 3.1 ‘Hartal’ statistics

Graph 1 shows the average occurrence of ‘Hartals’<sup>3</sup> per year from 1947 through 2013. The graph has been divided according to regimes – pre-liberation (1947-1990), post-liberation (1971-1982), presidential regime (1983-1990) and the democratic regime (1991-2013). It is evident from the graph that the ‘Hartals’ per

---

<sup>3</sup> Statistics of 2013 incorporate both ‘Hatrals’ and blockades

Graph 1: Incidence of 'Hartals' per year



Source: Sangbadpatre Hartalchitra by Ajoy Dasgupta; Ahmed, Imtiaz (2011); Odhikar; ASK and CPD

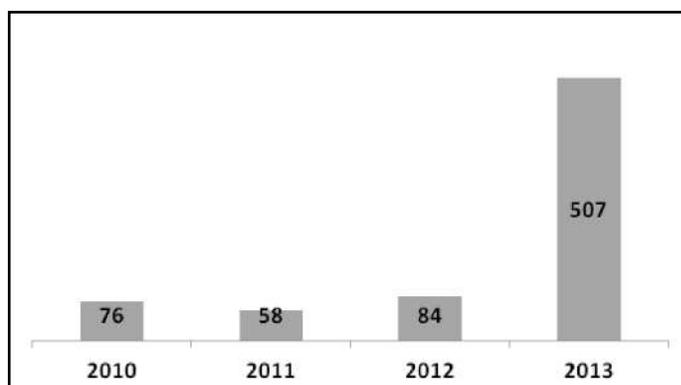
year have been significantly higher (49.26 per year) during the present democratic system in comparison to the previous autocratic regimes and periods before independence.

Looking back at history, it should have been the case that the liberation period and the presidential regime should have had the higher count of 'Hartals'. But it seems to be the case that democracy in Bangladesh has allowed full freedom to call 'Hartals' or other similar blockades. Hence, 'Hartals' have become a concurrent phenomenon in the Bangladesh economy, and the intricacies surrounding 'Hartal' operations have started to significantly deviate from historical picture. In addition to the amplification of the frequency of the 'Hartals', other newly emerging stylized facts have also surfaced. *Firstly*, causalities and violence in 'Hartals' have been more severe in recent times. *Secondly*, the intensity of deaths among the law enforcing agencies have become a new phenomenon. The *third* facet of recent 'Hartals' is that 'Hartal'-opposing parties are active during the 'Hartal' periods. *Fourthly*, more decentralized 'Hartals' have emerged. The *fifth* feature incorporates new actors entering the 'Hartal' arena in addition to the formers and the fact that 'Hartals' have spread during non-official working days (weekends) would make the *sixth* feature.

As a government's tenure move towards the end, (starting from the democratic regime in Bangladesh in 1991), it has been observed that increase in political violence cause greater casualties (FY96, FY02 and FY07). On a similar and more vigorous note, the intensity and vicious nature of recent 'Hartals' have taken a toll

on people’s lives and belongings. With the subsequent increase in the number of ‘Hartals’ in the recent past, number of casualties have elevated significantly in the current situation. Graph 2 displays the number of people killed in political violence in the 2010-2013 period. It can be observed that the number kept to below 100 persons in the years 2010, 2011 and 2012; but 2013 saw a massive upraise in the figure of 507<sup>4</sup>. 110 people have died in political violence, compared to 84 in 2012 and 58 in 2011 (including blockades). A disaggregate

*Graph 2 : Number of people killed in political violence*



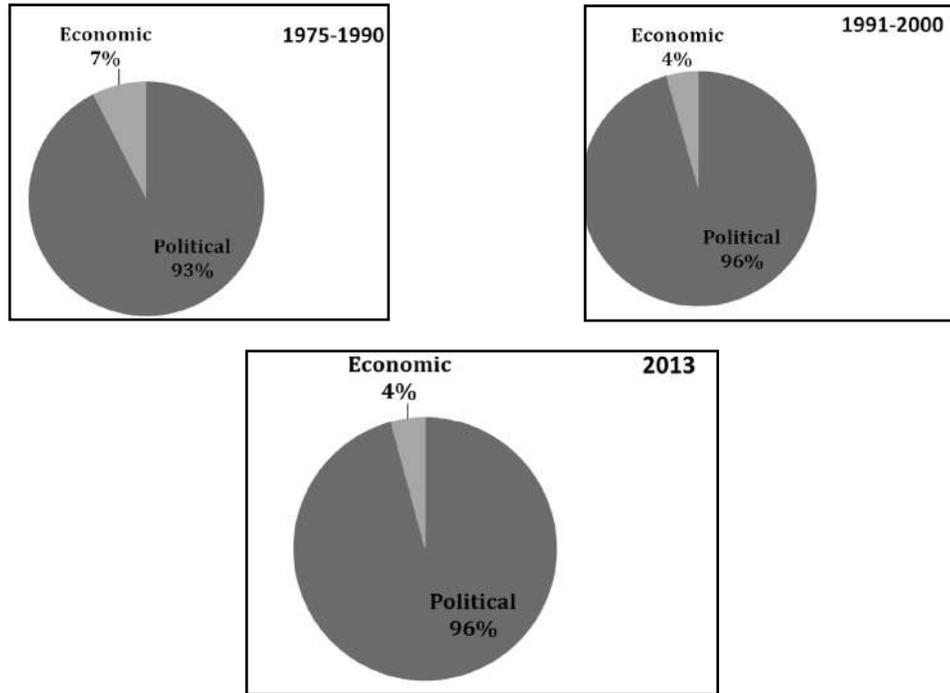
*Source: ASK and CPD*

This brings the discussion to the point where it can be pondered whether ‘Hartals’ are called for political reasons or for economic and other pressing issues in the economy. The pie-charts depicted in Graph 3 demonstrate that ‘Hartals’ are rarely called for economic reasons. This is not only the case in recent times, but has been the circumstance from the birth of the independent nation. From 1975-1990, 7 per cent of the ‘Hartals’ were called for economic reasons, while the rest of the ‘Hartals’ were called for political reasons. The case has further deteriorated in the 1991-2000 period, when only 4 per cent of the ‘Hartals’ were called for economic purposes. An exact proportion is followed in 2013, when only 6 of the 143 ‘Hartals’<sup>5</sup> (4 per cent) were called for economic motives. Although ‘Hartals’ usually have a significant impact on economic performance, however, as the charts demonstrate, hardly any ‘Hartals’ have been called for the pursuance of economic advances.

<sup>4</sup> It should be noted that the figure of 507 represents people killed in political violence and not ‘Hartals’ or blockades only.

<sup>5</sup> Including national and district-wise ‘Hartals’, not taking into consideration Upazila level ‘Hartals’

Graph 3: 'Hartals' differentiated as regards economic and political agendas



Source: Sangbadpatre Hartalchitra by Ajoy Dasgupta; ASK, Daily Star and CPD

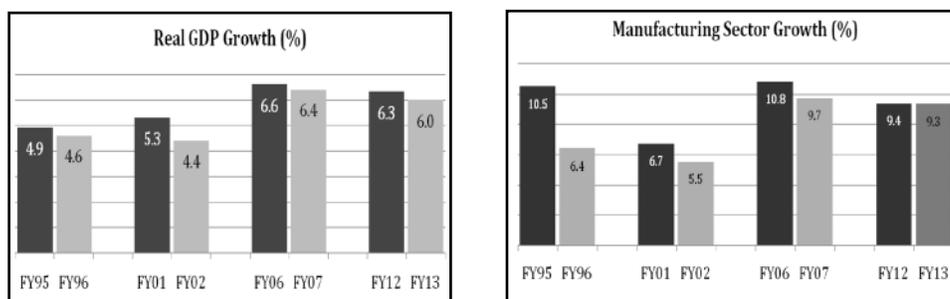
### 3.2 The fifth year impasse

Political instability in Bangladesh, particularly in the run up to the national parliamentary elections, is not uncommon. Historical experience suggests that 'Hartals' in Bangladesh are more frequent during the last year of an elected government's tenure (FY96, FY02 and FY07). In the previous occasions regarding parliamentary elections<sup>6</sup> since the 1990s, significant impacts can be observed as regards to a number of macroeconomic indicators. It is observed that economic performances in the respective years tend to be worse compared to their respective benchmarks. This exercise has been taken up in the current section for real GDP growth, growth in the manufacturing sector's share in GDP, total investment's share in GDP, private investment's share in GDP, domestic savings as a percentage of GDP, ADP implementation, export earnings and illicit financial flows.

<sup>6</sup> Taking into considering the democratic regimes only

Graph 4 presents the real GDP growth in Bangladesh in the years concerning the national parliamentary elections. As can be observed<sup>7</sup> from the table, the last year of each of the democratic government’s tenure has yielded in lower real GDP growth, with the decline in growth rate ranging from 0.2-0.9 percentage points. Taking the recent case of FY2013, it can be observed that FY2013 has followed the historic trend, with 0.3 percentage point decline in real GDP growth as propos to FY2012. Declining real GDP growth in FY2014 would be the nail in the coffin if the realized real GDP growth is less than 6.0 per cent. With GDP growth forecasted at approximately 7.0 per cent at the start of the fiscal (according to the Sixth Five Year Plan), the recent turmoil in the economy has obligated economists and policy-makers (including international organizations) alike to agree that the GDP growth rate in FY2014 will not meet its target. In fact, it is estimated that the figures would less than 6.0 per cent. It is the case that provisional GDP estimates by incumbent governments during the election year were later revised downward in all previous occasions (since 1990s) [from 5.1 to 4.9 per cent in FY1995, from 6.0 to 5.3 per cent in FY2001 and from 6.7 to 6.3 per cent in FY2006.

Graph 4: Real GDP growth and manufacturing sector growth in some selected Years.



Source: Bangladesh Bureau of Statistics (BBS), various years

With the manufacturing sector’s share in GDP on a continual increasing trend<sup>8</sup>, it becomes necessary to revise the manufacturing sector’s growth in the last year of a democratic regime’s tenure in Bangladesh. Similar to that of the real GDP growth, manufacturing sector’s growth have also been affected by political turmoil in the last incident year of a government’s tenure (Graph 4). With the sector affected mostly in FY1996, the loss has comparatively decreased at latter

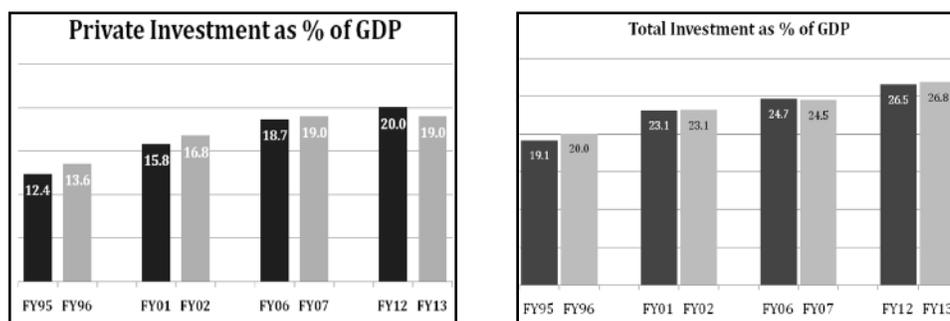
<sup>7</sup> It should be noted that the current study considers FY2013 as a reference point for FY2014 – the year of the latest parliamentary elections.

<sup>8</sup> Manufacturing sector’s share in GDP in FY2013 was 18.88 per cent, while the same ratio stood at 12.18 per cent in FY1990.

instances. With 4.1 percentage point deviation in FY1996, the deviation in growth came down to 1.2 and 1.1 percentage points in FY2002 and FY2007 respectively. The decrease in growth of the manufacturing sector further decreased to 0.1 percentage point in FY2013. Hence, it can be deduced that the manufacturing sector has ascertained innovative measures to avert losses arising as a result of the increasing trend of ‘Hartal’ occurrences in the economy. However, full recovery would never be the case and it can be firmly assumed that the manufacturing sector would have performed in a much healthier manner given the avoidance of political commotions like ‘Hartals’.

Concurrently, private investment (as a share of GDP) does not follow an analogous trend. It can be observed from Graph 5 that private investment has been high in FY1996, FY2002 and FY2007 in comparison to the respective previous fiscals (FY1995, FY2001 and FY2006). However, this trend is reversed in the latest case where private investment (as a share of GDP) in FY2013 is lower than that of the investment in FY2012. The second diagram in Graph 5 presents total investment (as a share of GDP). It can be observed that total investment has lingered at about the same level in the election years as compared to the years preceding the national elections. With the exception of FY1996, overall investment remained stagnant during election years. It can either be the case that investment was actually lethargic in the preceding election years or that the disincentive in investment would be reflected at latter periods (investment generally have a lag effect).

*Graph 5: Private investment ratio and total investment ratio in some selected Years*

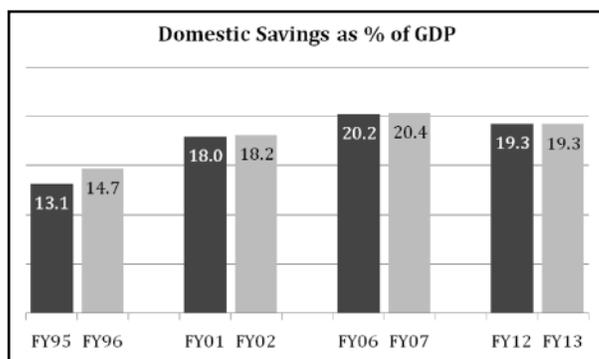


*Source: Bangladesh Bureau of Statistics (BBS), various years*

Graph 6 exhibits domestic savings (as a percentage of GDP). If FY1996 is not taken into the purview, it can be observed that domestic savings kept to the same level during election years. The stagnation of domestic savings during election

years can be attributed to people’s expectation of turmoil in the election periods. It can either be the case that people do not observe election periods as potential investment phases or cannot save more portions of their disposable income with higher costs of essentials during the political impasses.

Graph 6: Domestic savings in some selected Years.

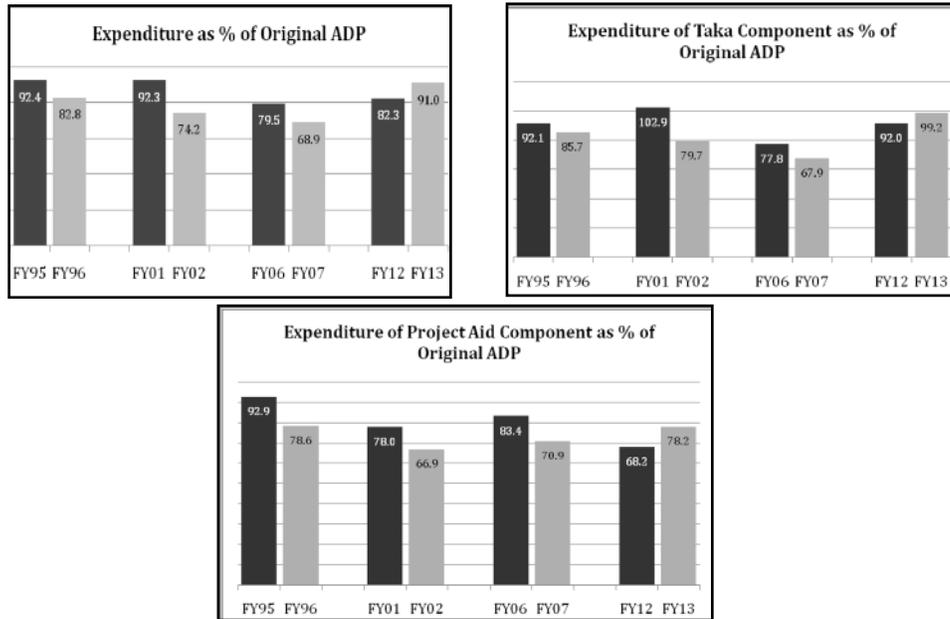


Source: Bangladesh Bureau of Statistics (BBS), various years

Graph 7 concerns Annual Development Programme (ADP) implementation in similar timeframes to that of the previous indicators. Specifically, expenditure as percentage of original ADP, expenditure of Taka component as percentage of original ADP and expenditure of project aid component as percentage of original ADP has been presented. It appears that ADP implementation in all election years were lower than their respective counterparts, with the only exception being FY2013. This trend exactly follows opposite to private investment (as percentage of GDP) depicted in Graph 5. The sharp contrast of the trend depicted by increase in public expenditure in FY2013 can be attributed to the government in attempting to lift the overall investment scenario as a result of dwindling private investment in FY2013. Nevertheless, the government should be appreciated in in spending as much as 91 per cent of the original ADP allocation. Furthermore, it should also be taken into cognisance that the election years are generally divided into two fiscals, and commenting on one of the fiscals would always be lacking, not representing the full scenario.

It is perhaps the export-oriented industry which is amongst one of the most affected sectors during unstable political episodes. Graph 8 shows that deviations in growth of export-oriented industries have been the most prevalent in comparison to the other indicators considered in the study. Transmission mechanisms affecting the export industry would include interrupted transportation of export goods, disturbance of plant operations as a result of interrupted transportation of factory workers and most importantly, the

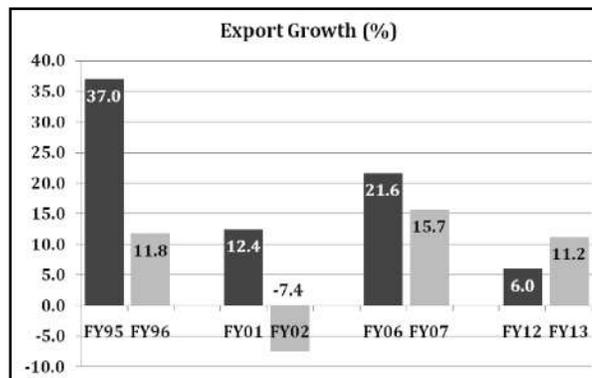
Graph 7: Expenditure of Total ADP taka component and project as percentages of GDP in Selected Years



Source: Implementation Monitoring and Evaluation Division (IMED), various years

cancellation of export orders due to the prevalence of uncertainty in the economy. Growth deviations have ranged from 5.9 percentage points to 25.2 percentage points in FY1996, FY2002 and FY2007. But strikingly, export growth in FY2013 have no decreased, but instead increased by 5.2 percentage points. The robust performance of the export sector despite political turmoil in FY2013 shows that

Graph 8: Growth of export in Selected years

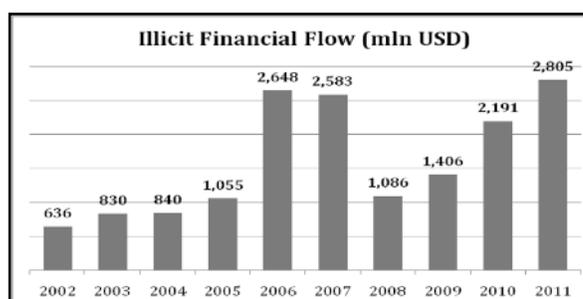


Source: Export Promotion Bureau (EPB), various years

the export-oriented industries have become more resilient to political shocks and have possibly devised innovative ways to perform their operations accommodating gaps during the unrests.

Graph 9 presents illicit financial flows<sup>9</sup> from the Bangladesh economy. Capital flight, in any case, deprives local economies of a considerable portion of the resources that would otherwise have been employed for development financing. Capital flight undermines domestic investment, ultimately hindering long-term economic growth. It can be observed that the Bangladesh economy was confronted with huge illicit financial outflows during the time of political transitions in 2006 and 2007 (preceding the national elections in 2008), with the corresponding figures being USD 2,648 million and USD 2,583 million respectively. The figure of USD 636 million during 2002 elections was low as compared to 2006 and 2007. Nevertheless, a large descent in capital outflow in 2008 was followed by an ever-increasing trend up to 2011, with the figure USD 2,805 million being the highest figure recorded over the last decade. Promulgation of anti-money laundering acts and related measures over the years have not been able to hold back illicit financial outflows from the country.

Graph 9: Illicit financial flow 2002-2011



Source: Kar and LeBlanc (2013)

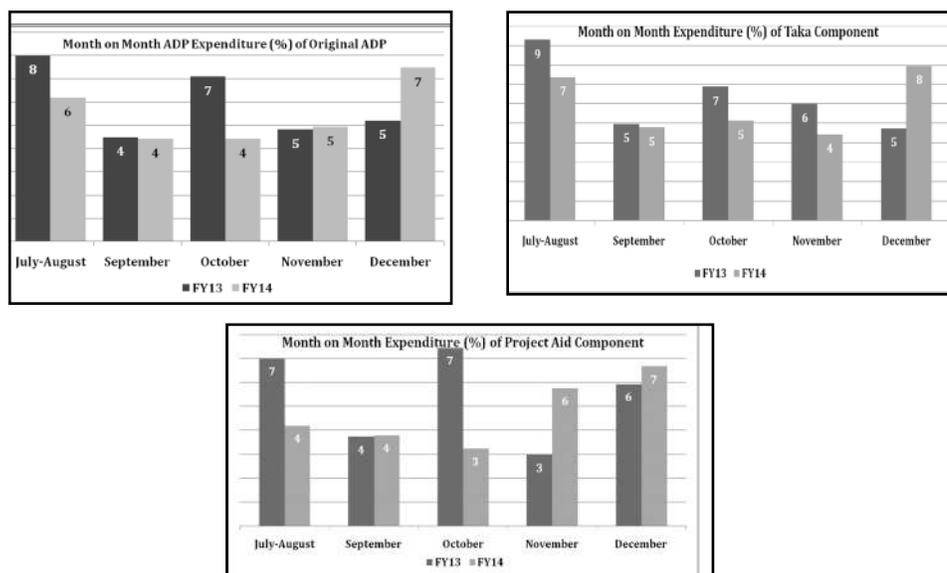
#### 4. Growth-Investment Scenario in FY2013-14

With the mobilisation of investment being one of the primary drivers of economic growth, this section will look at the growth-investment nexus in the on-going fiscal FY2013-14 in the backdrop of the on-going political impasse. In this respect, respective indicators would be compared to outgoing fiscals accompanied by most recent data of FY2013-14. Additionally, month-on-month are also presented for some of the indicators for which data are available.

<sup>9</sup> Kar and LeBlanc (2013)

Graph 10 plots monthly ADP expenditure (as a share of original ADP) together with month-on-month expenditure of Taka component and project aid component of monthly ADP. In the context of the on-going fiscal, ADP implementation was low as compared to the corresponding period in FY2013 in Jul-Nov period, but ADP expenditure picked up in December, 2013 (7 per cent of ADP expenditure was made in December, 2013, while the figure for December, 2012 was 5 per cent). This was largely accompanied by project aid implementation, which started to pick up from November, 2013. Despite ADP expenditure improvement in recent months, an inclusive observation of ADP expenditure (as percentage of allocation) in the Jul-Dec period shows that FY2014 expenditure is lagging by 3 percentage points at the current juncture (expenditure for FY2014 was 27 per cent and for FY2013 was 30 per cent).

Graph 10: Month on month ADP expenditure, Taka component and project aid

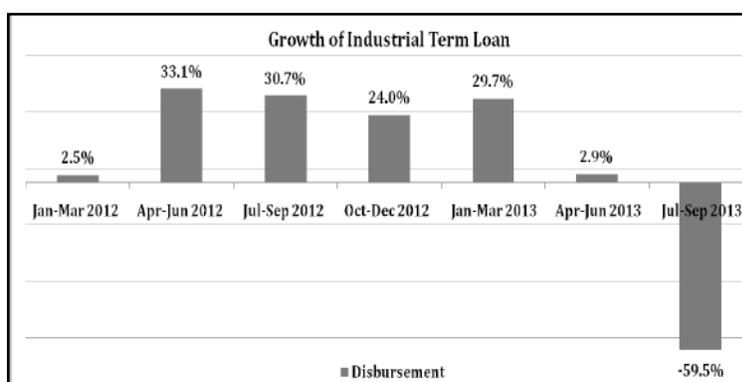


Source: Implementation Monitoring and Evaluation Division (IMED), various years

Private investment has been a matter of concern for quite some time now, and this subject is depicted partially in graph 11. Looking through the lens of the growth of industrial term loans, it can be observed that growth term loans growth maintained a steady rate from last quarter (Apr-Jun 2012) of FY2012 till the third quarter (Jan-Mar 2013) of FY2013. But industrial term loan growth to 2.9 per cent in FY2013 last quarter, before registering a negative growth of 59.5 per cent in the

first quarter of FY2014 (Jul-Sep 2013). This raises serious concerns for private sector investment and credit and correspondingly, a potential slowdown of the economy in the days to come as a result of political instability. In addition to political instability, some of the ‘economy-stabilising’ policies taken by the government could also be held partially responsible for the slowdown in private sector investment.

Graph 11: Growth of industrial term loan

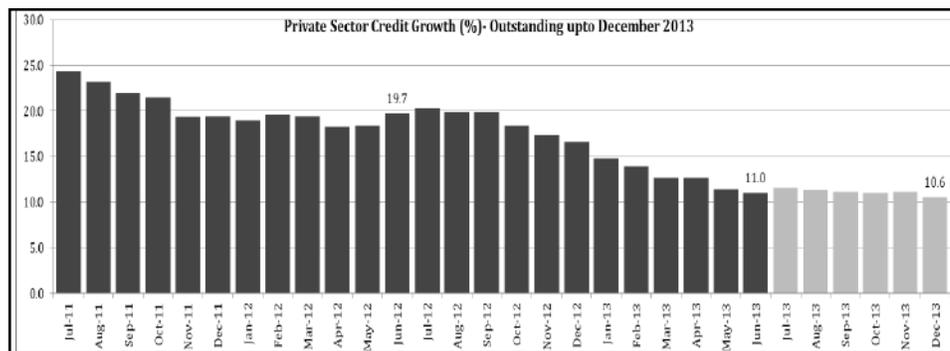


Source: Bangladesh Bank (BB), various years

Moreover, when growth of credit to the private sector stood at 11.04 per cent in FY2013 (as compared to FY2012), the percentage for the Jul-Dec period of FY2014 is 5.88 per cent (the figure was 6.13 in FY2013 for the corresponding period). A more disaggregated picture of private sector credit growth is presented in graph 12. It can be seen that the growth of private sector credit has been following a declining trend as far as July, 2011. More importantly, the growth has continued to fall even sharply in recent months. The growth rate as of December 2013 is indeed the lowest monthly growth of private sector credit since September 2009. As of December 2013, growth rate of the private sector credit stood at 10.6 per cent, which stands well below the MPS target (ceiling) for June 2014 (16.5 per cent). Henceforth, the investment situation in FY2014 and outlook for FY2015 does not look promising.

Amidst low private sector credit, a silver lining is provided by graph 13, which shows that L/C opening for capital machinery imports have been increasing each consecutive year (Jul-Dec period for FY2012, FY2013 and FY2014). L/C opening of capital machineries scooted to USD 1826 million in FY2014 (Jul-Dec), while the figure was USD 1092 in the corresponding period of FY2013. Curiously, L/C settlement has not increased as much as L/C opening in FY2014 (increased by USD 163 million). This has been true for FY2013 (Jul-Dec) as well

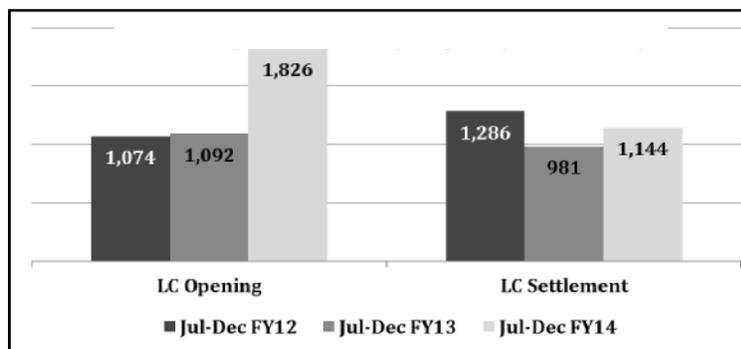
Graph 12: Credit growth of the private sector  
(outstanding at the end of each month)



Source: Bangladesh Bank (BB), various years

when L/C opening decreased to USD 981 million from USD 1286 million in FY2012 (Jul-Dec). In this regard, it should be noticed that political instability has had the businessmen thinking regarding the import of capital machineries during the political turmoil which continued throughout the whole of 2013. This is also noticeable from the sharp difference (drop) between capital machinery L/C opening and settlement of the first half of FY2014.

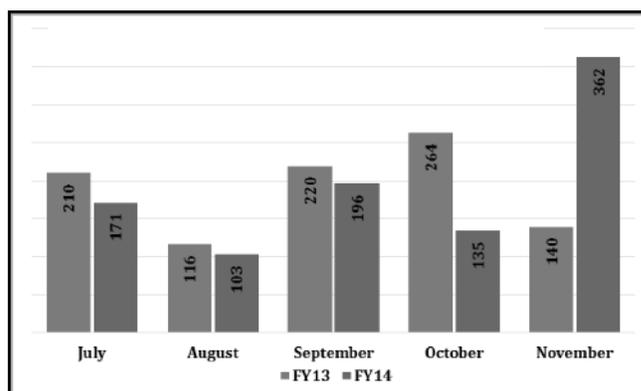
Graph 13: LCs for capital machinery import



Source: Bangladesh Bank (BB), various years

Regrettably, foreign aid inflow (net) has been on the downside for the first four months (graph 14) of the ongoing fiscal (as compared to FY2013). Jul-Oct period of FY2014 recorded only USD 605 million foreign aid, while the figure was USD 810 in the preceding fiscal. But a jump in the trend came about in November, 2013 when foreign aid inflow of USD 362 million was recorded (the figure was USD 140 million in November, 2012). It may be apprehended that the pace of improvement in foreign aid inflow is a one-off shock and might not continue in coming months.

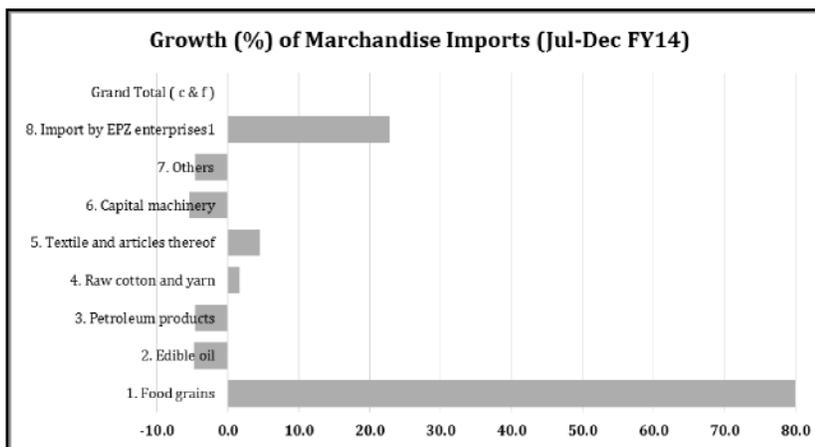
Graph 14: Foreign aid inflow



Source: Bangladesh Bank (BB), various years

Graph 15 gives a representation of the growth of major commodity imports in the Bangladesh economy in July-December period of FY2014. With only food grains and imports by EPZ having a positive growth in the respective period, all the other commodities had a negative or negligible positive growth. While every commodity affects the economy in either a mild or a strong note, what is noteworthy is the negative growth of capital machinery.

Graph 15: Growth of merchandise imports

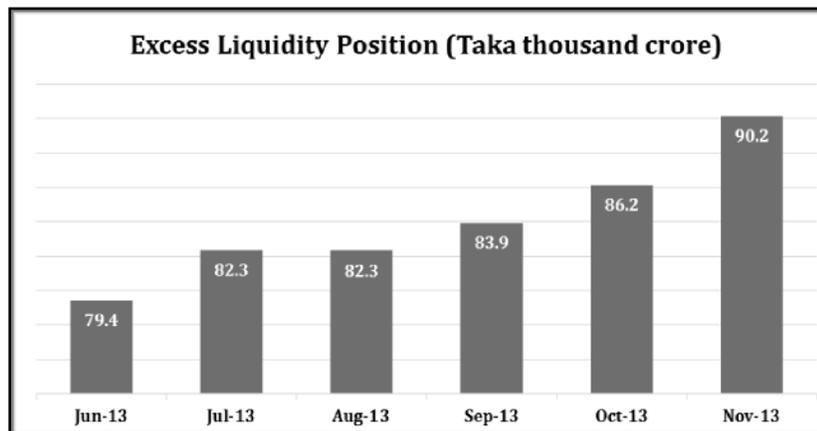


Source: National Board of Revenue (NBR), 2014

With private sector credit following a downward trend for quite some time now, excess liquidity in the banking system is on the rise since October, 2012 which has pushed call money rate downwards in recent months. The increasing trend of excess liquidity position has been furthered in recent months (graph 16). Over the

last six months the excess liquidity increased by more than 13 per cent as it reached to Taka 90.2 thousand crore in November, 2013. These indicators further signify the slowdown of private sector investment.

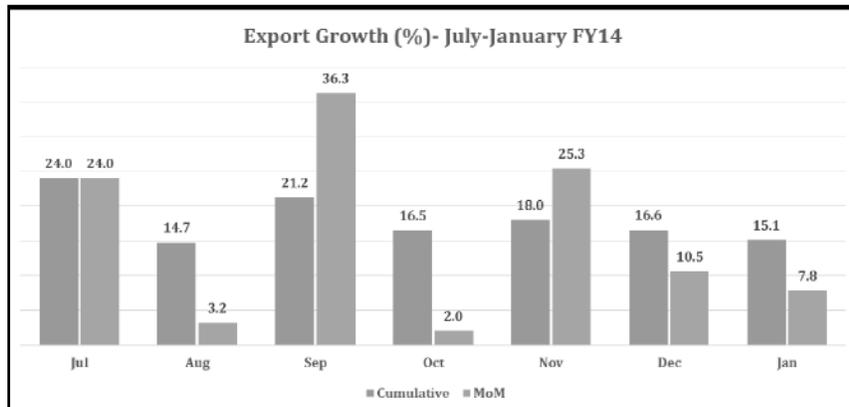
Graph 16: Excess liquidity position



Source: Bangladesh Bank (BB), various years

While it was seen in the previous section that export growth of FY2013 was 5.2 percentage point higher than FY2012, graph 17 depicts a more and recent disaggregated monthly export performance of the first seven months of FY2014. While the month-on-month export growth (as compared to similar months of the previous fiscal) is not following any pattern, but it can be observed that the cumulative growth of export (total exports up to and including the latest month as compared to previous fiscal's corresponding period) has been following a

Graph 17: Growth of export in recent times

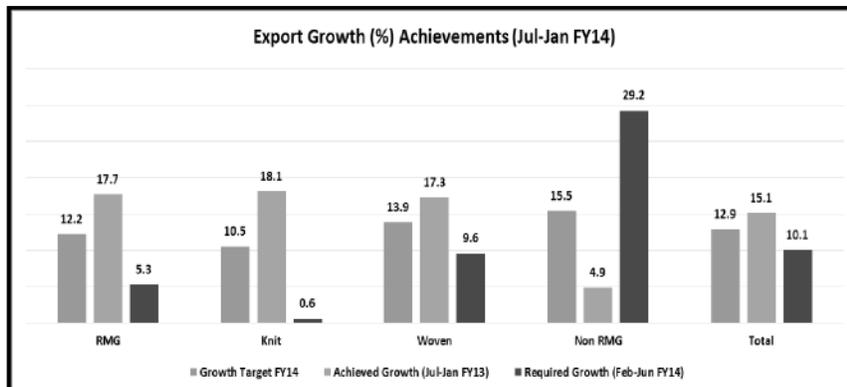


Source: Export Promotion Bureau (EPB), 2014

somewhat steady downward trend. Although the impact of political instability would be felt by the export industries at a lagged period, but a decelerating growth raises severe concerns.

To achieve the target set at the initiation of the fiscal, a 10.1 per cent growth is required during the last five months of FY2014 (graph 18). Graph 18 shows that RMG (including knit and woven) have surpassed growth target of FY2014 by very large margins. A 5.3 percent growth in RMG, 0.6 per cent growth in knit and 9.6 per cent growth in woven is required to meet the current fiscal’s growth targets. It is the non-RMG sectors which grew by only 4.9 per cent in the Jul-Jan period, requiring a growth of 29.2 per cent in the Feb-Jun period to meet the FY2014 growth target. Disregarding the target scenario, it can be stated that the export performance of RMG is reasonably impressive given the global and domestic circumstances. Nevertheless, the export performance has been largely determined by ‘3-6 months old orders’. IT remains to be seen as to how the performance of the export sector turns out to be regarding orders placed at the time of political uncertainty.

Graph 18: Growth of export in recent times compared with growth targets



Source: Export Promotion Bureau (EPB), 2014

## 5. Assessing the Economic Implications

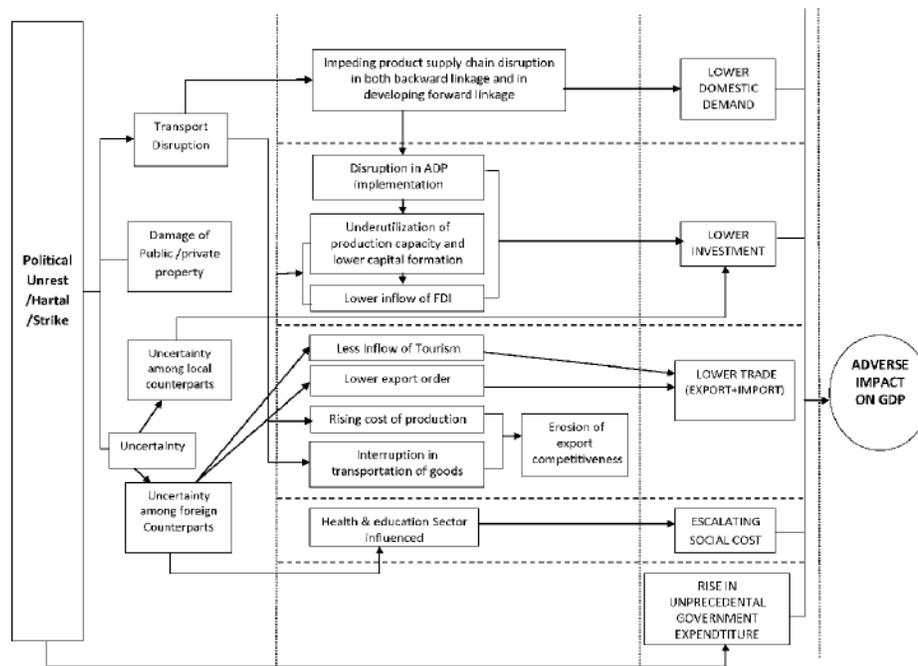
The incidence of ‘Hartal’ and blockades impinges on every sector of the economy. Although the implications of ‘Hartals’ can be defined in a purely non-economic arena, but the fact that ‘Hartals’ affect the domestic economy from a purely economic agenda cannot be ignored under any setting. According to the Economic Survey of Bangladesh estimates, it is assumed that approximately 50 per cent of the GDP fabricating economy is not affected by the ‘Hartal’ situation, and could be easily recuperated in non-‘Hartal’ periods and/or with extended working hours.

Having said this, it is also true that ‘Hartals’ have intense impacts on the economy, with the extent of losses varying in accordance with each sub-sector within the economy.

### 5.1 Conceptual framework of political shocks

This section attempts to identify the transmission channels through which political unrest/Hartal/strike affects the GDP of the Bangladesh economy. The flow-chart depicted in Chart 01 encapsulates the diverse macro-economic channels of transmission regarding the impact of ‘Hartals’ on the economy. The framework is divided into primary channels, secondary intermediary channels and tertiary intermediary channels.

Chart 1: The transmission channels of political shocks



#### Primary Channels

To begin with, three primary channels can be made out for the commotion of economic activities:

- Transport disruption
- Damage of public/private property
- Uncertainty

*Transport disruption:* Due to political unrest ('Hartal'/blockade), transport is characteristically one of the most directly affected sectors. Typically, political unrest takes a heavy toll on the sector in the form of torching, vandalizing and blocking transports. Eventually, attack on goods-carrying trucks and other vehicles develop fear of attack among transport owners, which ultimately disrupts the movement of vehicles. This is applicable for rail and water modes of transportation as well (encompassing the Chittagong and the Mongla ports). Disruption of the transport system inflicts a chain of negative consequences on other sectors of the economy because of the interconnectedness of the transport sector with other counterparts. Specifically, the overall value chain (both backward and forward linkage) is largely disconnected due to transport interruption. Even partial dysfunctionality of the transport sector as a consequence of vandalism literally disconnects the central/urban and rural markets, making the village economies more vulnerable.

*Damage of public/private property:* Damage of public/private property has unfortunately become one of the immediate occurrences, that is, primary channels of transmitting impacts of political shocks on the economy. Public property in the form of roads, public transportation, cutting down of trees (of the forest department) and losses incurred by the state-owned enterprises are only some of the damages incurred by the government as a result of the political shocks. In similar genre, private properties which are vandalised include private vehicles (both personal and business), defacement of offices and the like. Most importantly, the physical wounds (or death in the worst case) that the people have to suffer as a result of the political conflicts, including both the law enforcement officers, the picketers and the general civilians, are the greatest price that political unrest can incur.

*Uncertainty:* The last primary channel is uncertainty, depicting uncertainty among both the local and foreign counterparts. Investors (both local and foreign) would be sceptical about investing at the time when political unrest would be existent. On the other hand, people would be uncertain about getting out of their houses, attending offices and businesses and carry on their regular chores. Political instability, by large, creates uncertainty amongst each and every type of economic agents – for general citizens, entrepreneurs and enterprises alike.

#### *Secondary Intermediary channels*

The secondary transmission channels would include:

- Supply chain disruption
- Disruption in ADP implementation

- Underutilization of production capacity and lower capital formation
- Lower inflow of FDI
- Adverse impact on tourism
- Erosion of export competitiveness
- Interruption in transportation of goods
- Disrupted health and education sector

*Supply chain disruption:* Supply chain of goods and services gets interrupted, mainly due transport interruption. Suppliers cannot transfer their goods to destinations (ports in the case of exports or to retailers in the case of consumer goods) and hence, they face losses in the form of unsold goods and/or wasted perishable goods, higher freight costs (exporters having to meet their deadlines) and accumulation of imported goods at ports. Particularly, small entrepreneurs are affected the most as their survival is based on daily operational income. On the whole, operations in the economy remain far below optimum and production capacities are underutilized due to the dysfunctionality of the transport sector and uncertainty.

*Disruption in ADP implementation:* ADP implementation has been traditionally sluggish during the election years. Sectors such as agriculture, rural development, transportation, housing, education, social welfare (safety net programmes) and public administration are the most affected sectors of the curriculum. Regarding the implementation of ADP during the recent national elections, the implementation rate was unsatisfactory in the first half of FY2013-14 (this is true for both the foreign and local components).

*Underutilization of production capacity and lower capital formation:* Generally, production capacity would be underutilised if there is not enough demand to meet the supply schedule. This traditional theory of economics is a precisely active phenomenon given the input of political unrest in the Bangladeshi equation. During times of political turmoil, there are substantial deviations of both the demand and supply schedules because both the demanders and the suppliers are sceptical about future outcomes, adjusting their expenditure accordingly. Hence, the other ‘invisible hand’, other than the one proposed by Adam Smith, disrupts production schedules at times of political unrest. Similarly, investors would also be sceptical about making fresh investments. Hence, capital formation would be low during politically unstable regimes – a fact which is evident from the declining private sector investment and private sector credit growth in the last couple of fiscals in the Bangladesh economy.

*Lower inflow of FDI:* The fact that political instability adversely impacts FDI flow has been analysed and stamped over and over again (Mian and Alam, 2006; Kafi et al., 2007). Mondal (2003) finds that political instability is one of the determining factors of FDI in Bangladesh. Musila and Sique (2006) state that it is imperative for a country to maintain a sound political and macroeconomic stability to successfully attract large volumes of investment. It is only rational that investors would like to avoid investing in a climate plagued with shutdowns and violent turmoil, coupled with the fact that there exists substantial infrastructural weaknesses. If not lower inflow, the execution of inward FDI has been one of the challenges of the current political impasse.

*Adverse impact on tourism:* Home to the longest sea beach in the world, shutdowns and blockades have driven the hospitality industry of Bangladesh to a dire state. Let alone foreign tourists, domestic travellers were not able to make leisure trips within the country as a result of immobility of each and every mode of transportation. Additionally, corporate trips and meeting also had to be rescheduled and shelved as a result of insecurity and transport rigidity. It was reported that occupancy rate at hotels and restaurants of tourist destinations have been almost nil during the political turmoil in the run up to the national elections. With the tourism industry contributing around 2.1 per cent to GDP in 2012 for Bangladesh, it is not only the businessmen (tour operators, hoteliers, travel agents and others) counting losses, the government also lost out on huge foreign exchange earnings.

*Erosion of export competitiveness:* The export-oriented industries lose heavily due to political instability hampering their operations. It is not only the ongoing losses (major hurdles include meeting deadlines – and in the process incurring losses by the means of wrecked transports and escalated freight costs) that the export-industries have to incur as a result of the political turmoil, but forthcoming losses as a result of image-degradation of the country bears more serious implications for the export sector. Uncertainty due to the political shocks results in lower export order, higher cost of production, lower inflow of tourism which eventually worsens the export competitiveness. Even the functions of major service sectors party get blocked. Keeping in mind that Bangladesh is transforming into an export-oriented economy, continual political unrest and increasing cost of business of the export industries will have a macroeconomic impact leading to hampering of the GDP.

*Interruption in transportation of goods:* As mentioned earlier, the transport arrangement is affected heavily during political unrest, which ultimately shrugs onto other sectors. Political instability takes the economy by its artery affecting

the transportation of goods (and services too), with the brunt of transport immobility ranging from exportable and public goods to area-wise hawkers.

*Disrupted health and education sector:* Final consumers have to pay higher costs on days of political turbulence, specifically health and education sector consumers are very affected. Students cannot getting to examination venues and exams getting deferred without proper notice are only the material difficulties. If only could the tension and trauma be quantified, then only can the full-size effect of political instability on the education sector be realised. Needless to mention that the young mind would go on to form the backbone of the country, it is imperative that this issue is taken up by as the earliest.

A graver problem arises when medical emergencies cannot be attended by doctors as a result of the patients not being able to reach the doctors or vice versa. Several cases have been reported in the political turmoil which occurred very recently as a result of dissatisfaction of the opposition regarding the national elections. Delayed treatment aggravates diseases, which eventually increases treatment period and costs. Moreover, going without treatment may raise serious health risks for the acute diseases. On the supply side, the supply of medical equipment gets disrupted with the unavailability of doctors and nurses. In this respect, it can be said that the democratic rights of the political parties are curbing the human rights of the commoners.

#### *Tertiary Intermediary channels*

Tertiary intermediate channels include:

- Lower domestic demand
- Adverse investment
- Obstructed trade
- Escalating social costs
- Rise in unprecedented government expenditure

#### *Lower domestic demand*

With the subsequent disruption of the general transport sector, domestic demand incorporating both the demand of necessary goods and that of the luxury commodities would fall. Fear of insecurity amongst the citizens generates a lack of spirit which again, affects the domestic demand. People are sceptical about the future, which in turn makes them spend less, invest in risk-free ventures and save for the uncertainty that they anticipate. Prices of essentials, especially which of vegetables, meat and fish increase in the short run at the time of frequent 'Hartals' due to the disruption of the supply chain. For instance, prices of essentials

increased by 9-10 per cent on the first day of the 48-hour countrywide Hartal on 18<sup>th</sup> March, 2013.<sup>10</sup> Bangladesh Edible Oil incurred a loss of Taka 17-18 crore due to fall in sales of Soyabean oil.<sup>11</sup> Above all, the slowdown of the economic activities also result in lower domestic demand. Regrettably, in absence of retail sales index in Bangladesh it is difficult to estimate the slowdown of private sector consumption demand in the Bangladesh context. But it can be said without hesitation that lower private consumption occurs as a result of political instability.

#### *Adverse investment*

As mentioned earlier, there is substantial impact on the supply chain (both forward and backward linkage) due to transport disruption and the fear of damage to private property. Regardless of public and/or private, investment is bound to suffer at times of political unrest, including Foreign Direct Investment (FDI), foreign loans and grants. FDI would decline as a result of a pessimistic portrayal of the image of the country, since investors prefer a stable environment to operate. Inputs like raw materials and labour gets disrupted due to both transport blockade and the fear of insecurity. The political instability may also cause disinvestment - BGMEA claimed that the cancellation of orders and the return of buyers in early 2013 have caused 270 RMG factories to declare themselves as ‘sick’<sup>12</sup>. As a result, unutilized production capacity with subsequent decline in capital formation is an inevitable outcome in the arena of the investment climate.

#### *Obstructed trade*

Suspension of production at factories and interrupted port cargo delivery are only two of the mechanisms affecting trade as a result of political unrest. Consignments are found to be stuck at ports during ‘Hartals’<sup>13</sup>. Goods face uncertainty of shipping in the ports (both ship and air) together with stock-lot reaching staggering heights. With the constraint of 45 days of shipment from Bangladesh as compared to 15- 25 days in China, Vietnam and Cambodia<sup>14</sup>, and shipment process taking longer than usual in the ‘Hartal’ periods, buyers getting aggravated would not be out of the box. Along with buyers cancelling their orders, trade would be affected through the mechanism of rising costs of production and

<sup>10</sup> <http://www.thefinancialexpress-bd.com/index.php?ref=MjBfMDNfMTlfMTNfMV8yXzE2MzcyOQ==>

<sup>11</sup> <http://www.prothom-alo.com/detail/date/2013-04-09/news/343430>

<sup>12</sup> [p?nssl=27b3a9ea1b3d44bc20e12d7cea2148d2&nttl=20130410051720188100](http://www.prothom-alo.com/detail/date/2013-04-09/news/343430)

<sup>13</sup> <http://www.thedailystar.net/beta2/news/shutdowns-weigh-down-exports/>

<sup>14</sup> <http://www.thenewnationbd.com/newsdetails.aspx?newsid=67216>

the interruption of the delivery of goods, either to or from the source of production. Furthermore, air-shipment of consignments, after missing the pre-determined deadlines incurs a lot of elevated costing for businessmen.

It is apprehended that due to the political turmoil which took place throughout 2013, export orders will decline for the next fiscal year. International buyers have been losing their interest in Bangladeshi RMG products for the turmoil, which is creating a negative impact on the key exporting sector.<sup>15</sup> It has been reported that Bangladeshi buyers have been shifting to other destinations due to the political unrest and instability in the economy<sup>16</sup>. Bangladesh should earnestly avoid losing the competitive edge which we currently enjoy in a lot of the export industries.

#### *Escalating social costs*

Social costs, involving the education and health sectors amongst others, are very high at the instance of ‘Hartals’. Examples can be drawn from the cancellation of nationwide examinations and the immobile traffic situation in the case of medical emergencies.

#### *Rise in unprecedented government expenditure*

During ‘Hartal’ or any other political violence, the government has to incur unplanned non-developmental, which are thoroughly non-productive expenditures in nature. Although the aggregate amount could be insignificant in terms of total economic loss, nevertheless, it is definitely a wastage of public resources.

Although the framework mentions transmission channels regarding the impact of ‘Hartals’, it should however be noted that not all of the channels have been covered. This is due to the fact that it would be very challenging to incorporate each and every transmission mechanism because of the interrelatedness of economic activities.

### **5.2 An estimation of economic losses (considering selected sectors)**

With a view to generate an assessment about the magnitude of the political violence- related economic loss, a meticulous scan of the print media was

---

<sup>15</sup> <http://www.thefinancialexpress-bd.com/index.php?ref=MjBfMDRfMDRfMTNfMV85MF8xNjUzNDk=>

<sup>16</sup> <http://www.thenewnationbd.com/newsdetails.aspx?newsid=67216>

undertaken to collate the reported numbers. The focus of the media scan was on four major sectors, namely export-oriented clothing and textiles, agriculture and agro-based industries (vegetables, agro processors, poultry, frozen food, agro machineries, jute etc.), land transport (rail and road), and tourism. The reported losses included loss of assets, operational and income person-days of work. The present exercise attempted to estimate the monetary value of the foregone capital and income for these four sectors.

*Rationale of taking account four selected sectors:* The previous section details the transmission channels (primary, secondary intermediate and tertiary intermediary) of political shocks on the economy. Observing the conceptual description of the transmission channel, we would get to know that a number of primary and intermediary channels are interconnected through which the absolute impact is materialised.

It is to be noted that it is a rigorous task to take into account each and every channel in our calculation, which demands a separate study. As there are heaps of sectors associated with the economy, considering the scope of our study, we have taken into account the four sectors namely export-oriented clothing and textiles, agriculture and agro-based industries land transport and tourism. The following table (table 1) relates these sectors to the flow-chart mentioned beforehand.

*Table 1: Transmission channels of the four selected sectors*

Category of Transmission Channels	Name of transmission Channel	Corresponding sector considered in estimating loss
Primary channel	Transport disruption	Transport sector
Secondary intermediary channel	Supply chain disruption (backward and forward linkage)	Agriculture and agro based industries Tourism sector
Secondary intermediary channel	Less inflow of tourism	Export-oriented
Secondary intermediary channel	Erosion of export competitiveness	clothing and textiles

*Transport sector:* As per police headquarters, at least 479 transports were torched and 392 were vandalized in a span of one month (25 Nov 2013 to – Dec 18 2013) only. Partial dysfunctionality of transport sector due to this vandalism literally disconnected the central/urban and rural markets; for example, number of trucks laden with various goods entering the central ‘kitchen’ market from rural areas declined to 30-50 from

220-250 per blockade/'Hartal'<sup>17</sup>. With respect to attacks on the rail system, the Bangladesh Railway incurred a loss of Taka 13.8 crore only in February and March of 2013<sup>18</sup>. Additionally, the Bangladesh Railway lost approximately Taka 5 crore due to passengers refunding tickets and others fearing violence.

*Agriculture and agro based industries sector:* The agriculture sector is another sector which is very hardly hit during political setbacks. Transport disruption get into the way of connecting urban 'kitchen' market and rural market and for every single blockade and/or 'Hartal', around 40,000 tonnes of vegetables are being wasted as per Bangladesh Agricultural Research Institute (BARI)<sup>19</sup>. Another report points that vegetables farmers incur loss amounting to about Taka 600 million per 'Hartal' or blockade<sup>20</sup>. Particularly, poultry sector (one of the sub sector of agriculture) was hit badly. 15,000 tonnes of broiler chicken and around 3.15 crore eggs were being left unsold every week during 'Hartals'/blockades of last quarter of 2013 (according to the convener of the Bangladesh Poultry Industries Coordination Committee)<sup>21</sup>. Not only production but processing and distribution of every sub sector of agriculture and agro based industries are disrupted during periods of political turmoil. Disruption also results in paying higher price from consumers end. For instance, prices of some essentials increased by 9-10 per cent on the first day of the 48-hour countrywide 'Hartal' on 18<sup>th</sup> March, 2013<sup>22</sup>.

*Tourism sector:* Political unrest fosters apprehension among the tourists which results in calling off their trips and falling occupancy in the tourist based hotels. A source reports that hotel occupancy fell to less than 20 per cent during the political turmoil even in tourist pockets like Sylhet and Cox's Bazar<sup>23</sup>. Moreover, people associated with tourism also lose their job as a result of political turmoil. To give an estimate of the extent of losses, it can be cited that 500 tourists could not be attended because of the 'Hartal' situation in the month of March, 2013. Consequently, an estimated loss of Taka 60-70 lakhs was incurred in the form of revenue due to 'Hartals'<sup>24</sup>.

<sup>17</sup> <http://www.thefinancialexpress-bd.com/2013/11/28/6199>

<sup>18</sup> <http://www.unbconnect.com/component/news/task-show/id-108632>

<sup>19</sup> <http://www.thefinancialexpress-bd.com/2013/12/31/11499>

<sup>20</sup> <http://www.thefinancialexpress-bd.com/2013/11/28/6199>

<sup>21</sup> <http://www.dhakatribune.com/bangladesh/2013/dec/26/%E2%80%98keep-poultry-sector-out-hartal-blockade-purview%E2%80%99>

<sup>22</sup> <http://www.thefinancialexpress-bd.com/index.php?ref=MjBfMDNfMTIfMTNfMV8yXzE2MzcyOQ==>

<sup>23</sup> [www.newstoday.com.bd/index.php?option=details&news\\_id=2366044&date=2014-01-01](http://www.newstoday.com.bd/index.php?option=details&news_id=2366044&date=2014-01-01)

<sup>24</sup> [com/detailsnews.php?nssl=47871f41d3d7c2f07ab05161bef6b102&nttl=09042013187750.](http://www.newstoday.com.bd/index.php?option=details&news_id=2366044&date=2014-01-01)

*Export oriented clothing and textile sector:* Export oriented clothing and textile sector are affected due to the political unrest in the form of order cancellation, forced air shipments, deferred payment etc. As per BGMEA, this sector incurred losses amounting to Taka 2000 crore in the months of October to November of 2013<sup>25</sup>. On a different note, RMG goods worth USD 8 million were facing uncertainty of shipping in the Chittagong port on April 8, 2013.<sup>26</sup>

*Estimated Loss:* The estimate shows that due to 55 ‘Hartals’/blockades (from July 2013 to January 2014), the land transport sector incurred the highest amount of loss (Taka 16,688.65 crore), followed by the agriculture and agro-based industries (Taka 15,829 crore), export-oriented clothing and textiles (Taka 13,750 crore) and tourism (Taka 2,750 crore). The total amount of loss is estimated to be Taka 49,017.92 crore, equivalent to 4.7 per cent of FY2013 GDP.

*Limitation of the estimation:* It is acknowledged that the estimated figure was partial and uncorroborated. We need to be mindful that the estimated loss does not indicate net loss as some of the losses are recouped through various adjustment measures overtime. However they do provide some insights about the magnitude and sectoral concentration of the incurred losses during the recent spate of political violence. Another significant sector which was hit hard by the political impasse is the small production and business sectors. Regrettably, we could not acquire sufficient data to capture losses encountered by these sectors.

## 6. Concluding Observations

A principal-agent problem can be duplicated regarding democracy in this context. Since democracy is supposed to be a representation of the people’s voice, it is the political parties who should be carrying the ‘agent’ tag while the counterpart carrying the tag of ‘principal’. But it is generally the other way round in the democracies of the less-developed nations like Bangladesh with the political parties taking up the role of ‘principal’, being not accountable for their actions.

It is evident from the discussion that ‘Hartals’ have adverse impacts on the economic engine. While some of the indicators might show only marginal deviations from the ‘business-as-usual’ scenario, but it should be taken into cognisance that there exists lag, which would only come into effect at a delayed period. Nevertheless, numerous transmission channels are utilised by political impasses to harm GDP growth.

---

<sup>25</sup> <http://www.bssnews.net/newsDetails.php?cat=0&id=376475&date=2013-12-12>

<sup>26</sup> <http://www.samakal.com.bd/economics/2013/04/08/940>

Given the adverse implications of the political shocks to the country's economy, two specific questions may be posed:

- How to protect the economy from the political shocks within the current political parameters?
- How to resolve the root problem of the current political impasse to support the potential growth prospects of Bangladesh economy?

Regarding the first question, there are a number adjustment measures already deployed by both government and non-government agents. One needs to recognise the fact that effective policy space is extremely limited in this context. Indeed, macroeconomic policy instruments are inadequate as institutions remain paralysed due to political agitations. As regards the second agenda immediate cessation should be brought about of all destructive and subversive activities which are affecting lives, properties and growth potential. An enabling environment for political dialogue should be created together with the engagement of stakeholders from all walks of life, who can have their problems flagged and their voices heard.

### References

- ADB. (2013). *Asian Development Outlook, 2013*. Retrieved from <http://www.adb.org/sites/default/files/ado2013-bangladesh.pdf>
- Aisen, A., & Veiga, F. J. (2006). Does Political Instability Lead to Higher Inflation? A Panel Data Analysis. *Journal of Money, Credit, and Banking* , 38 (5), 1379–89.
- Aisen, A., & Veiga, F. J. (2011). How Does Political Instability Affect Economic Growth? *IMF Working Paper* .
- Alesina, A., & Perotti, R. (2006). Income Distribution, Political Instability and Investment. *European Economic Review* , 40 (6), 1203-28.
- Alesina, A., Ozler, S., Roubini, N., & Swagel, P. (2006). Political Instability and Economic Growth. *Journal of Economic Growth* , 1 (2), 189-211.
- Ali, A. M. (2001). Political Instability, Policy Uncertainty, and Economic Growth: An Empirical Investigation. *Atlantic Economic Journal* , 29 (1).
- Banglapedia. (n.d). *Bangladesh*. Retrieved from [http://www.banglapedia.org/HT/H\\_0074.HTM](http://www.banglapedia.org/HT/H_0074.HTM)
- CPD. (2013). *Analytical Review of Bangladesh's Macroeconomic Performance in Fiscal Year 2013 (First Reading)*. Dhaka: Centre for Policy Dialogue (CPD).
- IMF. (2013). *Bangladesh: Statement at the Conclusion of the IMF Mission on the Second Review Under the Extended Credit Facility Arrangement. Press Release no 13/101*. Retrieved from International Monetary Fund: <http://www.imf.org/external/np/sec/pr/2013/pr13101.htm>
- Mian, M. E. U., & Alam, Q. (2006). Foreign Direct Investment and Development. The Bangladesh scenario. *Monash Business Review*, 2 (1), 1-3.
- Mondal, W. I. (2003). Foreign Direct Investment in Bangladesh. An analysis of perceptions of prospective. *Studies in Economics and Finance*, 21 (1), 105-115.
- Musila, J. W., & Sigue, S. P. (2006). Accelerating foreign direct investment flow to Africa: from policy statements to successful strategies. *Managerial Finance*, 32 (7), 577-593.
- Kafi, M. A., Uddin, M. M., & Islam, M. M. (2007). Foreign Direct Investment in Bangladesh: Problems and Prospects. *Journal of Nepalese Studies*, 4 (1), 47-48.
- Burke, P. J., & Leigh, A. (2010). Do Output Contractions Trigger Democratic Change? *American Economic Journal: Macroeconomics* , 2 (4), 124–57.
- Kar, D., & LeBlanc, B. (2013). *Illicit Financial Flows from Developing Countries: 2002-2011*. Washington, D.C.: Global Financial Integrity (GFI).
- Khandelwal, P., & Roitman, A. (2013). The Economics of Political Transitions: Implications for the Arab Spring. *IMF Working Paper* .

- OECD. (2011). *Supporting Statebuilding in Situations of Fragility and Conflict. Policy Brief*.
- Pin, R. J.-A. (2006). On the Measurement of Political Instability and its Impact on Economic Growth.
- The Daily Star. (2013). *POLITICAL VOLATILITY TAKING HUGE TOLLS. Increasing strikes credit negative: Moody's*. Retrieved from The Daily Star Online: <http://archive.thedailystar.net/beta2/news/increasing-strikes-credit-negative-moods/>

## Political Economy of Unpeopling of Indigenous People : The Case of Bangladesh

ABUL BARKAT\*

**Abstract** *This paper is a treatise on understanding political economic essence of unpeopling of indigenous peoples. In understanding the essence of unpeopling of indigenous peoples – historical evidences and manifestations of the phenomenon have been drawn. And based on the Bangladesh experience of socio-economic and politico-cultural dynamics of indigenous peoples– attempts have been made to formulate the politico-economic essence – in the form of a conceptual framework – of their pattern of “development”(!). This paper, forwards a few suggestions towards the accelerated development of the indigenous peoples in congruence with the basic principles of human right and the basic premises of the Constitution of Bangladesh and argues baldly that increasing alienation of the indigenous peoples may lead to an inevitable cataclysm. Based on global experience, this paper argues that the movement to establish the justicible rights of the indigenous peoples may fall into the trap of neo-liberal framework of empowerment of elites that keeps on marginalisation of the majority of the indigenous peoples, if class issues are ignored. In case of Bangladesh, similar to many other countries, over the decades, the untold and ceaseless waning on our part to rationally ponder on the lives- livelihood-ecology-society-economy-values-culture of indigenous peoples has made a reverse of the fortune for this community. In Bangladesh (and elsewhere all over the world), by any development indicator – irrespective of hill or plain – the indigenous peoples are subject to and victims of perpetual exploitation-distress-destitution-deprivation-inequality. From the view point of political economy, at the origin of increasingly seizing of rights and the sprung up poverty (multidimensional – not poverty of hunger only), inequality, alienation, and*

\* Professor, Department of Economics, University of Dhaka, (e-mail: [info@hdrc-bd.com](mailto:info@hdrc-bd.com), [hdrc.bd@gmail.com](mailto:hdrc.bd@gmail.com))

*finally, exterminating and unpeopling the indigenous peoples there lies two distinct features of centre- periphery nexus. The first dimension in that nexus is attributable to the period of primary accumulation of capital needed for the formation of capitalistic socio-economic system, where free market exploits the periphery to strengthen the centre, and, obviously, in that exploitation, weak periphery gets priority in targeting. Indigenous peoples definitely are the most impuissant people of that periphery, not only because they are the weakest ones but they are rich in natural resources. Grabbing their wealth-assets-properties using different means and ways is one of the many intrigues of both primary accumulation of capital and increasing that capital through various means of rent seeking, and at the same time keep a peaceful space 'disturbed' for decades to maintain politico-economic interest of vested interest groups of both in the country and of imperialist countries (or their 'proxy' countries) for geo-political and economic reasons. The second dimension in the nexus is related to the growing imperial ambitions of the West to divide the world among themselves headed and guided by the epicentre of imperialism – the USA. It is natural that the periphery, in this process, will become more peripheral over time. Simultaneously, it is indicative of an appalling historical overturn. Because, in the end, the whole society will have to bear more disgruntled price for it. The issue is basically a structural one. It is, albeit, possible to resolve a greater part of the riddle by reforming (but not by keeping the local structure and global neo-liberal order as it is) the socio-economic structure providing a strong political system which will respect human rights and pursue true human development. In that case, the pace of people-mediated development must be accelerated in a planned way. In this case we must get rid of the current 'business-as-usual' rent seekers' based free market neo- liberal centre-periphery system operating within the broader global capitalism and ultimately serving their interest. The subject may be of social and economic nature, but the solution is political. The responsibility lies with the State of a specific nature which will not promote the rent seeking centre-periphery free market neo-liberal system. To the contrary, such State shall have to be people's welfare-oriented and respectful to the rights of all excluded people, and in this case, to the indigenous peoples – irrespective of countries, and irrespective of hill or plain lands. This paper finally argues that a paradigm shift is warranted to understand and resolve the issue of unpeopling of indigenous peoples. The essence of the shift is to transform our understanding about unpeopling of indigenous peoples from "ethnicity-centred" issue to a 'class-based' issue.*

## 1. Introduction : Raising the Issue

In a world of 7 billion people, the indigenous peoples<sup>1</sup> constitute about 400 million<sup>2</sup> i.e., ‘only’ 5.7 per cent of the global population is indigenous people. This numeric figure of ‘only’ 5.7 per cent becomes a ‘grand’ number if we consider the fact that the indigenous peoples are their in 90 countries and they represent more than 5,000 distinct groups and languages, and they have rich indigenous culture – a best example of diversity and an hallmark of human civilization. This “only 5.7 per cent” becomes significant, on many ways, if one considers that they live in jungles and protect the nature, they live in hills and protect the biodiversity, they live alone the major water sources and protect water and living organisms in and around, they live in deserts and devote all their efforts to maintain much needed ecology of desert. In other words, the indigenous peoples, whatever their population size is (“only” 5.7 per cent of the global population) – are the true protector of human civilization and the ensurer of balance of the nature. They are the blessings of the nature. And this is just one side of the story – the “blessing side”. The other side of the story is that the places and territories the indigenous peoples live– the jungles, the hills, the deserts, the waterbodies – are geographically of high geo-strategic values and at the same time they are rich in endowment with invaluable scarce natural resources including oil, gas, minerals (e.g., uranium, gold, diamond), fresh water, plants and trees, various living species, and so on. In view of the “only 5.7 per cent of the global population” coupled with historically weak political and economic strength of the indigenous peoples on the one hand, and demand for grabbing of their

---

<sup>1</sup> In most time in Bangladesh, the category of people known as “Indigenous Peoples” (in Bangla ‘Adibashi’), was never recognized as indigenous peoples. Officially, the indigenous peoples have been identified with different categories, namely ‘ethnic groups’, ‘ethnic peoples’, ‘small ethnic groups’, ‘small minority groups’, ‘tribal peoples’, ‘small tribes’ and the alike. Whatever are the reasons for terminological dispute, these people must be identified as indigenous peoples, not because of their habitation in hill- plain for a number of years having their own indigenous identity, religion, culture, customs and traditions, and socio-economic status but because, the concept “Indigenous Peoples” is discernibly a distinct and intricate ‘psycho-social historical construct’.

<sup>2</sup> The UN Permanent Forum on Indigenous Issues, in their 2002 report, mentioned 370 million as the global population size of indigenous peoples living in 70 countries and representing 5000 different languages. However, in 2013, in his message to International Day of the World’s Indigenous Peoples, the UN Secretary General Ban Ki-moon reported “Indigenous peoples represent remarkable diversity – more than 5,000 distinct groups in some 90 countries, making up more than 5 per cent of the world’s population, some 370 million”. With a 3 per cent annual growth rate, the 370 million population in 2013 comes to about 400 million in 2015 (author’s estimates).

resources by outsiders (the colonialists, the imperialists, the in country grabbing-elites or ‘proxies’ of colonial and/or imperial power through corporatocracy) on the other hand – the rich resource endowment of the indigenous peoples has become a historical ‘curse’ for the indigenous peoples. Therefore, the political economy of indigenous peoples could best be termed as “political economy of curse” and/or “political economy of unpeopling of indigenous peoples”.

This paper, at the outset, highlights the rationale of dealing with these politico-economically least explored and sensitive socio-political, economic, and cultural issues with special reference to the indigenous peoples of Bangladesh. This section deals with raising the pertinent issues. In epitome, section 2 provides historical evidences about unpeopling of the indigenous peoples around the world, and thereby, sets the stage for further analysis and understanding the issue holistically and not fragmented, not compartmentased, not devoid of true history from political economy perspective. In section 3 an attempt is made to develop a conceptual framework of political economy of unpeopling and undevelopment of indigenous peoples. This section is intended to construct a politico-economic theoretical framework of understanding the essence and mechanisms of unpeopling the indigenous peoples and ethnic conflicts within a rent seeking centre-periphery free-market global order of capitalism. Section 4 maps out a few of the ground realities concerning the life and livelihood of indigenous peoples in Bangladesh. This section, among others, provides an account of the unjust politics surrounding the statistics of number and population size of different indigenous peoples’ communities in Bangladesh, and argues that this “statistical politics” should be removed to at least to show respect to the indigenous peoples as citizens of the People’s Republic. Section 5 explores different manifestations of underdevelopment and deprivation of indigenous peoples, irrespective of hill and plain. Section 6 lay out the scenario of unpeopling through land dispossession and alienation of the indigenous peoples coupled with their root causes and mechanisms. This section provides analysis on the same by some of the individual indigenous peoples’ community, case-by-case. Some first order conclusions enthralled with some feasible suggestions towards human development of the indigenous peoples by five broad groups have been put forward in section 7. This section provides an in-depth analysis into the possibilities of “from unpeopling to peopling” of the indigenous peoples. A final caution that increase in the further alienation of indigenous peoples can inevitably lead to many cataclysm has been exposed in section 8. This section also provides a critical analysis about positive movement towards establishing rights of the indigenous peoples. Finally, the section 9 deals with the most thought provoking

issue – the issue towards the resolution of the problem, and raises the question “Are we fighting a losing battle?”. This section argues with informed confidence that a paradigm shift is necessary in the philosophy of the whole struggle of establishing rights of the indigenous peoples – a complete shift from “ethnic” dimension to “class” dimension is warranted.

Keeping the historical backdrop about unpeopling indigenous peoples in view, this paper, based on both qualitative and quantitative analysis of the economic, social, and political dynamics of life and livelihood of the indigenous peoples of Bangladesh, purports to unveil the politico-economic essence of development and underdevelopment of the indigenous peoples, and to come-up with a conceptual framework towards understanding the causal dynamics of such development and underdevelopment. This paper also forwards some key suggestions towards possibilities of progress of the indigenous peoples as equal citizens enshrined with all types of substantive freedoms in congruence with the constitution of Bangladesh. The paper, finally argues the possibility that alienation-in-perpetuity among indigenous peoples may lead to an irreversible cataclysm, and at the same time argues that a “non class” view might lead to institutionalization of a neo-liberal framework of empowerment of indigenous elites and marginalisation of majority people.

## **2. “Unpeopling” Indigenous Peoples: Meaning, Evidences, Manifestations, and Essence**

The concept or category or terminology “un-people” or “unpeople” is not widely used concept in social, economic, political, and historical literature. Therefore, at the outset, it is necessary to describe, what is ‘un-people’, who are ‘un-people’, and why is the concept (or at least the terminology) of ‘un- people’ is a useful construct. The term “unpeople” has its origin in the term “unperson”. The term “unperson” or “unpersons” was first coined by George Orwell in his dystopian novel “Nineteen Eighty-Four” (Orwell 1949). George Orwell used the term *unperson* to denote a person who has been “vaporized”; who has not only been killed by the state, but effectively erased from existence; he (Orwell) mentioned further that such a “*unperson*” is a person who would be written out of existing books, photographs, and articles so that no trace of their existence could be found in the historical record. Orwell wrote “Yet he feels that Syme himself is the sort of person who is in danger of becoming an “*unperson*”, of being vaporized as he knows too much, has read too many books and is too intelligent” (Orwell 1949, chapter 5). People residing outside Europe, the United States and a select few

Asian countries had been described by George Orwell as “unperson”. Half a century after George Orwell’s concept of “*unperson*” Noam Chomsky transformed the term “unperson” into “unpeople” or “un-people” to denote those natives, indigenous peoples, and exploited mass people who have been eliminated, exterminated or at least whose land and settlements have been destroyed by imperial societies. As maintained by Noam Chomsky, “The world is divided into people like us, and unpeople – everyone else who do not matter. .... There are parallels with the treatment of indigenous populations of the so-called Anglosphere, the offshoots of England: the United States, Canada, Australia. These are unusual imperial societies in that they didn’t just rule the natives, they eliminated them. They took over their land and settlements and virtually exterminated them in most cases. We don’t think about them, we don’t ask what happened to them in the past. We deny it in fact” (Chomsky and Vltchek 2013, p. x, 4).

“Unpeopling” indigenous peoples is a historical reality without doubt, globally. This process of “unpeopling” of indigenous peoples has been done using many different means and ways of forcibly grabbing their wealth, resources and properties by the powerful *rent seeking class* backed by the state and politics serving that class, and thereby, ultimately exterminate, vanish, “effectively erase from existence”, and “written out of books” the indigenous peoples and natives from their own motherland – the ancestral land. There are many other peculiar ways showing “vanishing” of indigenous peoples. Among many such examples one peculiar example is: In reality not vanished but reported as vanished in the official population statistics. This has been termed as “enumeration politics”, “demographic politics”, “population politics” and “official intentional act to show less than the actual population size” by Barkat et al. (2010). The “demographic politics” in the Population Census is clearly evident in the case of enumeration of indigenous peoples in the Chittagong Hill Tracts (CHT) in Bangladesh. A recent study reports that, “In the Population Census of 2001, population in 31.3 per cent of the villages (locally known as ‘Paras’) of CHT were not enumerated ... In 2009, the rural population of CHT according to estimates based on extrapolation of Population Census 2001 was 1.17 million, however, considering the ‘intentional non-enumerated villages’ the same should have been 1.68 million” (Barkat et al. 2010, p. 214-215).

The historical evidences and manifestations of unpeopling indigenous peoples are many and multidimensional, but the causes are more or less the same: “Grab resources of the weak by any means”. Here, before delving further deep in to the political economy of unpeopling indigenous peoples, it would be appropriate to

put on record some of the historical evidences. Some of the thought provoking historical records showing glaring examples of unpeopling indigenous peoples and natives are as follows:

- a. The indigenous populations of so-called Anglosphere, the offshoots of England: the United States, Canada, Australia were unpeopled. These are unusual imperial societies in that they did not rule the natives, they eliminated them. They took over their land and settlements and virtually exterminated them in most cases (for details see, Chomsky and Vltchek 2013, p.4).
- b. When Columbus landed in the Western hemisphere, there were probably 80-100 million people with advanced civilizations commerce, cities, etc. Most were indigenous peoples, tribes and natives. Not long afterward about 95 per cent of that population disappeared. In today's territory of USA, there were may be 10 million or so indigenous peoples or so Native Americans, but by 1990, according to the census, there were only 0.2 million in the country (see, Chomsky and Vltchek 2013, p.2).
- c. In 1910 or so, the Belgian King Leopold II, during his colonial rule in Congo, conducted super- genocide killing 10 million Congolese people – all are natives with a large part being indigenous peoples. So, Belgian killed more people in Africa than what was then population of their own country (see, Chomsky and Vltchek 2013, p.13).
- d. During French colonialism, in some places the French managed to massacre the entire native population, such as on the islands of Grenada. Those they did not kill were jumping from the cliffs to escape the horror of falling into their hands (see, Chomsky and Vltchek 2013, p.18).
- e. In Rwanda and Uganda 10 million people were killed – most were natives, indigenous peoples and tribes (Huto, Tutsi and others). Behind these murdering of 10 million innocent people by 'proxies' were always Western geopolitical and economic interests (see, Chomsky and Vltchek 2013, p.7).
- f. People in Western Sahara – the Shahrarawi, are real unpeople! It was the last official colony in Africa, so it is under UN administration, for decolonization. But as soon as decolonization was declared in 1975, it was invaded by Morocco, which is a French client. Morocco threw out the independent government and began settling the county with the Moroccans, so that if there is ever a referendum, as the UN has demanded, the Moroccans would be able to dominate the referendum (see, Chomsky and Vltchek 2013, p.138-139).

- g. The similar is the current possible scenario (after “demographic engineering” which began in mid 1970’s) of the indigenous peoples in the Chittagong Hill tracts of Bangladesh (this will be discussed later).
- h. The Holocaust that was performed by Germans on European Jews and Roma was not the first German holocaust; they were involved in terrible massacres in the Southern cone of South America and in fact all over the World. Germany had already exterminated the majority of the Hereto tribe in Namibia (see, Chomsky and Vltchek 2013, p.5).
- i. In 2011, the final bombings in Libya, even after the adoption of UN resolution (in March 2011) of “no fly zone” (implying protection of civilians, a cease fire and negotiations) – the imperial powers (USA, Britain, and France) heavily bombed the area around Sirte, which is the base of the largest tribe in Libya – what happened to those? There were pretty awful effects. Some observers said it remained them of Grozny (see, Chomsky and Vltchek 2013, p. 123).
- j. Ecuador’s Amazon Jungle – 8,000 feet lower than Quito, Ecuador’s capital – is inhabited by many indigenous peoples and tribes namely, the Shuars, Kichwas, Achuars, Zaparos, Shiwiars and so on. The US oil companies backed by US military (there are US military bases around) in their quest for oil have destroyed Amazon and the tribes. A vivid description of unpeopling of Amazonian indigenous peoples for oil by the US corporatocracy, a one-time CIA insider John Perkins wrote “Quito – the city of Shell... A steaming city, it is inhabited mostly by solders, oil workers, and the indigenous people from the Shuar and Kichwa tribes who work for them as prostitutes and laborers. .... I was on my way to meet with Shuars, and the Shiwiars – tribes determined to prevent our (US) oil companies from destroying their homes, families, and lands, even if it means they (the indigenous peoples) die in the process. For them (the indigenous peoples), this is a war about the survival of their children and cultures, while for us (USA) it is about power, money, and natural resources. It is one part of the struggle for world domination and the dream of a few greedy men, global empire” (Perkins 2006, p. xvi-xvii). What is the consequence of all these act of unpeopling the indigenous peoples from Ecuadorian Amazon for greed-for-oil? Perkins continues, “Vast areas of rain forest have fallen, macaws and jaguars have all but vanished, three Ecuadorian indigenous cultures have been driven to the verge of collapse, and pristine rivers have been transformed into flaming cesspools” (Perins 2006, p. xviii). And what really happened with the economy of Ecuador? Following

is precisely what happened: “Since 1970, during this period known euphemistically as the Oil Boom, in Ecuador, the official poverty level grew from 50 to 70 percent, under-or unemployment increased from 15 to 70 percent, and public debt increased from \$240 million to \$ 16 billion. Meanwhile, the share of national resources allocated to the poorest segments of the population declined from 20 to 6 percent “(Jochnik 2001, Martin 2002, Wirpsa 2002 and Palast 2000, quoted in Perkins 2006, p. xviii). Thirty years after the US oil companies started their oil grabbing from Ecuadorian Amazon (once) the CIA insider John Perkins who confessed his anti-people role in unpeopling Amazonian indigenous peoples visited Ecuadorian Amazon in 2001. Some indigenous rights-movement activists told him, “We are now preparing to go to war with you... we have seen what your (US) oil companies backed by your military forces did to the Huaorani<sup>3</sup> tribe. They destroyed their forests, polluted the rivers, and killed many people, including children. Today the Huaorani hardly exist as a people anymore. We won’t let that happen to us. We won’t allow oil companies into our territory, any more than we would the Peruvians. We have all sworn to fight to the last man” (see, Perkin 2006, p.190).

To conclude, the politico-economic essence of the historical evidences presented above is pretty clear and full of inconceivable and “uncomfortable truth” with all forms of atrocities, massacres and genocides done to the indigenous peoples all over the world by the global empire, irrespective of time and space. It is clear that, in order for to increase “unearned” wealth (i.e. grabbing wealth away from others) of colonial and global empire (initially headed by Britain, and then after the Second World War by USA) and perpetuate their imperial ambitions they have conducted and performed all possible forms of inhuman, immoral, and unethical act of plundering against the indigenous peoples. The colonial rulers, the imperialist countries and their ‘proxy’ countries serving colonial and imperial interests have done the following (one act or more acts in combination): unpeopled and exterminate the indigenous peoples by all means using all routes because the territories of indigenous peoples are rich in natural resources and they are weak and defenseless people; in many instances they did not bother about even ruling them – they just eliminated them; they took out and grabbed their land and settlements to exterminate them and always thought (or perceived) that they possess the natural right of doing so; they believed the postulate – never give them (indigenous peoples) liberty and freedom (Monroe doctrine) but use these

---

<sup>3</sup> For more details about the changing life situation of the Huaoranis, see Joe Kane (1995).

two ‘holy’ concepts as and when convenient; they believed that the all the resources in the globe shall belong to the global empire and therefore keep the indigenous people within tight control of corporatocracy (Corporations *plus* governments *plus* banks and other financial institutions) based on neo-liberal framework of empowerment of elites that marginalizes the majority of the population.

### **3. Political Economy of Unpeopling and Underdevelopment of Indigenous Peoples: A Conceptual Framework**

While viewing from the real perspective of political economy of indigenous peoples in Bangladesh, arguably, I am rather reluctant in switching over to the current definitional debate and discourse on development. But it is necessary to raise a stentorian voice that in the conventional sense, what the relevant experts often tries to make us understand—that is, ‘development’ implies an increase in gross domestic product (GDP) and/ or increase in gross national income (GNI) and/or increase in *per capita* income (even ‘real’ per capita) – all these ideas, to my understanding, are one-quarter glassfull, or to be more blunt, are simply misleading. The prime reason for my saying so is that the *per head* of anything including per capita production or per capita income can be increased even by excluding those people who are already excluded, and even by excluding them more than before, whereas they constitute greater number of heads (i.e., larger share of the population). These are all simple arithmetic of statistical average, where ‘average’ hides the reality at micro level or at the level of household or family.

Next, emerges the issue of the supreme law of the Republic – The Constitution. At this juncture, it is absolutely necessary to mention some key articles of the Constitution of the People’s Republic of Bangladesh. As stated in the Constitution, “All powers in the Republic belong to the people”[Article7(1)]; Constitution stipulates that “through planned growth, the state shall make the provision of the basic necessities of life, including food, clothing, shelter, education and medical care for its citizens” [Article 15(a)]; Constitution upholds that, “The State shall endeavour to ensure equality of opportunity to all citizens”[Article 19(1)];Constitution states that, “The state shall adopt effective measures to remove social and economic inequality between man and man and to ensure the equitable distribution of wealth among citizens, and of opportunities in order to attain a uniform level of economic development throughout the Republic” [Article 19(2)]; Constitution clearly mentions that, “The State shall not discriminate against any citizen on grounds only of religion, race, caste, sex or

place of birth”[Article 28 (1)]; “No citizen shall, on grounds only of religion, race, caste, sex or place of birth be subjected to any disability, liability, restriction or condition with regard to access to any place of public entertainment or resort, or admission to any educational institution” [Article28(3)]; and “Local government in every administrative unit of the Republic shall be entrusted to bodies, composed of persons elected in accordance with law” [Article 59 (1)].

Therefore, based on the above stated, many basic issues must be raised. The first basic issue to raise is related with the implications of statistical average – an issue of simple arithmetic. The essence of this issue of arithmetic or statistical nature is that while measuring in terms of averages many discrepancy surfaces, and average (or arithmetic mean) accounting conceals the real truth. The second basic issue is related with the Constitution. The issue is that, People – irrespective of race, religion, castes, male- female – shall be the real owners of the Republic and all powers of the Republic shall belong to them only; people and only the people shall be sovereign. Here the most relevant question to raise is – Are the indigenous Peoples ‘PEOPLE’ in the truest sense of the term as enshrined in the Constitution? Studying history, probably, this will not be baseless to raise with loud voice the above pertinent question – are *indigenous peoples* really considered as people? The straight answer is NO, they are not. Officially also, as an integral part of the people, the indigenous peoples are highly deprived of “food, clothing, shelter, education, medical facilities and other opportunities of life”, and they are poor and distressed to that extent that they can be easily termed as ‘development deprived’ and truly undeveloped (or to use tuned down language “underdeveloped”). The third issue is the issue of “equality of opportunities for all”. Where is the provision of this equality of opportunity for the indigenous peoples? The fourth fundamental issue is that whoever be the citizen – state shall not demonstrate any discrimination and/or inequality to him or her? How far these Constitutional promises and obligations are applicable in case of the indigenous peoples? That is, if any particular race, or religious community, or caste, or ethnic community becomes compelled to conduct their life with intergenerational food-deprivation, shelter-deprivation, education-deprivation, health-deprivation, cloth-deprivation, opportunities-deprivation, property rights-related deprivation, safety and security- related deprivation then, it will be most appropriate, true and valid to conclude that the lives of those communities are not at all run in congruence with the basic principles of the Constitution of the Republic.

In this context, it should be borne in mind that the political history of the indigenous peoples in Bangladesh, for example those living in the territory of the

Chittagong Hill Tracts (CHTs) is the history of political domination, ill-motivated intervention and economic exploitation by the outside forces who represented higher modes of production and production relations than the indigenous peoples who represented a backward social and economic system since invasion by the Arakans in the Seventh century A. D. till recent events of British intervention in later part of the 19<sup>th</sup> and early 20<sup>th</sup> century, and Pakistani and Bangladeshi exploitation in the latter half of the last century and onward. The Bangalee settlers here can be treated only as the physical means in the above mentioned process of exploitation. Therefore, the ethnic conflict in the CHT, in essence, is not a conflict between the two broad groups – the Bangalees and the tribal – as very often propagated (this is just an appearance), rather it is, in real sense, a conflict originating from the inter-actions of two modes of production, namely the peripheral capitalism with the comprador bourgeoisie led by the rent seekers<sup>4</sup> dominating the superstructure and the archaic economic system of the indigenous peoples.

The essence of the politico-economic model that has been developed and applied in this study to unearth the causes and consequences of ethnic conflicts in Bangladesh (especially more acute in CHT) is that, the socio-economic formation of Bangladesh with her peripheral, backward, fringe, distorted, ‘proxy’ capitalism is dependent on the flow of finance capital of international capitalistic centers and global market rules and rules of global politics dominated by them, who, in turn, exploit the main land Bangladesh (and other similar countries all over the world). The main land Bangladesh, in turn, dominated by the rent seekers and aided by their grand alliance with all the super structural institutions including the government and anti-people politics within a distorted free market system which is an integral part of the international capitalistic centre itself is exploiting, on their behalf, as ‘proxy’, all poor and marginalized people of Bangladesh including the indigenous peoples. The latter characterizes an archaic-primitive economic system, whose productive forces – human power with skills, technology, and all instruments of labour – are less developed than the former one, but who possess a rich tradition of indigenous knowledge and culture, and a much higher standard of moral and ethical value systems than that in the West.

---

<sup>4</sup> “There are two ways to become wealthy: to create wealth or to take wealth a way from others. The former adds to society. The latter typically subtracts from it, for in the process of taking it away, wealth gets destroyed... Suffering at the bottom – stems from wealth transfers instead of wealth creation... This is rent seeking, getting income not as a reward to creating wealth but by grabbing a larger share of the wealth that would otherwise have been produced without their effort” (see, Stiglitz 2013, p.39-40; and for greater elaboration of the same applicable for Bangladesh see, Barkat 2014a)

It is therefore, in assessing politico-economic essence of life of the indigenous peoples as well as real causes and consequences of ethnic conflicts one has to confront a three-tier system of inter-related and inter-dependent economic structures which represent the forces of integration and each of the upper-tier is exploiting the lower ones i.e., centre exploits the peripheral-centres (or sub-centres) and peripheral-centre exploits the peripheral-periphery (in this case the indigenous peoples). Here, for ease of understanding it would be pertinent to present the above stated politico-economic model in a diagram. Before that, a caveat is in order, which is as follows: knowing fully well that presenting a complex system with all her intricacies in a diagram is almost an impossible-task-to-accomplish, an attempt has been made here to present the politico-economic essence of ethnic conflicts in a rent seeking dominated centre-periphery free market system (which is never free, let alone poor friendly) within the broader system of international – global capitalism (or capitalistic centre). The outcome of such an attempt to devise a complex centre-periphery system in a picturesque form is depicted in Diagram 1. It is absolutely important to note here that the legend notes of the diagram are important to understand the essence of the model. Therefore, it is highly suggested to read and internalize the diagram alongwith the legend notes.

Before delving further in to the proposed model of political economy of indigenous peoples in Bangladesh (applicable to all countries), it would be absolutely necessary to understand the real *essence* (and not the *appearance*) of the rise of classical capitalistic socio-economic formation. In understanding that, it should be accepted as a plain truth, which, based on objective analysis of genesis and history of capitalism, the all time great political economist, social critic and philosopher Karl Marx, in his Das Capital has prophetically concluded that “plundering has played immense role in the primary accumulation of capital”. This conclusion holds true for capitalism of all sorts – old or new, global powerhouses of capitalism or peripheral capitalism, higher order international capitalistic centre or lower order emerging national capitalism, highest form of capitalism – the imperialism with ‘imperial ambitions’ as denoted by Noam Chomsky (2005) or lower form of capitalism (where the capitalistic mode of production is still in its infant stage and at the same time the feudal production relations are still not that weak to pave the path of capitalistic system a smooth landing), and technologically highly advanced capitalism or technologically less advanced capitalism. Now applying this scheme of essence of political economy of capitalism in to the already presented equation of centre-periphery nexus with dominance of global rent seeking imperialism (the highest stage of capitalism)

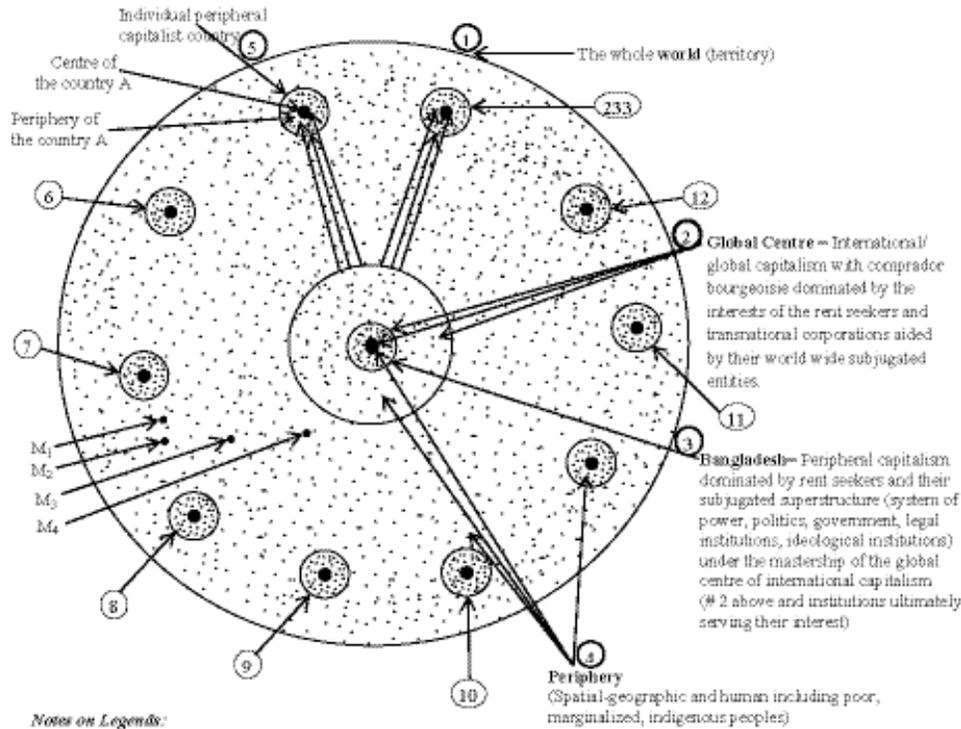
and epi-centre of all sub-centres of capitalism, it would be most appropriate to quote what a one time top-echelon executive at the US-National Security Agency (US-NSA) John Perkins in his book “Confessions of an Economic Hit Man” (2006) has candidly and truthfully written: “Economic hit men (EHMs)” are highly paid professionals who cheat countries around the globe out of trillions of dollars. They funnel money from the World Bank, the U.S. Agency for International Development (USAID), and other foreign “aid” organizations in to the coffers of huge corporations and the pockets of a few wealthy families who control the planet’s natural resources. Their tools include fraudulent financial reports, rigged elections, payoffs, extortion, sex, and murder. They play a game as old as empire, but one that has taken on new and terrifying dimensions during this time of globalization. I should know; I was an EHM<sup>5</sup>. And, what Perkins have said is absolutely important to understand the real essence of the complex political economy of indigenous peoples within the multi-tiered global capitalistic ‘order’, or more appropriate to term the same as ‘disorder’ or ‘chaotic order’ or ‘order in chaos’.

Politico-economically speaking, the centre exploits the periphery – both spatial-geographical periphery and human periphery meaning the poor and marginalized sections of the population. This exploitation multiplies discrimination and inequality, which, in turn, through mechanisms of ‘lack of equal opportunity’ produces and reproduces more discrimination, higher inequality, high extent of

---

<sup>5</sup> To understand the deeper reality of global capitalism and how it works it would be of great use to know the following as also written by John Perkins, “I wrote that in 1982, as the beginning of a book with the working title, *Conscience of an Economic Hit Man*. The book was dedicated to the presidents of two countries, men who had been my clients, whom I respected and thought of as kindred spirits – Jaime Roldós, president of Ecuador, and Omar Torrijos, president of Panama. Both had just died in fiery clashed. Their deaths were not accidental. They were assassinated because they opposed that fraternity of corporate government, and banking heads whose goal is global empire... Things are not as they appear... Our system... is fueled by something far more dangerous than conspiracy. It is driven... by a concept that has become accepted as gospel: the idea that all economic growth benefits human kind and that the greater the growth, the more widespread the benefits. This belief also has a corollary: that those people who excel at stoking the fires of economic growth should be exalted and rewarded, while those born at the fringes are available for exploitation... Our media is part of that corporatocracy. ... they (both electronic and print) are owned by conglomerates and gigantic international corporations... they (those who control all communication outlets) are taught throughout life that one of their most important jobs is to perpetuate, strengthen, and expand the system they have inherited. They are very efficient at doing so, and when opposed, they can be ruthless.... I could give you a list of practical things to do..... Protest against “free” trade agreements and against companies that exploit desperate people in sweatshops or that pillage the environment (see, Perkins 2006, pp. ix, xii, 221-222).

**Diagram 1: Political economy model showing essence and mechanisms of unpeopling the indigenous peoples and ethnic conflicts within a rent seeking centre-periphery free market global order of capitalism**



1= The biggest circle; outer orbit = the whole world (a part of the solar system – the sun) with a total territory of 510, 100, 500 sq.km (30% surface and 70% water bodies) having 5 oceans, 7 continents, over 7 billion population (in 2013) distributed in to a total of 233 states (in 2013) with 203 sovereign states and 195 independent states. Most of these states represent peripheral capitalism and few are under feudalism. 2= The inner bigger circle = the global capitalistic centre = not all the countries representing the masters of global capitalism are geographically located in the centre as shown in the diagram, they are in reality geographically dispersed in 6 out of 7 continents (except in Oceania). However, one thing is common in them, i.e. they have global alliance-of-interest among them to exploit their own periphery and all other peripheral countries including the periphery of the peripheral countries (see items # 2 and 5 as example). That’s what they do in all 233 states (see item # 233 in diagram). 3 = Bangladesh. The outer orbit shows the territory of the country; the inner whole black circle within the large black circle for that shows the centre, and the ‘black dots’ show poor, marginalized including indigenous peoples. Also shown here the link between Global capitalism (item # 2) and Bangladesh (item # 3) in terms of the global centre exploiting the peripheral Bangladesh, peripheral centre, and peripheral-periphery. 4= black dots just show the periphery of any centre irrespective of global centre or other nation-state centre’ i.e. (the smallest) black dots everywhere in the diagram represent peripheral entities irrespective of spatial-geographic locations and/or human entities located at the bottom of the global and/or national socio-economic class ladder (irrespective of ethnicity, caste, creed, religion, sect, sex, occupation and so on. (5-233) = Individual countries/states (in total 233) as shown in the diagram. 5= Individual peripheral capitalist country showing little details about the centre-periphery links (applicable for all other countries). M<sub>1</sub>, M<sub>2</sub>, M<sub>3</sub>, M<sub>4</sub> = Black dots showing periphery, but each may be under different peripheral country as well as within the Centre. One will always find poor and marginalized people in both rich and poor countries, and rich in both rich and poor countries. This is sometimes called as “South in North, and North in South”.

insecurity, and instability of the whole system. This centre- periphery system within the so called distorted free market economy works through a mechanism which can best be described as following: In order to keep the exploitation-based centre going and strengthening the centre further – the centre needs agents. The “rent seekers” as already discussed, are those agents, who by themselves do not create wealth but become wealthy by exploiting those who are situated at the bottom of the class-ladder (all poor, all marginalized people, all indigenous peoples and alike), and in the process the government and politics turns into an entity subordinate to the rent seeking system.<sup>6</sup>

In the terminology of political-economy, the main reason of this deprivation is a kind of centre- periphery nexus in free-market economy where centre constantly works to make periphery more peripheral; which produces and reproduces alienation and inequality among people living in the periphery. As a result, the speed of development in the centre will be at a higher rate and greater speed than that of the periphery. All these takes place through the process of pilfering-dispossession of wealth and assets mainly of the weaker communities during the initial period of capitalistic socio- economic system (for details see, Barkat and Huda 1988). In this case, the responsibility of a people- oriented state would be to create an environment in which the constitutional obligation of development aiming at reduction of inequality and institutionalization of equality of opportunity is directed and operated in the interest of those communities. Again, if the matter becomes so, that the process of deprivation is continuing relatively for a longer period, then the responsibility of the state would be to accelerate the process of removing these deprivation-inequalities and institute equality in opportunities. To the contrary, if the process of deprivation is created and nourished by the state itself, then, that’s the end of development dream. The issue is not unnatural, rather a symptom of a deadly historical catastrophe. In my opinion, the indigenous communities<sup>7</sup> in Bangladesh – both in the hill and in the plain land – is such a community among whom the above mentioned process of deprivation-inequality has got higher momentum in 1947 during the partition of India and formation of Pakistan on the basis of two-nation theory, when majority

---

<sup>6</sup> For details about this nexus of rent seekers, politics, and government including the mechanisms about how this nexus works and what are the possible regressive outcomes, see Barkat 2014(a).

<sup>7</sup> Recently, they are treated as minor ethnic sects or tribes. There is a debate on this. But, as said earlier in footnote 1, I personally, on reasonable ground, prefer to identify this community as “adibashi” or ‘indigenous peoples’. It is pertinent to add here that the United Nations Permanent Forum on Indigenous Issues, in their estimates of the population size of indigenous peoples, considers all tribal population as indigenous peoples.

of the non-Muslims were compelled to leave the country, and many of the indigenous peoples (specially, of plain land) left the country leaving behind their ancestral land, forest, asset and properties. This, to me, was the first substantive historical time of unpeopling the indigenous peoples in Bangladesh, especially those living in the plains.

Subsequently, the speed of this continuing process has received further higher momentum during the Muslim-Hindu communal riots of 1964. That is, the process has been started back in about 70 years from now, and it has become more critical during the last 50 years. Besides, the free market philosophy acted as a powerful catalyst, which is directly related with this process. In respect of hill indigenous- CHT, the process has been started, so to speak, from the decade of 1950 when Kaptai barrage was constructed to generate electricity by destroying the most fertile one-third of agricultural land of CHT. In case of plain-land indigenous peoples, the same process of unpeopling and exterminating them worked probably from the same time through dispossession of their land-waterbodies-forest which was historically under universal-social-customary ownership. It implies that the history of unpeopling of indigenous peoples as becoming more acute dates back at least to sixty years. Along with this, in case of hill-CHT indigenous peoples a new and most covetous form of unpeopling became visible from the decade of mid-1970 when the process of “demographic engineering” was started in a planned way as an integral part of “political engineering” by the centre. And, this “politico-economic engineering” has deeply ingrained roots not only “economic” by nature (which is most apparent on surface), but also social, political, strategic, geopolitical, and global (which is difficult to see).

Not the objective-but the means then, is marauding the inborn, customary and historical rights to life- property-land-waterbodies-forest resources of indigenous peoples permanently aiming at reaching the objective of gradually unpeopling the majority indigenous peoples into minorities. This is again not the full story. There are many other facets of this story. For example, (1) The aggravated ethnic conflicts in the CHT is a “good” plea to justify increasing military budget; (2) The ethnic conflict in CHT has many things to do with geo-politics (the Indian seven sisters; China politics; using China politics by US imperialism etc.); (3) The extermination of indigenous peoples and replacing them by Bengali (mostly poor) Muslims – as a method of “demographic engineering” – has the potential to shape the whole CHT politics as “politics of religion” which may conveniently turn into breeding ground of Islamist fundamentalism (the Islamic religious schools – the number of madrasas are disproportionately high in CHT as

compared to population size of the Muslims in CHT; and in many places including the Madrasas there are the arms training centres of the Islamist fundamentalism); (4) In the process of unpeopling the indigenous peoples from their own land and settlements the outsiders (may be called invaders, as already mentioned the case with decolonized Western Saharian Sahwaris who were invaded by the Moroccan settlers) non-indigenous peoples, mostly the Muslims, were driven down to settle there who are now the majority population<sup>8</sup>. Therefore, the 'beauty' of democracy may be evident if there is ever a referendum in CHT, the Bangali settlers would be able to dominate the referendum. If that be the situation then there will be no alternative but to "Sworn to fight to the last man" (as already mentioned in Section 2 in the case of indigenous peoples of Ecuadorian Amazon). The process, same as in the CHT, took place among the plain land indigenous peoples, however, the form being slightly different. The essence remains one and the same.

Regardless of Government, it is claimed that by different indicators, a good progress has taken place in education-health-social security (protection) along with economy. This is a blatant lie. However, in this so called process of development whatever has happened, in almost all sense, true development of indigenous peoples has not taken place at all. It stands to reason that the purport of true development is to ensure five substantive types of freedom for the indigenous communities. These include: 1) political freedom, 2) economic opportunities, 3) social facilities (mainly education, health, and welfare of children and older people), 4) transparency guarantee, and 5) protective security. However, in the "development process" of at least during the past five decades, no effective process was found visible at all in ensuring any of the above five freedoms of indigenous peoples. If development means "inclusion of excluded" in the development activities, then this process of development for indigenous peoples, in my opinion, has never been started really. By 'development' if we mean ensuring constitutional rights, the process of establishing justiciable rights, the effective resistance and removal measures against racial dispossession and alienation, paying respect to the minor ethnic-sects, the well-intended strategies for reducing inequality-deprivation irrespective of race-religion-caste-female-male, and the like, then it can be concluded without any hesitation that the

---

<sup>8</sup> Finally, this has resulted that in case of casting vote in the so-called democratic method who once upon a time were the minorities now on account of becoming the majorities, to cast votes at different levels, they are becoming people's representatives. My apprehension here is that, those who developed the theory of "demographic engineering", they, along with other impacts, also thought over this unjust outcome well ahead of time.

indigenous peoples have, still, not been ‘included’ in the effectual domain of development process. And, it is made consciously. Because, in the free market, to serve the interest of the centre it is necessary to keep the periphery in force as periphery; free market is never poor-friendly, it never becomes welfare-oriented for the people at the periphery; free market produces and reproduces discrimination-deprivation-inequality, and because of these reasons the society is to pay much bitter price for such inequality-discrimination – both in the short and long run.

The politico-economic model explaining the causes and consequences of unpeopling of indigenous peoples and of ethnic conflicts and related arguments forwarded above can be further substantiated using Stiglitz’s research on causes and consequences of inequality presented in his seminal work “The Price of Inequality” (2013). Stiglitz maintains the following: “Markets by themselves, even when they are stable, often lead to high levels of inequality, outcomes that are widely viewed as unfair... The power of markets is enormous, but they have no inherent moral character... Capitalism is failing to produce what was promised, but is delivering on what was not promised inequality, pollution, unemployment, and most important of all, the degradation of values to the point where everything is acceptable and no one is accountable... The political system seems to be failing as much as the economic system... Greater inequality led to less equality of opportunity, leading in turn to more inequality. Inequality fosters instability, which itself gives rise to more inequality... One of the darkest sides to the market economy that came to light was the large and growing inequality the rich were getting richer, while the rest were facing hardships that seemed inconsonant... Inequality is the result of market distortions, with incentives directed not at creating new wealth but at taking it from others... Inequality’s apologists – and they are many – argue to the contrary that giving more money to the top will benefit everyone, partly because it would lead to more growth. This is an idea called trickle-down economics. Higher inequality has not led to more growth; the riches accruing to the top have come at the expense of those down below... The rich are getting richer, the richest of the rich are getting still richer, the poor are becoming poorer and more numerous, and the middle class is being hollowed out... Decline in opportunity has gone hand in hand with our growing inequality... Much of the inequality that exists today is a result of government policy... Inequality is the result of political forces as much as of economic ones” (see, Stiglitz 2013, pp. xlii, xliii, xlvi, 2, 7-9, 22, 35, 38, 103).

Indeed, by numerous criteria, Bangladesh is a potentially prosperous country. But it has not witnessed the prosperity of the common people, especially the

downtrodden. The country is prosperous, because it owns ‘4 jo’<sup>9</sup> where the 1st ‘jo’= *Jomi* (land); the 2<sup>nd</sup> ‘Jo’= *Jola* (water bodies); the 3<sup>rd</sup> ‘jo’= Jungle (forest), and the 4<sup>th</sup> ‘jo’= *Jono-manush* (people). Here, the problem is: the people, who, by their labour, create wealth through the production and reproduction of crops by cultivating land (the farmers) – are not the owner of those land; the people who create wealth through the production and reproduction of fish by putting their labor in the water bodies (the fishers) – are not the owner of those water bodies; and the people who by rendering their hard labor in the jungle- forest (mainly indigenous peoples) produces wealth by creating, recreating and protecting forest – are not the owner of those forests. Here lies, to my understanding, the real basis of underdevelopment as well as the basis for rising inequality. This greater and increasing inequality fosters instability; and all these combinedly in a distorted free market dominated by rent seekers inevitably create necessary conditions for conflict, which, in turn, forms an unending cycle of underdevelopment→rising inequality→ conflict→ underdevelopment. The higher is the position of a group or community in the ladder of marginalization the more acute is the strength of the cycle implying more difficult to break the cycle; and this is most acute for the indigenous peoples, among others.

It might be pertinent to point here a good news(!) (whatever apparent the goodness is) that, getting out of the above stated whirlpool of underdevelopment and rising inequality, we are now absorbed into a new thinking of humanizing development. Because, we are talking about some all encompassing vision in congruence with the basic principles enshrined in our Constitution (such as, Vision 2021; or Vision 2041) illuminated with the spirit of liberation and freedom. Apart from this, in the National Parliament Election of 2008, the government being inspired by the spirit of liberation war with absolute support of the people in favor of “Vision 2021” got mandate towards ‘humane development’. People have given their verdict that by the 50 years of Independence i.e., by the year 2021, Bangladesh will turn into a secular, progressive, liberal democratic welfare state; Bangladesh by the year 2021 will be a middle income country (!) with less inequality; Bangladesh of 2021 will turn into a Bangladesh (what is called ‘digital’ Bangladesh) with healthy people enriched with knowledge-science-technology. In building up this state, it is urgent to show due respect to all deprived-distressed-poor-marginal people of the country, and ensure their full inclusion in the development process along with guarantee of their constitutional and justiciable rights. Hopefully, in the election manifesto which Awami League (afterwards in power) placed before the National Parliament Election in 2008 and

---

<sup>9</sup> ‘Jo’ is a Bangla alphabet comes after ‘cho’ and ‘choo’.

in the National Parliament Election Manifesto of 2014, the development of indigenous peoples was recognized as a priority area of developmental intervention (manifesto 2008, article 18.1, 18.2; and manifesto 2014, article 22.1,22.2). Regarding this, what was explicitly mentioned in the two manifestos are presented in Table 1. Notably, the government in power has made many promises in the election manifestos, but in 2008 manifesto people who were rightly mentioned as indigenous peoples those same people in 2014 manifesto were termed as (minor) ethnic sects and tribes. It would not be illogical to ponder whether this change is merely a definitional one or something somewhere for some reason went wrong! For reasons, at least not known to me, are we trying to prove that Bangladesh is a uniracial, unireligious, uniculture, unilingual country?

*Table 1: Pledges and promises towards development of indigenous peoples as contained in the election manifestos of Awami League in the National Parliament Elections of 2008 and 2014.*

Election Manifesto of 2008	Election Manifesto of 2014
<p><b>Article 18.1:</b> Terrorism, discriminatory treatment and human rights violations against religious and ethnic minorities and indigenous people must come to an end permanently. Security of their life, wealth and honor will be guaranteed. Their entitlement to equal opportunity in all spheres of state and social life will be ensured. Special measures will be taken to secure their original ownership on land, water bodies, and their age-old rights on forest areas. In addition, a Land Commission will be formed. All laws and other arrangements discriminatory to minorities, indigenous people and ethnic groups will be repealed. Special privileges will be made available in educational institutions for religious minorities and indigenous people. Such special privileges will also apply for their employment.</p>	<p><b>Article 22.1:</b> Through enacting the 15th Amendment to the Constitution in the Parliament, Awami League has re-established the four state principles of the '72 Constitution. As a result of this granting of constitutional right and honour to all religions, small national entities, ethnic groups and tribes, there will be an end to discriminatory conduct towards religious and ethnic minorities and violation of human rights. Constitutional obligation to safeguard their life, property, places of worship, distinctions of their life-style and culture will be strictly upheld. Landed property, homestead, forest property, water-bodies and other properties will remain well-protected. The work of the Hill Tracts Land Commission will continue to take special measures for protection of small ethnic groups' rights to land, water-bodies and forest-property including rights of those of plain land. Special quota for the children of non- advanced and non-developed ethnic groups, dalit and tea-</p>
<p><b>Article 18.2</b> The 1997 Chittagong Hill Tract Peace Accord will be fully implemented. More efforts will be directed toward the development of underdeveloped tribal areas, and special programmes on priority basis will be taken to secure their rights and to preserve their language, literature, culture, and unique lifestyles. garden workers will be there in the matters of education, job and facilities and advantages.</p>	<p><b>Article 22.2</b> The still-unimplemented pledges and clauses of the CHT Peace Accord shall be implemented. The development of the Hill districts will be sped up, geo-natural features of the three Hill districts will be protected and forest areas, animal resources and the beauty of mountain peaks will be saved.</p>

Source: (a) Election Manifesto of Bangladesh Awami League-2008 (Article 18.1 and 18.2).

(b) Election Manifesto of Bangladesh Awami League-2014 (Article 22.1 and 22.2).

Are we ready to not to appropriately and truly recognize the cultural, religious, racial and linguistic identity of Bangladeshi citizens other than the Bangalees? If so, then we are in fools paradise. Here, it would be most pertinent to remind what the Founder Father of Singapore Lee Kuan Yew said, “Nationhood cannot be achieved by pressure-cooking.... If we try to put all these different background cultures into a blenderiser, we will end up with a non-descript melange” (Yew, Lee Kuan 2013, pp. 86-87).

#### **4. Indigenous Peoples in Bangladesh: Some Ground Realities**

Indigenous peoples in Bangladesh are inhabited in the hills and in the plains. In the case of the indigenous peoples in the Chittagong Hill Tracts (CHT), the argument about ‘low population density’ in the hills in a ‘high population density country’ is highly hegemonic, immoral, and grossly flawed. Because, officially, this argument has been used in the past, especially since mid 1970’s as the key plea to outnumber indigenous people from their ancestral land and settlement, and export Bangalee settlers (mostly Muslim and poor) there, which subsequently caused a form of unfreedom when the indigenous peoples of CHT became “guest in their own country”. This is a dangerous form of unfreedom mediated through unpeopling the indigenous peoples!

Out of the total over 150 million populations in Bangladesh (in 2012-13), officially, an approximately 2.5 million people (1.7% of total population) are indigenous peoples belonging to 27 different ethnic groups representing about 26 different languages<sup>10</sup>. These official figures are incorrect. The related figures close-to-reality, conservatively speaking, depending on my own research and in-depth discussions with the knowledgeable informants would be as follows: the total population of indigenous peoples in Bangladesh would be around 5 million, the number of different indigenous peoples’ community would be at least 49, they use over 40 different languages, and they are dispersed in 48 districts (out of 64 districts in Bangladesh).

---

<sup>10</sup> The neglect and disrespect towards indigenous peoples in Bangladesh is evident in not only from the fact that these people should or should not be recognized as indigenous, but may be more so from the lack of consensus about the total number of various indigenous communities and population size in each such community. While, I am in full agreement with the Bangladesh Adivasi Forum and Jatiyo Adibashi Parishad (both are nationally representative forums of indigenous peoples) that the number of different indigenous peoples in Bangladesh would be 47, the Government of Bangladesh in a most recent document titled “Small Ethnic Minority Cultural Institution Act 2010” reports the same as 27. In this 2010 Act, the Section 2(1) of 23 Schedule a list of 27 small minorities in Bangladesh has been provided, which reports the same community twice with different names e.g., Lusai and Khumi; and which did not include many others, e.g., Banai, Hodi, Mandai, Raj-Bangshi, Mahato etc.

As mentioned above that all official figures related to the indigenous peoples population size, number and name of their individual communities, number of languages they speak, and places of their inhabitation are grossly incorrect. This is primarily due to the official disrespect and neglect towards the indigenous peoples – the official figures need to be contested. The figures presented below contesting the official figures are outcome of many research works on indigenous peoples in Bangladesh conducted by the author and his co-researchers. These research works, in addition to review and scrutiny of relevant literature and historical records included field survey across the country and more importantly repeat consultation meetings with the leaders of two nationally representative indigenous peoples forum, namely, the Jatiyo Adibashi Parishad and Bangladesh Adibasi Forum and indigenous peoples community leaders of three CHT Districts. Authors inquiry about the inhabitation of indigenous peoples by district revealed the following (districts are alphabetically ordered and figure in the bracket shows the numbers of different indigenous peoples' communities living in that district): Banderban (CHT district, 12), Bagerhat (2), Bogra (15), Barguna (1), Chandpur (1), Chapai Nawabgonj (15), Chittagong (4), Comilla (1), Cox's Bazar (2), Dhaka (4), Dinajpur (13), Faridpur (3), Feni (1), Gaibandha (3), Gazaipur (3), Habiganj (3), Jamalpur (3), Jessore (4), Khagrachari (CHT district, 11), Khulna (2), Kishorgonj (2), Kushtia (4), Joypurhat (15), Jhenaidah (3), Lalmonirhat (2), Magura (2), Mymensingh (3), Meherpur (4), Moulvibazar (12), Naogaon (16), Narail (2), Natore (8), Satkhaira (1), Sherpur (4), Sirajgonj (5), Sunamganj (2), Sylhet (10), Tangail (2), and Thakurgaon (12). Here, at this outset, in order to avoid unnecessary debate, discussion and provocation about non-substantive issues (which is a preoccupation of rent seeker's subservient 'bad' politicians and ill-intended academician class), it is important to note the following: (a) The statistics of number of different indigenous peoples' communities by districts presented above, to the best of our knowledge, is the first time of its kind statistics in Bangladesh; (b) The number of different communities may vary if further targeted research on this issue is conducted. However, the number will not be less than what is presented; (c) Nothing is known about the specific indigenous peoples' community wise population size by geographic and administrative locations i.e, by districts and below (municipality, mohalla, upazila, union, ward, village). Therefore, in order to design any meaningful development intervention towards ensuring well-being of the already unpeopled indigenous people, it is a necessary precondition to conduct a census on indigenous peoples in Bangladesh which shall provide location wise statistics about the size of population by age-sex-education-occupation-health status-poverty status-land and homestead ownership status by specific indigenous

Map 1: Inhabitants of Indigenous Peoples in Bangladesh (by District), 2015



peoples' communities by name, at the least. And, this endeavor shall be initiated and funded by the government, and be done ensuring full participation of all the indigenous peoples' communities in the country.

In Bangladesh, most of the indigenous peoples live in the rural settings of Chittagong Hills and in the regions of Mymensingh, Sylhet and Rajshahi; many others are dispersed throughout the country (see, Map 1). Most of them are of Sino-Tibetan descent, and have distinctive Mongolian features. These indigenous peoples, in their social organization, marriage customs, birth and death rites, food and other social customs, traditional knowledge and practices – differ from the people of the rest of the country. Each indigenous community, however small it may be, has a distinctive culture and heritage of her own.

Most of the indigenous peoples – around 80 per cent of all – are concentrated in the North and in the South-east of the country – the Chittagong Hill Tracts (CHT). The indigenous peoples of Bangladesh remain among the most persecuted of all minorities, facing discrimination not only due to their ethnicity and religion but also because of their indigenous identity and their location at the bottom of the country's socio-economic and 'class' ladder. The largest number of indigenous population (around 50 per cent of the total) lives in the Chittagong Hill Tracts. The parts of Bangladesh outside of the CHT are generally being referred to as the 'plains' region or the 'mainstream', in contrast to the Chittagong Hill Tracts, even though some of these areas also contain hilly land and have indigenous peoples.

In understanding the ground realities of the indigenous peoples in Bangladesh, to avoid slightest possible confusion, it would be most appropriate to mention about the accepted definition of indigenous peoples. The United Nations human rights bodies, International Labour Organization (ILO), the World Bank and international law apply four distinct criteria to distinguish indigenous peoples. These are as follows: (1) Indigenous peoples usually live within (or maintain attachments to) geographically distinct ancestral territories; (2) They tend to maintain distinct social, economic, and political institutions within their territories; (3) They typically aspire to remain distinct – culturally, geographically and institutionally, rather than assimilate fully into a national society, and (4) They self- identify as indigenous. Here, at the very outset, it is necessary to mention that all the 47 indigenous peoples' community in Bangladesh conform fully to the above four criteria of indigenous identity. It is, therefore, no one (individual or institution) has the moral, ethical and lawful right to rename the indigenous peoples of Bangladesh by putting the name tag as "tribe" or "small minority" or "small ethnic groups", and alike. This will tantamount to accept "unpeopling

indigenous people as a natural rule” and/or to accept that “indigenous people are low order people”, and therefore, shall be disrespected and neglected.

The rights of indigenous peoples are often violated both by the government and by many Bangalees having vested interest. Irrespective of hill-plain, in terms of any development indicator, the indigenous peoples of this country are victims of exploitation-destitution-distress-discrimination-deprivation-inequality. The constitutional rights, justiciable rights, birth rights, right to tradition, customary right, social rights and kinship rights of indigenous peoples have never been respected, rather terribly plundered. If other conditions remain the same, then along with this gross disrespect and intense plundering of rights – the extent and profundity of this distress, destitution, discrimination, deprivation, inequality and alienation will continue in perpetuity. Poverty, deprivation, inequality and alienation, in all its forms, are fully applicable for indigenous peoples. They are simply the object of extermination and unpeopling.

In addition to facing discrimination due to their indigenous ethnic identity, the members of indigenous communities face hardship in access to education, employment, and basic amenities of life, which are guaranteed for every citizen by the Constitution of Bangladesh. Lands and settlements of the indigenous peoples have been encroached upon and settled by non-indigenous ‘imported’ newcomers- settlers (which I will discuss at length later). With little or no legal protection, indigenous peoples can rarely recover the lands and settlements they traditionally enjoyed. Sometimes government agencies in the name of development work take over lands and forests belonging to the indigenous people. All over the north and south-east of Bangladesh, indigenous people are rightly concerned about what they call “encroachment onto their traditional homelands by Bengali settlers”.

Decades of violent discrimination have trapped the indigenous people in to a vicious cycle of unpeopling and impoverisation, thus further reducing their already grim opportunities (if any!) for empowerment and freedom of life. It is not at all an exaggeration to say that, with very few exceptions, Bangladesh’s indigenous peoples are, by and large, the poorest among the poor. No one, even the government officials (of course unofficially!) can deny that they face discrimination in accessing education, health, employment, and civic rights. Decades of infighting between the indigenous-led resistance movement (popularly termed as ‘insurgencies’) and the government security forces in the Chittagong Hill Tracts resulted in to a deeply ingrained social tensions there which still persist despite the signing of the Chittagong Hill Tracts Accord (CHT

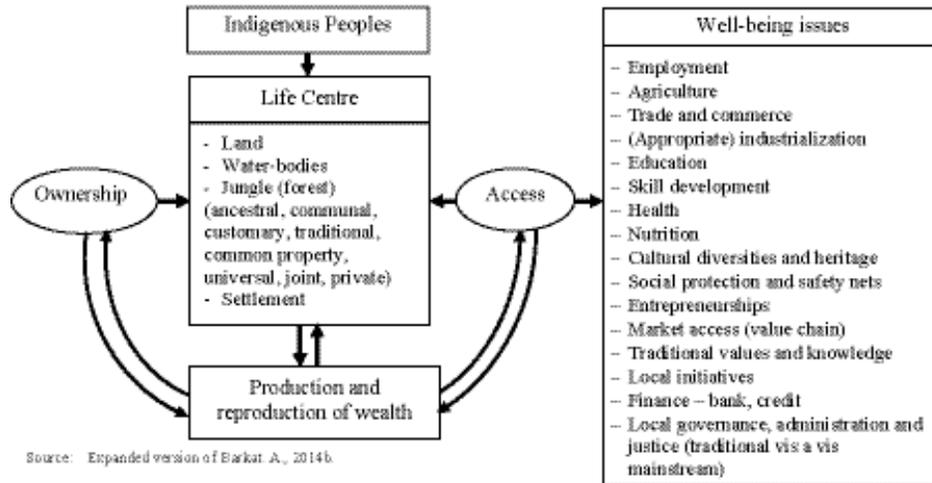
Accord, which is popularly known as “Peace Treaty”) between the Government and the *Jono Sanghati Samity* (Peoples Solidarity Committee – leading organization of the indigenous peoples in CHT) on 2 December 1997. Even after almost two decades of signing the CHT Accord, allegations of serious human and civil rights abuses against the members of indigenous communities surface every now and then.

##### **5. Nature, Extent and Implications of Unpeopling of Indigenous Peoples and their Deprivation-in-Perpetuity: Overall and by Indigenous Peoples Community**

Irrespective of hill or plain, judged from any criteria of development, the indigenous peoples are not at all well-off as human being, and as time goes on, their ‘ill-being’ (in all its forms as opposite to well-being) is multiplying. By any criteria of ownership of and access to – universal, social, customary, communal, common property, traditional, joint, clan, individual – land-water bodies-jungle (forest) and settlements, the status of indigenous peoples has deteriorated drastically. These land-waterbodies- jungles (forest) are the broad key variables which determine the pathway of well-being of the indigenous peoples. As depicted in Diagram 2, the life line or the life centre of the indigenous people depends primarily on their effective ownership of and access to natural resources comprising land, water and forest and settlement, which is instrumental in production and reproduction of wealth – a *sine qua non* for their well-being. Institutionalization of this system is the only guarantee to foster all other well-being issues, namely employment generation, promotion of agriculture, development of appropriate industries, rise in trade and commerce, development of entrepreneurship and local initiatives, promotion of education and skill development, ensuring good health and nutrition, protection and development of traditional values and cultural heritage, guarantee of social protection, efficient use of finance and credit through appropriate functional inclusion, justice-based access to market implying getting right share in the value chain, positive inclusion (not adverse inclusion) in the system of local governance, administration and justice (see, Diagram 2). The reality, however, is relative straight that in education, health, employment, industry, trade and commerce, local enterprise and entrepreneurship, finance and banking, and local administration – they are still nowhere in the “mainstream”<sup>11</sup>; it has not been possible to include the indigenous

<sup>11</sup> Certainly, there may be debate on the connotation of ‘mainstream’ within a centre-periphery system. If the term ‘mainstream’ denotes something related with people’s welfare then, it carries one progressive message but if it becomes the free market reproducing discrimination and

Diagram 2: Factors determining pathway of well-being of indigenous peoples



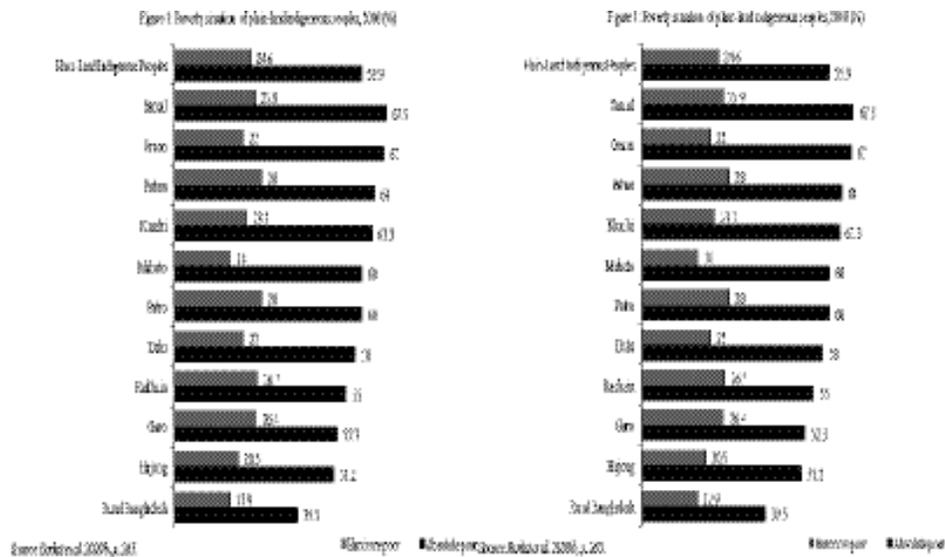
peoples in development process; they are not only included rather excluded excluded-in-perpetuity.

All the above stated are more about ‘what should be’ rather than ‘what is’ on ground. On ground, even after about almost two decades of signing the Chittagong Hill Tracts Accord (popularly known as CHT ‘Peace Treaty’) in the year 1997 (02 December) until today nothing significant has been done in line with the above mentioned well-being issues (presented in Diagram 2), and more so, to put it baldly, still now very littleray of hope is evident towards people’s welfare-oriented long-lasting development that can reduce the deprivation and inequality of indigenous peoples, and minimize the ill-effects of centre-periphery relationships. This is an unwarranted reality, the continuation of which might generate alarming outcomes for all (this is analyzed in the subsequent section).

inequality as analysed in Section 3 and also mentioned in the essence of the concept of ‘unpeopling’ in Section 2, then it will certainly carry another message – a regressive one. In the latter case, the process of inclusion of the indigenous peoples in the mainstream will be an “adverse inclusion” which will shape the periphery as more peripheral for strengthening the centre. There is scope for social thinkers to think more deeply on this politico-economic issue of so-called mainstreaming indigenous peoples. In the case of indigenous peoples of Bangladesh, I hold the opinion that in order for to establish their rights they need to be mainstreamed through solidarity with all the poor and marginalised people of Bangladesh, irrespective of cast-creed-religion-ethnicity-age-occupation-male-female. That is to say, to me, the whole issue of unpeopled indigenous peoples of Bangladesh is more of a ‘class’ issue than an issue of ethnicity (or minority in population size). This is one of the areas on the subject where I firmly differ with most in the relevant academia, politics and activism. I have clarified my own position on this later.

Officially, reliable representative data and information about the changing socio-economic status of indigenous peoples are not available. Even how many different indigenous communities are really there in this country, what is the total population size by each such community, and how they are living according to various indicators of human development – officially acceptable data on these are also not available. But, dispassionate research makes it explicit that, indigenous peoples well-being is at stake. As measured by different indicator of development and well-being, the average condition of indigenous peoples are significantly worse than the average condition of total population of the country. Not only that – but also, a downward trend is observed in the different indicators of development. In this connection, some important relevant information along with its analysis as explored from the research about the indigenous peoples of hill and plain land is worth mentioning here. It is to note that the relevant reference years are 1977, 1978 and 2007, 2008, 2009 – these reference timing is important from the view point of analysis. This is because, the state-sponsored mass scale settlement of Bengalis into the indigenous peoples land of CHT started in late 1970's during 1976-78, the CHT Accord (“Peace Treaty”) was signed in 1997, and 2007-2009 is sufficiently long time since the late 1970's characterized by state-sponsored unpeopling of the indigenous peoples from CHT. Keeping all these in view, the relevant status and changes in the life and ‘development’ of the indigenous peoples during this period are presented below:

1. For overall rural Bangladesh, the rate of absolute poverty is 39.5 percent (estimated by the author on the basis of “Household Income-Expenditure Survey 2010”; direct calorie intake method) while it is 65 per cent in case of indigenous peoples of Chittagong Hill Tracts and 60 percent for the plain-land indigenous peoples (Figure 1). This rate of absolute poverty for some indigenous communities, however, is even 70 percent or more than that. Among them are Lusai, Chawk, Khian, Pankhua and Bom in CHT, and Santal, Oraon and Pahan in plain-land. In addition, in terms of hardcore poverty which is a subset of absolute poverty, whereas, the rate for overall rural Bangladesh is 17.9 percent, it is about 25 percent for plain-land indigenous peoples. There are variations in the prevalence of poverty among the indigenous communities. In terms of hardcore poverty, Pahan (28% hard core poor), Patro (28.5%), Rakhain (26.7%), Garo (26.4%) and Santal (25.9%) are in the worst situation among the plain-land indigenous peoples (Figure 1). It implies that be it absolute poverty or hardcore poverty, the poverty situation among indigenous peoples is high and over time has not been reduced at all. This is just about poverty measured only in terms of food consumption. The situation is graver if other forms of poverty are considered (analysed later).



As observed, food poverty is highly pronounced among the indigenous peoples (Barkat et al. 2009b). They basically consume rice as their staple food, and can afford only small amounts of vegetables and potatoes. They rarely consume fish or meat. Their intake of pulse is infrequent. All these combinedly indicate a distinct high probability of protein-energy malnutrition (PEM) among the plain-land indigenous peoples. The protein-energy malnutrition is also highly pronounced among the indigenous peoples in the hills.

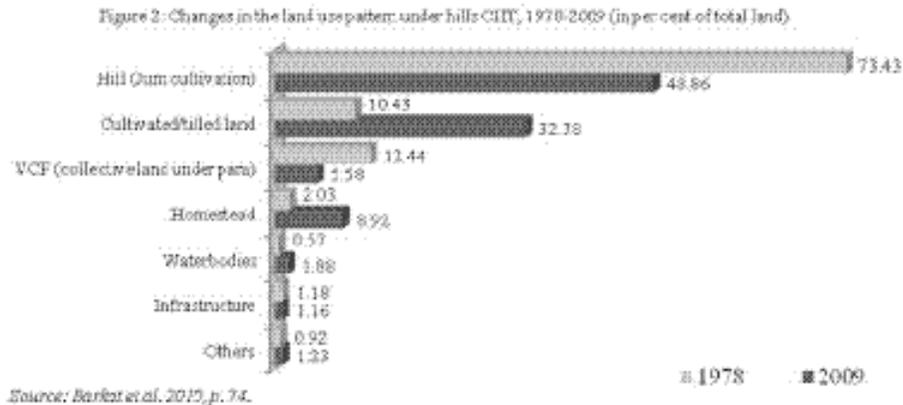
‘Food Poverty’ is widespread among the indigenous peoples in the hill – the CHT. According to Direct Calorie Intake (DCI) method, 62 per cent households in the region, irrespective of ethnicities, are living below absolute poverty line (consuming below 2,122 kcal per person per day), while about 36 per cent are hardcore poor (consuming below 1,805 kcal per person per day).

According to ‘Cost of Basic Need’ (CBN) method, poverty incidences have been found graver than those measured using DCI method. Using CBN method, estimates show that on average, almost three-fourth of the households (74%) live below the lower poverty line (<Tk.866 per person per month) and 86 per cent households live below upper poverty line (<Tk.1,025 per person per month). The average household living below lower and upper poverty lines is 78 per cent and 89 per cent respectively among indigenous peoples. However, the situation is alarming if such poverty data is disaggregated by separate communities of indigenous peoples. Community-

wise data indicate that the households below lower poverty line range between 100 per cent of Lushai and 71 per cent of Chakma; and households below upper poverty line range between 100 per cent of Lushai and 84 per cent of Chakma. The other indigenous communities in CHT lie somewhere in-between the Chakmas and Lushais.

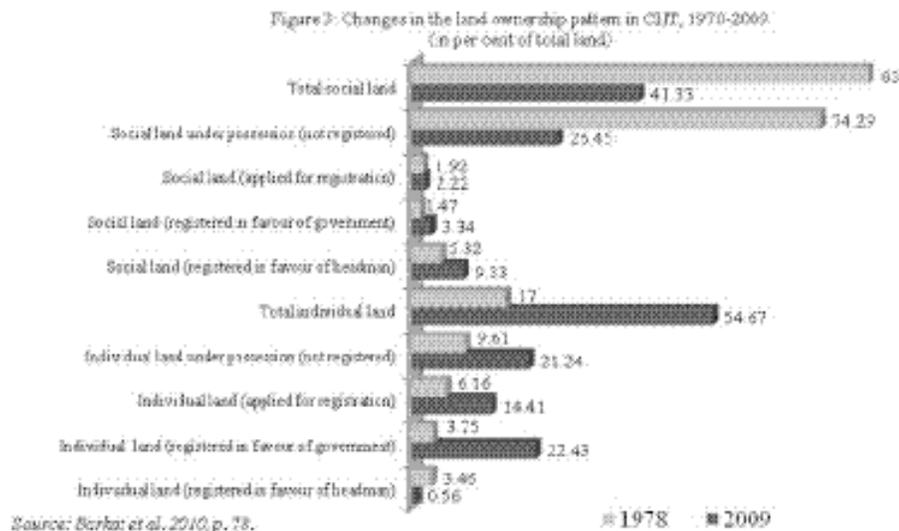
The gender disaggregated poverty status is alarming. Poverty status of women, as found in the survey, is indicative enough to denote the situation a highly precarious one. Almost all women in CHT (94%) are living below the absolute poverty line and about 85 per cent below the hardcore poverty line.

2. During the past 30 years (1978-2009) a massive change depicting extermination and unpeopling of indigenous peoples has occurred in the land use method and land ownership pattern in the Chittagong Hill Tracts (CHT). As for instance, during these 30 years (1978-2009), the amount of land under the control of hill Paras (used by paras/villages) has declined by 51 per cent. At the same time, of the total land, the share of land under hill jum cultivation has substantially declined reaching at 49 percent in 2009 from 73 per cent in 1978 (Figure 2). Besides, at the same time, the amount of land under plough cultivation has increased dramatically from 10 per cent in 1978 to 33 per cent in 2009.



The most visible changes which have occurred in the land ownership pattern are the transformation from social (customary/traditional) ownership to individual ownership. During the last 30 years (1978-2009), as shown in Figure 3, land under social (customary/traditional) ownership has decreased dramatically from 83 per cent in 1978 to 41 per cent in 2009. To the contrary, the land under individual ownership has increased from a low at 17 per cent in 1978 to a very high level at 55 per cent in 2009 (Figure 3). It implies that

within the centre-periphery nexus dominated by the rent seekers and their subjugated superstructure within global capitalism (which has already been discussed and analysed at length in Section 3) the “never poor-friendly” free-market has acted as a powerful mechanism to pave the way for the grabbers to grab the ancestral land property of the indigenous peoples. The most recent highly pronounced addition in land grabbing and regressive changes in the land use pattern in the Chittagong Hill Tracts (CHT) is evident in the tobacco cultivation by the multinational companies through their national agency system comprising the rent seekers at both local and national levels aided by the government and anti-indigenous peoples’ political forces.



3. In Khagrachari district of CHT, due to grabbing of land by the migrant Bangalees (“the imported settlers”) in a mass scale (during late 1970’s and 1980’s) as an integral part of “demographic engineering” under broader plan of “political engineering”, a spectacular change in the land use pattern took place. In Rangamati district, the amount of land acquired by government’s forest department has consequently brought widespread change in the land use pattern of this district. The forest department of the government has acquired about 40 percent of all land which previously belonged to the jurisdiction and control of paras of Rangamati. A large portion of that land in which indigenous peoples were accustomed to jum cultivation has been leased-out and this process is still continuing. It sounds that in the free market, on the one side, the so-called social a forestation of natural forests and, on the other, marketization and commercialisation of universal- social-customary

land-water bodies is continuing irresistibly. All these are the medium through which land rights of the indigenous peoples are being violated, and as a consequence inequality in the society has aggravated and perpetuated, especially for those segments who constitute the weakest of all weaker communities.

4. During the last three decades, the extent of jum cultivation in the Chittagong Hill Tracts has declined substantially, whereas, side by side, the commercial cultivation has gradually increased. In the past 30 years, the rate at which the amount of natural forests has been reduced – to put it bluntly, has destroyed – the commercial cultivation has increased exactly at the same rate. In Chittagong Hill Tracts, the commercial cultivation of tobacco and rubber is increasing extensively. This is due to commercial cultivation, that the natural bio-diversities like different species, trees, birds and animals are decaying; and some species have already extincted. This implies that commercial cultivation under free market is not only creating alienation among indigenous peoples but also destructing thousand years' old bio-diversities and ecological balance which are just non-renewable. This is precisely the suicidal price of what has been done with the life and livelihood of the indigenous peoples – irrespective of hill and plain.
5. Different quarters like forest department, army and paramilitary forces, various government institutions, Bangalee migrants constructed settlements, Rohingya (from Myanmar) and Peace Force, all having common interest are involved with this process and have played a role in these regressive changes contrary to indigenous peoples' human development necessitating institutionalization of their ownership of and access to their own land-water bodies-forest. As a result, land-related intricacies in Chittagong Hill Tracts have been mounted and became manifold complex and complicated. The leasing out process itself and because of leasing out land under state patronization, the extent of dispossession of land of a large number of indigenous peoples is increasing day by day. The land dispossession, discrimination and alienation are on the rise. It is noticeable, however, that there is, hardly any hard-to-resolve land-related disputes between the indigenous peoples and the *adi*-Bangalees (the long-time-settlers and not the recent settlers i.e. who started settling since mid 1970's). The problem of land dispute relates to the “engineered Bangalees” – the settler Bangalees. The problem is so acute that, even in some cases, the long- time-settler Bangalees have been affected by the recently settler Bangalees. Besides, grabbing of land by the settler Bangalees and land acquisition by the

government forest department have brought about remarkable regressive change in the land use and land ownership in CHT. By losing control over the only means of livelihood, the indigenous peoples are now passing through precarious life, and many of them were forced to outmigration and dwelling abroad. Consequently, due to this unpeopling process the well-being status of indigenous peoples has been downgraded over time.

6. There is a wide diversity in type of land, ownership of land, unit of measurement, and land management in CHT, as compared to that in the plain-land Bangladesh. Irrespective of category of indigenous communities, about 95 per cent households own some land (including common property). An average rural household in CHT owns about 235 decimals of land (all types of land including common property). An indigenous household owns about 318 decimals and a Bangalee household owns 132 decimals. Agricultural land (plough and *jum*) is owned by about 27 per cent households.

Ownership of *jum* land is significantly (46%) pronounced among indigenous communities than that among Bangalees (5%). Out of about 364,000 acres of cultivatable land about 73,000 acres are under plough cultivation and about 99,000 acres are available for *jum* and about 66,000 acres of land is used as homestead. Among the indigenous communities, a large part of the land (55%) falls under the category of traditional- customary property. Over half (52%) of the land property has been categorized as 'registered ownership' for Bangalee which is remarkably higher than that of indigenous people (21%).

7. During the last 30 years (1977-2007), a 22 percent of the indigenous peoples' households in Chittagong Hill Tracts have been displaced or dispossessed from their ancestral land at least once. Chakma people are mostly affected by land dispossession (41%) followed by Tanchangya (22%). Majority of dispossession incidents have taken place during the life time of father of the current owners (11%) and about 6 per cent lost their lands during his/her own ownership period. On an average, a CHT household has lost about 90 decimals of land during ownership of three generation (the current owner, father, and grandfather of the current owner). The average amount of land dispossessed per household is 115 decimal. It is worth noting that, 82 per cent of the land grabbers are non-indigenous Bangalee. This signifies that within the planned domain of 'political engineering' the 'demographic engineering' has operated in a very immaculate manner.
8. A 67 percent households of CHT are landless (registered individual ownership of land; Apart from this, there is traditional-customary ownership,

and universal ownership rights). On the contrary, 69 per cent households of plain-land indigenous peoples are functionally landless (Table 2). The plain-land indigenous peoples, among whom the degree of landlessness is very high indeed, mentionable are Patro (92% households are functionally landless), Pahan (85%), and Santal (75%). Keeping this vast majority of land-based life-centred population as landless within the free market centre-periphery nexus, ensuring their well-being is just an impossible proposition.

Table 2: Plain-land indigenous peoples' households' who are functionally landless and without own homestead, by individual communities in 2008.

Plain-land indigenous peoples' communities	Functionally landless * (%)	Households without own homestead (%)
Garó	66.7	57.0
Hajong	65.0	56.6
Orao	56.0	56.1
Rakhain	66.7	55.4
Dalu	60.0	54.2
Khasi	12.0**	46.3
Patro	92.0	48.4
Pahan	85.0	51.9
Mahato	25.0	51.3
Santal	75.0	51.3
Total (average)	68.8	54.5

Source: Barkat et al. 2009b, p. 280-291.

\* If a household's owned land is less than 50 decimals (excluding the land for the homestead), then the household is considered as functionally landless.

\*\* The mean amount of land possessed by an average Khasi household is 219 decimals- but if the amount of homestead land is deducted from it, then a 12 per cent of Khasi households becomes functionally landless. This seemingly larger land possession among the Khasi households is simply because of hilly geographical nature of area where Khashis live- where both the economic exchange value and use value of land is much less than that in the plain-land areas of Bangladesh.

9. During the last 30 years (1977-2007) in total 38 percent of the indigenous peoples' households have been compelled to change their permanent address at least once. Prior to signing the CHT Accord, out of every 13 rural households at least one household member was compelled to flee away from ancestral residence relatively for a long time due to security reasons and ethnic conflict. This is an unprecedented and uncivilized instance of unpeopling and alienation created by the decision and dictation of the state. However, only about 10 per cent of CHT households' out-migrated

member(s) returned back home after the signing of the CHT Accord (on 2<sup>nd</sup> December 1997).

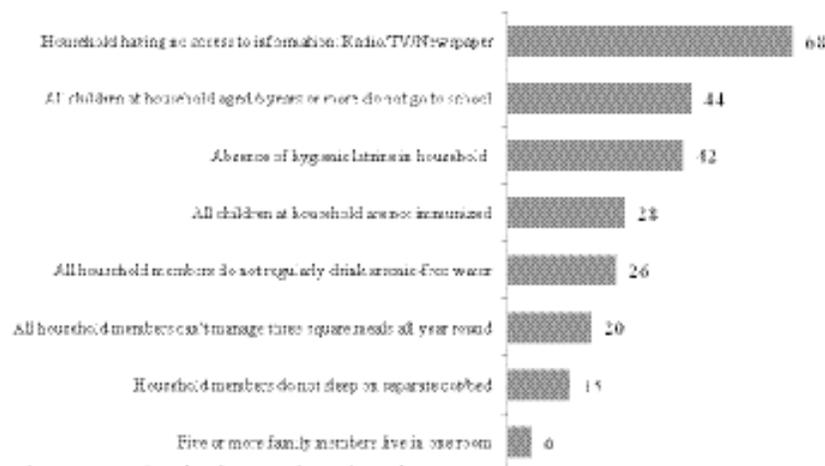
10. A predominant part of unpeopling took place during 1976-2007 periods. This is also evident from the timing of transmigration of Bangalee population from mainland to the Chittagong Hill Tracts (CHT). A 62 per cent of the Bangalee population living in CHT is transmigrated to CHT in the last 30 years (1977-2007) through “demographic engineering” as an integral part of “political engineering”. Around 31 per cent of the indigenous peoples’ households had to ever change their usual place of residence in their lifetime, and the average time of such displacement is 1.7. This is one of the glaring examples of transforming indigenous peoples of CHT from majority population to minority, which, to put it baldly, can be termed as “political economy of forced migration” or “political economy of demographic engineering aiming at outnumbering the indigenous peoples”.
11. Within the span of last 30 years (1978-2009) a pervasive change has taken place in the population structure of CHT. The indigenous peoples, who 30 years before, were majority, now in terms of population size they have become minorities. This change has been started from 1978-79 through planned “population transfer” from mainland. This planned population transfer is the most visible way of unpeopling and out numbering the indigenous peoples in CHT. There has been other not- easy-to-trace ways also. One of those “innovative” ways was that many of the indigenous peoples were not even included (i.e., not counted) in the enumeration of population census; as a result of which, the size of the total indigenous population published in the Census is found less than their actual population size. This issue is not just a subject of grave concern, but a clear and gross violation of constitutional, human and justiciable rights towards a citizen of the Republic.

Our own research revealed that in the Population Census 2001 out of total 4,426 paras (villages) of CHT, population has not been enumerated at all in 31 percent paras (see, Barkat et al. 2010, p. 214). Extrapolation shows, had the excluded population been enumerated then in 2009 the estimated population of CHT would have been 2,492,348 which is 1,731,401 according to projection based on Population Census data. It implies that the officially enumerated population in CHT is 44 percent less than the actual population. Therefore, it can be said with alacrity that in the population census, the population of CHT have been shown much less compared to actual population. This is undoubtedly indicative of worst form of demographic

politics with indigenous peoples and clearly contradictory to the basic principles of human development. To put it more explicitly, this is one of the most widely used method in shaping periphery into a more peripheral- in-perpetuity form in the nexus of centre- periphery free market model exposed in Section 3.

12. Deprivation of indigenous peoples is multiple and multidimensional. An attempt has been made to understand the extent of multiple deprivations of the indigenous peoples. In doing so, a composite Deprivation Index based on eight indicators<sup>12</sup> was constructed for its application on the plain-land indigenous communities (Barkat et al. 2009b). The deprivation index of plain-land indigenous peoples is high alike that of CHT. As shown in Figure 4, the plain-land indigenous peoples of Bangladesh are deprived of many basic necessities of life. In one-fourth of the plain-land indigenous peoples' household, all household members do not regularly drink arsenic-free water. Of about slightly less than two-third plain-land indigenous peoples' household, all children are not fully immunized. In two-fifths of the households, there are no hygienic latrines. In over two-fifths of indigenous

Figure 4: Status on deprivation indicators in the plain-land indigenous peoples, 2008 (in %)



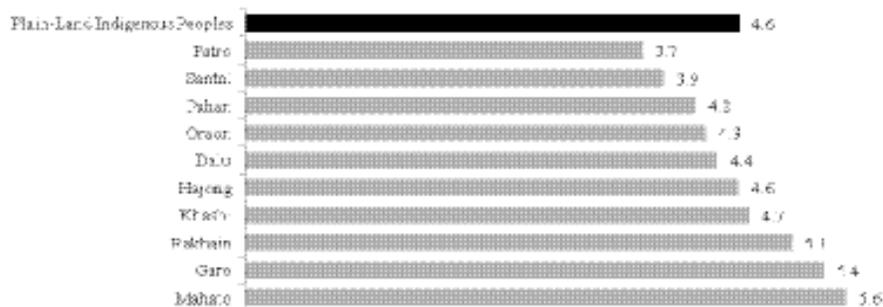
Source: Author's estimation based on data in Barkat et al. 2009b, p.273.

<sup>12</sup> Indicators used to construct Deprivation Index include the following: (1) five or more household members live in one room, (2) household members sleep on separate cot/bed at night, (3) absence of hygienic latrine in household, (4) household's having no access to information (Radio/TV/Newspaper), (5) all household members cannot manage three square meals all the year round, (6) all the children of 6 years or above do not go to school, (7) all the children have not completed the doses of vaccination, and (8) all the household members do not drink arsenic-free water regularly.

peoples' household, all children (aged 6 years or more) do not go to school. Over two-third of the indigenous peoples' household do not have access to information (Radio/TV/Newspaper).

On a scale of 0-8, where '0' indicates the most deprived and '8' indicates the least deprived, implying that the lower the score obtained by a community the worse is the deprivation status of that community and vice versa. An average plain-land indigenous peoples' household scored 4.6 (ranging between 3.7 meaning relatively more deprived and 5.6 meaning relatively less deprived by different indigenous communities). This deprivation index, as can be seen in Figure 5, is highly pronounced (i.e. deprivation index value at lower side) among the Patro, Santal, Pahan, Oraon, Dalu, Hajong, and Khasi. The Patro community scores 3.7 – the most deprived community (where, '0' score indicates ideally “the most or the highest deprivation score”). This highest or relatively most deprivation score by patros is followed by Santal (3.9), Pahan (4.2), Oraon (4.3), Dalu (4.4), Hajong (4.6) and Khasi (4.7). This pattern of deprivation index indicates that by most index the life, standard of living, and human development status of plain-land indigenous peoples are really alarming (Figure 5).

Figure 5: Deprivation Index of plain-land indigenous peoples, 2008  
(on a scale: 0-8: 0=most deprived, 8=least deprived)



Source: Barakat et al., 2009b, p.276.

13. It is not only the case that among the plain-land indigenous peoples landlessness is highly pronounced, but also, relatively a large number of households among them have no homestead of their own (i.e. private ownership of homestead). About 55 percent households of plain-land indigenous peoples have no homestead of their own (Table 2). This rate of lack of ownership of homestead is relatively higher among the Garo (57%), Hajong (56.6%), Oraon (56.1%), Rakhain (55.4%), and Dalu (54.2%) (see, Table 2 already presented).

14. During the last 30 years between 1998 and 2008, at least ten indigenous peoples communities of plain land have combinedly lost (in most cases forcibly evicted from their own land) a total of 0.2 million acres of land, the present market value of which amounts approximately to Tk. 92.4 billion equivalent to US\$1.19 billion (for details see, Table 3 in subsection 6.2). Or, in other words, this amount of loss due to grabbing of land alone (not other immovable and movable assets which were also grabbed) is equivalent to 11.5 per cent of the FY 2014-15 Annual Development Budget of the Government of Bangladesh<sup>13</sup>.

The indigenous peoples have lost their lands, which have been forcibly dispossessed. But who has grabbed these lands, who are the occupants? A 90 percent of these lands have been grabbed forcibly by the non-indigenous peoples – the Bangalees; and interesting to report that the grabbers are not large in number. They are basically the rent seekers<sup>14</sup> having close contact with government and politics; they are the active agents of free market economy; they are those who are responsible for creation and pro-creation of inequalities and associated discontents and instability in the society; they are those who belong to the classes responsible for criminalization of both economy and politics. To put it bluntly, restoring justice with equality of opportunity and ensuring liberty and freedom as a prime precondition for the progress and well-being of the indigenous peoples will necessitate getting rid of the rent seekers and their subordinate superstructure including politics and governance; or alternatively, disassociate the rent seekers from government and politics. This is an issue of pro-people political commitment. This is ultimately a ‘class’ issue.

15. The plain-land indigenous peoples generally have access to information mainly not through media<sup>15</sup> but through *adda*/community gatherings. A

---

<sup>13</sup> For the Financial Year (FY) 2014-15, the total national budget for Bangladesh is Tk.2,505 billion with Tk.1,603 billion as Revenue budget, Tk.863 billion as Development budget and Tk.803 billion as budget for the Annual Development Programme (ADP).

<sup>14</sup> It is also worthwhile to report that irrespective of country, everywhere in the world, the number of rent seekers is limited, and the number of super-duper rich rent seekers is not more than 5 per cent of all rent seekers (or at best 0.5 per cent of the total population – across countries and all over the world).

<sup>15</sup> It is a matter of serious rethinking that whether access to electronic and/or print media is good or bad. Media matters! This is more so when the question comes to choose a media in the struggle to fight injustice, where now-a-days most media are not unpeople-friendly. Most of the Western media and their subservient in the developing countries are good in “colonizing people’s mind and mind of the perpetrators”. They are experts in dis/misinformation propaganda

relatively large portion of the indigenous peoples have reported TVs as their primary source of information, followed by radio. Those who do not possess TVs and/or radios at their residence usually go to neighbor's house or gather at market place where TVs and/or radios are available. Male indigenous peoples are predominantly found at market places/tea-stalls at evening to watch TVs. Newspaper/magazines are rarely reported as source of information, most likely, a reflection of their relatively low literacy. It should be noted that Bangla is reported as medium of instruction in respect of all three modern sources of information i.e., radio, TV, and newspapers/magazines.

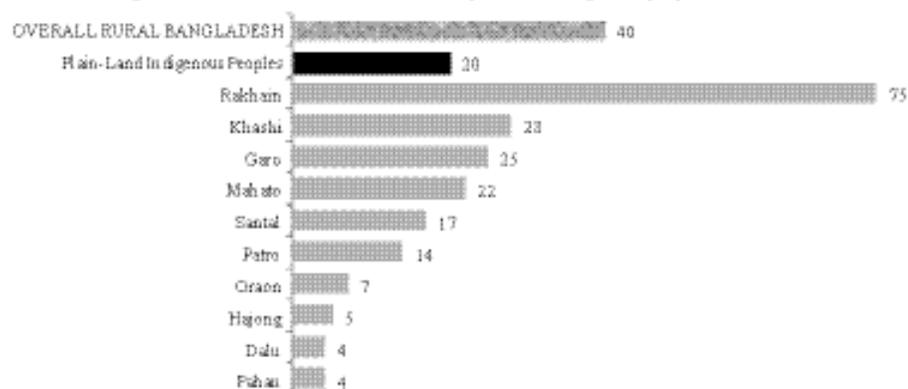
16. The plain-land indigenous peoples have their access to some types of service provider institutions (e.g., Union Parishads, NGOs, indigenous peoples' local organizations etc.). But, in most cases, they have to pay extra money to these institutions in order to expedite their receipt of services, often coupled with low-quality services and embedded with discrimination against them.
17. Access to electricity (synonymously "access to power") in the households is not just a matter of lighting, it is rather a most powerful medium to enlighten and empower people. Even in this respect, irrespective of hill or plain land, the indigenous peoples are in dark, and no planned and effective measures have so far been undertaken to liberate them from darkness due to lack of electricity at their household. In this regard, whereas in rural Bangladesh, 40 percent of the households are electrified, the same is 20 percent in case of the plain-land indigenous peoples. An insignificant portion of Pahan, Dalu, and Hajong households are electrified (below 5% each; see, Figure 6). Among the other communities, except for the Rakhains, the scenario is significantly worse than the overall rural scenario of Bangladesh. The unacceptable low

---

and media terrorism; media has high level of expertise in promoting "selective blindness"; they rarely talk about "uncomfortable truth" (details about role of media propaganda in support of Western imperialism, see Chomsky and Vltchek 2013, p. x, xi, 9-11, 13, 28). The media – mass media including electronic and print and all e-media including SMS, internet, twitter, websites, facebook, and so on serves specific purpose of specific interest group in specific time. An objective and truthful account of the essence of the propaganda role of Western media is essential for our understanding how are world has been controlled and governed, as well as to know how the media "manufactures" public opinion, ideology and perception. Western media – developed through a long process – is a complex and "sophisticated" (media) propaganda system aimed ultimately at serving the interests of their masters – the Western imperialism – by way of masking the truth ("under-carpeting truth") through deliberately disseminating wrong information, distorted information, partial information, over information, mis-information, tight lipped gesture, determined disinformation campaign against "uncomfortable truth" and ideological manipulation.

level of household electricity or high level of in-access to electricity to indigenous peoples is most likely a planned effort to not to enlighten them or not to empower them through provisioning of electricity at their households. Not to empower the indigenous people by providing them access to electricity is equivalent to not to enlighten them, which in turn, can be treated as one of the indicators of unpeople the indigenous people.

Figure 6: Household electrification status of plain-land indigenous peoples, 2008 (in %)



Source: Barkat et al. 2009b, p.270.

18. Women across nations is one of the most crucial agents of development. Women's active agency role is a prime condition for social, economic, political and cultural changes and progress of any country.<sup>16</sup> The overall status of women empowerment in Bangladesh is not satisfactory<sup>17</sup>. This scenario is more frustrating among the indigenous women. Indigenous women are deprived of and discriminated in all phases of life cycle – from womb to death. Even in the matrilineal system of Garos and Khashis, the

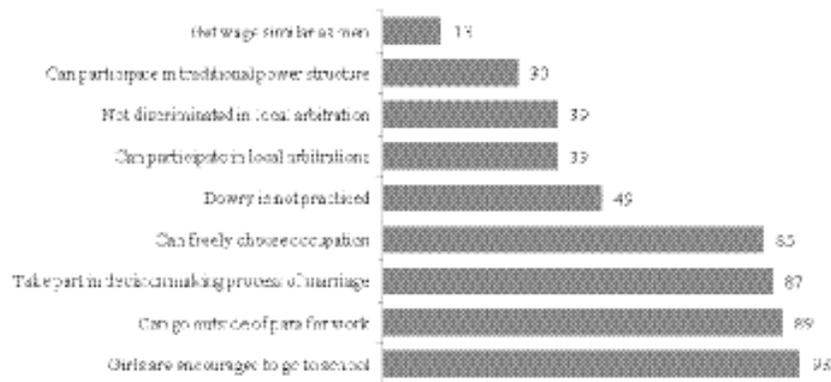
<sup>16</sup> For details about women's agency role and social change, see, Amartya Sen 1999, pp. 189-203. With regard to the link between active agency role of women and well-being, Sen argues the following: "The active agency of women cannot, in any serious way, ignore the urgency of rectifying many inequalities that blight the well-being of women and subject them to unequal treatment; thus the agency role must be much concerned with women's well-being also. Similarly, coming from the other end, any practical attempt at enhancing the well-being of women cannot but draw on the agency of women themselves in bringing about such a change. So the *well-being aspect* and the *agency aspect* of women's movements inevitably have a substantial intersection" (Sen 1999, p.190).

<sup>17</sup> However, a most recent work by Drèze and Sen reports: "Bangladesh's rapid progress in living standards has been greatly helped by the agency to women, and particularly the fact that girls have been rapidly educated and women have been widely involved – much more than in India – in the expansion of basic education, health care, family planning and other public services as well as being a bigger part of the industrial labour force" (Drèze and Sen 2013, pp. 58-64).

women are deprived and discriminated only because of the fact that they are female within the broader society dominated by patriarchy and feudal norms.

As depicted in Figure 7, in almost in all the cases, plain-land indigenous women get lower wages than their counter part males. Only around a one-third of the plain-land indigenous women can participate in local arbitrations (locally known as *shalish*) and in their traditional power structures. Two-thirds of them are discriminated in local arbitrations. Still in more than a half of the plain- land indigenous peoples' household, dowry is practiced. However, it has been reported that a large part of the plain-land indigenous women can freely choose occupation and can go outside of para for work. It is also reported that plain-land indigenous women can take part in marriage-related decision making process. One important point to note is that despite all odds, as reported by the parents that the indigenous girls are encouraged to go to schools.

Figure 7: Status of indigenous women's empowerment in plain land, 2008 (in %)

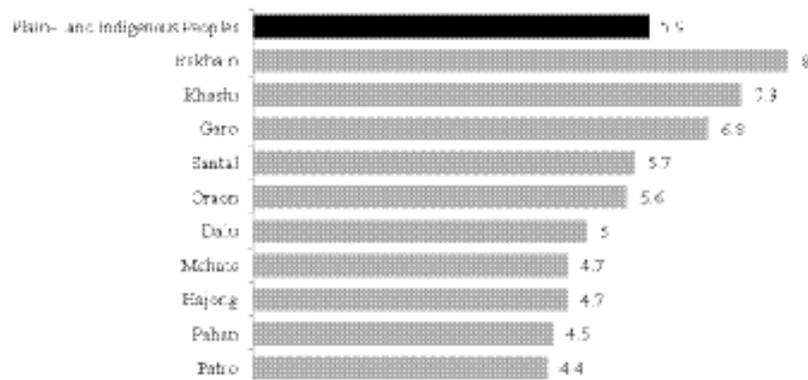


Source: Barakat et al. 2009b, p.271.

The overall scenario of women's empowerment among the plain-land indigenous communities resembles similarity to the average countrywide scenario. However, there are some variations in women's empowerment by different communities of plain-land indigenous people. Though around one-third of the plain-land indigenous women can participate in local arbitrations, this practice is almost absent among the Dalu and Hajong community. Rakhain women are less discriminated in the local arbitrations as compared to the other plain-land indigenous communities. The practice of dowry is relatively high among the Khashi, Garo, Patro and Rakhain communities than among other plain- land indigenous communities. In this backdrop of

differences, when women empowerment is scored by different indigenous communities, the Patro, Pahan, Mahato and Hajong community scores less as compared to their other counterpart communities. The score on women empowerment is relatively high among the Rakhain, Khashi and Garo communities (see, Figure 8). Women carrying low empowerment scores among plain-land indigenous communities belong to Patro (4.4 in a 0-9 scale), Pahan (4.5), Hajong (4.7), Mahato (4.7) and Oraon (5.6). On the other hand, the same women empowerment score is high among Rakhain (8.0), Khashi (7.3) and Garo (6.8) communities. Notably, on the one hand, the method of conducting social history-tradition-life is related with the level of women empowerment of indigenous peoples, and on the other hand, it is also true that those who have low score, they really lag behind in their empowerment status.

Figure 8. Indigenous women's empowerment score in plain land, 2008 (in %) (on a scale: 0-9; 0=min, 9=max)



Source: Barkat et al., 2006, p. 272.

19. The power of independent decision-making by women on various socio-economic issues is indeed an integral indicator of women's empowerment. It has been reported that, in most cases, indigenous women in plain-land cannot take decision independently on various household issues (Figure 9). The process and practice of decision making on key household issues is an exclusive domain of the male members. The plain-land indigenous women are barred from taking independent decisions over their children's education. Almost no indigenous women can independently decide on adoption of any family planning methods. A negligible portion of plain-land indigenous women can independently decide to get involved in any income-generating activity. Most of them, with some exception, cannot take independent decisions over getting involved in any organization/samiti. The scenario is

Figure 9. Independent decision making practice among plain-land indigenous women, 2003 (in %)

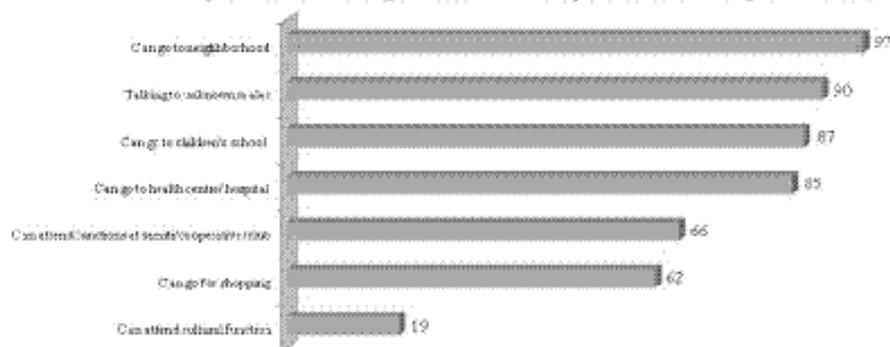


Source: Barakat et al. 2009b, p. 273.

almost similar among indigenous women in the hills with some minor exceptions for some communities.

20. Participation of women in socio-economic and cultural activities requires frequent movements to different places considered as socio-economic and cultural hubs. In a country, like Bangladesh, where traditional social norms are highly pronounced, women's mobility – in its own right – is a critical empowerment indicator. The reported mobility status of plain-land indigenous women appears to be from high to moderate depending on the specific indicator of mobility. For example, as shown in Figure 10, almost all the plain-land indigenous women can go un-accompanied to various places in their respective para; majority can go alone to health centers independently; majority can independently attend children's school; however, majority cannot attend cultural functions, unaccompanied. This mobility pattern of women is more or less similar among different

Figure 10. Plain-land indigenous women's mobility status: Whether can go alone, 2003 (in %)



Source: Barakat et al. 2009b, p. 274.

communities of plain-land indigenous peoples. Despite this similarity, a significant portion of Rakhain, Patro and Khashi women have reported that they can attend cultural functions independently; this practice is found less pronounced among other indigenous communities.

21. Violence against Women (VAW) is highly pronounced among the plain-land indigenous peoples, and it is true for both at the level of family and society. In most indigenous peoples' households, women are frequently victims of verbal abuse. A majority of the indigenous women are manhandled. Dowry-related torture is also much pronounced. Violence against Women at society level like sexual abuse, workplace harassment etc. has also been found prevalent among indigenous communities – irrespective of hill or plain. However, it is worth mentioning that the Rakhain women, as compared to others, have reported lesser extent of Violence against Women. This is most likely reasoned by Rakhain women's higher extent of involvement in income earning activities (both in hill and in plain) than women of other indigenous communities. There are other reasons as to why the Victim against Women is less pronounced among Rakhain women. Here two empirical findings are worth mentioning: (1) The women empowerment score is the highest among Rakhain community (the obtained score is 8 out of a maximum obtainable score of 9; see, Figure 8), and (2) The household electrification status of Rakhains is very high, and even almost two fold higher than average rural Bangladesh (75% of Rakhain households are connected with electricity as against 40% for rural Bangladesh. See, Figure 6). Therefore, it can be concluded that in terms of Violence against Women the Rakhain women are much better placed than women in the other indigenous communities, and this is most likely attributable to Rakhain women's higher extent of proactive agency role generated through relatively higher status on account of all indicators of women's well-being.
22. Human rights as well as the ways and means to apply rights or realization of human rights by the poor and marginalized people is one of the basic preconditions for their decent life. However, in a class society dominated by the rent seekers and their subordinate government and politics – consistent denial of human rights becomes a game-rule. As individual consciousness about various rights is a necessity for lasting human development, some indicators related to conscientization<sup>18</sup> has been designed and applied in empirical survey with the

---

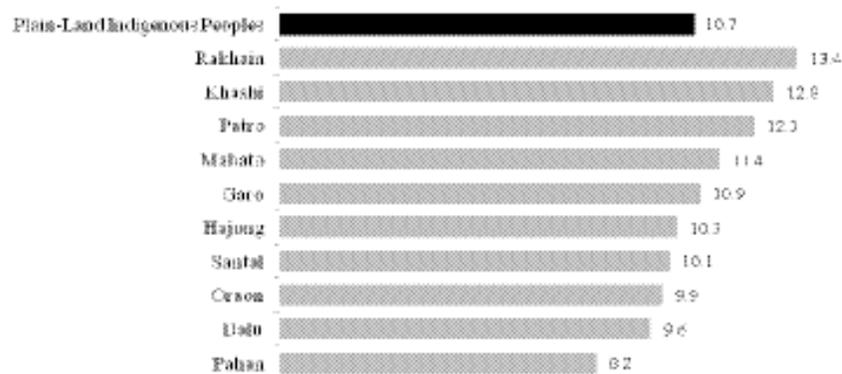
<sup>18</sup> “‘Conscientization’ refers to a type of learning which is focused on perceiving and exposing social, political and economic contradictions and injustices. Conscientization also includes taking actions against oppressive elements in one's life as part of that learning. Conscientization is a process by which the learner advances towards critical consciousness which is necessary for

indigenous peoples to understand their conscientization scenario. As depicted in Figure 11, on a scale of 0-17 (where '0' is minimum and '17' is maximum conscientization score), an average indigenous peoples' household scored only 10.7 (ranging between 8.2 and 13.4 in different indigenous communities). The Pahan community scored merely 8.2, which is the lowest conscientization score among the plain-land indigenous peoples' communities, followed by Dalu community (9.6), Oraon community (9.9), and Santal community (10.1). The conscientization score is highest among the Rakhain community (13.4), followed by the Khashi (12.8) and the Patro (12.3). The highest conscientization score among the Rakhain community is most likely reasoned by the analysis already presented (see, item 21). It has been found that, among the indigenous peoples' communities, knowledge about the right to get VGF cards is high, while knowledge about right to get relief during disasters is significantly low. It has been noticed that the knowledge about legal age at marriage for boys is relatively low among the indigenous communities.

---

*informed actions* (social praxis) – the key goal of development education. Conscientization should not be equated with just consciousness raising because the latter may involve transmission of pre-selected knowledge in congruence with 'dominant culture', 'cultural hegemony', 'status quo' etc. Conscientization is the heart of liberatory education. Conscientization means breaking through prevailing mythologies to reach new levels of awareness – in particular, awareness of oppression, being an 'object' of others' will rather than a self-determining 'subject'. Conscientization means 'breaking the culture of silence' in a class society. This process of conscientization involves identifying contradictions in experience through dialogue and becoming part of the process of changing the world" (Barkat et al. 2008b, pp. 40-41). The indicators of conscientization based on which the estimates in Figure 11 is constructed include right to get VGF Cards, right to get relief during disasters, right to get crop-seeds from the local agriculture office, State's responsibility to keep prices within purchasing power of the citizens, State's responsibility to ensure shelter to the citizens, right to study at school, State's responsibility to provide stipends to girl students, right to get health services from the local public hospital, right of mothers and children to get vaccination, right to vote without interruption, right to get allocation of khas land/water-bodies, State's responsibility to ensure indigenous peoples quota for employment, State's responsibility to ensure indigenous peoples quota for education, legal age at marriage for boys is 21 years, legal age at marriage for girls is 18 years, responsibility of law-enforcing agencies (Police, BDR now BGB, Ansar-VDP etc), and right to get organized and form Clubs/NGOs.

Figure 11. Consciousness score of plain-land indigenous peoples, 2008  
(on a scale : 9=17; 0=min, 17=max)

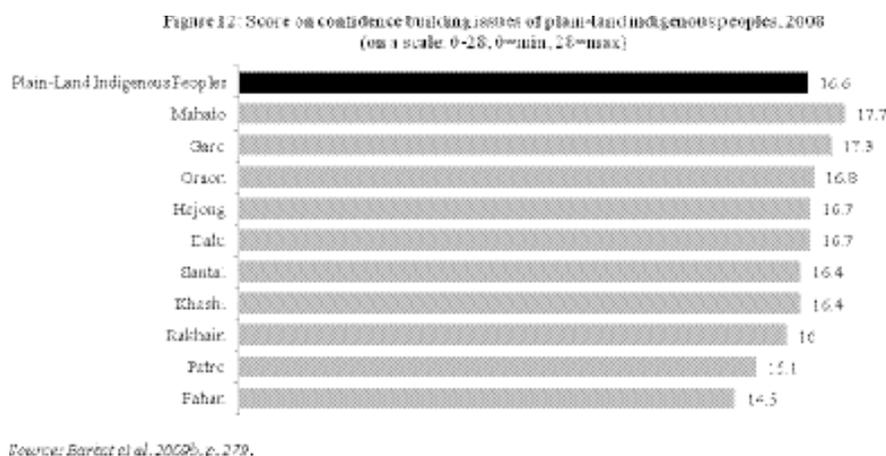


Source: Barua et al., 2006b, p. 277.

23. Confidence status of the indigenous peoples has been assessed using a number of indicators<sup>19</sup>. The confidence score by different indigenous communities is presented in Figure 12. The level of confidence among the Garo, Hajong and Santal communities on the public services provided by government agencies is relatively low. The Mahato people are discriminated against in many ways; besides, being a relatively more disadvantaged indigenous community (they are not even included in the official list of indigenous peoples) – they have considered it obvious that they will not get any recognition or can exercise or obtain only a few of the necessary rights-based services. The Oraon people feel that their basic rights are not at all recognized in the existing system. The confidence level of the Patro and Pahan community people over the existing social-structure is significantly low (see, Figure 12).

In a nutshell, the confidence level is somewhat moderate among the indigenous peoples with some relatively bad perception about some services and rights. On a scale of 0-28 (where ‘0’ indicates least confidence and ‘28’ indicates highest level of confidence), on average, the plain-land indigenous peoples’ household scored 16.6, ranging between a low at 14.5 for Pahan and a relatively high at 17.7 for Mahatos. The Pahan scored the least with

<sup>19</sup> Indicators used for assessing confidence status include perception about proactive support from the local government (Union Parishad) at times of need, perception about security forces (police, BDR now BGB, Ansar and VDP), perception about proactive support from the local traditional organizations (e.g., Mantree, Punji Prodhon etc.), perception about enjoyment of cultural freedom, perception about enjoyment of religious freedom, and perception about the freedom to participate peacefully in various celebrations of own community and of other communities.



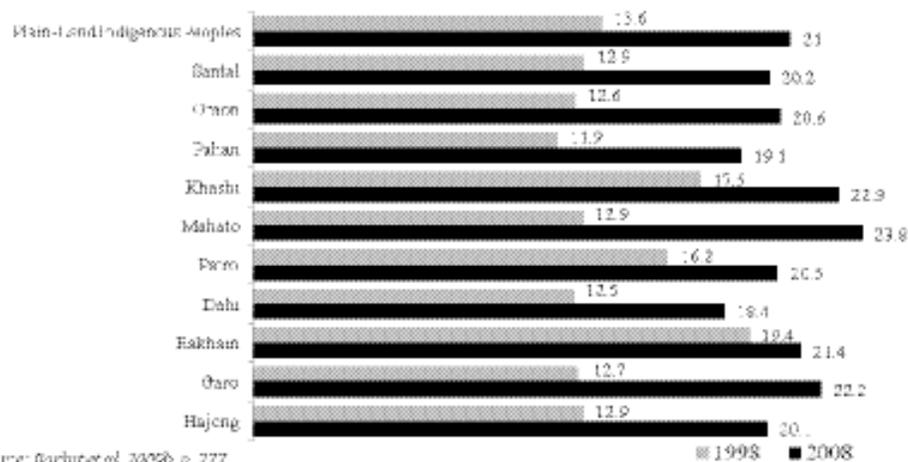
14.5, followed by Patro (15.1), Rakhani (16), Khasi and Santal (16.4 each), Dalu and Hajong (16.7 each), Oraon (16.8), and the Garo (17.3) (see, Figure 12).

24. The well-being status of the indigenous communities and the dynamics of their well-being have been assessed using various indicators. As perceived by the interviewee households of the indigenous peoples, the well-being status of majority of the indigenous peoples has improved during the last ten years (1998-2008). Using nine relevant indicators<sup>20</sup> an attempt is made to understand the trend of well-being status, i.e., changes that have occurred in the last 10 years between 1998 and 2008 among the indigenous peoples. On a scale of 0-36 (where '0' indicates minimum and '36' indicates maximum level of well-being), according to the opinion of indigenous peoples, the average score (average of all 9 indicators) was 13.6 in 1998, which in 2008 had reached at score 21 (see, Figure 13). Apparently, it is explicit from the analysis that: (1) During the last 10 years all the plain-land indigenous communities reported upward change in their well-being status, whatever the extent of upward change is; (2) Among all communities, such change for Rakhains was insignificant (most likely because their 1998 base was already high at 19.4); and (3) On average, Dalu and Patro are still lagging behind

<sup>20</sup> Indicators of well-being include nine broad issues such as (1) economic, (2) social, (3) housing/shelter, (4) health, (5) education, (6) household asset, (7) clothing, (8) food, and (9) security. The well-being status of individual household in the survey has been ascertained in terms of the interviewee households perception about changes (positive, negative, or status quo) in each indicator of well-being applicable to that household in the last 10 years, between 1998 and 2008.

others. The overall and by specific communities, the well-being status, as perceived by the indigenous people themselves, have improved in the last ten years, between 1998 and 2008. Here, two pertinent questions of merit to be raised include: (1) Is it true that real well-being status has improved in spite of increasing alienation and exploitation of the indigenous peoples by various agents of rent seeking groups?, and (2) If so, then what is/are the reason(s) that they have expressed a positive perception regarding changes in their well-being?

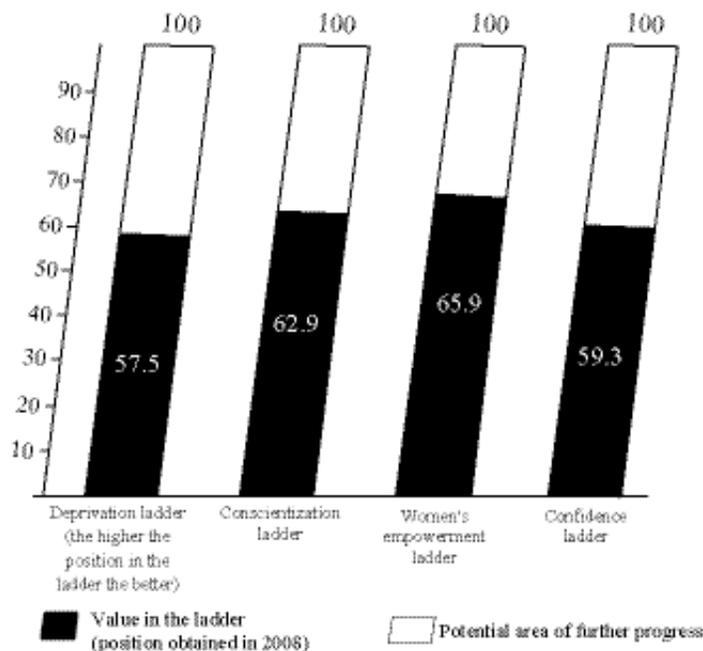
Figure 13: Dynamics of well-being score of plain-land indigenous peoples, 1998 and 2008 (on a scale 0-36, 0=min, 36=max)



Source: Barkat et al. 2008b, p. 277.

In real sense, even the perceived current (2008) well-being score is just 58 per cent of the maximum attainable score (21 out of 36). Which implies, in terms of higher level of well-being in the ladder of well-being status – the plain-land indigenous peoples in general lags much behind the upper level of well-being. In spite of that, most of the plain-land indigenous peoples have reported positive and upward changes in their household well-being in the last ten years (between 1998 and 2008). There must be some reasons to explain that perception. The cogent core reasons, as I comprehend are most likely as follows: (1) The indigenous peoples are simple; (2) They are highly satisfied with very little, and that is due to the fact that they have been dispossessed and alienated almost in perpetuity; (3) Due to long term historical injustice done towards their life and property they have developed a “fear factor” when they even fear to tell outsider their real life situation; (4) Most of the indigenous peoples are not aware about their human and justiciable rights; (5) A specific sort of mental frame of feelings of an unequal citizen and a built-in psychology of deprivation is highly

Figure 14: Plain-land indigenous peoples' average attained extent of well-being by ladder of broad functional components, 2008\*



\* Note: This figure has been constructed by the author using relevant data containing in Figures 5, 11, 8 and 12 respectively. For each of the broad functional components of well-being, the maximum obtainable score has been transformed in to 100, and accordingly the maximum score obtained in 2008 has been estimated and presented in ladder form.

pronounced among the indigenous peoples which prompts them to think that no more change should be expected from the present structure than what has been already obtained or reached. Here, from political economy point of view, further analysis is warranted as to why the indigenous peoples – irrespective of hill or plan – are satisfied with a 58 per cent score in the well-being ladder, and what causes such relatively low well-being. First, the indigenous peoples are “happy” with low well-being status, and this “sense of acceptance” is nothing but just a consequence of their own life-experience of living permanently with ill-being. Second, one can very well assume that positive well-being is a function of low deprivation, high conscientization, high empowerment of women, and high extent of confidence.<sup>21</sup> Viewing from this construct of well-being, the indigenous peoples at the plain-land (identical is the scenario with the indigenous peoples at

<sup>21</sup> Mathematically speaking, well-being =  $f$  (low deprivation, high conscientization, high empowerment of women, high confidence). The essence of all these functional elements has already been discussed in the relevant parts of this article.

hills CHT) with their historically shaped mind-set of “very happy with very little” are hovering around 60 per cent level in each of the above stated broad functional components of well-being (see, Figure 14). It is to mention here that for each broad functional component – the higher the position in the ladder the better is the status (and 100 minus the position attained show the potentials of progress).

The discussion and analysis presented in this section distinctly revealed that the indigenous peoples of Bangladesh are deprived in-perpetuity. It also follows that Bangladesh is not a state of unique national identity. According to the Government estimation, 1.7 percent people (or family or household) of the total population in Bangladesh is comprised of 27 different communities of indigenous identity, while I have argued (in Section 4) the same as at least 49 different communities. Unfortunately, whatever the number of different indigenous communities in Bangladesh might be, the more serious issue is that as “indigenous peoples” they are not recognized constitutionally. Besides, it is also true that “one-percent- mentality” (i.e. mentality associated with the 1% share in the total population – is directly detrimental to the interest of indigenous peoples) is very strongly built-in into the psyche of the politicians, the government, and many in the academia. At the same time, regarding marginality and reform related with the land and forest of indigenous peoples, it should be admitted that our knowledge-base about various forms of ownership of their land-water-forest, especially, “common property rights” is still not up to the mark. Indigenous peoples equate their land, forest and water as their own “mother”. These are also the basis of their own rich culture, customs and tradition. But the land rights of indigenous peoples in the truest sense of the term ‘rights’ are not only not recognized but also as it exists can be grabbed easily. The instances of forced grabbing of land, forest and even the geographical space of the indigenous peoples –using various means and ways (not limited to “demographic engineering” only) – are pervasive. They have been exterminated from their own land and settlements and this process of unpeopling has never been stopped, rather on-going unabated using various types of weapons of unpeopling.

## **6. Unpeopling through Land Dispossession and Alienation of Indigenous Peoples: Root Causes and Consequences**

### *6.1 Processes, mechanisms and reasons of land dispossession and alienation: Overall and by indigenous peoples’ community*

Denial of the land rights of the indigenous peoples has a long historical background. The indigenous peoples, irrespective of hill and plain land, have

been dispossessed of their own land and still becoming so attributable to various reasons and multifarious means and ways. The instances of land dispossession suffered by the indigenous peoples of the plain land, in many ways, are perhaps even more widespread than among the indigenous communities of Chittagong Hill Tracts. Numerous land laws were enacted over time keeping special provisions for the “protection of tribal” land. But the special provisions in these laws were never ever enforced (consciously) to serve the interest of the indigenous peoples. In practice, grabbing of land and related alienation goes on unabated. Some of the reasons-processes-methods have been mentioned and analysed earlier in Sections 4 and 5. However, due to high significance, this area of inquiry merits further elaboration, though, it is not easy to make an account of dispossession by timeline.

Among many direct and indirect causes, reasons and mechanisms – as described and analysed by Barkat and Barkat et al. (see, Barkat 2014c, Barkat et al. 2009a, Barkat et al. 2009b, Barkat et al. 2010, Barkat and Roy 2004) – the most destructive and prominent ones are: (1) Out-migration due to 1947 partition of India; (2) Repeat out-migration including during the liberation war of 1971 (e.g., for before 1971, the communal riot in 1964 prompted forced out-migration of people from plain-land indigenous areas) made their economy and social life highly fragile and vulnerable; (3) Planned “demographic engineering” or population transfer as an integral part of “political engineering”; (4) Construction of Kaptai lake in CHT in 1950s; (5) Promulgation of Enemy Property Act in 1965 during Indo-Pakistan war (afterwards renamed as Vested Property Act); (6) Fake documents of land grabbers; (7) Forceful eviction by act of terror, threat, and rumor; (8) Declaring the traditionally occupied and used land as khas land including reserve forest without informing the indigenous peoples; (9) Establishing national park on the land and forest of indigenous peoples without consultation with them; (10) Construction of eco-park and tourist centres; (11) Initiation of antisocial so called “social a forestation” projects; (12) Harassment by serving eviction notice and false litigation; (13) Ignorance of indigenous peoples about land related laws, rent, land tax, dismiss or substitute the name of one tenant in place of another in the rent roll; (14) Non-implementation of Tenancy Act; (15) Non-existence of any indigenous peoples official in the concerned land offices including in the district administration; (16) Multi-dimensional corruption and attitude antagonistic towards indigenous peoples; (17) Corruption and bribe in land survey and declaring the land as khas; (18) Not getting any possession on land even after getting court’s verdict in favour; (19) Becoming pauper due to lingering of land litigation and loss of millions of suffering-years due to litigation etc. This list indicating core reasons, processes,

mechanisms, means and ways of dispossession of own land and resources by the indigenous peoples and associated alienation can be extended further. However, I see no necessity to do so, because what has been listed above provides adequately enough materials towards understanding the essence of root causes of undevelopment and deprivation-in-perpetuity of the indigenous peoples in Bangladesh. Interesting to note here that, a close scrutiny of each of the above stated 19 reasons, process, mechanism, means and ways of losing land and other properties by the indigenous peoples would reveal that each item (in the list of 19) is a weapon of destruction of indigenous peoples life and destructive enough to exterminate and unpeople them or at least to transform them as a “Guest in their own home”!

The process of dispossession of land of plain-land indigenous peoples, in many instances, is much more rapid than that of plain-land Bangalees. A majority of Patro (92%), Pahan (85%) and Santal (75%) are still functionally landless (see, Table 2). Similar is the condition of hill indigenous peoples; in some cases, the situation is even worse. During the last three decades, the number of CHT people has decreased fast, whereas, at the same time, the number of imported Bangalees (known as settlers and not the adi-Bangalees) has dramatically increased. The hill people-highlanders-hill tribes have lost their land and forests while some rent seeking miscreants in connivance with the bureaucracy- administration have grabbed the land. Some fifty years back, 75 percent of the total population in CHT was indigenous people, which now stand at 47 percent only. The CHT Accord (“Peace Treaty”), albeit, have been signed (on December 02, 1997), the process of its implementation is slack-spine. Land Commission though exists, it is neither effective nor at all consistent with the basic spirit of the CHT Accord (Peace Treaty). The major task of the Commission was invariably to resolve land disputes but the Commission gave more emphasis on land survey (which was not at all a part of the Commission’s Terms of Reference). Furthermore, the issues concerning formation of a separate Land Commission for plain-land indigenous peoples have never been raised effectively with loud voice<sup>22</sup>. What has been said above are indicative enough to show that land-water bodies-forest and other natural resources of the weaker sections – the indigenous peoples have always been the target of the rent seeking upper echelon of the mainstream society, wherein politics and government as their subordinate entities have played facilitative role in permitting such land grabbing ceremony.

---

<sup>22</sup> Except in the Press Club and/or in some procession of a few activists during observance of Indigenous Peoples’ Day or alike. Most of these events are concentrated in the capital Dhaka city.

Extermination, marginalization and deprivation, in all forms and dimensions, are fully applicable for indigenous peoples of Bangladesh. Different forms of violent activities in grabbing land, forests and settlements of indigenous peoples have now become a “development game rule” and a subject of usual – natural practice. In this respect, the state machinery sometimes plays the role of an instigator and sometimes remains quite indifferent implying playing of facilitative role in alienation through land dispossession of the indigenous peoples. And this is perfectly in line with the political economy model of rent seekers dominated centre-periphery nexus within the global capitalistic order or disorder (detailed analysis on this is presented in Sections 2 and 3).

In order to understand further the politico-economic essence of “development”, “underdevelopment”, “undevelopment”, and “unjust development” of the indigenous peoples, it is essential to delve deeper into the major reasons, processes, and periods of dispossession of land and other resources including moveable and immovable properties experienced by the indigenous peoples. The content of which, in brief, are as follows:

- a) Unjust political influence and local class-based hegemonic culture coupled with simplicity and ignorance of the indigenous peoples had been the major reasons for their dispossession of land- forest and other resources including moveable and immovable household assets.
- b) The ‘rent seeker’ based criminalized political-economy is the key reason behind inhuman act of forced dispossession of land and other resources. In addition, historically shaped class structure played an immense role in creating and procreating huge disparities and inequalities among different classes of people, and that even within a specific indigenous community.
- c) Grabbing land by influential Bangalee with political back up has been a major pathway in grabbing land of the plain-land indigenous peoples.
- d) Though the indigenous peoples live in specific areas of Bangladesh for generations, many (in some cases, most) of them do not possess legal ownership documents of their land. Due to this non-availability of ownership documents, they always face unsurmountable problems in retaining possession on their own lands. And no government, so far, has properly acknowledged the traditional and customary land rights system of the indigenous peoples in Bangladesh.
- e) The majority of the indigenous peoples are still illiterate. Thus, they often become victims to frauds. In many instances, differences occur between

the verbal agreements and the written ones about the sale-and-purchase of their lands. Reportedly, some of the government officials in the various Land-related Departments (e.g., Sub-register office, Office of the Assistant Commissioner Land, Tehsil office) are accomplices in this kind of fraudulent documentations. Land grabbing through forged documents and forgery during land survey, or recording of land ownership are well established facts.

- f) There are *khas* lands including khas water-bodies and khas forests in areas where the indigenous peoples live, but it is very rare that *khas* land has been allotted to the landless and marginal indigenous peoples. To the contrary, in most cases, the influential Bangalees – the agents of rent seekers – have rather taken possession of such *khas* lands using various unholy means and ways<sup>23</sup>.
- g) Most cases of land dispossession among the plain-land indigenous peoples took place in 1964/65 when a communal riot between Hindu and Muslims broke out. At that time, a number of indigenous peoples fled to India to save their lives. When they returned, many of them found that their lands and other immovable and movable properties were grabbed by local influential Bangalees. That is to say, after returning back to their own home they became “guest in their own home”! In this process, the State acted as an uncivilized catalyst by promulgating the Enemy Property Act, using which a huge amount of land property of the religious minorities and indigenous peoples were declared as ‘enemy property’. Later, after the Independence in 1971, the same ‘enemy property’ was renamed as ‘vested property’, and thereby, the process of unpeopling, extermination, marginalization, deprivation and pauperization of the indigenous peoples continued<sup>24</sup>.
- h) Following the Independence of Bangladesh in 1971, the indigenous peoples who had left for India for shelter and security returned back home, but a large part of them could not get back their lands and other immovable and moveable properties which were looted and plundered by the anti-liberation

---

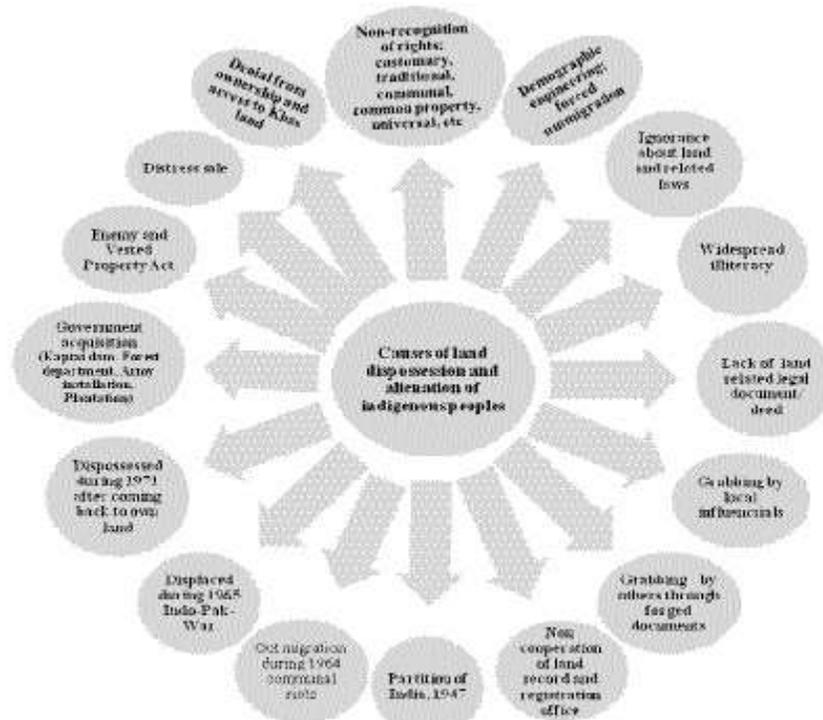
<sup>23</sup> For details about who owns khas land and khas waterbodies, how do they own, what do they do, why poor people’s retention of khas land is low, why ‘adverse inclusion’ occurs in case of poor people’s owning of khas land etc. see, Barkat et al. 2001, pp. 114-158.

<sup>24</sup> For details about the genesis, causes and consequences of Enemy and Vested Property Acts on the life of religious Minorities including the indigenous peoples, see, Barkat 2014c, pp. 1-57; Barkat et al. 2008, pp. 45-161.

elements. The Government declared their lands as enemy/vested property and backed by power and muscle the rent seekers literally grabbed huge amounts of their lands and other properties. Even during the 1971 War of Liberation, some local influential Bangalees who acted against the liberation grabbed lands and properties of the indigenous peoples. These anti-liberation elements plundered the moveable and immovable assets of the common people in a massive scale.

- i) During the India-Pakistan War in the year 1965, land grabbing of some of the indigenous peoples' communities increased in an unprecedented massive scale.
- j) Government acquisition in the name of arrangements for a 'reserve forest' and an 'eco-park' state-sponsored land dispossession of the indigenous peoples has already been taken place, and there has been no stop to that.

*Figure 15: Major causes and mechanisms of land dispossession and associated alienation of indigenous peoples*



*Source: Prepared by the author based on information contained in Barkat and Huda 1988, Barkat and Roy 2004, Barkat et al. 2008a, Barkat et al. 2009a, Barkat et al. 2009b, and Barkat et al. 2010.*

Now based on what has been presented above – the causes and reasons, the means and ways, and the complex mechanisms of land dispossession and alienation of plain-land indigenous peoples are depicted in Figure 15. The same is true – to a large extent – with the land dispossession and alienation of the indigenous peoples residing in the Chittagong Hill Tracts.

At this stage, it would be of high utility to briefly present an analysis of land dispossession and associated alienation by specific communities of indigenous peoples in the plain-land. This analysis presented below separately by specific communities of plain-land indigenous peoples (following alphabetic order of those communities) will show, among others, the diversity and uniqueness of the sources and mechanisms of such dispossession of land and associated alienation, and ultimately, the scenario of extermination and unpeopling<sup>25</sup>.

The unpeopling scenario of the *Dalu* people is grim and distressful. A 60 per cent of the Dalu households are *functionally landless*<sup>26</sup> (see, Table 2). Land dispossession among the Dalu community has been a major issue for a long time. This community, in the last three generations (including the present upto 2008), has dispossessed a total of 188 acres of land worth Bd. Tk. 81.2 million (in 2014 current market price; see Table 3). The poverty status of this community deteriorated over time basically attributable to land dispossession. Undue political influence and local class-based hegemonic culture in addition to simplicity and ignorance of the Dalu people had been the major reasons for their land dispossession. The land dispossession phenomenon among the Dalu community reached its peak in 1964/65 when riot between Hindu and Muslims broke out. At that time, due to insecurity, a large number of Dalus fled to India to save their lives. When they returned, many of them found that their lands were grabbed by local influential Bangalees. In addition, huge amounts of their lands were declared by the then government (in 1965 and onward) as ‘Enemy Property’, which later renamed as ‘Vested Property’ by the post 1971 government. With these the process of their marginalization and pauperization got further momentum. Currently, the major reasons for land dispossession among the Dalu households are grabbing by local influential persons from other communities and grabbing through forged documentation. For the parents of the first generation Dalus, grabbing by local influential persons from other

---

<sup>25</sup> Most data and information about the various plain-land indigenous communities are drawn from Barkat et al. 2009b, Chapters 4-13, pp. 281-291.

<sup>26</sup> If a household’s own land is less than 50 decimals (excluding the land for the homestead), then the household is considered as “functionally landless”.

community and grabbing through forged documentation were the major reasons for dispossession of land. For the generation of the grandparents of the current generation, the major reasons for land dispossession were: governmental acquisition and forgery during land record. After independence of Bangladesh in 1971, the Dalus who had left for India for shelter and security returned back to their homeland, but many of them could not get back their lands. Even during the Liberation War in 1971, some local influential anti-liberation Bangalees grabbed lands of the Dalus. They are often victims to frauds. Reportedly, some of the government officials in the Department of Land are accomplices in this kind of fraudulent documentations. There are some *khas* lands in areas where the Dalus live, but no *khas* land has ever been allotted to any Dalu who is landless or a marginal farmer. Though the Dalus live in Bangladesh on specific areas for generations – mostly in Haluaghat and Nalitabari upazilas of greater Mymensingh district – many of them do not possess proper legal documents on their ownership of these lands; and knowing this fully well no government has made attempt to acknowledge the traditional land rights system of Dalu community.

The **Garos** belong to a matrilineal society and have a long episode of land dispossession and plenty of sufferings for establishing their land rights. A Garo household, on average, possesses 153 decimals of land. Two-thirds of the Garo households are *functionally landless* (see, Table 2). Forced eviction of the Garo community from their lands is not at all a new phenomenon, which has been rather continuing historically. The estimated total amount of land dispossessed by the Garo community in the last three generations (including upto year 2008) would be about 13,640 acres and the estimated present market value (at 2014 current price) of those lands would be Bd. Tk. 5.66 billion (see, Table 3). The criminalized political-economy is the key reason behind this inhuman act against right to land and forest of the Garo community. In addition, historical class structure in this region played a major role in creating huge disparities and inequalities among different classes of people – both inter and intra Garo communities. The process of land dispossession and alienation of the Garo community varies from place to place. In the Madhupur upazila in Tangail district the Garos have been exploited historically. In 1962, the Garo forest was declared as a National Park without any consultation with the local Garo people. The incidence of dispossession of land increased during 1960s. Following the emergence of Independent Bangladesh, the rate of incidence of land dispossession increased more than that in the previous decade. It is to note that three-fourths of the total dispossession of land of the Garo community has

occurred after the independence of Bangladesh in 1971, and since then the alienation process got higher momentum. In 1977-78, a bombing range for the Bangladesh Air Force was formed which acquired around 1,000 acres of Garo land, evicting 29 Garo households from a village called Rajbari without having any prior consultation and without paying any compensation for the eviction. In 1984, the Government of Bangladesh classified major areas of the Madhupur forest and stopped taking tax from the indigenous peoples by way of a gazette notification. When this issue was raised in the Court, the Land Settlement Office refused to legally recognize the occupancy documents regarding their lands in possession of the Garos. Most regrettably, the land on which the Garos were living for generations were outright declared as *khas* lands. In the name of social forestry, the Government with support from the Asian Development Bank, has acquired lands of the Garos affecting the total eco- system. Moreso, trees are being felled everyday with the unholy alliance between the Forest Department and the law-enforcing agencies- which is destroying the traditional nature-based livelihood of the Garos. The government has a plan to construct wall surrounding the 3,000-acre area earmarked for social forestry which is not only environmentally unjust but also suicidal. This is a common feelings among the local Garos that the proposed “eco-park” concept is nothing but a blueprint to grab rest of the remaining lands from the Garos, and, thereby, further marginalizing them and turning them from pauper to beggar. In 1986, rubber plantation was initiated on a total area of 700 acres and that again without consultation with the local Garo community. There is also another plan for rubber plantation on 8,000 acres of land at Pirgachha in the local Garo neighborhood. The land-grabbing phenomenon against the Garo community is not a new one; it was found at an increasing rate even during the *Tebhaga Movement* in the 1930s-40s. Afterwards, during the Pakistan period (1947-1970), the lands of the Garos were acquired by tainting them as communists. During the India-Pakistan war in 1965, land-grabbing against the Garo community regained higher pace. During the Independence War in 1971, the local influential Bangalees grabbed significant amount of Garos’ lands. Most household heads of Garo community reported the following as the major causes and mechanisms of dispossession of their lands: governmental acquisition; grabbing by local influential from other community; grabbing through forged documents; grabbing by settlers; and grabbing by influential people of own community. Garos are often victims to frauds, and some of the officials in the Government’s Land Offices are accomplices in such frauds and forgery. In many instances, the Garos take high-interest loans from the *mahajans* (traditional moneylenders). Failure to repay such loans simply means usurpation of the borrower Garos’ lands by the lender *mahajans*. Among the Garo

community, a group of planted deceivers exists as reported by themselves. These deceivers, in collaboration with some of the Bangalees, play active role in the evil process of land-dispossession and associated alienation of the Garos.

The *Hajong* belongs to the mongoloid stock, and are linguistically and culturally close to Southeast Asian ethnic groups. Along with extreme poverty, Hajongs have always been subjected to ceaseless repression, deprivation of social justice and land rights. Hajongs had a long history of fighting against exploitation, extermination and unpeopling. The mean amount of land possessed by an average Hajong household is only 66 decimals. About 65 per cent of the Hajong households are *functionally landless* (see, Table 2). The phenomenon of forced dispossession and alienation of the Hajong community from their land, on which they had been living since long, has become a protracted truth. The extent of land dispossession has been severe throughout the British, Pakistani and Bangladesh periods. They have been repeatedly displaced from their ancestral homes and from their agricultural lands. The Hajong community have disposed an estimated 2,730 acres of land during the last three generations (upto year 2008) and the estimated current market price of such dispossessed land would be Bd. Tk. 1.23 billion (see, Table 3). The land-related problems among the Hajong people have many deep-rooted dimensions. The criminalization of politics and economy in the Hajong region along with religion- based communal riots and class conflicts have contributed significantly to the rise of this inhuman problem. Political influence against Hajong has been reported as the key reason for their land dispossession and associated alienation. The land grabbing of the Hajong in disguise of politics started at around 1946, and has continued till date. During the 1964 communal riot between the Hindus and the Muslims, a huge amount of land of the Hajong was declared 'Enemy Property' by the then government, and as a consequence, most of the Hajongs, became landless and marginalized. As in the case of others, later, the 'enemy property' was renamed as 'vested property', but the process of marginalization and pauperization continued unabated. This phenomenon started during 1965 Indo-Pak War. Hajong people contributed much in the *Tebhaga Movement* or the land rights related Communist Movement between 1946 and 1952. During this period, lands of the indigenous peoples related to the movements were confiscated by the Government and also grabbed by the influential criminalized quarters by way of unlawful legal suits. During 1962-65, the lands on which the Hajong had been living on for generations together were declared 'forest land'. This, not only, threatened the livelihoods of the Hajong, but also challenged their very survival and existence. Afterwards, Hajong, who went to India for shelter and security during the 1971 Liberation War, many of

them, after returning back from India to their own homeland did not get back possession on their homestead and land. First, the Government declared their land as 'enemy property', after 1965 and then after 1971 as 'vested property', and people having more access to power and ability to use physical intimidation, literally grabbed a huge amount of Hajong's land. According to the Hindu law, if one has no children, then the nephew will inherit his or her land property- but lack of practice or application and enforcement of this law among the Hajong has played a significant role in distraction of land ownership from the legal heirs to others, resulting in dispossession of land of a number of such legal heirs in this community. Reportedly, the '*Kaderia Bahini*', a military outfit and a part of the liberation fighters' army during the year 1971, also filed false court cases in 1975 against the Hajong' land ownership and forcibly dispossessed them from their ancestral land. In several instances, survival forced the Hajongs (as in the case with the Garos) to take high-interest loans from the local *mahajans* (moneylenders). In this process, when a marginalized *Hajong* fails to repay the loans as per contract, the land of the borrower is occupied by the lender *mahajan*. This phenomenon reportedly started in around 1920, reached its peak during Pakistan regime, and still continues today. They are often victims to frauds, in which the connivance of government officials is an open secret. Hajongs believe that there is also group of frauds among themselves who, under the influence of and in connivance with the Bangalees, are dispossessing them from their own land. Most of these cases of land dispossession (are) were politically influenced with the back-up of the government machineries. In almost all cases, the victims of land dispossession in the Hajong community have reported that their lands were grabbed by a few local influential persons of other communities- mostly the Bangalees.

The *Khashi* people, over the decades, suffered much due to lack of their land rights, grabbing of land by outsiders and they still continue to suffer. The mean amount of land possessed by an average Khashi household is 219 decimals and 12 per cent of them are *functionally landless* (see, Table 2). This apparently relatively larger amount of land possession among the Khashi households is simply because of hilly geographical nature of area where Khashis live- where use value of land is much lower than that in the plain-land indigenous peoples' areas of Bangladesh. Land dispossession among the Khashi community has continued throughout history- both in the Pakistan period, and now in the Bangladesh period since independence. During the last three generations (including the present generation upto year 2008), the Khashi community have dispossessed an estimated 1,400 acres of land worth Bd. Tk. 658.2 million at

current (2014) market price (see, Table 3). The Bangalees, by taking advantage of the ‘fear-factor’, illiteracy and simplicity of Khashi people forcibly grabbed their lands in most cases in connivance with land officials. Khashi people, for various reasons, were forced to sell their land at very low prices – which resembles just “distress sale” (i.e., selling with much less than market price due to distress). *Khas* lands have never been distributed properly among them. It has already been almost impossible for anyone in this locality to get possession of *khas* lands without financial and political influence. Most Khashi people who got some *khas* land became object of “adverse inclusion”. Almost all land dispossessions in the Khashi community took place after the independence of Bangladesh. In the 1970s, the incidence of their land dispossession increased alarmingly. The major reasons, means, ways and mechanism through which the lands of the Khashis have been dispossessed are as follows: land grabbing by local influential Bangalees; grabbing through forgery during land record; grabbing through forged documents; lack of proper land-right documents; and possession of lands by Bangalees through frauds by taking advantage of ‘fear factor’; and simplicity and illiteracy of the Khashi people.

The *Mahato* community is not only highly disadvantaged among all plain land indigenous peoples, but also not even officially listed as ‘small minorities’ or ‘small ethnic groups’. The Mahato community presents the classical case of unpeopling and extermination. A Mahato<sup>27</sup> household, on average, possesses 130 decimals of land. Every fourth Mahato household is *functionally landless* (see, Table 2). Landlessness-mediated poverty of the Mahato households is the key reason for their multidimensional deprivations. Land dispossession among the Mahato community has continued both during the Pakistan period and the Bangladesh period. The Mahato community, in the last three generations (upto year 2008), have dispossessed 2,040 acres of land, and the estimated current market price (for 2014) of these dispossessed land would be about Bd. Tk. 1.31 billion (see, Table 3). The major reasons and mechanisms through which the Mahato lands have been dispossessed include: land-grabbing by local influential Bangalees; lack of proper land-right documents; grabbing through forged documents; possession of lands through frauds by the Bangalees; and forgery during land record. Most Mahatos are illiterate, simple, and have developed ‘fear’ and high sense of insecurity – these, among others, are the facilitating factors for

---

<sup>27</sup> As a separate indigenous peoples’ community, the Mahato’s name do not appear in the 2010-list of indigenous peoples of Bangladesh. This list has been published by the Government of Bangladesh in section 2(1) of schedule 23 of the “Small Minority Cultural Institution Act, 2010”.

the influential Bangalees to grab Mahatos land in connivance with the government land and revenue officials. Land dispossession in the Mahato community has been taking into place since long. This had been increasing from the 1960s; between 1971 and 1980 a 28 per cent of all dispossessions took place; and between 1991 and 2000 almost one-third of all dispossessions occurred. As in the case of most other indigenous peoples, the *Khas* lands were never distributed properly among the Mahatos.

The *Oraon* is a non-mongoloid indigenous group. The actual tale of land rights deprivation of the Oraon people is no less distressing than other indigenous peoples in Bangladesh. An Oraon household, on average, possesses 85 decimals of land. Over 50 per cent of Oraon households are *functionally landless* (see, Table 2). Oraon people, although small in terms of population size with around 12,000 people (Barkat et al. 2009b, p. 27), have been a major target of land dispossession. During the last three generations they have lost an estimated total of 30,450 acres of land, and the estimated money value of those dispossessed land would be Bd. Tk. 13.3 billion in 2014 current market price (see, Table 3). It is important to note that during the last three generations upto the year 2008, the ten plain-land indigenous communities combinedly lost an estimated total of 0.2 million acres of land, of which, the Oraons alone have lost 15.1 per cent of the total implying a disproportionately high extent of dispossession of land by the Oraon people (estimated based on data in Table 3). As compared to the size of the population, the amount of land dispossessed by Oraon people is very high. It is precisely the reason as to why they consider this process as an 'inevitable fate', and as a consequence they are highly fatalist. As majority of Oraon households are landless, the present status of land-dispossession among them is relatively less frequent, and this is simply due to the fact that they have almost no more land to lose. During Pakistan period, and more specifically in 1965, there was a threat-and-rumor that the Pakistan is not for the Hindus; Hindustan (i.e. India) has been created for Hindus, and therefore Hindus will not be allowed to stay in Pakistan. As a result of such threat-and-rumor, many of the Oraons, out of fears, left Pakistan leaving behind their land, homestead and other immovable and movable properties. The rent-seeking Bangalees, by taking advantage of this fear-factor, forcibly grabbed lands and homesteads of the Oraon people. During the same time, due to potential distress situation, lands were being sold by them at a very low price ("distress sale"). This is one of the major reasons for which the marginalization process of the Oraon community got aggravated. It has been a common phenomenon that the Bangalees, using various forms of forgery, frauds and threats easily grabbed the lands and homesteads of the Oraons. In this

process, the grabbers had connivance with the local land and revenue officials. As marginalized sections of the community, according to the law of the land, though they are entitled to *khas* lands, the richer class actually gets the possession, as the Oraons cannot influence the process of that entitlement requiring bribes and political power in which they (the Oraons) are distinctly deficient. Even those Oraons, who have been living on particular plots of land for generations together without proper legal documents, do not currently get any support of the local government or the land officials to get entitled to their otherwise legally owned lands. A relatively high portion of the land dispossessions of the Oraon people have occurred after the independence of Bangladesh, though the process started in the 1940s. This process of dispossession reached its peak during the period between 1971 and 1980 when one-third of all the dispossessions occurred. This evil process still continues. The major causes and mechanisms of land dispossession, as reported by the Oraon people, are as follows: grabbing by local influential Bangalees; grabbing through forged documents; government acquisition; grabbing of *khas* lands by powerful local people; lack of proper land-right documents; and forced possession of their lands by others through frauds and forgery taking the advantage of simplicity of the Oraon people.

The story of losing land and associated alienation by the *Patro* community, is in many ways, similar to those of other plain land indigenous peoples. The lands of Patro have been encroached upon and settled by Bangalee settlers. With little legal protection, they can rarely recover the lands they traditionally occupied. Patro communities' land possession status is extremely distressful. An average Patro household possesses 34 decimals of land. Almost all Patro households are indeed *functionally landless* (see, Table 2). There are manifold land-related problems among the Patros. Land dispossession and alienation has become a bare truth and an almost inevitable reality for the Patros. Land dispossession among the Patro community has been a two century long history. During the last three generations (upto year 2008), the Patro people have dispossessed an estimated total of 2,171 acres of land worth Bd. Tk. 1.3 billion in 2014 market price (see, Table 3). The degree of land dispossession and related to that alienation of the Patros increased in 1947, 1964-1965, and after 1971. After abolition of the *Zamindari* System in 1951, the lands of the Patros were handed over to their religious leaders- *Purohit*, as *debottor* properties in the name of God. The lands were being used like the *khas* lands by the Patros; but they had no legal land-rights documents. During 1947 partition of India and after, the Bangalees – by taking advantage of Patro peoples fear-factor coupled with their low population size generating high sense of insecurity – forcibly grabbed lands of the Patro

community. This is how, a major part of the Patro households became totally landless. Due to fear and insecurity, the Patros were forced to fall into the trap of distress sale. The Patros thus became totally alienated from their own ancestral and customary lands. During the communal riot in 1964-65, a large amount of lands of the Patros was grabbed by the rent seeking Bangalee Muslims. The land dispossession among the Patro community was visible around 1947, which peaked in 1971. Even during the 1971 War of Liberation, some anti-liberation local influential Bangalees grabbed Patro lands and other assets without any resistance. After the independence of Bangladesh, land dispossession through fraud and forgery also increased. In the late 1970s, this kind of land dispossession through land grabbing and forced sales at very low prices got amplified. No *khas* lands have been distributed among the landless Patro community people. Forgery during the land records by the local influential persons having anti-people political background in connivance with the government land officials has been reported by a large majority of Patro community as the key reason behind their dispossession of land. Many Patros living on specific plots of land for generations do not have proper land-right documents, and this causes such serious problems, which results finally their complete dispossession of land. Even some 'innovative' Bangalees use the intricacies in meanings or interpretations of many words in Bangla language as the ploys for grabbing Patros land. As for instance, in Bangla 'half' (*adh*) and eight (*aat*) sound similar but have different meanings – such Bangla words are sometimes used by the Bangalees to cheat the Patros while the latter sell lands to them (the Bangalees). The government officials are also allegedly involved in such fraudulent activities. Land dispossessions of Patro people got high momentum, as mentioned earlier in the late 1970's i.e., after the assassination of the Father of the Nation and institution of autocratic rule. Though incidence of cases of land grabbing prior to the independence of Bangladesh (in 1971) was at a relatively less frequent level, there are instances of some large amounts of land being grabbed during those days. In fact, this evil process in the pre-1971 had been a mere sequel to the incidences left especially during the years 1941-1950. The major means and ways through which the lands of the Patros have been dispossessed are as follows: forgery during land record; land grabbing by local influential Bangalees; grabbing through forged documentations; grabbing by settlers. It is to be noted that the Patros have reported 'grabbing by influential people of their own community' as the reason in 10 per cent cases of total land grabbing.

The deprivation-in-perpetuity of land rights of *Pahan* has a protracted historical context. The incidents of forceful land grabbing and dispossession endured by

them is perhaps even more extensive than among other plain-land indigenous peoples. Possession of land by Pahan community is meager. On average, a Pahan household possesses only 20 decimals of land. Most of the Pahan households are *functionally landless* (see, Table 2). As compared to their low population size the land dispossession among Pahan is very high. During the last three generations (upto year, 2008), the total amount of land dispossessed by the Pahan community would be 19,425 acres and the current (2014) market price of those lost land would be Bd. Tk. 11.8 billion. It is also worth noting that out of total of 0.2 million acres of land disposed combinedly by 10 plain-land indigenous communities the Pahans alone shares per cent of the total (see, Table 3). The major problems related to land among the Pahans are reportedly: land-grabbing; taking possession of lands through forgery; and not getting possession of *khas* land by those who are entitled to them. Land grabbing by the influential local “rent seeking” Bangalees is a typical phenomenon among the Pahans. As in case of other indigenous peoples, the Pahans often fall victims to frauds and forgery; ‘rent seeker’ local influential Bangalees grab their land by taking advantage of their simplicity, weaknesses, fear-factors as minority, and distress sale. It was reported that even those Pahans who do not agree to sell lands are threatened by all means which forces them to sell their lands. As in the case of other marginalized communities, in many instances, the *Pahans* take high-interest loans from local *mahajans*, and failure in repaying the loan as per the contract means *mahajan’s taking away the borrowers land forever, which is the usual case*. There are many instances when Bangalees offer alcohol-based drinks to the Pahan landowner and by making use of the Pahan’s dizziness, take thumb impression of the Pahan landowner to take possession of the land. Later, the victim comes to learn everything of the reality, but can do nothing as they are poor, voiceless, powerless, and rightless. During 1946-1952, lands of Pahans had been taken over by the Government. Many of the Pahans land was declared as ‘enemy property’ after 1965, and then as ‘vested property’ after 1971; and people with power and muscle – the rent seekers – literally grabbed huge amounts of land of the Pahan community. Even during the liberation war in 1971, the anti-liberation local influential Bangalees grabbed Pahans lands. After independence, Pahans lands were grabbed by ‘rent seeking’ Bangalees through forgery done mostly during land survey. The dispossession of land in the Pahan community has been a continuous process for last hundred years. The rate of dispossession had been relatively low before the 1930s; the same started increasing after 1960s, and reached its peak in the late 1970s. After the independence of Bangladesh till 1990, the land dispossession rate among this community was high. Then mainly because of “no more land to grab” – the process slowed down a bit during the

period between 1991 and 2000. The major reasons reported by the Pahans as causes and mechanisms of dispossession of their land are as follows: grabbing by settlers; grabbing by local influential from other community, namely-Bangalees; forgery during land record; governmental acquisition; and grabbing using forged documents. Survey revealed that Pahan community never got khas land though – after losing most of their own land they are poor enough to have entitlement towards khas land and khas water-bodies. The Pahan community, in the process of dispossession of land and other assets during the last one century, have been transformed from once land owned community to landless, then from landless to pauper, and now from pauper to beggar.

Notably, the situation of land grabbing in case of *Rakhain* is unpropitious and more disgraceful. Oftentimes, they have become the victim of forced dispossession from their own land. On average, a Rakhain household possesses 167 decimals of land. Two-thirds of the Rakhain households are *functionally landless* (see, Table 2). The Rakhain community historically faces deep-rooted problem of land dispossession and alienation. Their ancestors had vast areas of land- but as they were fewer in number (their population size according to 1991 Census was 16,932), they were deprived in every aspect of life. The Rakhains are becoming marginalized everyday due mainly to land dispossession. They pass their routine life in agony and in fear due to land dispossession-mediated alienation. The Rakhain community have dispossessed an estimated total of 13,720 acres of land during the last three generations (upto the year 2008) and the estimated current market price of those dispossessed land would be Bd. Tk. 5.1 billion (see, Table 3). In the recent days, it appears that the extent of land dispossession among Rakhains has declined, and increased in a few scattered places and cases. This is due to the bare truth that by now, most of the lands of Rakhain households has already been dispossessed; and they currently have almost no land to lose further. Their livelihood and existence are being threatened by dispossession of land. The lands of the Rakhain community are being grabbed by the powerful people, basically Bangalees, for decades together. When these Rakhains' ancestors arrived at the location where they stay at present for hundreds of years, they basically found just vast tracts of forestland. In the forests, they built their houses and started farming. Though they basically were the owners of the lands, in most cases, they did not have any legal documents. In addition, even those among them who had some kind of documents, could not preserve them properly due to ignorance and/or for being affected by natural calamities. The local Bangalees – the rent seekers – had been grabbing their lands historically simply because they are few in number. In addition, the Government

did not put in any justice-based efforts to ensure the land rights of the Rakhain community. In many instances, it has been observed that a number of houses have been erected overnight on the land of a Rakhain household. In most cases, the Rakhain household could do nothing against the powerful land grabbers – the rent seekers having political power and access to relevant administration. Most of the incidents of such land grabbing have been (and is being) assisted by the Government's land officials and law-enforcing agencies. The land-dispossession phenomenon among the Rakhain community started at a large scale in the year 1965. Unfortunately, no government has yet taken any pro-active positive initiatives to eliminate or mitigate the problem. Taking possession of land through preparation and use of fake ownership documents is also a common phenomenon. By taking bribes from the land-grabbers, the Government's administrative personnel and even the courts of law act in favor of the grabbers. The simplicity of the Rakhain people has also been treated as their weaknesses and the grabbers used this weakness for exploiting them. No *khas* lands have been distributed among the landless Rakhain people, and the Government's land officials have rather distributed these among the influential Bangalees by taking bribes from them in exchange. The land dispossession phenomenon among the Rakhain community started in 1960s and then got high momentum in 1964-65, which has increased and continued so far even after the independence of Bangladesh. In the period between 1991 and 2000, this process of land dispossession reached its peak. The major reasons reported by the Rakhain community as to the causes and mechanics of dispossession of land are as follows: grabbing by local influential from other community, namely- Bangalees; grabbing using forged documents; governmental acquisition; and forgery during land record.

The *Santal* is one of the largest non-mongoloid indigenous groups. The story of unpeopling the Santals through forceful grabbing of their land and settlements is alarming. A Santal household possesses, on average, 63 decimals of land. However, three-fourths of the Santal households are *functionally landless* (see, Table 2). It would not be an exaggeration even to conclude (with informed carefulness) that among the ten plain-land indigenous communities dealt with in this sub section the Santals portrays the most distressful state in terms of dispossession of their own land. During the last three generations (upto year 2008), the estimated total amount of land dispossessed by the Santal community would be about 116,400 acres, which is 57.4 per cent of the total land dispossessed by the ten-surveyed plain- land indigenous communities combinedly, and the estimated money value of those land lost by the Santal community would be about Bd. Tk. 51.9 billion in 2014 current market price (see,

Table 3). It is, therefore, not difficult to conclude that the prime reason for the marginalization and pauperization of the Santals is their dispossession of land. Undue political influence and local class-based hegemonic culture, in addition to the simplicity and ignorance of the Santal people have been considered as the reasons for their dispossession of land. Though the Santals have been living in Bangladesh on specific geographic areas and lands for many centuries, most of them do not possess proper land-right documents. No government has acknowledged the traditional land right system of the Santal community. Attributable to this, the Santals have always been facing serious problems in establishing their land rights and preserving possession on their own land. The land dispossession phenomenon among the Santal community started basically in the year of 1947 when a large number of Santals had to go to India to save their lives and then repeated the same outmigration during the period of increasing tension ensuing from riots between the Hindus and Muslims (1962-65) in this region. When some of them eventually returned back home, many of them found that their land, homestead and moveable assets have already been grabbed and looted by the local influential Bangalees – the emerging rent seekers. After independence of Bangladesh in 1971, those Santals who went to India for shelter and security returned back to their own homeland. However, most could not get back their own lands and, in some cases, even their own homestead. Even during the Liberation War in 1971, a few anti-liberation local influential Bangalees grabbed lands of the Santals. At that time, the occurrences of land dispossession among the Santals reached its peak. Illiteracy among majority Santals make them un-empowered and easy prey of fraud and forgery. The government officials are reportedly often been instrumental in making and shaping this kind of frauds and forgery. As such, no *khas* land has been distributed among the landless Santals. Land dispossession had been increasing from the 1950s; and around 23 per cent of all dispossessions took place in between 1961 and 1970. In the late 1970s, 23 per cent of all dispossessions took place. After the 1980s, this rate of land dispossession decreased. However, whatever little amount of land remains, the dispossession has been continuing. The major means, ways and mechanisms through which the lands of the Santals have been dispossessed are as follows: land grabbing by local influential Bangalees; land grabbing through forged documents; and forgery during land survey and/or land recording in connivance with land officials, general administration, law enforcing agencies, legal systems, and the politicians. Santals are targeted by almost all anti-people forces.

### *6.2 Unpeopling through dispossession of land, settlement and associated alienation: How much, extent and outcomes*

In a survey conducted with the plain-land indigenous peoples in 2008 (Barkat et al. 2009b), an attempt was made to estimate the amount of total land dispossessed by each indigenous community during the past three generations including the present generation (upto 2008), and then the money value of those dispossessed land at 2014 current market price was ascertained to understand one of the significant dimensions of the gravity of the situation. This exercise on amount of land dispossessed and the money value of the same has been conducted keeping in view the fact that land is a special type of scarce and non-renewable immovable asset which is the key source of live, livelihood, power and status, and is being used inter-generationally; and the loss and cost of dispossession of land not only continues for generations, but also such dispossession of land creates and procreates accelerated alienation among indigenous peoples. For the purpose of this article, the 2008 survey data on land dispossessed by the plain-land indigenous communities during the last three generations (including the present generation upto year 2008) have been used, and the money value of those dispossessed land has been estimated at current market price of 2014, which then – in order to know the extent of gravity – have been compared with some macro-economic level information.

Here, before presenting the outcome of the exercise on amount of land dispossession by specific plain- land indigenous peoples communities and money value of those land, it is important to note that the actual extent and amount of dispossession and the related money value would, most likely, be much higher than what has been presented below (in Table 3). This is because of the fact that the indigenous peoples have lost not only land; they have lost many other movable and immovable assets, and also have developed feelings of all sorts of ill-being including insecurity, unfreedom, injustice, and ‘inequality in opportunities’ for which ascertaining money value is almost impossible.

Outcome of any quantitative survey, and more so, survey on sensitive issues must go through objective scrutiny before drawing conclusion based on such survey outcomes. Here comes the significant dimension related to the conduct of the survey itself. In this connection, it is to note that in the process of the face-to-face data collection with the individual indigenous peoples, although all-out efforts were made to elicit information from the past as much as possible by tracking down history based on the memories of the household heads, one cannot exclude at-least three issues responsible for underestimation of reported data on amount of land dispossession: First, problems associated with memory recall; Second,

outcome of ‘fear factor’ associated with providing such information to outsiders; and Third, in some settings of interview with the indigenous people it was not possible to avoid the presence of adi and/or settler Bangalees. More so, certain very old aged heads of household obviously had difficulties in responding.

So, what are the estimates we have arrived at regarding the amount of land dispossessed by various communities of plain-land indigenous peoples in the last three generations, and what would be the money value of those lost land? Estimates presented in Table 3, show a total of 0.2 million acres of land has been dispossessed by the ten-surveyed plain-land indigenous peoples communities. The estimated current-2014 market price of these total dispossessed lands would be Tk.92.39 billion which is equivalent to US\$ 1.19 billion. This present money value of land dispossessed by the ten-surveyed plain-land indigenous communities is equivalent to 0.68 per cent of the 2014-GDP of Bangladesh<sup>28</sup>, or 3.7 per cent of the government’s FY 2014-15 budget, or 10.7 per cent of the FY 2014-15 FY development budget, or 11.5 per cent of the Annual Development Plan (ADP) outlays of the government for the FY 2014-15. What a colossal loss? What a grand national wastage? Although may not be of high significance in terms of political economy, notable is that, the money value of loss due to dispossession of land was not the same by individual communities of plain-land indigenous people. As can be seen in Figure 16 (pie chart), the money value of such loss was the highest for the Santals sharing 56.2 per cent of the total loss incurred due to dispossession of land by the ten-studied plain- land indigenous communities. This is followed by Oraon (14.3%), Pahan (12.8%), Garo (6.1%), Rakhain (5.5%), Patro and Mahato (1.4% each), Hajong (1.3%), Khasi (0.7%), and Dalu (0.09%). However, viewing from the lenses of “political economy of justice” (including human rights, land rights, right to own and access to customary and traditional wealth and resources) it is of real significance to access various dimensions of forced land dispossession by individual communities of indigenous peoples. These dimensions include total physical amount of land dispossessed, physical amount of per capita land dispossession, economic-social-political outcomes and impacts of such forced land dispossession on the life and standard of living of each and every individual persons, households, family and community of indigenous peoples.

The issues raised here to understand the essence of “political economy of injustice” attributable to the forced dispossession of land by each community of

---

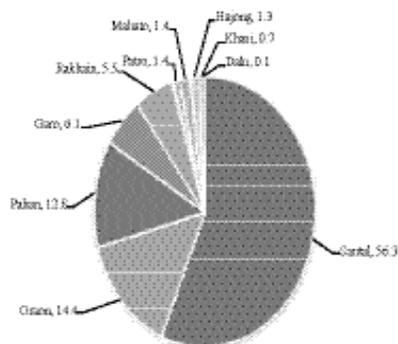
<sup>28</sup> The estimated GDP of Bangladesh for FY 2014-15 is Tk. 13,395.7 billion (equivalent to US\$ 172.29 billion with exchange rate being US\$ 1= Bd. Tk. 77.75 as on 30 January 2014).

*Table 3 : The physical amount of dispossessed land (in last 3 generations upto 2008) by plain-land indigenous peoples' community and their money value (at 2014 current price)*

Plain-land indigenous peoples' community	Amount of land dispossession (in last 3 generations upto 2008) and their money value		
	Physical amount (in acres)	Money value (at 2014 current market price)	
		BD.Tk. (in million)	US\$ (in million)
Dalu	188	82.2	1.1
Garo	13,640	5,657.3	72.8
Hajong	2,730	1,227.3	15.8
Khashi	1,400	658.2	8.5
Mahato	2,040	1,313.1	16.9
Oraon	30,450	13,325.1	871.4
Patro	2,171	1,318.0	17.0
Pahan	19,425	11,836.0	152.2
Rakhain	13,720	5,096.0	65.5
Santal	116,400	51,880.8	667.3
Total	202,164	92,393.9	1,188.3

Note: The data on physical amount of dispossessed land during the last three generations (upto 2008) by individual communities of plain-land indigenous peoples are obtained from Barkat et al. 2009b, p. 291. These amounts have been converted into acres. The money value of those dispossessed land has been valued at current market price for January 2014 using FY 1995- 96 as base year. The official exchange rate applied is US\$ 1 = Bd. Tk. 77.75 as on 30 January 2014.

**Figure 16: Share of total monetary loss due to dispossession of land in the last three generations (up to year 2008) by individual communities of plain-land indigenous peoples (in %)**  
(Total money value of loss in 2014 market price = BD. Tk. 92.39 billion = 100%)



Source: Prepared by the author based on data in Table 3. For rounding purposes to make the total 100 percent, slight changes after decimal point has been made.

the indigenous peoples are significant on their own merit. In spite of the fact that although highly representative and valid answer is difficult to ascertain, the following are indicative – to a large extent – towards understanding the essence of the above stated “political economy of injustice”. First, in terms of total physical amount of land dispossessed, among the ten-studied indigenous peoples of plain-land, the highest amount was dispossessed by the Santal community sharing 57.4 per cent of the total amount of land dispossessed by the above ten communities combinedly (estimated based on data in Table 3). This is followed by the Oraon sharing 15.1 per cent of the total dispossession; and then in high to low order – Pahan (9.6%), Rakhain (6.8%), Garo (slightly less than 6.8%), Hajong (1.4%), Patro (1.1%), Mahato (1.0%), Khashi (0.7%), and Dalu (0.09%). In understanding the essence of “political economy of injustice” pertaining to the individual communities of indigenous people, it is not at all enough to provide estimates of total physical amount of land lost and share by individual indigenous community. This is simply because of the simple arithmetic that, other things remaining the same, those having more land will lose more. Therefore, a better indicator would be to take per person or per household (assuming that household size is more or less same across the various indigenous peoples communities) dispossession of land by individual indigenous communities. Second, the per household dispossession of land varies widely by individual indigenous communities. For example, as shown in Table 4, the highest amount of per household land dispossessed was 2158.3 decimal and that by the Pahan community, followed by Oraon (898.5 decimal), Patro (289.5 decimal), Rakhain (270.1 decimal), Santal (191.4 decimal), Hajong (79.3 decimal), Garo (66.7 decimal), Dalu (41.8 decimal), and Khashi (34.6 decimal); the average per household of these 10-selected plain-land indigenous peoples being 201.4 decimal (Table 4). Third, the outcome of this per household dispossession of land by different indigenous community is, more or less a straight forward one, the more the per household land dispossession the relatively higher is the extent of landlessness. And, finally, the impact of this per household land dispossession is also understandably so, the higher the per household land dispossession the lower is the standard of living and well-being, as well as the higher is the degree of ‘fear’ and sense of insecurity among them, the lower is the extent of participation of those people in development activities due to their position in the society as highly excluded people.

From political economy view point, the most important is which has already been mentioned that this is just a part of the story! Because many other losses due to extermination and unpeopling, such as loss of immovable properties other than

*Table 4: Estimated population, number of household, and per household land dispossession (in three generations upto 2008) by selected plain-land indigenous peoples, 2008*

Plain-land indigenous peoples' community	Population 2008*	Number of household, 2008*	Amount of land dispossession (in last three generations upto year)	
			Total (in decimals )	Per household (in decimals)
Dalu	2,250	450	18,800	41.8
Garo	102,315	20,463	13,64,000	66.7
Hajong	17,216	3,443	273,000	79.3
Khasi	20,216	4,043	140,000	34.6
Mahato	5,301	1,060	204,000	192.5
Oraon	16,944	3,389	30,45,000	898.5
Patro	3,750	750	217,100	289.5
Pahan	4,500	900	19,42,500	2158.3
Rakhain	25,398	5,080	13,72,000	270.1
Santal	304,116	60,823	11,640,000	191.4
Total	502,006	100,401	20,216,400	201.4

**\*Note:** The population size by individual communities of indigenous peoples presented in the Table are not available in the Bangladesh Population Census. Authors of an earlier research have estimated the population size of those communities based on Bangladesh Population Census, 1991 (see, Barkat et al. 2009b, p.27). To arrive at the population size of 2008 by individual communities, the author, based on many relevant assumptions including through discussion with knowledgeable persons assumed that 2008 population size will be 1.5 times higher than that in 1991 (assumptions included outmigration of certain portions of population by individual communities from Bangladesh; relatively higher total fertility rates among the indigenous peoples who are still living in Bangladesh). The assumed household size is 5.

land is not included in the estimation; not included are the losses of movable assets; and most importantly not included are losses (costs) associated with factors such as 'fear', 'severance of family ties', 'permanent feelings of insecurity', 'loss due to non-interest in participating in broader social and community life and development' – all these losses or costs to individual, family, community, and nation are difficult-to-measure, but these losses reflect lack of opportunity to participate in the process of conscientization, liberty and freedom-mediated process of development by the indigenous peoples. These are not just losses to the indigenous peoples, rather these constitute 'foregone values' or true colossal losses (costs) preventing making of a secular and progressive human society – the Bangladesh enshrined with the true spirit of 1971 Liberation War.

### 6.3 *What did they do to revert unpeopling towards regaining their lost land: Processes and outcomes*

As argued above and substantiated by empirical evidences that the indigenous peoples have already been unpeopled and exterminated. However, some of them, especially in the plain land had made some attempt to recover lost land and settlements. Some of them resort to land litigations and requested the local elite to support their cause. Some of them sought *shalish*/arbitration as an attempt to recover their dispossessed lands. In this process of attempt to regain the lost land they required money to meet the costs of litigation and related conveyance. Some of them did not attempt to recover their lost lands because of feeling of insecurity of life and lack of money to run the litigation. Despite their all-out efforts to recover the lost lands and settlements, almost no piece of land could be recovered. This is obvious because of the fact that the grabbers represent the rent seeking system and the whole governance system is subjugated to the rent seekers. Therefore, in essence, regaining lost land implies praying and bowing down to those who have grabbed the same. This is a highly improbable possibility for the indigenous peoples who have been exterminated and lost their land and settlements but want to regain under the prevailing centre-periphery distorted free market system controlled by the wealth-destroying rent seekers operating under the auspices of the mono-polar imperialist system which has been adequately portrayed in Section 3. The indigenous people who lost their lands and settlements, in many cases, as reported by themselves, could not even think of going to the court for justice due to ‘fear factors’, lack of security, financial insolvency, and lack of knowledge. Even most of those who went to the court for justice did not get any justice. The local government, Members of the Parliament (MPs), Deputy Commissioners (DCs) and the Land Offices, in most cases, did not play any positive role; to the contrary, they became an integral vested interest part to maintain and keep the problem as problem-in-perpetuity. The net outcome of this process for those indigenous people who tried to get justice and get back their dispossessed land was just the opposite; they, in the process became poorer than before – became pauper. This was obvious within the nexus of free-market oriented rent seeking system, and this is also the essence of “political economy of injustice” with the poor and marginalized people, of which the indigenous peoples is just an integral part.

The indigenous peoples who have lost their land and settlements have already gone through a process of negative transformation – transformation from landowning and landholding to landlessness, then from landlessness to pauperization, and then from pauperization to beggarization. In this process of

beggarization, among these, who wanted to regain their land paid speed money (bribe) at every step in regaining their lost lands. Even after paying bribes, they do not get any relief as they are a voiceless and powerless – the indigenous peoples! It is to mention that some of the NGOs are working in a limited scale towards resolution of this issue, but the outcome so far is insignificant. Some international organizations and commissions are active in pursuing the rights of the indigenous peoples. The outcome of activities of these organizations is not much mentionable from the viewpoint of restoring rights of the indigenous peoples. It is learnt in the whole process that commitment and pro- active support of the government and the court of justice are the basic preconditions to maximize the benefits to those who have lost their land, and that is always absent. In essence, that will always be absent if ‘political economy of injustice’ prevails, and this will prevail so long rent seeking based centre-periphery equation within free market capitalism as an integral part of global capitalism prevails (as discussed and analysed in Section 3 explaining the proposed conceptual framework of political economy of unpeopling and undevelopment of indigenous peoples).

## **7. From “Unpeopling” to “Peopling” of Indigenous Peoples: Is their Any Possibilities?**

### *7.1 From ‘unpeopling’ to ‘peopling’ of indigenous peoples: Some first order conclusions*

Indigenous peoples, irrespective of hill or plain, have already been unpeopled and exterminated through grabbing of their own land, settlement, forest, and other resources. Many communities, in the process, have been alienated to the extent to become pauper and beggar. This dispossession of land and other resources by the indigenous peoples has taken place within the distorted free market centre-periphery nexus dominated by the rent seekers who have subjugated the superstructure including politics and government in a broader global capitalistic order creating and procreating inequality and injustice in all spheres of the society.

Historically, many of the human rights and justiciable rights including the land right of the indigenous peoples of Bangladesh has been grossly denied. No government has properly acknowledged the land right of the indigenous peoples in this country. All the indigenous communities – irrespective of hill and plain – have been severely affected by land and settlement dispossession. In addition to the undue political influence and local class-based hegemonic culture, government-connived initiatives are major reasons for land and other natural resource dispossession of the indigenous peoples. Laws, apparently, in order to

stop such processes of land dispossession of the indigenous communities, has also been enacted- but in practice, land dispossession goes on unabated. Various issues related to such traumatic incidents in the past- such as the Partition of India in 1947, the communal riot in 1964, the Indo-Pak War in 1965, the promulgation of Enemy and Vested Property Acts, the agents of anti-liberation during the Liberation War in 1971 etc- have supported and encouraged the grabbers to surreptitiously grab the lands, forests, and other resources of the indigenous peoples. The major reasons, means and mechanisms of land dispossession, as reported by the indigenous peoples themselves include grabbing by local influential persons from other community mostly Banglaee; grabbing through forged documents; governmental acquisition; forgery during land record; lack of proper land documents; and grabbing by settler Bangalees.

Almost all the indigenous peoples who dispossessed their land have made some attempt to recover those dispossessed land. Many went for land litigations seeking justice and sought support of the relevant government administration and local influentials to get back their land. Many sought *shalish*/arbitration as an attempt to recover the dispossessed lands. In the process of regaining the lost land, they required financial means to meet costs of litigation and related legal and illegal expenses. Most of those who went to the court of justice did not get any justice. They had to pay bribe at every step to regain their lost lands. Even after paying bribes, they did not get remedy. This is due to the fact that, in one hand, they constitute voiceless and powerless section of the population and, on the other, fighting with the rent seekers – the grabbers – is an unequal fight. Most of the indigenous peoples did not attempt to recover their lost land because of lack of security of life and lack of money for litigation. Despite all efforts no piece of land could be recovered. Eventually, most of them became more marginalized due to loss of work days and distress sale of remaining assets, if any. The local government, Member of the Parliament, District Commissioners and the Land Offices – none was helpful. Most NGOs are dormant on this issue. Government's support on this is almost non-existent. Knowledge and awareness level of indigenous peoples on various land-related laws is still at embryonic stage. A major portion of the indigenous peoples' household heads are aware only about the law of inheritance and law on transfer of land ownership- which is regarded as basic knowledge. A smaller section have limited knowledge about laws on mortgaging, law on sharecropping, law on land auction, and processes of getting access to khas land. Knowledge level is very poor about other relevant laws, such as land laws on declaration of personal property, acquisition act, ownership and allocation of khas land, Vested Property Act, ownership through possession, allocation of khas land, and leasing.

The indigenous peoples themselves have suggested various ways and means to mitigate the issues pertaining to their dispossession of land and associated alienation. On the basis of their own life experience, the indigenous peoples have pointed out some meaningful and implementable steps towards resolution of the long-standing problems pertaining to their dispossession of land, increasing alienation and associated inequality, insecurity and discontents. These steps are presented below which merit consideration by all competent authorities including the government and the civil society:

1. Establish a transparent and pro-active Land Reform Commission for the indigenous peoples (for both hill and plain).
2. Ensure cross section of indigenous peoples representation and pro-active participation in the said Land Reform Commission.
3. Assign adequate emphasis on the land and life of indigenous peoples by the Parliamentary Standing Committee on Land and Parliamentary caucus of indigenous peoples.
4. Design appropriate advocacy materials and conduct adequate advocacy by the Government and the civil society toward accelerated progress of the indigenous peoples.
5. Raise awareness of the indigenous peoples on land-related Laws and Acts.
6. Arrange all-out efforts towards enforcement of those Laws and Acts Organize pro-active advocacy towards recognition of customary ownership of indigenous peoples.

*7.2. From 'undevelopment' to 'development': A few suggestions towards human development of indigenous peoples*

Since 'development' is a constitutional-justiciable-human rights related concept, then all citizens, as part of the people, irrespective of ethnicity-religion-caste-creed-women-men, are the owner of the Republic; since within next six years (Vision 2021) we are dreaming to develop a secular, progressive, liberal democratic welfare state illuminated with the spirit of 1971 War of Liberation; since CHT Accord (Peace Accord) has been signed in 1997; and since we are determined to make the four pillars of our 1972 Constitution (democracy, nationalism, secularism, socialism) stronger, then, it is my informed opinion, that to create an environment to realize the above dream of development and well-being including ensuring the land rights of already "unpeopled" indigenous

peoples, a set of specific “well-wished” suggestions categorized into five broad groups may be actively pursued (in this context can be treated as priorities). The suggestions (or recommendations) categorized in to five broad groups (A, B, C, D, E) are as follows:

*Group A: Related to Constitutional recognition of indigenous peoples*

1. Regardless of hill and plain-land, to all indigenous communities, it would be logical to give Constitutional recognition as ‘indigenous peoples’ including preservation of their language-art- culture-lifestyle-tradition-heritage-knowledge.
2. It is urgent to give legal recognition of customary and traditional rights to land, forest and waterbodies of indigenous peoples.

*Group B: Related to compliance with the spirit of 1997 CHT Accord (Peace Treaty) especially Commission (Land, Law etc)*

1. The Peace Accord signed (02 December 1997) between the Government of the People’s Republic of Bangladesh and the *Jana Sanghati Samity* (People’s Solidarity Organization) of indigenous peoples of CHT is necessary to implement in totality and in no way in a fragmented and compartmentalized fashion, and that should be implemented expeditiously.
2. The implementation process of the clauses of CHT Accord (Peace Accord) that have not been still effective should be given importance on priority basis. In this regard, especially, the Land Commission (or the same, the Land Dispute Resolution Commission) will have to take care of the activities in conformity with the fundamental spirit of CHT Accord. The fundamental task of Land Commission should be to deal with the issues related to resolution of land dispute, and not the land survey. The rules and regulations regarding Land Commission which is defective or faulty (implying not in line with the spirit of CHT Accord) it is reasonable to make them consistent with the basic spirit of the Accord (that is, it is necessary to modify the clauses that are contradictory or inconsistent). The complaint that out of 13 rectifications to be made in the Land Dispute Resolution Commission, 3 have been totally omitted is to be resolved and in no way to ignore the recommendations of CHT Regional Council regarding related issues.
3. It is urgent to send the issues related with forcibly grabbed land to Land Dispute Resolution Commission and resolve those according to the process as mentioned in the Peace Accord.

4. In CHT and plain land areas it is urgent to formulate relevant Land Laws, Land Policy and Land Use Policy keeping in mind the common indigenous peoples' interest as supreme.
5. In CHT, the three district councils of hill areas perform various functions in three different ways. This needs uniformity and harmonization keeping common indigenous peoples' interest above everything.
6. To institutionalize the land rights of indigenous peoples (which is partially recognized in CHT Regulation 1900) undertaking of proactive and implementable legal and administrative steps are essential on the part of the Government.
7. Formation of a separate Land Commission for plain-land indigenous peoples is essential. In this regard, the "lessons learnt" (better to say, the "bad experience" of) from CHT Land Commission should be taken into consideration.
8. A National Adibashi Commission should be formed. The fundamental objective of the Commission, regardless of hill-plain, will be to think over all provisions concerning human welfare including constitutional-provision for justice in all economic, social, cultural and administrative matters of indigenous peoples and to ensure more speedy solution of historical misdeeds done with the indigenous peoples in exterminating and unpeopling them.

*Group C: Related to proactivating Regional Council, Hill District Council, Local government, Transferrable subjects*

1. Through adjusting and harmonizing Hill District Council and Regional Council with the foundational spirit of CHT Accord and maintaining distinct opportunities for work will have to be created. In order to comply that, in conformity with the fundamental spirit of the Accord, measures need to be adopted and implemented to expeditiously formulate, modify, approve and make effective the laws, rules of procedure, rules of business, and regulations. Transferrable matter which is not transferred till now shall have to be transferred.
2. As rapidly as possible, it is urgent to give a legal shape and make implementation of those moral and ethical understanding that have been made by this time between government and hill regional council on different conflicting and debatable issues concerning hill Land Commission.

3. In order to ensure the rights of indigenous peoples over land-water bodies-forest coordinated steps of highest order among local government, local administration and customary administrative structure is warranted.

*Group D: Related to planned progress, budget, human development*

1. In special sessions of National Parliament and Parliamentary Caucus on Indigenous Peoples it is suggested to hold serious result-oriented discussions towards time-bound accelerated human development of the indigenous peoples. The issues of discussion shall include, among others, unpeopling and extermination of indigenous peoples irrespective of hill and plain, dispossession of land-settlement and associated alienation, pathway of accelerated resolution of the problem of indigenous peoples' land rights and associated factors determining their life-livelihood-tradition- art-culture-heritage-indigenous knowledge. The suggested result-oriented discussion, debate and dialogue shall be based on the following fundamental spirits enshrined in the 1972-Constitution of Bangladesh: "All powers in the Republic belong to the people" (article 7), "Removal of disparity" (Constitution, article 16); "Equality of opportunity" (article 19); "Equality before law and equal protection of law" (article 27); "Non-discrimination to any citizen on grounds only of religion, race, caste, sex or place of birth" (article 28), "Protection of right to life and personal liberty" (article 32), "Freedom of thought and conscience, and of speech" (article 39), "Local government in every administrative unit" (article 59, 60), among others. And the result should be to accelerate the process of development of the indigenous peoples, reach consensus regarding distribution of responsibilities towards time-bound specific targets and expeditious implementation of those targets including measures to be taken if targets are not attained.
2. Including guarantee of land and related rights, formulation of a time-bound road map is necessary for implementation of CHT Accord where short-medium-long term plan and its implementation strategies shall be mentioned.
3. Within the purview of Perspective Plan (2010-2021) and the upcoming Seventh Five Year Plan (2015-2020) of the Government for balanced development attaching special importance the issue of overall development of indigenous peoples shall have to be implemented on priority basis.
4. To guarantee well-being of indigenous communities separate allocations in the national budget is needed. In the initial years, the amount of per capita allocation for the indigenous peoples should be at least three times higher than the per capita overall national allocation.

5. The matter relating to method of imparting schooling lessons to indigenous children in their own mother language shall have to be given importance. At the same time, in accordance with needs of the specific communities of indigenous peoples it is necessary to institutionalize relevant primary, secondary, higher secondary, technical, vocational, and higher studies educational institutions.

*Group E: Related to resolution of unjust acquisition of land and forest, outcomes of demographic engineering*

1. From now onwards, the individual or collective requisition of land-forest by the government agencies (including development project), Bangalee settler, forest department, and military- paramilitary related departments should be declared as complete moratorium.
2. The Bangalees of plain land those who have settled in the CHT but reluctant to live or reside in hill areas it is necessary to think about provisioning of incentive for their coming back in the plain land voluntarily.
3. All those agreements such as non-resident of hill areas but have taken land on lease for plantation including rubber plantation and are not cultivating for last 10 years should be cancelled.
4. Exemplary punishment should be given to those who have forcibly grabbed the land of indigenous peoples.
5. Dispossession of forest indigenous peoples from land should be stopped and harassment case filed by the forest department should be withdrawn.
6. Put a stop forever on deforestation in the name of eco-park. In line with the objective of being free from the negative impact of world-wide climate change preservation of forest-jungle-water bodies inhabited by indigenous peoples – it is suggested to undertake research and advocacy programmes with full participation and ownership of all communities of indigenous peoples – hill and plain, small and large in terms of population size; no one should be left out or excluded in this process.

**8. A Final Caution: Further Unpeopling of Indigenous Peoples May Lead to Inevitable Cataclysm**

The basic characteristics of the life of indigenous peoples, in epitome, is the “*Political economy of unpeopling*”; “*Political economy of extermination of people*”, “*Political economy of perpetual deprivation and discrimination*”,

*“Political economy of undevelopment”, “Political economy of underdevelopment”, and “Political economy of injustice”*. Regardless of hill-plain, the inborn right, traditional right, social right, right by clan and justiciable right, right to have justice have not just been curtailed, rather plundered, and plundered murderously. The factor that worked behind this plundering is the free market philosophy which is never poor-friendly, let alone indigenous peoples-friendly. This neo-liberal free market philosophy dominated by rent seekers is a dangerous reality, because the later has managed to make politics and government subjugated, and thereby, criminalized the whole economic and political system. It has created and procreated a centre-periphery nexus within the unjust global capitalism. The plundering of constitutional, justiciable and human rights has now become a usual practice. As a result, by any criteria of human progress, the well-being of indigenous peoples (and all other marginalized people) could not have been ensured. Indigenous peoples have become the victim of deeply ingrained alienation. They are the subject of alienation from power, public resources, and their own resources. This perpetual alienation have produced and reproduced uncertainty-disbelief- unreliability-envy-hatred among indigenous peoples. And this process within the above stated nexus of rent seekers, government and politics has taken the shape of a force towards accelerated production and reproduction of ill-being among the already very ill indigenous peoples.

The above explanation about this plight of indigenous peoples is enough to conclude that with a sinister motive for *political engineering* this right which is inseparable from indigenous people’s life has been plundered and alienation has been created and pro-created. Besides, including *demographic engineering* all the means and ways of plundering of human rights have been used as methodical device. Irrespective of hill-plain, the drama that has been staged is nothing sort of a sheer historical deviation; it is rather a man-made historical catastrophe of unpeopling the indigenous peoples. In solving the long-lasting and complex land issue and the issue of alienation –the CHT Accord 1997 (‘Peace Treaty’) is no denying an encouraging historical Accord. In congruity with the original foundational spirit of this Accord, it was expected that the process of accelerating the progress and increasing the well-being of indigenous peoples will take-off. This process has not been quickened and the process of positive discrimination has not been instituted during the last 17 years since the signing of the CHT Accord in 2<sup>nd</sup> December 1997. These are not auspicious sign at all. As observed in many countries of the world, failure to resolve this type of historical issue after signing of Peace Accord leads to the repetition of catastrophe, and that with more detrimental outcome than the pre-accord stage within 10-20 years time and the

degree of national loss becomes much more than the pre-accord stage. Considering this historical truth, it is the best way for all the parties to move forward being mutually respectful to the original spirit of the Accord. There is no scope to search for any other alternative. The issue is absolutely politico-economic. The State, without any wavering, must take this responsibility to ensure all kinds of constitutional-human rights for indigenous peoples, no matter hill-plain, and create a better world for them.

Finally here, to put it bluntly, the “political economy of unpeopling of indigenous peoples” in Bangladesh shall most appropriately be termed as the “political economy of injustice”. And this injustice-in-perpetuity has been created logically within the broader global capitalism in a distorted free market economy at the early stage of capitalistic mode of production, in which, within a centre-periphery nexus production and reproduction of distress-deprivation-destitution-inequality based on exploitation of the poor and marginalized is a norm, and the best and most appropriate agents to accomplish and complete this process are the “rent seekers” (of various forms) who does not create wealth (rather destroys wealth), who are there to grab the wealth of others and who are located at the top of the socio-class pyramid, and who, in the whole process, make the dominant politics and government as their subordinate, subjugated, subservient entities. Therefore, the whole issue of transforming ‘political economy of injustice’ in to ‘political economy of justice’, which is a necessary precondition for ensuring true well-being of the indigenous peoples as well as all poor and marginalized people of Bangladesh is ultimately a high order political issue in which government and politics must divorce the ‘rent seekers’ and the ‘rent seeking’ system forever. This is an issue of establishing a pro-people state, in which, the Government shall be adequately concerned, committed and competent to uphold people’s interest, especially the poor and marginalized people’s interest above all other interests in the social-economic-political-cultural ladder of interests.

### **9. An Objective Thought on Solution. Are We Fighting a Losing Battle?**

In conclusion – based on political economic analyses of unpeopling of indigenous peoples within the unjust national and global order – it is difficult to draw any straightforward conclusion pertaining to the possibilities of resolution of the problem, meaning here that the indigenous peoples, in near future, will get justice in having back their land, settlements, forest, waterbodies, and other resources plundered by the vested groups of rent seekers aided by the state and politics. The normative conclusion is that the indigenous peoples have all the inherent rights to get back their plundered land-forest-settlement and other resources. However, the

objective practical conclusion is that the distance of the indigenous unpeople is still far away from the frontier of reaching the point when they will get back their resources and wealth grabbed by the rent seekers.

In the relevant literature and in political parlance, the whole issue of injustice towards the indigenous peoples has so far, been presented just as an ethnicity issue or ethnic problem, which is just an appearance on the surface. To put it bluntly, the issue of unpeopling of the indigenous peoples, in essence, is primarily not a ethnicity-based issue. This is clearly a “class” issue (not in the classical-traditional sense of the term). This is a ‘class’ issue wherein the upper class of rent seekers grab everything from natural resources to verdict of the court, from labour of weaker sections of people to product of their labour etc, and in doing so they use all possible means and ways including ethnicity, religion legal and extra-legal instruments and institutions, power, politics, muscle. The aim is simple: To become wealthy by taking away wealth from others who are weak; and not become wealthy by creating wealth by themselves and to multiply that grabbed wealth (not only during the period of primary accumulation of wealth under capitalism, but also throughout all the stages of capitalism including under imperialism) and, thereby, create a condition in which the State, Government, Politics become subservient to them – the rent seekers-grabbers (in this case grabbers of resources of indigenous peoples). Therefore, there should not be any doubt, that the whole issue of unpeopling and extermination of indigenous peoples, both politically and economically, is a class issue. And, fighting class issue using ethnic identity is a misnomer, and such struggle is destined to fail; such battle is inherently a losing battle.

Reversal of “political economy of injustice” into “political economy of justice” is history in and by itself. It is worth keep in mind that the process of unpeopling of indigenous peoples began over 60 years back; the process got high momentum since the time of acute communal riots in early 1960’s and then during demographic engineering since mid 1970’s – all during military autocratic rule. However, after a protracted armed struggle, in case of indigenous peoples in the hills (CHT) the CHT Accord (Peace Accord) was signed in 2007 during a democratically elected government. This should be treated as a historically welcoming attempt to rectify historical misdeeds of the past. However, this should not cause complacency. This is primarily due to the fact that after 60 years of grabbing land, settlement and forest of the indigenous peoples giving those back to them is unprecedented in history and making this history can never be an easy route. Here, it is important not to remain oblivious of the unpalatable truth that the extermination operation of the indigenous peoples had its root in distinct

historical doctrine in the religion-based state-craft of Pakistan. Depriving religious and ethnic minorities through various ways and means was not an historical accident *per se*. It was rather an outcome of conscious decision by the Pakistani rulers to *Pakistanize* the East Pakistan, to use “Islam is in danger” as a means to obstruct development of secular culture and associated human capital formation in East Pakistan, to un-people a large part of East Pakistanis from their roots based on their non-Muslim identity, and to try to establish military-feudalistic-elitist Pakistanized hegemony over East Pakistanis and, thereby, to create their politico-economic allies in East Pakistan. In materializing these, the Pakistani rulers used all means and ways to divide people based on their religious and ethnic affiliations. The anti-secular forces – both in Pakistan (during 1947-1971) and in independent Bangladesh (especially after the killing of the Father of the Nation in 1975) – used all means towards oppressing people, especially the religious and ethnic minorities. The consequences have been, simply, gross denial of freedom and liberty, and institutionalization of systematic social, cultural, economic, political, and psychological deprivation of the religious minorities and indigenous peoples in Bangladesh. The fuelling of religious fundamentalism in politics, economy and culture has been an obvious consequence as well as an objective.

The national disaster has been so huge that over two million people (out of five million) belonging to 49 different communities of indigenous peoples have been directly and severely affected by the weapons of unpeopling and extermination, and have lost a large part of their land, settlement, forest, and other resources. In addition, there has been unmeasurable extent of national losses in terms of forced massout-migration, stresses and strains, mental agonies, severance of family ties, loss of human potentials, disruptions in communal harmony, un-freedom, and disintegration in the process of national human capital formation.

It is, therefore, in order to ensure a true environment for humane development in Bangladesh, there is no alternative but to successfully and expeditiously implement the CHT Accord 2007 forcibly maintaining the core spirit of the Accord, and return back the land and other resources taken away from the indigenous peoples. This demands political commitment towards ensuring the well-being of the people who have been made ‘unpeople’ coupled with substantive public actions. And all these are absolutely necessary to institutionalize liberty, freedom, and choice – as both means and ends to true humane development in Bangladesh. Therefore, in order for to revert the conscious historical misdeeds done towards the indigenous peoples – *political economy of injustice* should be transformed into *political economy of justice*, and

in ensuring that the accelerated implementation of the CHT Accord (in case of CHT) has no second best alternative. Since the issue of “unpeopling” is ultimately a class issue – the question remains: “Are the “unpeopled” people going to get back their properties in a class society dominated by the grand alliance of the agents of an unholy triangle– the Rent Seekers- Grabbers, the State(with governance agents), and the Politics serving rent seekers interest”? A difficult question to answer!

However, my answer to this question is a straight ‘No’. No; not in the near future. There is plethora of reasons of my concluding so. The first and foremost is: We have accepted the battle based on *appearance of things* and not *essence of things* – and fought and still fighting the battle as a battle between ethnic groups (Bangalees versus the indigenous peoples) and, so far, acted accordingly. This battle is destined to be a losing battle. To the contrary, we have never get in to the *essence of things* to think the issue of unpeopling of indigenous peoples as a “class issue”, as an issue of wealth and resource grabbing by the rent seekers aided by their super-structural ideologies and institutions (state, government, religion, politics – local, national, international), as an issue that all forms of violence have played immense role in both establishing and perpetuating capitalism. In order to establish lawful, constitutional, fundamental and human rights of the indigenous peoples who have become ‘unpeople’ – these ‘unpeople’ people themselves are not involved (or remotely involved) in the movement. To put it baldly, there is no relevant true movement *per se* in which, irrespective of religious or ethnic identity people, especially people who are exploited in a class society are fighting unitedly to establish their rights to liberty, freedom, equality, fraternity, and solidarity.

Is resolution possible? Are we fighting a real battle – the way we are fighting it? Based on my thirty years of research experience on political economy of indigenous peoples coupled with my relatively proactive participation in advocacy movement against “unpeopling” the indigenous peoples – my informed reply would be both ‘NO’ and ‘YES’. To put it objectively, the resolution depends on the readiness of the two sides – the supply side (meaning the state, the government, the grabbers, the global empires) and the demand side (meaning the affected people, their community, their organizations, and exploited people at large). To my knowledge, the directly affected people comprising people representing ethnic minorities – indigenous peoples is not ready or yet to be ready – they themselves are divided in to different interest groups in a class society having “kingship”!; their unity in diversity is yet to be consolidated; many of their leaders and/or activists suffer from elitism (and there is no historical evidence of

elitist leaders serving ultimately the causes of the poor and marginalized “unpeople”); many of their leaders are not that really serious about the poorest of the poor unpeople who have become landless and/or shelterless and/or pauper-beggar (such seriousness has never been expressed in public or, in reality, that has been conveniently used for own purpose); most of their leaders and activists are yet to internalize the politico-economic essence of unpeopling the indigenous peoples; most of them are not in a position – in terms of their thoughts and actions – to accept the issue as a matter of rights, establishing which requires a serious movement of class struggle in essence and which in no way should be a subject of begging to the grabbers-grand-alliance; most of their ‘movement’ is purely Dhaka-centric urban and to be more precise, Dhaka press club-centric; some of their ‘movement’ is at best district-level-centric and almost never reached the rural areas (where 90 per cent of the indigenous peoples live); most of them, in reality, do not believe in their core of their heart that the unpeople will get back their resources grabbed and lost in the process, however, for reasons not known to me somehow some of the leaders are comfortable and complacent with the pathing-up system of Accord and Commissions; most of them are most likely suffer from a gross misperception that their organization – as it is performing now will be adequately strong enough to resolve the problem; most of them think that some of the NGOs active in the field especially those that are getting funding support from outside Bangladesh (“donors” or currently politely renamed as “development partners”) and the foreigner-headed commissions will be the saviours and will do everything to resolve the problem; many of them still believe and believe strongly that the mighty European Union and United Nations will come forward and resolve the issue; most of them perceive the problem as an issue of the indigenous peoples only, and not as a national issue in which irrespective of caste-creed-religion – all citizens shall participate in the “battle for justice”. Each of the abovementioned is not only unhealthy for the growth of the real movement, but also provides dividend to the grabbers-grand-alliance without investment. This has to be realized and recognized carefully by the movement makers and opinion leaders who want to really fight the “battle for justice” and ‘win the battle’. The movement towards resolution of the unsurmountable destruction done in the process of unpeopling the indigenous peoples although morally and ethically correct in its own right is not all- encompassing and politically still in her infancy. Involving European Union, United Nations, foreign diplomatic missions and donors (“development partners”) will be both ethically and politically incorrect, counterproductive and may be suicidal.

Upholding the whole issue of ‘unpeopling’ of indigenous peoples as an issue of ‘ethnic rights’ will ultimately imply getting in to an unresolvable trap. Because, if the battle for justice somehow perceptively turns into a battle for fighting the religion of majority – that will end up with getting into a trap-in-perpetuity. The problems grown out of unpeopling the indigenous peoples, in that case, will never be resolved; on the contrary, those problems will multiply. It is therefore, my suggestive conclusion towards getting rid of destructions done in the process of unpeopling would be as follows:

(1) Do everything to transform ethnicity-related thoughts and actions from *appearance of things to essence of things*, i.e., leave aside the “ethnicity” part (but do not forget that identity) and uphold the ‘class’ dimensions as prime. (2) Involve people from all walks of life, especially all affected people and exploited people at large (irrespective of religion and ethnicity) to shape the movement as “mass movement” against the rent seekers-grabbers grand alliance. In which case, the movement of right to land of the indigenous peoples (or at least to get back those lands which were lost) should be transformed into an integral part of the nationwide Agrarian Reform (or at least land reform) movement, which will unite all the poor, marginalized and exploited people. This should be treated as the only pathway towards resolution of the relevant problems associated with the unpeopling of the indigenous peoples once for all. And, walking through this pathway towards substantive change will require a paradigm shift in the whole philosophy of indigenous peoples rights-based movement (including the changes in the mindset of the leaders and movers). Finally, this philosophy of rights-based movement should uphold the politically correct and substantive class-oriented slogan: “*All poor and marginalized people unite*” or, to be more correct in a globalized mono-polar imperialist world, “*All poor and marginalized people of the WORLD unite*”. Any deviation from this ‘class’ approach may generate a temporary victory in the battle for justice, but, subsequently may get into a different kind of trap like in South Africa. That is, as argued by Chomsky (2013), would be as follows: “South Africa changed for the better after the end of apartheid, but not on class issues. That remained pretty well fixed. You have black faces in the limousines, but for the poor majority, miserable conditions remain” (Chomsky and Vltchek 2013, p. 141).

**Acknowledgement** I grateful to Prof. Dr. Mizanur Rahman, Chairman, National Human Rights Commission, Bangladesh for his consistent insistence to write on political economy of injustices done towards the indigenous peoples in Bangladesh. I am especially indebted to Mr. Sanjib Drong and Mr. Rabindranath Soren – both representing indigenous peoples for their providing me with their expert judgment on population dynamics pertaining to the various communities of plain-land indigenous peoples. I am indebted to many leaders of indigenous peoples movement in the Chittagong Hill Tracts with whom I had long-hours and many years discussions and debates about the fate of their movement; among them were Mr. Shantu Larma, Mr. Mongol Kumar Chakma, Mr. Shakti Pada Tripura, Mr. Suddatta Bikash Tanchangya, and Mr. Juamlia Amlai, to cite a few. I fully acknowledge Mr. Shamsul Huda, Executive Director of Association for Land Reform and Development and Ms. Khushi Kabir, Coordinator, Nijera Kori for their long-time encouraging me to conduct politico-economic research on poor and marginalized people including the indigenous peoples of Bangladesh. I have benefitted greatly from work of others who have conducted in-depth research on various critical issues on indigenous peoples of the Chittagong Hill Tracts – I thank them all. I am truly indebted to all my research colleagues at Human Development Research Centre, who despite many odds have worked with me in last few years to understand the dynamics of real life situation of the indigenous peoples in Bangladesh. I must express my deep sense of gratitude to Mr. Subhash Kumar Sengupta, who has helped me in compilation of my own work (mostly coauthored) on indigenous peoples. I thank Mr. Mahfuz Ali for his going through the final manuscript and making useful linguistic suggestions. Last but not least, I gratefully acknowledge very able research support from Mr. Asmar Osman and Mr. Ajoy Kumar Saha, and the typing, retyping and other relevant technical supports from Mr. Abu Taleb, Md. Arif Miah, and Mr. Sabed Ali– all with Human Development Research Centre.

### **References**

- BANGLADESH. Government of Bangladesh (GoB). (2010). Small Ethnic Minority Cultural Institution Act, 2010. Dhaka: Ministry of Cultural Affairs.
- BANGLADESH. Government of Bangladesh (GoB). (2011). The Constitution of the People's Republic of Bangladesh (printed with latest amendment, October 2011). Dhaka: Legislative and Parliamentary Affairs Division, Ministry of Law, Justice and Parliamentary Affairs.
- BANGLADESH AWAMI LEAGUE. (2014). Election Manifesto for 2014 National Parliament Election. Dhaka: Publicity Committee of Awami League.
- BANGLADESH AWAMI LEAGUE. (2008). Election Manifesto for 2008 National Parliament Election. Dhaka: Publicity Committee of Awami League.
- BARKAT, A. (2014a). Poverty-Disparity-Inequality in Bangladesh: In Search of a Unified Political Economy Theory. Bangladesh Economic Association Public Lecture 2014, Dhaka: 22 March 2014.
- BARKAT, A. (2014b). "Political Economy of Adibashi People in Bangladesh" (in Bengali: *Bangladeshe Adibashi Manusher Rajnoitik Arthoneeti*). Annual Lecture at Institute of Bangladesh Studies. Rajshahi University. Rajshahi: 17 February, 2014.
- BARKAT, A. (2014c). A Treatise on Political Economy of Unpeopling of Religious Minorities in Bangladesh through the Enemy Property Act and Vested Property Act. *Bangladesh Journal of Political Economy*, vol. 30, no. 1, pp. 1-62.
- BARKAT, A. et al. (2010). Status and Dynamics of Land Rights, Land Use and Population in Chittagong Hill Tracts of Bangladesh. Prepared for Human Rights and Good Governance Programme, Danida. Dhaka: Human Development Research Centre (HDRC) and Royal Danish Embassy.
- BARKAT, A. et al. (2009a). Socio-Economic Baseline Survey of Chittagong Hill Tracts. Prepared for Chittagong Hill Tracts Development Facility (CHTDF), UNDP, Bangladesh. Dhaka: Human Development Research Centre (HDRC).
- BARKAT, A. et al. (2009b). Life and Land of Adibashis: Land Dispossession and Alienation of Adibashis in the Plain Districts of Bangladesh. Dhaka: Pathak Shamabesh.
- BARKAT, A. et al. (2008a). Deprivation of Hindu Minority in Bangladesh: Living with Vested Property. Dhaka: Pathak Shamabesh.
- BARKAT, A. et al. (2008b). Development as Conscientization: The Case of Nijera Kori in Bangladesh. Dhaka: Pathak Shamabesh.

- BARKAT, A., S. ZAMAN and S. RAIHAN. (2001). Political Economy of Khas Land in Bangladesh. Dhaka: Association for Land Reform and Development.
- BARKAT, A. and P.K. ROY. (2004). Political Economy of Land Litigation in Bangladesh: A Case of Colossal National Wastage. Dhaka: Association for Land Reform and Development and Nijera Kori.
- BARKAT, A. and S. HUDA. (1988). Politico-Economic Essence of Ethnic Conflicts in the Chittagong Hill Tracts of Bangladesh. *Social Science Review*, vol 5, no 2, December 1988, pp 103-127, The Dhaka university studies, Part-D. University of Dhaka.
- CHOMSKY, N. and A. VLTCHEK. (2013). On Western Terrorism: From Hiroshima to Drone Warfare. London: Pluto Press.
- CHOMSKY, N. (2005). Imperial Ambitions. London: Penguin Books. CRUDE, K.A. (1991). Natural Resource Defense Council. New York.
- DRÈZE, J. and A. SEN. (2013). An Uncertain Glory: India and Its Contradictions. London: Allen Lane an imprint of Penguin Books.
- Jochnick, C. (2001). "Perilous Prosperity," *New Internationalist*. <http://www.newint.org/issue335/perilous.htm>. KANE, J (1995). *Savages*. New York: Alfred A. Knopf.
- MARTIN, P. (2002). The Globalization of Contentious Politics: The Amazonian Indigenous Rights Movement. New York: Routledge.
- PALAST, G. (2000). "Inside Corporate America". *Guardian*, October 8, 2000. PERKINS, J. (2006). *Confessions of An Economic Hit Man*. London: Ebury Press. SEN, A. (1999). *Development as Freedom*. New York: Alfred A. Knopf STIGLITZ, J. E. (2013). *The Price of Inequality*. London: Penguin Books.
- UNITED NATIONS. (2002). United Nations Permanent Forum on Indigenous Issues.
- WIRPSA, L.T. (2002). (translated) *Upheaval in the Back Yard: Illegitimate Debts and Human Rights – The Case of Ecuador-Norway*. Quito, Ecuador: Centro de Derechos Economicos Sociales.
- YEW, LEE KUAN. (2013). *The Wit and Wisdom of Lee Kuan Yew*. Singapore: Editions Didier Millet Pte Ltd.

## Macroeconomic Determinants of Remittances in South Asian Countries: A Dynamic Panel Study

S M ATIAR RAHMAN\*  
MD ABDUL WADUD\*\*

**Abstract** *The study attempts to identify the macroeconomic determinants of remittance inflows in South Asian countries. It uses additively separable utility function as theoretical framework and the Arellano-Bover/Blundell-Bond Systems of Generalized Method of Moments (SGMM) method as empirical framework. We use data on five countries in South Asia over the period 1976-2012. Results indicate that the remittance inflows in South Asia are altruistically motivated by the economic condition of home country whereas they are motivated by self-interest in case of the host country's economic condition. The emigrant stocks abroad, financial development and political rights significantly and positively affect the remittance inflows. The impact of 9/11, 2001 on remittance inflows is also found significantly positive. This is probably as a result of receiving more remittances through formal channel instead of informal channel due to strict monetary regulation. The study implies that well managed financial, political and macroeconomic environment and pro-growth policy formulation are crucial to attract more remittances in this region.*

### 1. Introduction

Remittances to developing countries are increasing substantially in the recent years. According to Migration and Development Brief 23 (World Bank, 2014), international migrant remittances to developing countries are projected to grow by 5.0 percent to reach US\$435 billion in 2014, accelerating from the 3.4 percent

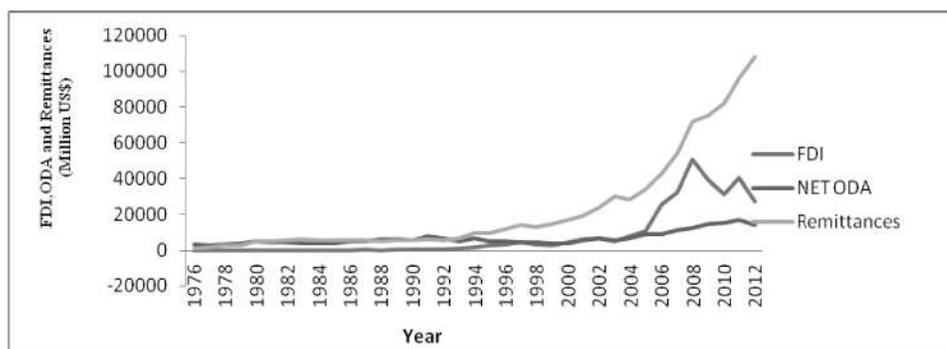
\* Research Fellow and Assistant professor in Economics, OSD, DSHE, Dhaka. Institute of Bangladesh Studies, Rajshahi University, Rajshahi-6205

\*\* Professor, Department of Economics, Rajshahi University, Rajshahi-6205

expansion of 2013 and rise further by 4.4 percent to reach US\$ 454 billion in 2015. Global remittance flows, including flows to higher-income countries, are expected to follow a similar pattern, rising from US\$582 billion in 2014 to US\$608 billion in 2015. In 2013, remittances are more than three times larger than Official Development Assistance (ODA), steadier than both private debt and portfolio equity flows, and excluding China significantly exceeded foreign direct investment (FDI) flows to developing countries. They are also more stable component of receipts in the current account, reliably bringing in foreign currency that helps sustain the balance of payments and dampen gyrations. The main drivers of growth in remittance flows are migrant stocks and the expansion of incomes in the destination countries. Remittance flows from major oil producing countries track closely with oil prices, as do other factors affecting migrant employment opportunities. Exchange rates and the cost of sending remittances are also important determinants. Appreciation of the remittance source country's currency against that of the recipient country boosts remittance flows. Similarly, the falling costs and increasing convenience of sending money are helping lift remittance flows, especially through formal remittance channels. Conversely, compliance with international anti-money laundering and counter financing of terrorism regulations may be a significant cost factor putting upward pressure on prices, which may in turn leave substantial flows in underground channels.

In 2014, South Asia receives US\$117 billion as remittance income from the rest of the world up from US\$111 billion in 2013 and US\$ 82 in 2010. In 2013, remittances to India, the world's largest recipient, are likely to expand by only 1.5 percent in 2014 to US\$71 billion, partly as a result of firming exchange rates. However, partial year data for this year points to very strong growth in Pakistan (16.6 percent), Nepal (12.2 percent), and Sri Lanka (12.1 percent). Growth in remittances to Pakistan may also be motivated on humanitarian grounds following the floods in mid-2014. The expansion is being led by flows from the Gulf Cooperation Council (GCC) countries, where the number of skilled workers has increased, and unskilled migrants are also again finding opportunities (as new migrants take the places of deportees). In Nepal, the outflow of migrant workers rose 16 percent in fiscal 2013-14 compared with a year earlier, supporting robust growth in remittances that have been expanding at double-digit rates since 2010. However, within this region, Bangladesh is now facing a slow growth in remittance inflows due to sending relatively less migrants in abroad than previous period. The remittance inflows in South Asia compared to other financial flows are increasing very rapidly that can be seen in the Figure 1.

Figure 1: International Financial Flows to South Asia



In recognition of the growing importance of migrant remittances to developing countries, a significant amount of research has been conducted on the determinants of remittances. While there is some country specific study of determinants of remittances in South Asian countries (Begum and Sutradhar, 2012; Barua et al. 2007; Shah and Amir, 2011; Bayezid Ali, 2012; World Bank, 2012; Hasan, 2008; Gupta, 2005; Kock and Sun, 2011; and Lueth and Ruiz-Arranz, 2007), relatively very few studies have been analyzed these South Asian countries as a group. To date, there are few studies which have used the panel data approach to analyze migrant remittance inflows to South Asian countries (Salahuddin, 2013; and Imai et al. 2012). However, those studies do not consider only South Asian countries rather they include countries other than the region also. So far our knowledge goes, there are no studies that use dynamic panel approach to determine the macroeconomic factors of remittances in this region. This creates a lacuna to research in this area. That is why, this study concentrates on the macroeconomic determinants of remittances in South Asian countries. Finding the determinants of remittances is important to formulate effective macroeconomic policy environment and to raise the amount of remittance inflows to South Asian countries. We know that macroeconomic factors affect migrants' remittances in different directions. Therefore, understanding the macroeconomic factors underlying the inflows of remittances is crucial for the formulation of relevant, effective and integrated policy towards mobilizing optimal remittances in South Asian countries.

The amount of remittances coming through the formal channel depends upon several factors that play important role in the decision matrix of remittances. According to an OECD (2005) study, the level of migrants' remittance flows depends on both the migrants' ability, i.e., their income and savings from income, and their motivations to remit savings back to the home country. The existing

literature has identified two types of determinants of remittance inflows. The first category refers to the microeconomic determinants that operate mostly at household level and link with socio-demographic characteristics of migrants and their families. These factors include migrant's income, gender, marital status, age, education level, number of years in abroad, migration costs, risk, household income, wealth, shocks and dependency ratio, living expenses in the country of destination and number of children.

The second type of determinants includes economic, political and institutional factors affecting the economy in general. It is generally known as macroeconomic determinants of remittances generally include number of migrants, economic activity in the host and home countries, exchange rates, interest rate, unemployment rate, inflation rate, financial development, monetary policy, fiscal policy, political and economic environment, cost of transferring remittances and black market premium.

Schrooten (2005) categorizes the factors determining remittance inflows into two: objective and subjective factors. Objective factors are related to macroeconomic conditions in the home country that include the average income level and the unemployment rate. The subjective factors are duration of stay of migrants in the host country, level of migrants' skills, earnings of the migrants as well as economic condition of the family at home.

In general, empirical research on determinants of remittance inflows has focused on microeconomic survey data. Microeconomic case studies have, however, been criticized for undervaluing the macroeconomic impact of remittances by focusing on isolated community (Buch and Kuckulenz, 2004). That is why, the current study deviates from the microeconomic perspective and concentrates on determining macroeconomic factors affecting remittance inflows.

In addition to microeconomic and macroeconomic factors, remittance inflows are motivated by the following factors. First, remittances may be motivated by altruism. Altruism as defined in the Cambridge University Press Dictionary Online is 'willingness to do things which benefit other people, even if it results in disadvantage for yourself'. The altruistic theory of remittances from the macroeconomic perspective suggests that remittances are higher when negative shocks and high frictions in the labor market occur in low-income countries, creating an incentive for the active population to migrate to the industrialized world in search of higher-wage jobs. Given an existing strong social tie between a migrant and his/her family left behind, the theory of pure altruism predicts that the migrant will remit more funds to his/her family back home during severe

economic hardships in the home country and reduce both the amount and the frequency of funds transferred during economic boom at home. Accordingly, with a decrease in real per capita income (or during economic recession), inflation episodes, exchange rate instability and constraints in the credit market of a typical labor-exporting country, the migrant is expected to remit more money and more regularly to his/her family back home.

Secondly, remittances may also reflect a portfolio choice about investment opportunities in the home and host country. This implies that as economic conditions in labor-exporting countries improve relative to the labor-importing country, more remittances are received in the labor-exporting countries through higher migrant savings and investment (Coulibaly, 2009). For instance, increased real per capita income in a migrant's native country is considered by the migrant as a positive signal of higher return on investment at home. Also, with higher economic prospects at home, a migrant, who hitherto had lost confidence at home and decided never to return home, could now consider returning home in the future. Such a migrant can increase his/her savings at home. It is for this reason that a higher real deposit interest rate of a migrant's home country relative to the migrant's host country is expected to impact positively on remittance inflows in the labor-exporting country. In a similar manner, as the national currency of a migrant's home country becomes stronger and stable domestically (low inflation) and internationally (exchange appreciation), the migrant may regain his/her confidence in his/her home country and, consequently, remit more funds home for the commencement of income-generating projects. Thirdly, remittances can be driven by mixed motives rather than pure altruism and pure self-interest. This is most likely to be the case at the macroeconomic level where economic models are formulated from the mixed motive viewpoint, which involves a combination of pure altruistic motive and pure self-interest motive. Finally, once migrants have decided how much to remit, must decide how to send it. High official costs such as money transfer fee or the presence of dual exchange rate or the level of financial development would affect the extent to which remittances are transferred formally and recordedly. The rest of the paper is organized as follows: Section 2 explains the theoretical and methodological framework, Section 3 provides empirical results and Section 4 gives the conclusion.

## **2. Theoretical Framework**

Considering the theoretical ideas of Lucas and Stark (1985) and taking the ideas of mathematical formulation of Rapoport and Docquier (2005), Vargas-Silva and Huang (2006) and Adenutsi (2014) an optimal theoretical framework is designed

to determine the macroeconomic determinants of remittances in South Asian countries. Within this framework, a representative migrant maximizes his or her life time consumption and transfers (remittances) to his or her family at home with respect to his/her income constraint, initial divergence constraint and impetus effect constraint. The utility function is composed of consumption goods and transfers (remittances).

The income constraint reflects the fact that the migrant's total disposable income must be equal to the total expenditure on his/her own consumption of composite goods, remittances and financial asset holdings. The initial divergence constraint highlights the initial difference in the migrants' home country and host country conditions. It is actually a total wealth constraint. The impetus effect constraint suggests that the total amount of funds transferred is dependent upon the prevailing economic conditions and regulatory environment in the migrants' home country. The transversality conditions are imposed to reflect the fact that no individual/household can be in a 'Ponzi-Game' situation. That is, none can continue borrowing perpetually without loan repayment and at the terminal stage, the migrant must repay all his/her debt. For optimality in consumption, the individual dies with no saving. The steady-state solution of the model allows us to hypothesize how remittances respond to changes in the economic conditions of the host and home country and to determine the quantity of composite goods and amount of remittances that individual migrant chooses to maximize his/her utility. With this framework, the explicit intertemporal equilibrium relationships between the inflows of remittances and other relevant macroeconomic factors at home and host country are established.

We assume that we have a two period model in which remittances are sent in the first period. First period represents an initial stage of international migration of an individual (emigrant) typically from a less developed country (home country) to a more developed country (host country). Thus the economically active migrant resides in a relatively industrialized country where she/he is engaged in an income-generating economic activity whilst her/his dependants continue to live in her/his low income home country. In this context, the utility of the migrant depends on his/her personal consumption in the host/foreign country ( $C_f$ ) and the consumption of his/her family at home country ( $C_h$ ). The utility function of the representative migrant in the first period is written as  $U(C_f, C_h)$  with  $U_1 > 0$ ,  $U_{11} < 0$ ,  $U_2 > 0$ ,  $U_{22} < 0$ . For simplicity, we assume that utility is additively separable. The consumption expenditure of the migrant's household living at home depends on the income and remittances received,  $(\phi r)$  where parameter  $\phi$  represents  $\phi$  the cost associated with sending remittances and  $(\phi r \leq \dots)$ . This implies

that although a migrant remits  $r$  dollars back home but the household only receive a fraction  $(\theta r)$

Migrant's household income is separated into two components. The first component is the fraction of household income that is not susceptible to changes in the macroeconomic conditions of the home country ( $Y_h$ ). The second component is the fraction of household income,  $\gamma Y_h$ , that is susceptible to changes in the macroeconomic conditions on the home country. Therefore, the income received by the migrant's household living at home is given by  $Y_h + \gamma Y_h$  with  $\gamma$  capturing the relationship between the economic conditions in the migrant's native country and the average income earned by his/her family at home. It is assumed that  $\gamma \geq 0$  which implies that an improvement in the economic conditions in the home country is associated with an improvement in the household, even though the magnitude of  $\gamma$  may differ across households.

The consumption function of the migrant's household living at home is given by  $C_h[(Y_h + \gamma Y_h), \theta r]$ . The consumption function is additively separable with  $C_{h1} > 0$ ,  $C_{h2} > 0$ ,  $C_{h11} < 0$  and  $C_{h22} < 0$ . Likewise, the income of the migrant is in the form of  $y_f + \eta Y_f$  such that  $\eta$  reflects the relationship between the economic conditions in the host country and the income the migrant earns in the host country. In addition to consuming and sending remittances, the migrant saves a percentage of his/her income in the home country,  $s$ . Thus, the income constraint of the migrant during the first period can be written as  $y_f + \eta Y_f = C_f + r + s$ . In this case,  $y_f$  is the fraction of emigrant's income in the first period that is not susceptible to changes in macroeconomic conditions of the host country  $\eta Y_f$  is the fraction that is susceptible to change and  $r$  is the proportion of the migrant's disposable income which she/he remits home, whilst 's' represents the fraction of migrant's income saved in the home country. In the second period, migrant's household migrates to the host country and joins the emigrant. Similar results can be obtained assuming that in the second period the emigrant returns to the home country and joins the household. If this assumptions hold, then the optimization problem of a migrant is given as

$$\max_{\{c,r,s\}} U(C_f, C_h) + \psi V(C_z) \tag{1}$$

subject to,  $y_f + \eta Y_f = C_f + r + s$  (2)

and  $C_z = y_z + \eta Y_z + (1 + i)s$  (3)

where,  $V(C_z)$  is the utility from second period consumption with  $v_1 > 0$ ,  $V_{11} < 0$ , and  $i$  is the interest rate (intuitively the deposit rate) of the host country,  $\psi$  is a discount factor, and  $Y_z$  and  $Y_f$  have similar interpretations to  $Y_f$  and  $Y_f$  but for the second period. The first order condition of the optimization problem yields:

$$U_1 = \psi V_1(1+i) \quad (4)$$

$$\phi U_2 C_{hr} = \psi V_1(1+i) \quad (5)$$

From equations (4) and (5), we get the derivative of  $r$  with respect to host country income  $Y_f$  as:

$$\frac{\delta r}{\delta Y_f} = \frac{\eta \psi U_{11}(1+i)^2}{D} \geq 0 \quad (6)$$

where  $D$  is the determinants of the matrix of the second derivatives that can be written as:

$$D = U_{11}\psi V_{11}(1+i)^2 + \phi^2 \psi V_{11}(1+i)^2 [U_{22}C_{hr} + U_2 C_{hrr}] + U_{11}\phi^2 [(C_{hr})^2 U_{22} + U_2 C_{hrr}] > 0$$

The central implication of equation (6) is that an improvement in the economic conditions of the host country positively affects remittance flows from the host country to the migrants' home country. This is so because an increase in  $y_f$  implies improvements in economic conditions in the host country which enable a migrant to remit more as  $\eta \geq 0$ , given that households spend their incomes on normal goods. It can also be shown that an improvement in the economic conditions of the migrant's home country is associated with a decrease in remittance inflows in the home country, that is:

$$\frac{\partial r}{\partial Y_h} = (-) \left[ \frac{\phi \psi U_{22} C_{hr} C_{hyh} [U_{11} + \psi V_{11}(1+i)^2]}{D} \right] \leq 0 \quad (7)$$

Equation (7) is non positive when a migrant is remitting for altruistic purposes. Under this assumption, the migrant remits low amount of funds to his/her family in the home country because the target household is better off ( $\gamma \geq 0$ ).

The model presented above allows us to hypothesize how remittances respond to changes in the conditions of the host and home country. We estimate those responses in the following empirical section.

## 2.1 Empirical model and Methodological Issues

The empirical model of remittance determinants is based on the theoretical framework described above and specified with a framework of dynamic panel data estimation method. The general dynamic panel data model is written as

$$R_{it} = \alpha_i + \rho R_{i,t-1} + X'_{it}\beta + \varepsilon_{it} \quad (8)$$

where the residuals are white noise error such that  $\varepsilon_{it} \sim N(0, \delta_\varepsilon^2)$  and  $\alpha_i \sim iid(0, \delta_\alpha^2)$  and  $\rho$  is a scalar such that  $|\rho| < 1$ ;  $i = 1, 2, 3, \dots, 5$  is an index for five South Asian countries;  $t = 1, 2, 3, \dots, T$  is an index for time variants, in this case years, so that  $T=38$  for the overall period, 1976-2012. The endogenous variable  $R$  is a measure

of remittances,  $X_{it}$  is a row vector of explanatory variables that affect the inflow of remittances with the dimension  $k$  where  $k=n*1$  and  $n$  is the number of exogenous variables.  $R_{i,t-1}$  is included as an explanatory variable so as to capture the theoretical conviction of dynamic effects of remittance inflows. This suggests that migrant remittances could either decay or decrease in value overtime, often by the second generation as family and social ties become weak (Glytsos, 1997). Moreover, the inclusion of the lagged dependent variable in the regression equation (1) is justified by two reasons. First, by including the lagged value of remittances as a regressor we control for all the unobserved factors which affect remittances and which, at the same time, are potentially correlated with other macroeconomic explanatory variables in the equation. Thus, the inclusion of the lagged dependent variable in the regression equation allows avoiding the problem of omitted variable bias. Second, the existing literature on remittances argues that remittances are persistent as they tend to adjust to a certain long-run desired level. Hence, the inclusion of dependent variable captures this effect (Melkadze, 2012).

The explanatory variables are official exchange rate, home country inflation rate, migrant's host country income, migrant's home country income, broad money as a percentage of GDP in the home country, number of migrants to population ratio in the home country, and institutional quality. A time-dummy (D1) is introduced as an explanatory variable to capture post-9/11, 2001 effect such that  $D1=0$  for 1976-2001 and  $D1=1$  for 2002-2012. The introduction of D1 is also important as it helps to prevent any possible cross-individual correlation or contemporaneous correlation.  $\rho$  is the unknown parameter of the lagged endogenous variable,  $\beta$  is the unknown parameter vector of the  $k$  exogenous variables and  $\alpha_i$  shows the individual country specific fixed effects. A more specific version of equation (8) can be written as:

$$R_{i,t} = \alpha_0 + \sum_{p=1}^n \alpha_p R_{i,t-p} + \alpha_1 PCGDP_{f_{i,t}} + \alpha_2 PCGDP_{h_{i,t}} + \alpha_3 OEXR_{i,t} + \alpha_4 INF_{i,t} + \alpha_5 M2GDP_{i,t} + \alpha_6 PR_{i,t} + \alpha_7 D1_{i,t} + \alpha_8 Migpop_{i,t} \quad (9)$$

where  $R_{it}$  is the remittances to GDP ratio,  $R_{it-p}$  is the lagged remittances to GDP ratio,  $PCGDP_{fit}$  is the host country's per capita GDP,  $PCGDP_{hit}$  is the home country's per capita GDP,  $OEXR_{it}$  is the home country's official exchange rate,  $INF_{it}$  is the home country's inflation rate,  $M2GDP_{it}$  home country's broad money as a percentage of GDP,  $PR_{it}$  denotes index of political rights of home country,  $D1_{it}$  is the time dummy and  $Migpop_{it}$  indicate the number of emigrants to population from home country.

The specification in equation (9) cannot be easily estimated with the standard panel data methods of Ordinary Least Square (OLS), panel Fixed Effect (FE) or

Random Effect (RE) because of endogeneity problem. Generally, GMM method proposed Arellano and Bond (1991) is employed to estimate the parameters in dynamic panel data model. In this method first differenced transformed series are used to adjust for the unobserved individual specific heterogeneity in the series. But Blundell and Bond (1998) find that this method has poor finite sample properties in terms of bias and precision, when the series are persistent and the instruments are weak predictions of the endogenous changes. Arellano and Bover (1995) and Blundell and Bond (1998) propose a Systems of Generalized Method of Moments (SGMM) based approach to overcome these limitations in the dynamic panel data models. This method uses extra moment conditions that rely on certain stationarity conditions of the initial observations. The SGMM estimator combines the standard set of equations in the first differences with suitably lagged levels as instruments, with an additional set of equations in the levels with lagged first differences as instruments. The SGMM estimators are based on the assumptions: 1) the error term is orthogonal to the exogenous variables so that,  $E(X'_{it}\varepsilon_{it}) = 0$ , (2) the error term is uncorrelated with the lagged endogenous variable implying that  $E(R_{it-t}\varepsilon_{it}) = 0$ , and (3) the exogenous variables might be correlated with the individual effect in which case.  $E(X'_{it}\alpha_i) \neq 0$

## 2.2 Data

We use annual time series data covering the 1976-2012 periods for India, Bangladesh, Nepal, Pakistan and Sri Lanka, most of the data are obtained from secondary sources. We form an unbalanced panel data series on the basis of availability of data. We do not consider the remaining other countries of South Asia due to unavailability of data. The main source of data is World Development Indicators-2013. But migration data are collected from the national sources namely Bangladesh Bureau of Employment and Manpower (BMET), Ministry of Overseas Indian Affairs (MOIA), Department of foreign Employment of Nepal, Bureau of Emigration of Government of Pakistan and Sri Lankan Bureau of Foreign Employment (SLBFE). Per capita GDP of host country is calculated by averaging the top five remittance sending countries. Political Rights data are collected from the data base of Freedom House Foundation.

## 2.3 Definition and Expected Signs of the Variables Used in the model

The study includes remittance GDP ratio as dependent variable. Our explanatory variables are not strictly exogenous because we also include lagged dependent variable as an exogenous variable in our dynamic panel data study. In addition to

lagged remittance GDP ratio, we use domestic inflation rate, official exchange rate, home and host country's income level, broad money to GDP ratio and political freedom as explanatory variables. Moreover, a time dummy of 9/11, 2001 has been incorporated to see whether there is any change in remittance inflows that come through formal channel. Definitions and expected signs of the variables used in the model are given in Table 1.

Table 1: List of Variables, their Definition and Expected Signs

Name of the variables	Definition of the variables	Expected signs
Remittance-GDP Ratio	Personal remittances comprise personal transfers and compensation of employees. Data are the sum of two items defined in the sixth edition of the IMF's Balance of Payments Manual: personal transfers and compensation of employees. It is measured as a ratio of GDP.	Dependent Variable
Lagged Remittance-GDP Ratio	The immediate past values of the Remittance-GDP ratio.	+/-
Inflation Rate	Inflation as measured by the annual growth rate of the GDP implicit deflator shows the rate of price change in the economy as a whole.	+/-
Official Exchange Rate	The annual value of domestic currency in terms of US Dollars.	+/-
Per Capita GDP of Home Country	GDP per capita of a typical South Asian country is gross domestic product divided by midyear population. Data are in current U.S. dollars.	-
Per Capita GDP of Host Country	Average GDP per capita of a typical South Asian countries' gross domestic product divided by midyear population. Data are in current U.S. dollars.	+
Broad Money to GDP Ratio	Broad money is the sum of currency outside banks; demand deposits other than those of the central government; the time, savings, and foreign currency deposits of resident sectors other than the central government; bank and traveler's checks; and other securities such as certificates of deposit and commercial paper.	+/-
Political Rights	Political Rights are measured on a one-to-seven scale, with one representing the highest degree of political freedom and seven the lowest.	+/-
Post 9/11,2001	A dummy to capture post-September 11, 2001, when the US and other migrant-host countries improved regulations on international money transfers, which has discouraged migrants from using informal channels to remit.	+
Migrant population ratio	Total number of migrants are divided by population size to get data on migrant population ratio	+

### 3. Empirical Results

Results of determinants of remittances in South Asian countries are presented in Table 2. A one percent level of statistical significance of the Wald statistics shows that the explanatory variables jointly explain the dependent variable in the models. The positive statistical value of lagged remittance GDP ratio indicates that remittances have strong feedback effects on determining more remittances.

Table 2: Results of SGMM Estimation

Variable	Coefficient	Probability Value
Lag1 Remittances	0.8250098***	0.000
Inflation rate	-0.0282266*	0.090
Official exchange rate	-0.0079307	0.174
Home-country income	-0.001472***	0.000
Host-country income	0.000024	0.148
Broad money to GDP	0.0185221*	0.037
Number of migrants to Population in Home Country	285.7256***	0.000
Political rights	0.2859274***	0.000
Dummy for September 11, 2001	0.9007509***	0.002
Constant term	-0.8755116*	0.067
Number of observations	148	
Number of Cross Section	5	
Wald ( $\chi^2$ )	4949.11***	0.000

Note: \*/\*\*\* indicate significance at 10 percent and 1 percent respectively.

The rate of inflation affects remittance inflows negatively and significantly. This indicates that inflation is regarded as a symptom of economic instability in home country to the migrant population. that is why, they remit less amounts of remittances rather they prefer to remit later for not to afford the inflationist effect. Insurance motivation may work here in sending remittances. The result shows that one unit changes in inflation rate reduces remittance GDP ratio by 0.0282266 units.

The official exchange rate does not affect remittance inflows significantly in South Asian region. However, the negative sign attached to official exchange rate indicates that the investment and insurance motivations are the dominant motivation in the remitting decision. The impact of an appreciation of the local currency in the case of insurance motivation would be the same as the impact of inflation. The migrant would prefer to remit more later to offset the impact of the appreciation of the local currency (because he must send more money in the foreign currency). In the case of investment motives, especially for the

investments in housing, the migrant is expected to decrease the amount of remittances in the case of an appreciation of the origin country's currency. This is because, the cost of the construction increases in the currency of his host country.

Remittances to South Asian countries do seem to play a shock-absorbing role. The coefficient of per capita GDP in the home country's per capita GDP is significantly negative. It shows that if per capita GDP of home country decreases by one unit, remittance GDP ratio rises by 0.001472 units. This suggests that when adverse economic shocks decrease incomes in their home country, migrants would remit more to protect their family from those shocks. Another way of interpreting this result is that migrants send remittances so that those left behind can maintain a certain quality of life. In that case, migrants must send more if those who receive remittances become poorer. That is migrants are altruistically motivated to sent remittances.

As expected, the coefficient of host country's per capita GDP is positive, which means that the location of migrant communities matters—the wealthier the country where migrants are located, the higher the remittances they send back home. However, the coefficient is found insignificant probably as a result of not including all host countries where migrants emigrated.

The coefficient of political rights is significantly positive. It indicates that countries with better institutions or a more stable political system would receive more remittances relative to GDP. Institutional quality, political rights and governance situation can be viewed as reflecting the business environment, which in turn should influence the amount of remittances driven by the investment motive. This reflects the portfolio approach to send remittances in this region.

The coefficient of broad money (M2) to GDP ratio as an index of financial development is found significantly positive. This means that one unit change in broad money to GDP ratio attracts 0.0185221 unit remittance-GDP ratio. Our results suggest that remittances are positively correlated with financial deepening. Countries with more developed financial markets would attract more remittances relative to GDP. Because financial development ease the process of money transfers and reduce the fee associated with sending remittances through competition, so that it can raise the amount or share of remittances transferred through official channels. Our finding is consistent with that of Freund and Spatafora (2005) and Singh et al. (2010).

Stock of migrants to population ratio is positively correlated with the level of remittance to GDP ratio implying that growing stock of migrants abroad contributes to higher level of remittances. Results indicate that if migrant

population ratio changes by one unit remittances GDP ratio rise by 285.7256 units. This result complies with that of Singh et al. (2010) and Barua et al (2007).

The coefficient of dummy variable ( $D_1$ ) is significantly positive. This indicates that there is an upward shift in the flow of remittances from abroad, in the aftermath of September 11, 2001. Probably this is because, tighter regulations of international money transfers and clampdown on the use of informal transfer channels and channeling more remittances through formal channel.

#### **4. Conclusion**

The study sets out to analyze the macroeconomic determinants of remittances in five South Asian countries over the period of 1976-2012 by applying the Arellano-Bover/Blundell-Bond Systems of Generalized Method of Moments (SGMM) method. It shows that the main determinants of remittance inflows in South Asian countries are host and home countries income, number of migrants abroad and financial deepening, domestic inflation and domestic political rights. The empirical results suggest that remittances in South Asia are mainly driven by altruistic motive which is indicated by significant negative coefficient of domestic per capita GDP. That is, they increase when domestic economic conditions in this region worsen, emphasizing compensatory nature of remittances.. The positive coefficient of 9/11, 2001 dummy indicates that migrants are now channeling more remittances through formal channel. Our findings also suggest that well functioning domestic institutions seem to be better at unlocking the potential for remittances to contribute to faster economic growth in this region. A deeper financial sector or a more stable political environment could contain the adverse effects of remittance flows on growth and enhance their positive contributions.

### **References**

1. Adenutsi Deodat E. (2014), Macroeconomic Determinants of Workers' Remittances and Compensation of Employees In Sub-Saharan Africa, The Journal of Developing Areas, Volume 48, Number 1, Winter 2014.
2. Ali Mohammad Bayezid, (2012), Macroeconomic Factors Influencing Foreign Remittances: The Case of Bangladesh. International Journal of Academic Research in Accounting, Finance and Management Sciences, Volume 2, Issue 3.
3. Arellano Manuel and Olympia Bover, (1995), Another Look at the Instrumental Variable Estimation of Error-Components Models, Journal of Econometrics, Vol. 68, No. 1.
4. Arellano Manuel and Stephen Bond, (1991), Some Tests of Specification for Panel Data: Monte Carlo Evidence and an Application to Employment Equations, Review of Economic Studies, Vol. 58, No. 2.
5. Barua, Shubhasish Majumder, Md. Alauddin and Dr. Md. Akhtaruzzaman, (2007), Determinants of Workers' Remittances in Bangladesh: An Empirical Study, MPRA Paper No. 15080. Policy Analysis Unit, Bangladesh Bank, Dhaka.
6. Begum Mst.Nurunaher and Rama Rani Sutradhar, (2012), Behavior of Remittance Inflows and its Determinants in Bangladesh, Working Paper Series: WP1202, Research Department Bangladesh Bank.
7. Blundell, Richard W. and Stephen Bond, (1998), Initial Conditions and Moment Restrictions in Dynamic Panel Data Models, Journal of Econometrics, Vol. 87, No. 1.
8. Buch, C. and A. Kuckulenz, (2004), Worker Remittances and Capital Flows to Developing Countries, Centre for European Economic Research (ZEW) Discussion Paper No. 04 31, ZEW, Mannheim.
9. Chami, R., A. Barajas, T. F. Cosimano, C. Fullenkamp, M. Gapen and P. Montiel, (2008), Macroeconomic Consequences of Remittances, IMF Occasional Paper No. 259 Washington, D.C.: International Monetary Fund.
10. Coulibaly, Dramane, (2009), Macroeconomic Determinants of Migrants' Remittances: New Evidence from a Panel VAR, CES Working Paper 2009.07. Paris: Centre d'Economie de la Sorbonne.
11. Freund, Caroline and Nikola Spatafora, (2005), Remittances: Transaction Costs, Determinants, and Informal Flows, World Bank Policy Research Working Paper, Vol. 3704, Washington, DC: The World Bank.

12. Glytsos, Nicholas P. (1997). Remitting Behavior of “Temporary” and “Permanent” Migrants: The Case of Greeks in Germany and Australia, *Labor*, Vol. 11, Iss. 3.
13. Gupta, Poonam, (2005). Macroeconomic Determinants of Remittances: Evidence from India, IMF Working Paper 05/224. Washington, DC: The International Monetary Fund.
14. Hasan Mohammad monirul, (2008), The macroeconomic determinants of remittances in Bangladesh, MPRA Paper No. 27744.
15. Imai Katsushi S. Raghav Gaiha, Abdilahi Ali and Nidhi Kaicker, (2012), Remittances, growth and poverty: New evidence from Asian countries, Occasional papers, International Fund for Agricultural Development (IFAD).
16. Kock Udo and Yan Sun, (2011), Remittances in Pakistan—Why have they gone up, and why aren’t they coming down? IMF Working Paper WP/11/200, Washington, DC: The International Monetary Fund.
17. Lucas, R.E.B. and O. Stark, (1985), Motivations to Remit: Evidence from Botswana, *Journal of Political Economy*, Vol. 93(5).
18. Lueth erik and martin Ruiz-Arranz, (2007), Are Workers’ Remittances a Hedge Against Macroeconomic Shocks? The Case of Sri Lanka, IMF Working Paper WP/ 07/22. Washington, DC, The International Monetary Fund.
19. Melkadze Givi, (2012), Macroeconomic Determinants of Remittances in Georgia: A Dynamic Panel Data Approach, International School of Economics, Tbilisi State University, Georgia.
20. OECD, (2005), The Development Dimension- Migration Remittances and Development OECD Publishing, Paris, France.
21. Rapoport, H. and Docquier, F. (2005), The economics of migrants’ remittances. In L.,A, Gerard-Varet, S-C Kolm and J. Mercier (Eds) *Handbook of the Economics of Reciprocity, Giving and Altruism*, Amsterdam: North Holland.
22. Salahuddin Mohammad, (2013), Empirical Link Between Growth and Remittances: Evidence from Panel Data, University of Southern Queensland, Australia.
23. Schrooten, M. (2005), Bringing Home the Money - What Determines Worker’s Remittances to Transition Countries? Institute of Economic Research, Hitotsubashi University, Discussion Paper Series.
24. Shah Md. Mahmud Hasan and Md Zobayer Bin Amir, (2011), The Macroeconomic

Determinants of Remittances in Bangladesh: An Empirical Analysis, International Journal of Scientific and Engineering Research, Volume 2, Issue 10.

25. Singh Raju Jan, Markus Haacker, Kyung-Woo Lee and Maelan Le Goff, (2010), Determinants and Macroeconomic Impact of Remittances in Sub-Saharan Africa, Journal of African Economies, Vol. 20, number 2.
26. Vargas-Silva, Carlos and Peng Huang, (2006), Macroeconomic Determinants of Workers' Remittances: Host vs. Home Country's Economic Conditions, Journal of International Trade and Economic Development, Vol. 15, No.1.
27. World Bank, (2014). Migration and Development Brief 23, Washington DC. The World Bank.
28. World Bank, (2012), Bangladesh: Towards Accelerated, Inclusive and Sustainable Growth—Opportunities and Challenges, Poverty Reduction and Economic Management Sector Unit South Asia Region, World Bank.
29. Yang, D. (2008) 'International Migration, Remittances, and Household Investment: Evidence from Philippine Migrants' Exchange Rate Shocks', The Economic Journal, Vol 118.

230 सादा

## Determinants of Antenatal Care and its Impact on Child Health in Bangladesh

ARONI BARKAT\*  
FARZANA HOSSAIN\*

**Abstract** Bangladesh has taken significant initiatives in the health care sector in last few decades. Though the availability of affordable maternal and child health care has been increased, low utilization of maternal care continues to threaten both mothers and their children. Along with accessibility some behavioral phenomena are also important for use of antenatal care. This paper tries to identify the socioeconomic determinants of antenatal care use. Two dimensions of antenatal care use- utilization and frequency of utilization- are used in this paper. Using a binomial logit model it was found that mother's education, household head's education, exposure to media and urban residence have significant positive impact on professional antenatal care use. A Poisson model for counts of antenatal visits shows that household head's education; exposure to media; mother's age, weight, employment and education; and urban residence have significant positive impact on more frequent antenatal visits whereas birth order of the child and distance from the nearest professional health care facility decrease the frequency of visits. A 2SLS regression model is run to predict the impact of antenatal care on child health during early childhood (0-59 months). A positive impact of antenatal visits on child health has been found along with a bias towards male child. We conclude that in order to improve health-seeking behavior, policies should be directed towards increase in education level of the family and disseminate knowledge among people about the importance of routine professional care utilization and healthy reproductive behavior. Moreover, aligning other sectors with nutrition goals- such as economic growth, poverty reduction, focusing on female health and education sector etc- to form broad-based cross-cutting policies are likely to have ripple effect on child health and thus on overall health of the future generation.

\* Lecturer, Department of Economics, University of Dhaka

## **1. Introduction**

Antenatal care is an important predictor of safe delivery and provides health information and services that can improve the health of women and infants. Bangladesh has strengthened its emergency obstetric care (EmOC) through national and international collaborations; however, pregnancy-related complications remain the leading cause of death and disability among women of childbearing ages. Low use of maternal care prevails and continues to threaten both-mothers and their children in infancy and early childhood.

Despite all the significant initiatives taken in the health care sector of Bangladesh in the last few decades, Bangladesh still remains one of those countries in the world with extremely high maternal mortality ratios. According to the World Bank data, maternal mortality ratio was 240 per 100,000 live births during 2009-2013. Complications during pregnancy and at child birth still kill hundreds of mothers and lack of utilization of post-natal care results in poor child health.

Both government and out-of-pocket health care expenditures increased consistently over time. Health care centers were built in remote areas too. In fact, the most important variable determining the utilization of health care is its physical accessibility (Abbas and Walker, 1986). Why then, despite the increased availability of affordable maternal and child health care, is there a comparatively low level of utilization? The answer is that the utilization of antenatal and postnatal care cannot be merely determined by accessibility alone. It is a behavioral phenomenon and is also determined by social perspectives, personal attributes of family members, household characteristics etc.

In our research, we try to identify the contributing factors of antenatal care use in Bangladesh. Here we mainly focus on the social determinants of antenatal care utilization. Moreover, we further analyze the influence of antenatal care use on child health. The second section of the paper lays out the objectives, both in terms of determinants of antenatal care among pregnant mothers and how it affects early child health. In section three, findings of other relevant researchers, both national and international, are summarized. Section four provides a short overview on maternal health-seeking behavior and child health in Bangladesh. Section five discusses about the data used, methods adopted and results obtained from our econometric models. Lastly, section six contains some brief conclusive words including what can be done next.

## **2. Objectives**

The purpose of this study is to examine which factors can play important roles to determine whether antenatal care will be utilized by a woman in Bangladesh. After controlling for some variables, we expect to see education of both- mother and household head (which is in most of our cases- the father) - affects decision making process of antenatal care utilization positively. Several studies found that better educated parents are more aware of health problems, know more about the availability of health care facilities and utilize information more effectively. Apart from this, education acts as a proxy for the socioeconomic status of the family and geographic area of residence too (Desai and Alva, 1998). We are also interested to see whether birth-order of a child affects decision-making process of receiving antenatal care. One would expect that a mother would be more inclined to utilize antenatal care facilities during first order than higher order birth because of perceived risk, less resource constraint etc. Lastly this paper aims to see whether there is a higher tendency of antenatal care utilization in urban areas compared to the rural ones. This is justified because a study suggested that with respect to professional delivery care even the urban slums in Nairobi, which were worse off than the rest of the urban areas in Kenya, were better off compared to the rural communities (Magadi, 2004).

The broad goal of contemporary prenatal care is to promote the health of the mother, child and family through the pregnancy, delivery and the child's development. There is significant evidence that routine health care encounters during the prenatal period could potentially be used more effectively to enhance children's health trajectories (Noonan K. et al, 2013). In our research, we also further try to focus on whether routine antenatal visits have any significant impact on child health in Bangladesh.

## **3. Literature Review**

There has been a substantial amount of research work done on women and child health care and utilization at national and international level. Almost all these papers established that mother's education plays an important role to determine self and child's health seeking behavior.

Feinstein, Sabates, Anderson, Sorhaindo and Hammond (2006) found considerable international evidence that education is strongly linked to health and to determinants of health, such as health behaviors, risky contexts and preventive service use. More importantly, they found a substantial element of this effect is causal.

Desai and Alva (1998) used the data from Demographic and Health Surveys for 22 developing countries to see the effect of maternal education on three markers of child care: infant mortality, children's height-for-age and immunization status. Surprisingly, although they found a strong correlation between maternal health and markers of child health, a causal relationship was far from established. They found that maternal education had statistically significant impact on infant mortality and height-for-age in only a handful of countries while maternal education was statistically significant for children's immunization status in about one-half of the countries. Since Bangladesh was not included in their list of countries, it might be interesting to see whether our research reveals results similar to or different from these 22 other developing countries.

Other research studies on this area were carried out using data at national level. Halim, Bohara and Ruan (2010) used data from a nationally representative sample of 3549 women and 2460 children in Nepal and results showed that maternal education, even at low levels, significantly raised the use of antenatal care; paternal education played a more important role in the use of routine antenatal care than the conventional wisdom suggests; and when mothers use routine professional antenatal care, their children tend to stay healthy through infancy and early childhood. What we draw from these findings is that whether a mother will opt for seeking antenatal care or not depends on her educational attainment, but whether she will seek for routine antenatal care (which in turn determines her child's health status during infancy and early childhood) is largely determined by her husband's educational attainment.

Magadi (2004) studied maternal and child health in the Nairobi slums using information on 1219 births from the Nairobi Cross-section Slum Survey (NCSS) of 2000. She found out that lower education attainment and belonging to the Luo ethnic group were considerably associated with poorer maternal and child health outcomes in the Nairobi slums. With respect to professional delivery care, Nairobi slums were worse off than other urban communities but still they were better off than the rural communities. In our paper we have controlled for area of residence of the mother and child and the household's per capita income.

A number of similar studies have been undertaken for India, especially rural India. Lee and Mason (2004) analyzed the determinants of the use of prenatal care and child immunization in rural India using 1993-1994 National Family Health Survey data. They asked whether learning-by-doing was an important feature of the health care system. Once important unobserved traits were controlled for in their model, they found that learning-by-doing was important for educated women

but not for uneducated women. They also found strong presence of gender-bias in demand for immunization services among the uneducated mothers.

Male bias in health care utilization was also proved in a study by Ganatra and Hirve (1994). This study was conducted on 3100 families (with children under five years of age) in rural communities of Western India. They found out that significantly more boys than girls were treated by a registered private medical practitioner; referrals for further treatment were followed by parents significantly more often in case of their sons; on average, more was spent on treatment of sons compared to daughters; in general, parents were willing to travel greater distance for treatment of their sons. This discrimination persisted even after controlling for severity of illness, parents' income, occupation and education, and birth order of the child.

In Bangladesh many studies have been carried out on this same field of interest-maternal and child health care- but from different perspectives. Majority of these studies were conducted on rural population of Bangladesh.

Rahman (2010) investigated the causal relationship among health expenditure, education expenditure and GDP for Bangladesh by doing the Var Granger Causality test. One of the findings of his study was that there was bidirectional causality from education expenditure to health expenditure.

In another paper focusing in what determines the use of maternal health services in rural Bangladesh, Chakraborty, Islam, Chowdhury, Bari and Akhter (2003) concluded that there was a strong influence of mother's education on the utilization of health care services. However, other factors, which were assumed to be important- such as mother's age, number of previous pregnancies and access to health facilities- could not show any significant impact on utilization. This was surprising because Fiedler (1981) and Elo (1992) showed a strong effect of women's current age on health care utilization; Wong et al (1987) showed strong association between birth order and utilization because of the perceived risk feared during the first pregnancy; and Abbas and Walker (1986) showed that accessibility is, in fact, the most important factor determining utilization of health care. We expect to see these factors play important roles in determining antenatal care utilization in our research too.

Begum and Sen (2005) took a different approach in addressing what aspect of a woman determines her health-seeking behavior. According to their findings, while household poverty is an important explanatory variable of maternal and child deprivation, women's agency can play a noteworthy role to get favorable outcomes. In Bangladesh women's agency can promote strategic investments in

maternal and child health e.g. improved health care practices without any gender-bias.

Another study by Amin, Shah and Becker (2010) used data from rural communities of three divisions of Bangladesh and concluded that education, age and relative decision-making power of women had less pronounced effect. However, household's relative poverty status, represented by wealth quintiles, acted as a major determinant in health seeking behavior in rural Bangladesh.

Chen, Huq and D'Souza (1981) showed that in rural Bangladesh there is a strong gender bias in parental care, intra-family food distribution, feeding practices and utilization of health services. Drawing from their conclusion inclusion of gender variable in our model is justified.

Most of the papers on maternal and child health in Bangladesh concentrated their focus on the rural communities. Our paper includes households from urban areas too and one of the hypotheses to be tested is that whether a mother's area of residence influences her health seeking behavior.

#### **4. An Overview of Maternal Health-seeking behavior during Pregnancy and Health Status during Early Childhood**

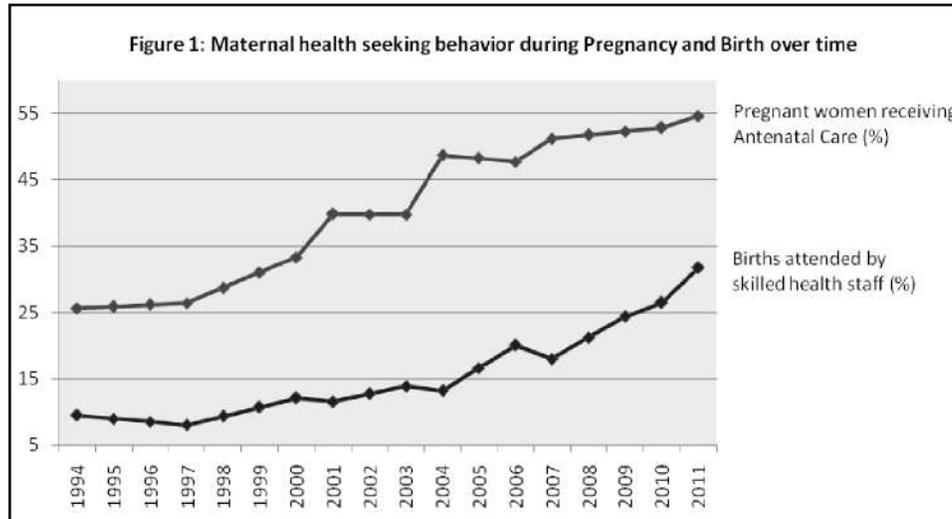
##### **4.1 Trends of Antenatal Care Seeking Practices and Maternal Mortality Ratio**

Although Bangladesh can pride itself for achieving a commendable success in reducing pregnancy related deaths, there is still much room for improvement. For about the last three decades, maternal mortality ratio has shown a steady decline. Women are having fewer children and these children are increasingly likely to live longer and healthier. Much of the credit can be attributed to the fact that women, in general, are more likely to receive skilled assistance during pregnancy and delivery than ever before.

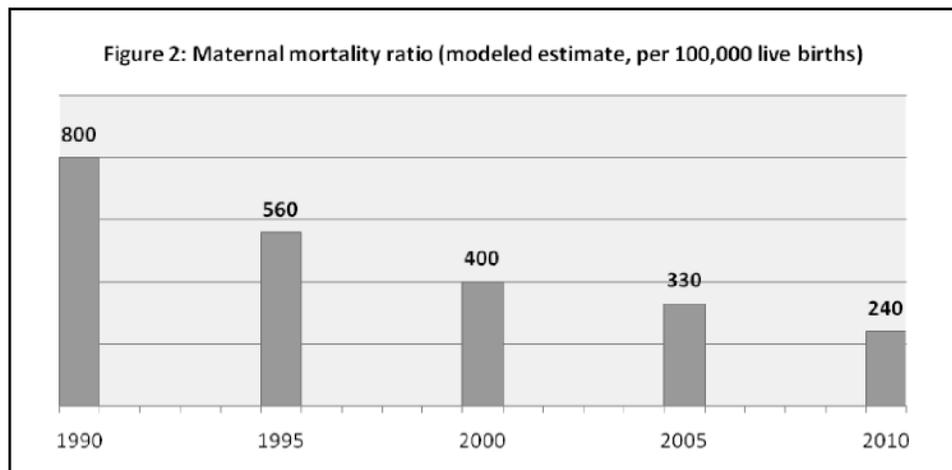
As figure 1 demonstrates, there has been a steady increase in percentage of women who opted for utilizing antenatal care during pregnancy and also chose to seek help from skilled health staff during child birth. Maternal mortality ratio also fell sharply and consistently which is demonstrated in figure 2; in 1990, 800 women died of pregnancy and birth-related complications per 100,000 live births which fell to 240 in 2010 only within 20 years of time span. The good thing about the trajectory of the maternal mortality ratio is that the fall is consistent and once it fell, it never increased back up; so we must be doing something right. However, while this surely is an impressive fall, the absolute value of maternal mortality rate is still quite high. Albeit supply-induced increases in maternal health services,

the limited gains in maternal and child health indicate that we need a comprehensive understanding of the demand-driven utilization of antenatal care.

However numbers and statistics often can overlook many details. For instance, the sample of pregnant women receiving antenatal care in the above figure includes



Source: Databank, World Bank



Source: Databank, World Bank

all women who received any kind of antenatal care service at least once during pregnancy. Whereas, under normal circumstances, the World Health Organization (WHO) recommends that a pregnant woman should have at least four ANC visits (WHO, 2005). For the data source used in our paper, about 78% of pregnant

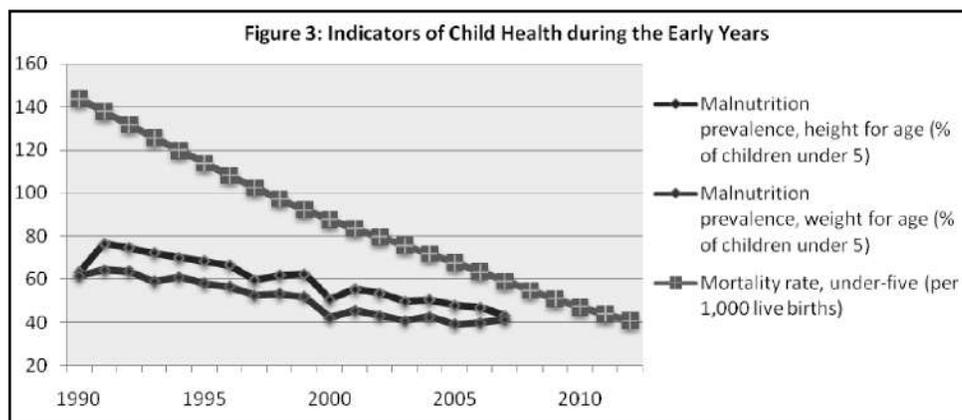
women utilized antenatal care facilities at least once; but an appalling 16.5% utilized ANC services four/more times as required by the WHO. There was also a huge urban-rural differential present in our data. In urban areas, 27% mothers received ANC services at least four times whereas only 11% of rural mothers received ANC services at least four times.

According to Bangladesh Demographic and Health Survey 2004, about 63% of those who did not seek ANC services during pregnancy thought it was not necessary and/or beneficial for the mother and child.

#### 4.2 Trends of Health Status during Early Childhood<sup>1</sup>

Because maternal and newborn health is so inextricably linked, whatever steps were targeted towards reducing maternal mortality ratio were also directly playing huge roles to provide a better health status of the children. In fact, of those women who die while giving birth, only one in four of their babies will survive their first week of life (Bangladesh Maternal Health Services and Maternal Mortality Survey 2001).

Child survival has been improving substantially in Bangladesh. Under-five mortality rate dropped to double-digit value in 1998 (97.2 deaths per 1000 live



*Source: Databank, World Bank*

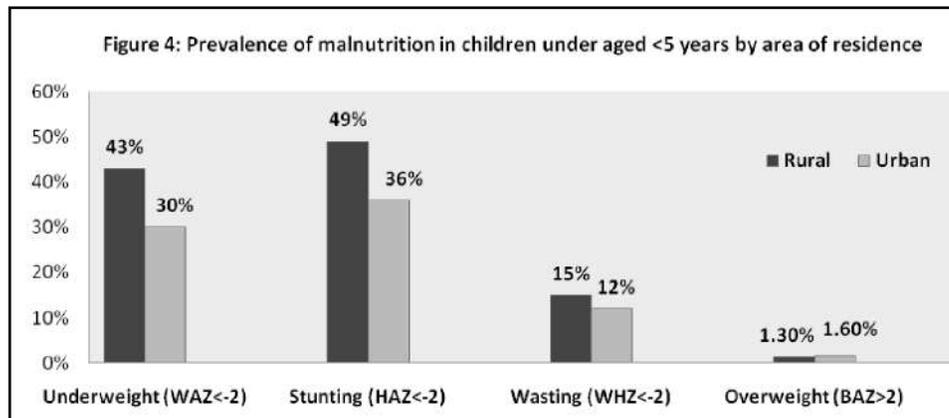
births) and never increased after that as figure 3 suggests. Despite showing such huge fall over the years, it is still very high. In 2012, probability that a baby would die before reaching age five was 40.9 per 1000. This means that about 41 children

<sup>1</sup> This sub-section is adapted from Barkat and Farzana (2014)

in every 1000 births die before reaching the age of five. Interestingly, the prevalence of malnutrition (as measured by height-for-age and weight-for-age) do not show as dramatic a fall as child mortality rate.

While dealing with such generalized data, it is not always apparent that there is a huge difference if we consider the urban-rural, poor-non-poor or male-female populations separately. For instance, nutritional status as measured by prevalence of malnutrition among urban and rural children can vary widely. Figure 4 shows prevalence of four main types of malnutrition among Bangladeshi children. Clearly, the only case where children in urban areas are less healthy than rural areas is when they are overweight/ obese.

While nutritional status has improved somewhat during the last decade, a greater proportion of Bangladesh's children suffer from acute and chronic malnutrition



*Source: Child and Mother Nutrition Survey of Bangladesh 2005*

than children in far poorer countries like Uganda and Nepal. Given the presence of differentials, early deaths and malnutrition can be further reduced by targeting the poorest especially in rural areas.

## 5. Determinants of Utilization of Antenatal Care and the Effects it has on Child Health

### 5.1 The Data

In our research, secondary data was used from the Child and Mother Nutrition Survey (CMNS) carried out by Bangladesh Bureau of Statistics (BBS) in 2005. The CMNS was carried out among a nationally representative sample of rural and urban children aged 0-59 months and their mothers. The survey included 3797

children aged 0-59 months and 3050 mothers living in 3069 households in rural and urban Bangladesh. Among the households, 35% were urban and 65% were rural. The sample was taken from 80% (403) of the 504 Primary Sampling Units (PSUs) of the BBS Household Income and Expenditure Survey, 2005.

## **5.2 Methodology**

### **5.2.1 Outcome Variables**

#### *Antenatal Care Use*

To secure healthy pregnancies not only professional antenatal care but regular antenatal visits are required (WHO 1994). In our model we included two dimensions of antenatal care- utilization and frequency of utilization of ANC. We measured antenatal care with a binary outcome (ANC= 1 if a mother uses professional antenatal care and 0 otherwise). Professionals included doctor/ nurse/ FWV/ FWA/ MA/ HA. To capture the effects of routine antenatal visits we use a count variable- the frequency of visits during pregnancy. Professional care educates pregnant women about healthy practices and behavior while routine visits are expected to maximize amount of care and reduce health hazards (Coria-Soto et.al 1996).

#### *Child Health*

The health status of a child (0-59 months) was measured by using Mid-Upper Arm Circumference (in C.M.). This indicator of child health is simple and cheap and so can be effectively used by community-based people for active case finding, especially in countries with some amount of resource-constraints. It is less prone to mistakes and is subject to fewer errors than the traditional method of calculating the weight-for-age method. In fact, MUAC has proved to be a better marker of mortality risk associated with malnutrition than weight-for-height. According to the United Nations System's Standing Committee on Nutrition, it is a good indicator for muscle mass and can be used as a proxy of wasting. Other studies show that it gives a rough estimate of protein (muscle) and energy (subcutaneous fat stores) along with its added advantage of operational simplicity (Ighogboja, 1992).

### **5.2.2 Explanatory Variables**

To estimate the determinants of professional antenatal care use and frequency of antenatal visits we used the same explanatory variables. Education is a very important determinant in antenatal care use. Prior studies show that if a mother is

educated and if she belongs to a family where the household head is educated, then the tendency to take regular professional antenatal visits increases. Better educated parents are more aware of health problems, know more about the availability of health care facilities and utilize information more effectively. Education also acts as a proxy for the socioeconomic status of the family and geographic area of residence (Desai and Alva, 1998). For both the cases, education was measured by the highest class completed by them. We controlled other attributes of mother (namely height, weight, age, employment) in these models. Birth order was also included as prior studies found that a mother is less enthusiastic about antenatal care if she is currently pregnant with a child with higher birth order (Wong et al, 1987; Elo, 1992). Accessibility is an important factor determining utilization of health care (Abbas and Walker, 1986) which was measured by the distance from the nearest professional service provider in kilometers. Finally a dummy variable was created to capture the effect of area of residence (1 if urban and 0 if rural) as rural people are less likely to utilize facilities of professional ANC. Exposure to media is another important determinant of antenatal care use. The exposure to mass communication channels has important influence for creating awareness and using of antenatal care (Okafor, 1991). As an indicator of access to media, data on whether a household had a television or not was used.

For determining the factors affecting child health status, we controlled for the following variables- characteristics related to children (some of which include his/her genetic and/or biological attributes), mothers and households. As for the mother's different attributes, we used- her professional antenatal care utilization (both whether she utilized ANC and if so, how many times did she utilize it), her height, weight, current age and age at marriage; as for the child's attributes, we included the child's gender, age and birth order; other general features that were included were per capita income of the household, daily per capita calorie consumption of that family, source of water supply, toilet facility and area of residence. Dummy variables were used in case of child sex (1 if male; 0 if female), source of drinking water (1 if from safe sources like tube well and well; 0 otherwise) and toilet facilities (1 if hygienic like flush/ sanitary/ water seal/ pit; 0 otherwise).

### **5.2.3 Econometric Models**

Three different models are run to test the hypotheses- (1) a logit model for the response of professional antenatal care use, (2) a Poisson model for counts of antenatal visits and (3) a 2SLS equation for predicting the impact of frequency of antenatal visits on child health.

As professional antenatal care use is a binary variable, we ran a logit model to estimate the determinants of professional antenatal care. On the contrary, frequency of antenatal visits is a count variable as it takes on only a few different values. In this case Poisson regression is appropriate to determine the estimates of frequency of professional antenatal care (Wooldridge, 2008).

When determining the factors affecting child health in the third model, there was a risk of confronting an endogeneity problem because of the likely correlation between antenatal care utilization and the error term in the model. For this, the endogenous variable (frequency of antenatal care use) was regressed on all exogenous variables and residuals were obtained. After adding these residuals in the structural equation, the coefficients obtained were found to be statistically significant. So the presence of endogeneity was confirmed (Wooldridge, 2008).

When facing such endogeneity problem, applying the 2SLS method with instrumental variable is better than OLS method. We used mother's education, household head's education, mother's employment and exposure to media as instruments for professional antenatal visits. An effective instrument must be correlated with the endogenous variable but uncorrelated with the error term. Our instruments are closely correlated with antenatal care use but they are uncorrelated with the child health status. To identify the validity of instruments we tested for over-identification restrictions. For this, first we ran a structural equation by 2SLS and obtained the residuals. Then the residuals were regressed on all exogenous variables; the goodness-of-fit obtained was  $R^2 = 0.0006$ . Multiplying this by the total number of observations ( $n = 2921$ ) gives the value 1.74 which is a very small value in a  $\chi^2_{(3)}$  distribution. So our variables pass the over-identification test and they are valid instruments for frequency of antenatal care utilization.

### **5.3 Results and Interpretation Determinants of Professional Antenatal Care Utilization**

The regression results for the logit and the Poisson models are tabulated in Table 1, with the second column representing the value of the coefficients when we determine the factors affecting whether or not a mother will seek professional antenatal care and with the third column representing the results for the determinants of the frequency with which antenatal care visits are made.

Logistic regression coefficients indicate that education is an important determinant of seeking professional antenatal care. An additional year in mother's education increases the odds for utilizing professional antenatal care by 8%.

Educated household head in a family also increases the probability of taking professional antenatal care. For a unit increase in years of household head's education the odds of utilizing professional antenatal care increases by 2%. This means that although both mother's and household head's education are both significant factors affecting antenatal care utilization, an additional year in mother's education increases the odds of utilizing professional antenatal care more than an additional year of the household head's education.

As shown in the table, there is a lower propensity to seek professional care if a mother is currently pregnant with a child of higher birth order. Keeping other

*Table 1: Determinants of professional antenatal care use, Child and Mother Nutrition Survey of Bangladesh 2005*

Variables	Binomial logit model	Poisson regression model
Mother's age	0.008 (0.009)	0.007** (0.003)
Mother's height	0.005 (0.005)	-0.002 (0.001)
Mother's weight	0.008 (0.005)	0.009*** (0.001)
Mother's employment	0.084 (0.214)	0.127* (0.068)
Child's birth order	-0.178*** (0.033)	-0.092*** (0.014)
Mother's education	0.077*** (0.013)	0.047*** (0.004)
Household head's education	0.019* (0.011)	0.011*** (0.004)
Distance from nearest Professional Health care facility	-0.001 (0.009)	-0.009** (0.004)
Area of Residence	0.645*** (0.084)	0.166*** (0.004)
Television	0.204** (0.093)	0.198*** (0.034)
Constant	-1.322 (0.810)	0.469* (0.253)
N	3656	3656
Pseudo R <sup>2</sup>	0.0845	0.10

Note: \*\*\*P<0.01, \*\*P<0.05, \*P<0.10; Robust standard errors are in parentheses

factors unchanged, the odds of utilizing professional antenatal care is almost twice (90% more) if a mother lives in an urban area than compared to a mother residing in a rural area. Owning a television in the household (which in our model is considered to be an indicator of exposure to mass media) also significantly affects professional antenatal care utilization decisions. It raises the odds of seeking professional antenatal care by 22.7%. That means efforts to disseminate health knowledge through mass communication media is helpful to aware mothers about benefits of taking professional care.

From the Poisson regression model in the third column, we see that among mother's attributes- mother's age, weight, employment and education are significant determinants of ANC visits. Mothers with higher age and weight frequently go for ANC visits. If a mother is employed, then the number of visits by her is estimated to be about 13.5% higher compared to an unemployed mother. Furthermore, an additional year in mother's education is expected to increase probability of ANC visits by 4.7%. An educated household head also increases the probability of ANC visits by mother. It is seen that one more year of household head education increases probability of visits by 1.1%. In addition, urban mother are expected to have 17% more visits than rural mothers. Exposure to media not only encourages people to take professional care but also increases awareness about routine antenatal care. If a family has television in house, then the mother of that family take about 20% more visits.

One important distinction found between the two models is the effect that distance from the nearest professional health facility had in determining utilization of professional antenatal care. Although a priori, we expected that distance would be a significant factor, in the logit model, it was not.

### **Determinants of Child Health<sup>2</sup>**

Table 2 represents OLS and 2SLS coefficients of the determinants of child health. In determining the factors affecting child health, endogeneity is found to be present as professional antenatal visits change with variation in educational attainment, exposure to media and other attributes which have no direct effect on child health. So these will go into the error term making professional antenatal visits variable endogenous. To rectify this problem, the instrumental variable approach was used to obtain 2SLS estimates. Household head's education, mother's education, mother's employment and access to media were used as

---

<sup>2</sup> This sub-section is adapted from Barkat and Farzana (2014)

Table 2: Determinants of Child Health, Child and Mother  
Nutrition Survey of Bangladesh 2005

Variable	OLS	2SLS fitted Poisson model
Antenatal visits	0.012 (0.009)	0.106*** (0.125)
Mother's height	-0.003 (0.002)	-0.003 (0.002)
Mother's weight	0.032*** (0.002)	0.030*** (0.002)
Mother's age at marriage	-0.002 (0.008)	-0.010 (0.008)
Mother's age	0.006 (0.005)	0.007 (0.005)
Per capita income of the family	3.81X10 <sup>-6</sup> *** (8.5X10 <sup>-7</sup> )	3.06X10 <sup>-6</sup> *** (8.73X10 <sup>-7</sup> )
Drinking water	-0.100 (0.080)	-0.078 (0.080)
Toilet facility	0.084** (0.040)	0.044 (0.041)
Per capita calories consumption of the family	0.000* (0.000)	0.000 (0.000)
Child's sex	0.178*** (0.036)	0.177*** (0.036)
Child's age	0.049*** (0.007)	0.051*** (0.007)
Child's age <sup>2</sup>	-0.0003*** (0.0001)	-0.0003*** (0.0001)
Child's birth order	-0.078*** (0.018)	-0.073*** (0.018)
Area of Residence	0.157*** (0.042)	0.137*** (0.042)
Constant	11.763*** (0.449)	11.768*** (0.448)
N	2921	2921
R <sup>2</sup>	0.25	0.25

Note: \*\*\*P<0.01, \*\*P<0.05, \*P<0.10; Robust standard errors are in parentheses

instruments of antenatal visits. In the first stage we estimated the reduced form regression where we regressed ANC visits on the entire set of exogenous variables and obtained the predicted value of ANC visits. In the second stage we ran the

structural equation by regressing child health on predicted values of ANC visits and other exogenous variables.

As shown in the table, a mother taking professional antenatal care regularly will benefit the child's health during the first five years of childhood. An additional visit to a professional health care facility during pregnancy increases the child's arm circumference (MUAC) by 0.10 C.M. Maternal health, as reflected by her weight and not her height, significantly affected child health. Families with higher per capita income had healthier children on average; surprisingly though, the results did not indicate anything about a family consuming more per capita calorie had a healthier child.

Another factor affecting child health is age. During the first five years, a child's health on average improves until it reaches some threshold level and then the health status deteriorates. These phenomena of gradually improving and then declining health status could be attributed to the fact that over the years, the parents either do not know the complete nutritional requirement a growing child needs or simply they cannot afford to provide the requirements. Another finding was that a child with a higher birth order is likely to have poorer health. This again could be either because parents tend to be more concerned about their first-borns or because of the increased resource constraints of a bigger family.

Gender bias was evident. A male child, on average, showed a better health status than a female child during the first five years of childhood. Moreover, presence of a significant urban-rural differential was also apparent. On average, the MUAC of a male child was 0.17 C.M. more than the MUAC of a female child; also, on average an urban child had 0.14 C.M. more MUAC than a rural child.

## **6. Policy Implications and Conclusion**

This paper shed light on a number of prime factors determining utilization of antenatal care by women in Bangladesh. We also studied that whether routine use of antenatal care has any effect on child health in the following years to come. Results supported that routine visits for antenatal care during pregnancy did affect the child's health during early childhood.

Given the current situation in Bangladesh, professional antenatal care providers are not exactly scarce (even in the remote rural areas). However, the rate of utilization is still very poor. Our findings show that the distance to the nearest professional health care centre do not play a significant role in determining whether or not a family will utilize ANC facilities, but it does not determine the

frequency of ANC utilization. This can be explained either by low transport cost required to get to the hospital or simply because during the last decade, many new healthcare centers, hospitals, NGOs and clinics have been established, so accessibility is perhaps no longer a pressing issue. So, based on what we found, government and non-government policies and aids should probably be more focused on improving the skills among lower cadres of health care providers (especially in rural areas) and on creating a women-friendly environment, rather than just setting up more hospitals.

Maternal education (along with household head's education) seemed to prove itself extremely important repeatedly in our study. Educated mothers are more likely to seek professional care during her pregnancy and act better in case of any complications before, during and after child birth. Maternal education also determined the child health status during the first five years of childhood through good child caring practices.

Apart from all the direct goodness education has on health of the mother and the child, it is also extremely important to acknowledge the fact that maternal education is reflected in healthy reproductive behavior, better timing and spacing during pregnancies and increased participation of the mother in family planning process. Thus average family size can be reduced so that child health does not suffer due to resource constraints. Government already has taken significant steps to provide free education for females and female enrollment rate has been quite satisfactory over the last few years; however, policies should be directed towards keeping drop-out rates low too. By controlling female drop-out rates in primary and secondary schools, it is possible to control early marriage, unintended pregnancies and raise overall women participation in the labor force. Government can also effectively use media to increase awareness among people about the importance of routine professional antenatal care and how it benefits both the mother and child.

Gender-bias was evident in child health. Son-preference in parental care, intra-family food distribution, feeding practices and utilization of health resources are some mechanisms which may result in a female child to have poorer health than a male counterpart. New health strategies should directly challenge rigid, deep-rooted and harmful social, cultural or religious biases that create discrimination. Equality should be promoted by mass dissemination of information through media using television, radio etc. Desirable shifts in attitudes require working for and working with women, but more so with men and boys to show them the benefits that gender equality brings about for individual families and the community as well.

One of the most challenging steps towards improving mother and child health in our country cannot be solved by finances alone. Improving overall scenario of health facilities requires policies targeting the health sector directly; moreover, cross-cutting policies may be even more significant in the long-run. Incorporating other sectors with nutrition goals- like growth, poverty alleviation, and education- will bolster the progress in overall health sector. Thus multi-sectoral policy measures to encourage higher utilization of professional antenatal care among pregnant mothers are important because they are likely to have a ripple effect on child health and hence on overall health scenario of the nation.

### **References**

- Abbas, A. A. and Walker, G. J. A. 1986. Determinants of the utilization of maternal and child health services in Jordan. *International Journal of Epidemiology*.
- Amin, R., Shah, N.M., Becker, S. 2010. Socioeconomic factors differentiating maternal and child health-seeking behavior in rural Bangladesh: A cross-sectional analysis. *International Journal for Equity in Health*.
- Barkat, A. and Hossain, F. 2014. Determinants of Child Health Status and Acute Malnutrition During the Early Years of Development. *Social Science Review, The Dhaka University Studies, Part D, Volume 31, Number 2, December 2014*.
- Begum, S. and Sen, B. 2005. Maternal Health, Child Well-Being and Intergenerationally Transmitted Chronic Poverty: Does Women's Agency Matter? Working Paper no. 8, Programme for Research on Chronic Poverty in Bangladesh, Bangladesh Institute of Development Studies.
- BDHS 2004. National Institute of Population Research and Training (NIPORT). Mitra and associates, and Macro International. 2005. Bangladesh Demographic and Health Survey 2004. Dhaka, Bangladesh and Calverton, Maryland, USA.
- Chakraborty, N., Islam, M. A., Chowdhury, R. I., Bari, W., Akhter, H. H. 2003. Determinants of the use of maternal health services in rural Bangladesh. Oxford University Press.
- Chen, L. C., Huq, E., D'Souza, S. 1981. Sex Bias in the Family Allocation of Food and Health Care in Rural Bangladesh. *Population and Development Review, Vol 7, No.1, Population Council*.
- Desai, S., Alva, S. 1998. Maternal Education and Child Health: Is there a strong causal relationship? *Demography, Volume 35- Number 1*.
- Elo, T. I. 1992. Utilization of maternal health-care services in Peru: the role of women's education. *Health Transition Review 2*.
- Feinstein, L., Sabates, R., Anderson, T.M., Sorhaindo, A., Hammond, C. 2006. What are the effects of education on Health? Centre for Education and Research and Innovation, OECD.
- Fiedler, J. L. 1981. A review of the literature on access and utilization of medical care with special emphasis on rural primary care. *Social Science and Medicine 15*.
- Ganatra, B. and Hirve, S. 1994. Male bias in health care utilization for under-fives in a rural community in western India. World Health Organization.
- Halim, N., Bohara, A.K., Ruan, X. 2010. Healthy mother, healthy children: does maternal demand for antenatal care matter for child health in Nepal? Oxford University Press.

- Ighogboja, SI. 1992. Some factors contributing to protein-energy malnutrition in the middle belt of Nigeria. *East Afr Med J*.
- Lee, S. and Mason, A. 2004. Mother's Education, Learning-by-Doing and Child Health Care in Rural India.
- Magadi, M. 2004. Maternal and Child Health among the Urban Poor in Nairobi, Kenya. *African Population Studies Supplement B to volume 19*.
- Rahman, M. M. 2010. Causal Relationship among Education Expenditure, Health Expenditure and GDP: A Case Study for Bangladesh. *International Journal of Economics and Finance*.
- Wong, E. L., Popkin, B. M., Gullkey, D. K. and Akin, J. S. 1987. Accessibility, quality of care and prenatal care use in Philippines. *Social Science and Medicine* 24.
- Wooldridge, JM. 2008. *Introductory econometrics: A modern approach*. Cambridge, MA: MIT press.
- World Bank 2013. *World Development Indicators 2013*.
- World Health Organization 2005. *The World Health Report- Make Every Mother and Child Count*.

## Outmigration of Patients from Bangladesh

MASUDA YASMEEN\*

RUBAIUL MURSHE\*\*

**Abstract** Every year large number of Bangladeshis visit foreign centers to receive health care services which are in many cases available within the country. This outflow of patients is a disturbing phenomenon for Bangladesh. This paper examines the magnitude and the reasons of imports of health services by Bangladeshis using cross-sectional descriptive type of study. The study reveals that patients migrate to foreign countries for the treatment of cancer, cardiac, kidney, liver, orthopedic, neurological, gynecological and obstetric, eye and ENT diseases. Pushing factors that compel patients to migrate to foreign countries were absence or lack of proper medical reception, proper emergency management, proper post operative care, doctors with better attitude, high tech-devices. Only 20% respondents believed that local doctors have lack of better knowledge. Lack of integrated medical facilities, lack of confidence in radiology and images, lack of confidence in laboratory reports and poor accessibility were the other factors pushing factors. Pulling factors, the attractive foreign health services, were more empathetic foreign doctors, giving reasonable time for patients, doctors with up-to-date medical knowledge, and considerate and caring doctors. Inconveniences faced by the patients in receiving foreign medical services were re-doing the same investigation, not welcoming a second medical opinion, exhausting patients physically and financially, language problem, wrong diagnosis and treatment and tiring and uncomfortable travelling, especially in case of children. Local doctors suggested that trends of out migration of patients can be stopped and even reversed by augmenting continued medical education and shunning politicizing the health service of the home country rather than bringing foreign specialist.

\* Professor Economics Dept. Dhaka University

\*\* Health Collumnist & Professor, Hospital Management, Dhanmondi, Dhaka 1209; Bangladesh

## **1. Introduction**

The health status of developing countries of the world is miserable and unacceptable. A large segment of the population in developing countries is deprived to access to basic health care. The services delivered by the health care providers are not up-to the level of need and satisfaction of the clients.

In Bangladesh, the government is the largest single health service provider with 30% of health expenditure contribution. Other sources of health services are traditional and homeopathic services, private modern qualified and unqualified clinics and diagnostic services, NGOs and services by qualified and unqualified pharmacists (Ahmad 2003). Although the efforts of the Government of Bangladesh, NGOs and private service providers in the country's health sector have been rewarded with some success in primary health care, immunization and the child and maternal mortality, the public health facilities in Bangladesh function poorly. As a consequence majority of the patients seek medical services in both for-profit and not-for-profit private sectors. The quality and access to these services are far from satisfactory (Andaleeb, Siddiqui and Khandakar 2007; Ahmad 2003). The estimated client share of the government is also low. Even the poor has to depend largely on private sector providers (pharmacies) for curative treatment (Ahmad 2003). So many affluent people migrate to neighboring countries for simple diseases or routine check up and poor people also migrate for better management of complicated diseases with affordable cost.

### **1.1 Health service status of Bangladesh (Pushing factors for patients' migration)**

There is a growing perception of increasing corruption in health service delivery including corruption in procurement, the registration of clinics, the provision of medicine, and the appointment, posting and promotion of medical professionals. Even after admission into government hospitals, extra payments are to be paid by the patients for treatment (Ahmad 2003).

Ashrafun and Uddin (2011) explored that 54.7 percent of the inpatients had to pay money to different people in the name of gift/tips after getting admitted in the hospital. The mean values of all hospital services variables such as nurses and boys/ayas (-care givers-) services and their behaviour, quality of food, toilet and bath room condition, doctors' behavior, and treatment indicate that inpatients were not enthused about hospital services and care that they received. The average waiting time for doctors after getting admitted in the hospital was 6.1 hours. On average, they have stayed 8.8 days in the hospital, and spent a handsome amount of money for treatment, with a mean of Taka 3020.00 (Ashrafun and Uddin 2011).

The dual involvement of some clinicians to public and private sectors leads clinicians to divert patients attending government hospitals to their private clinics from where they (clinicians) get incentives. In some cases, clinicians advertise for their private practice while working at the government hospital. Sometimes clinicians advise unnecessary or inappropriate investigations and prescribe over or inappropriate medicine to have incentives from diagnostic laboratories and pharmacies respectively. This malpractice raises the cost of treatment to the patient in Bangladesh (Ahmad 2003).

The public health sector is plagued by uneven demand and poor quality services. The negative attitudes and behaviors of doctors and nurses are major hindrances to the utilization of public hospitals. The situation is further compounded by unavailability of drugs, and long travel and waiting times. These factors play a powerful role in shaping patients' negative attitudes and dissatisfaction with health care services. Unfortunately the quality of service is being ignored in the private health care sector as well. Some of its main drawbacks include lack of standard treatment protocols, qualified nurses and unnecessary diagnostic tests (Andaleeb, Siddiqui and Khandakar 2007; Ahmad 2003).

One of the reasons of deteriorating health service is migration of qualified doctors from the developing countries to developed countries. Doctors are migrating from developing countries to developed ones at large scale. The phenomenon of doctors' migration is also known as relocation of intellectual human capital from developing countries to developed countries. The trend is distressing the non-industrialized and developing countries where human potentials is re-arranged with unskilled manpower by relocation of highly educated and trained personnel to industrialized countries. Emigration of intellectuals from country of origin is often perceived as a great loss. Mostly poor countries are facing acute shortage of specialized manpower e.g., doctors, hence many public and private positions remain vacant. As a result, developmental targets prescribed in development vision and quality of health services are not achieved by the developing countries (Tahir, Kauser and Tahir 2011).

The above factors make the patients frustrated and compel affluent patients to go abroad for medical services. These low quality health services in own country act as pushing factors for the patients to go foreign countries to have better health services.

## 2. Popular Destinations for Treatment

Tourists. It arguably has the lowest cost and highest quality of all medical tourism destinations and English is widely spoken. Several hospitals are accredited by the Joint Commission International (JCI) and staffed by highly trained physicians. Prices can be obtained in advance and many hospitals bundle services into a package deal that includes the medical procedure and the cost of treating any complications. Hotel accommodations are extra, but hospitals often have hotel rooms or can offer discounts for hotels nearby (Herrick 2007). Bangladeshis come to India for treatment. Many of them arrive not for complicated procedures but for routine pathological tests. The more affluent medical tourists go to Singapore these days, but still an estimated 500.

The recent Government and Non-government Organization's report exposes that many Bangladeshis migrate to India through unauthorized or authorized ways as patients to receive free medical treatment from not only the Indian government hospitals but also private medical institutions. The government hospitals of India not only supply the medicines to the foreign nationals but also but also arrange for their food and lodging sometimes (Chatterjee). Nine out of 10 persons from Bangladesh seek for private hospitals in Kolkata, and the remainder goes to south India, mostly to Christian Medical College in Vellore, Tamil Nadu, where almost all doctors speak Bengali with Bangladeshi patients (Datta 2010). Bangladeshi patients are also available in the Indian Tripura States hospitals like Agartala Government Medical College Hospital, Sonamur Hospital, and other hospitals (Chatterjee). Around 50,000 Bangladeshis go to India every year for better medical treatment only. In a queue for visa to India, the purpose of more than 50% Bangladeshi nationals is medical treatment in India (Chatterjee). Cost and quality are obviously the most important factors patients consider in choosing specific destinations for treatment. But many patients also consider amenities commonly found in resorts and hotels (Herrick 2007).

**Thailand, another** popular destination for medical tourists from Bangladesh rivals India in price and quality. Thailand's large tourist industry has a better infrastructure and less noticeable poverty than India. Prices are not as low as in India, and Thai hospitals do not offer fixed pricing. However, food and lodging are less expensive than in India due to Thailand's competitive tourism industry. Bangkok's Bumrungrad International Hospital is a world-class private health care facility built for wealthy Thais, but foreigners comprise more than one-third of its patients (Herrick 2007).

**Singapore**, Yet another destination for health services, has modern, high-quality hospitals. Prices are higher than in Thailand or India but are much lower than in the United States (Herrick 2007). The more affluent medical tourists go to Singapore for treatment (Datta 2010). Patients who are not familiar with specific medical facilities abroad can coordinate their treatment through medical travel intermediaries. These services work like specialized travel agents. They investigate health care providers to ensure quality and screen customers to assess those who are physically well enough to travel. They often have doctors and nurses on staff to assess the medical efficacy of procedures and help patients select physicians and hospitals (Herrick 2007).

### 3. Objective of the study

General objective of this study is to generate reliable information on the magnitude and the reasons of imports of health services by Bangladesh from abroad.

Specific objective are:

1. To identify major reasons why people go abroad for medical treatment
2. To identify the shortcomings of the existing health care services of Bangladesh
3. To suggest the ways to overcome these shortcomings
4. To identify the feasibility of averting such outward migration of patients by establishing health institution within the country capable to deliver quality services within affordable cost.

### 4. Methodology

Is a cross-sectional descriptive type of study carried out at Dhaka, Bangladesh by Health 21, a center for 'Health Care Management' in collaboration with 'the daily Star' a daily English news paper published from Bangladesh. The study was carried out in two temporal phases with same questionnaire. The 1<sup>st</sup> phase was conducted during January to December 2005 and the 2<sup>nd</sup> phase during Mid April 2008 to December 2009. The samples were selected from the patients who travelled abroad exclusively for health care needs, from doctors who treated these patients and from health services management experts of Bangladesh, Australia, India and UK.

Sample size of the study is 200 patients and 25 doctors. Patients were selected purposively from acquaintances and those attending doctors' clinics. Data were

collected through field survey mainly among the respondents of Bangladesh and two foreign countries: India and Thailand where patients usually like to migrate to seek better medical services. Data on use of health care services by Bangladeshis in different foreign health care centers was collected through visiting those centers in India and Thailand known to be popular with Bangladeshi patients and interviewing with the clinicians, medical agents, hospital authorities and medical personnel of those health care centers. Interview was carried out in front of doctors clinics, their respective offices and clinics. A limited number of respondents were interviewed from West Bengal and Tamil Nadu (3) and Bangkok (3) during 1<sup>st</sup> phase and couple of respondents was interviewed from Kolkata during 2<sup>nd</sup> phase.

**Data collection tool:** Data was collected by administering a pretested structured questionnaire. Two sets of questionnaires were administered, one set for patients attended foreign clinic for medical services and another set of open ended questionnaire for Bangladeshi doctors to obtain data regarding their perception and possibility of import substitution.

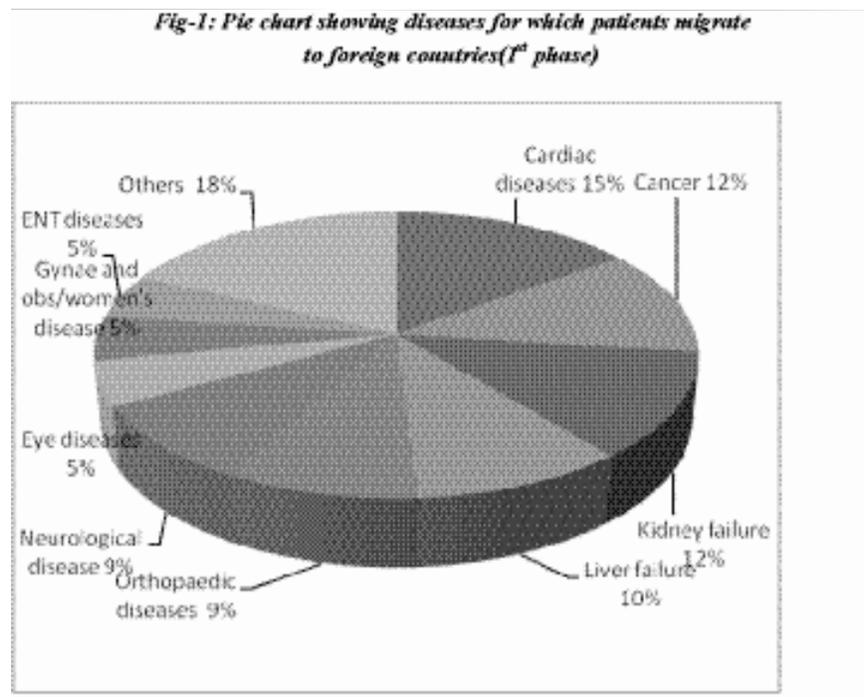
## 5. Results

Interview was undertaken among 200 patients. 194 of them were interviewed at Dhaka. 2/3<sup>rd</sup>s were males and 1/3<sup>rd</sup> female. The mean age of the patients was 49 years with a range of 29-57 years. The mean age of the interviewed physicians (n=25) was 43 years with a range of 28-57 years. Among the participant physicians 18 were males and 7 were females, 15 worked in government hospitals, 8 in private hospital and 2 in medical university.

The first phase of the study revealed that about 12,000 patients migrated in India and 10,000 in Thailand during the 1<sup>st</sup> phase of the study period (in the year 2005). 1<sup>st</sup> phase (2005) and 2<sup>nd</sup> phase (2009) of the study revealed that 81% and 86% of the patients migrated respectively through tourist visa.

### **Diseases for which patients migrate to foreign countries**

According to the first phase of the study (2005), diseases for which patients migrate to foreign countries were cardiac (15%), cancer (12%), kidney failure (12%), liver failure (10%), orthopedic diseases (9%), neurological disease (9%), gynecological and obstetric disease (5%), eye disease (5%), ENT diseases (5%) and other disease (18%) (Figure-1)



According to the second phase of the study (2009), diseases for which patients migrate to foreign countries were cardiac (10%), cancer and cancer related different illness (18%), kidney diseases (15%), liver diseases (12%), and neurological disease (11%) (Figure -2).

The study found that 39% of the patients came to know about foreign medical care through friends and relatives, 23% through social gathering or other patients, 21% through agents and local doctors and 17% through own decision (Figure-3).

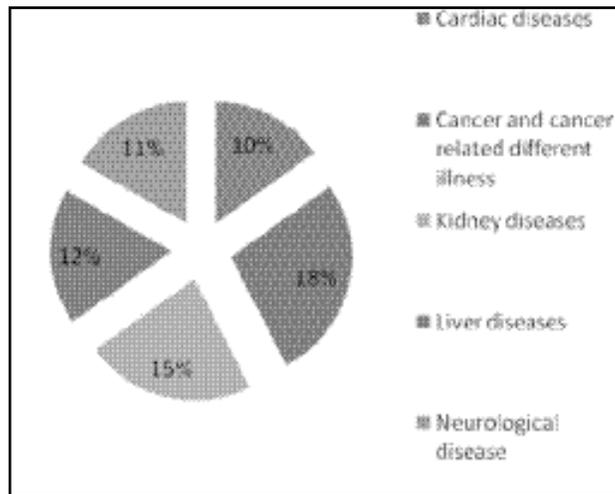
#### **Causes of Patients' migration; Patients' of point of view**

##### *Pushing forces: Absence or lack of facilities in Bangladesh*

According to the response of the 1<sup>st</sup> phase of the study, the pushing forces acting on patients' migration to foreign countries were absence or lack of following facilities: proper medical reception (75%), proper emergency management (90%), proper post operative care (69%), doctors with better attitude (65%), high tech-devices (35%). Only 20% respondents believed that local doctors have lack of better knowledge (Table I).

The result of the second phase of the study is almost similar. According to the 2<sup>nd</sup> phase of the study, the pushing forces were absence or lack of proper medical

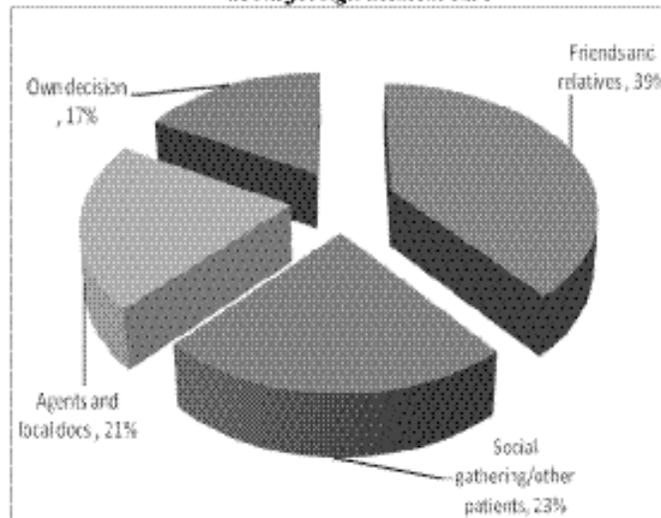
Fig 2: Pie chart showing diseases for which patients migrate to foreign countries(2<sup>nd</sup> phase)



Source: of information about foreign medical care

reception (70%), proper emergency management (90%), proper post operative care (75%), doctors with better attitude (75%), high tech-devices (25%). Only 18% respondents believed that local doctors have lack of better knowledge (Table I).

Fig-3: Pie chart showing Source of information about foreign medical care



*Pushing forces: Quality of available facilities in Bangladesh*

According to the respondents of 1<sup>st</sup> phase of the study, the pushing forces were lack of integrated medical facilities (10%), lack of confidence in radiology and images (29%), lack of confidence in laboratory reports (42%) and poor accessibility (lack of proper medical attention when needed) (70%) (Table I).

**Table I : Causes of Patients' migration; Patients' of point of view (n = 200)**

Causes of Patients' migration; Patients' of point of view	% of response	
	1 <sup>st</sup> phase	2 <sup>nd</sup> phase
<b><i>Pushing forces: Absence or lack of facilities in Bangladesh</i></b>		
• Proper medical reception	75%	70%
• Proper emergency management	90%	90%
• Proper post operative care	69%	75%
• Doctors with better attitude	65%	75%
• Doctors with better knowledge	20%	18%
• High tech-devices	35%	25%
<b><i>Pushing forces: Quality of available facilities in Bangladesh</i></b>		
• Lack of integrated medical facilities	10%	10%
• Lack of confidence in radiology and images	29%	31%
• Lack of confidence in laboratory reports	42%	39%
• Poor accessibility (lack of proper medical attention when needed)	70%	--
<b><i>Pulling forces: Qualities of foreign doctors</i></b>		
• More empathetic	94%	84%
• Give reasonable time for patients	88%	80%
• Up-to-date medical knowledge	74%	64%
• Treated as an intelligent person	32%	--
• Considerate and caring	74%	--
• Respect by emotion	94%	--
• Same treatment but environment was superb	38%	--
• Treated scientifically, nicely and happy with treatment	58%	--

Similar findings were revealed by the second phase of the study, the pushing forces were lack of integrated medical facilities (10%), lack of confidence in radiology and images (31%) and lack of confidence in laboratory reports (39%)(Table I).

*Pulling forces: Qualities of foreign doctors*

1<sup>st</sup> phase of the study revealed the following quality of foreign doctors acted as pulling forces on patients' migration: doctors were more empathetic (94%), give reasonable time for patients (88%), have up-to-date medical knowledge (74%), treat patients intelligently (32%) and considerate and caring (74%) and respect by emotion (94%). Fifty-eight percent respondents believed that they were treated scientifically, nicely and they were happy with treatment. 38% believed that same treatment was given in foreign country but the environment was superb (Table I).

2<sup>nd</sup> phase of the study similarly revealed that foreign doctors were more empathetic (84%), gave reasonable time for patients (80%) and doctors have up-to-date medical knowledge (64%) (Table I).

The 1<sup>st</sup> phase of the study revealed the following inconvenience in receiving foreign medical services; re-do the same investigation (90%), did not welcome a

**Table II: Inconveniences for patients in receiving foreign medical service; Patients' of point of view (n = 200)**

Causes of inconvenience in receiving foreign medical service; patients' of point of view	% of response	
	1 <sup>st</sup> phase	2 <sup>nd</sup> phase
<b><i>Patients' harassment in abroad</i></b>		
• Re do the same investigation	90%	78%
• Did not welcome a second medical opinion	73%	90%
• Exhaust patients physically and financially	84%	85%
• Could do little about language problem	82%	--
• Wrong diagnosis and treatment	16%	--
• Tiring and uncomfortable travelling, specially in case of children	84%	--
<b><i>Cost of treatment</i></b>		
• Very expensive	79%	92%
• 25-75% expenses could be saved as same treatment was available in Bangladesh	38%	36%

second medical opinion (73%), exhaust patients physically and financially (84%), could do little about language problem (82%), wrong diagnosis and treatment (82%) and tiring and uncomfortable travelling, specially in case of children (84%) (Table II).

The 2<sup>nd</sup> phase of the study showed almost similar figures. The inconveniences observed in receiving foreign medical services were the following: re-do the same investigation (78%), did not welcome a second medical opinion (90%) and exhaust patients physically and financially (85%) (Table II).

**Table-III: Cost of treatment (n = 200)**

Items	Cost (Taka)	
	1 <sup>st</sup> phase	2 <sup>nd</sup> phase
Average overall cost (Including airfare/accommodation-food/ treatment/misc accompanied by at least 1 person where surgery or invasive procedure was not included)	145,000	250,000
If surgery or invasive procedure needed	2,50,000-9,00,000	3,00,000-10,00,000

Average overall cost was 145,000 taka revealed in 1<sup>st</sup> phase and 250,000 taka in 2<sup>nd</sup> phase. Cost of treatment increased by 60% by 4 years. If surgery or invasive procedure needed, the cost was 2,50,000-9,00,000 taka revealed in 1<sup>st</sup> phase and 3,00,000-10,00,000 taka revealed in 2<sup>nd</sup> phase, the cost was somewhat static

**Table IV: Local doctors' suggestion regarding patients' migration (n = 25)**

Local doctors' suggestion: Trend could be contained, eventually reversed by	% of response	
	1 <sup>st</sup> phase	2 <sup>nd</sup> phase
• Bringing in selected foreign specialist	93%	43%
• Augmenting CME	85%	95%
• Shunning politicizing the health service	61%	79%
• Post referral system	50%	--
• Liberalization of rules for FMS in few disciplines	31%	--
• Government can take the lead in bringing FMS in specific disciplines	93%	--
• No proper policies regarding private practice	13%	--

between two phases of the study (Table III). Abbreviation: CME, Continued Medical Education; FMS, Foreign Medical Staff In the 1<sup>st</sup> phase of the study local doctors suggested that trends of out migration of patients could be contained and eventually reversed by bringing in selected foreign specialist (93%), augmenting continued medical education (CME) (85%), shunning politicizing the health service (61%), post referral system (50%), liberalization of rules for FMS in few disciplines (31%), government can take the lead in bringing FMS in specific disciplines (93%) and no proper policies regarding private practice (13%)(Table IV).

In the 2<sup>nd</sup> phase of the study local doctors suggested that trends of out migration of patients could be contained and eventually reversed by bringing in selected foreign specialist (43%), augmenting continued medical education (CME) (95%) and shunning politicizing the health service (79%) (Table IV).

## 6. Discussion

In the 1<sup>st</sup> phase of the study, 200 middle aged patients who had experience of visiting foreign countries for medical services were interviewed; among them 194 were recruited from Dhaka. The male: female ratio of the patients was 2:1. We also interviewed 25 physicians who dealt with patients who migrated to foreign countries for medical services. Among the participant physicians 15 worked in government hospitals, 8 in private hospital and 2 in medical university.

The first phase of the study revealed that about 12,000 patients migrated in India and 10,000 in Thailand during the year 2005. This number of patients is quite lower than the number described by Rahman (2000) who described that around 50,000 Bangladeshis go to India every year for better medical treatment (Chatterjee; Rahman 2000). A lot of patients cross the border through unauthorized way creating a great difference between the documented and actual number of patients crossing the border. Chatterjee described that in a queue for visa to India, the purpose of more than 50% Bangladeshi nationals is medical treatment in India (Chatterjee). 1<sup>st</sup> phase (2005) and 2<sup>nd</sup> phase (2009) of the study revealed that 81% and 86% of the patients migrated respectively through tourist visa.

According to the first phase of our study (2005), diseases for which patients migrate to foreign countries were cardiac (15%), cancer (12%), kidney failure (12%), liver failure (10%), orthopedic diseases (9%), neurological disease (9%), gynecological and obstetric disease (5%), eye disease (5%), ENT diseases (5%) and other disease (18%) (Figure-1) and according to the second phase of the study (2009), diseases for which patients migrate to foreign countries were cardiac

(10%), cancer and cancer related different illness (18%), kidney diseases (15%), liver diseases (12%), and neurological disease (11%) (Figure -2). There was no substantial difference between disease profiles between the two study periods. Our findings were not supported by the findings of Banik et al (2010). They also stated that patients coming to India were for cardiac (49/190), cancer (45/190), orthopaedic (21/190) and kidney-related (22/190). However, the proportion of different disease they found in their study was not similar to our findings. It may be due the fact that they surveyed among 190 patients who visited India for medical services from different SAARC countries (Banik et al 2010). On the other hand we recruited patients of Bangladesh only.

The study found that 39% of the patients came to know about foreign medical care through friends and relatives, 23% through social gathering or other patients, 21% through agents and local doctors and 17% through own decision (Figure-3). Herrick (2007) also described that patients who are not familiar with specific medical facilities abroad can coordinate their treatment through medical travel intermediaries. They often have doctors and nurses to help patients select physicians and hospitals abroad (Herrick 2007).

According to the response of our study, the pushing factors that compel patients to migrate to foreign countries were absence or lack of proper medical reception (75%), proper emergency management (90%), proper post operative care (69%), doctors with better attitude (65%), high tech-devices (35%). The result of the second phase of the study is almost similar. According to the 2<sup>nd</sup> phase of the study, the pushing forces were absence or lack of proper medical reception (70%), proper emergency management (90%), proper post operative care (75%), doctors with better attitude (75%), high tech-devices (25%). All these factors are related to both hospital authority and physicians. However, only 20% respondents in the first phase and 18% respondents in the second phase believed that local doctors have lack of better knowledge (Table I). In our study, the pushing forces were lack of integrated medical facilities (10%), lack of confidence in radiology and images (29%), lack of confidence in laboratory reports (42%) and poor accessibility (lack of proper medical attention when needed) (70%)(Table I).

Our findings are in line with the findings of Banik et al (2010), Ahmad (2003), Ashrafun and Uddin (2011), Andaleeb, Siddiqui and Khandakar (2007) and Tahir, Kauser and Tahir (2011).

Banik et al (2010) found that the local doctors advise patients to go abroad for better treatment in view of insufficient facilities and expertise in the home country (Banik et al 2010).

Ahmad (2003) stated that people in Bangladesh experience different types of barriers to the access to health care such as distance, long waiting hours, expenses related to medical advice and medicine, misbehavior of health workers etc (Ahmad 2003).

Ashrafun and Uddin (2011) described that services of nurses and boys/ayas and their behaviour, quality of food, toilet and bath room condition, doctors' behavior, and treatment indicate that inpatients were not satisfied with the hospital services and care that they received. On average, they have stayed 8.8 days in the hospital, and spent a handsome amount of money for treatment, with a mean of Taka 3020.00 (Ashrafun and Uddin 2011).

Andaleeb, Siddiqui and Khandakar (2007) stated that the public health sector is plagued by uneven demand and poor quality services. The negative attitudes and behaviors of doctors and nurses are major hindrances to the utilization of public hospitals. The situation is further compounded by unavailability of drugs, and long travel and waiting times. These factors play a powerful role in shaping patients' negative attitudes and dissatisfaction with health care services. The quality of service is being ignored in the private health care sector as well. Some of its main drawbacks include lack of standard treatment protocols, qualified nurses and unnecessary diagnostic tests (Andaleeb, Siddiqui and Khandakar 2007).

(Tahir, Kauser and Tahir (2011) explained that one of the reasons of deteriorating health service is migration of qualified doctors from the developing countries to developed countries. The trend is distressing the non-industrialized and developing countries where human potentials is re-arranged with unskilled manpower by relocation of highly educated and trained personnel to industrialized countries. Mostly poor countries are facing acute shortage of specialized manpower e.g., doctors, hence many public and private positions remain vacant. As a result, the targets in the developmental of quality of health services are not achieved by the developing countries (Tahir, Kauser and Tahir 2011).

Our study revealed that the foreign doctors were more empathetic (94%), gave reasonable time for patients (88%), had up-to-date medical knowledge (74%), treated patients intelligently (32%) and were considerate and caring (74%). Fifty-eight percent respondents believed that they were treated scientifically and they were happy with treatment. 38% believed that same treatment was given in foreign country but the environment was superb (Table I).

These observations were supported by Banik et al (2010), Herrick (2007) and Mudur (2004).

Banik et al (2010) revealed that a vast majority of patients reported that they came to India because of its inexpensive and high quality doctors (Banik et al 2010). Today's India offers World Class Medical Facilities, comparable with any of the western countries. India has state of the art Hospitals and the best qualified doctors with the best infrastructure, the best possible medical facilities, accompanied with the most competitive prices (Newdelhitravel.co.in 2011).

Herrick (2007) explained that prices for treatment are lower in foreign hospitals for a number of reasons including lower labor costs, less or not at all involvement of third parties (insurance and government), package pricing with price transparency etc (Herrick 2007).

Mudur (2004) described that different states of India took severe steps to attract patients from foreign countries. The western Indian state of Maharashtra has set up a Council for Medical Tourism to promote the state as a health destination for foreign patients (Mudur 2004).

The present study revealed the following inconveniences faced by the patients in receiving foreign medical services; re-do the same investigation (90%), do not welcome a second medical opinion (73%), exhaust patients physically and financially (84%), could do little about language problem (82%), wrong diagnosis and treatment (82%) and tiring and uncomfortable travelling, specially in case of children (84%).

Cost of treatment increased by 60% by 4 years. In cases where surgery or invasive procedure needed, the cost was somewhat static between two phases of the study (Table III).

It is worth noting that there was a remarkable change in opinion of local doctors in bringing selected foreign specialist between 1<sup>st</sup> and 2<sup>nd</sup> phase of the present study. Most of the local doctors were no longer suggesting for bringing selected foreign specialist (93% vs 43%), rather they were more in favor of augmenting continued medical education (CME) (85 vs 95% in 1<sup>st</sup> and 2<sup>nd</sup> phase respectively) and shunning politicizing the health service (61% vs 79%) (Table IV). The suggestion of the local doctors was supported by opinion of Forcier, Simoens and Giuffrida (2004). They explained that physician migration can only offer temporary solutions and act as a short-term buffer. Instead, countries need to focus on how they can create an adequate supply by implementing policies affecting education and training, levels and methods of remuneration, retention and retirement of domestic physicians (Forcier, Simoens and Giuffrida 2004).

## **7. Conclusion**

The present study identifies that patients migrate to foreign countries for the treatment of cancer, cardiac, kidney, liver, orthopedic, neurological, gynecological and obstetric, eye and ENT diseases. Factors that compel patients to migrate to foreign countries are absence or lack of proper medical reception, proper emergency management, proper post operative care, doctors with better attitude and high tech-devices. Lack of integrated medical facilities, lack of confidence in radiology and images, lack of confidence in laboratory reports and poor accessibility are the other factors causing patients to migrate foreign countries. Attracting factors of foreign health services are more empathetic foreign doctors, giving reasonable time for patients, up-to-date medical knowledge of physicians, and considerate and caring doctors. Inconveniences faced by the patients receiving foreign medical services are re-doing the same investigation, not welcoming a second medical opinion, exhausting patients physically and financially, language problem, wrong diagnosis and treatment and tiring and uncomfortable travelling specially in case of children. Local doctors suggested that trends of out migration of patients can be stopped by augmenting continued medical education and shunning politicizing the health service of the home country rather than bringing foreign specialist.

### References

- Banik A, De P, Bhaumik PK, Huq SMM and Bajracharya BB (2010). Trade in Health Services in South Asia: An Examination of the Need for Regional Cooperation. Final Project Report Submitted on '10th Round Regional Research Competition of South Asia Network of Economic Research Institutes (SANEI)
- Chanda R. Trade in health services. *Bulletin of the World Health Organization* 2001;80:158-163
- Forcier MB, Simoons S and Giuffrida A. Impact, regulation and health policy implications of physician migration in OECD countries. *Human Resources for Health* 2004, 2:12 doi: 10.1186/1478-4491-2-12. Available at: <http://www.human-resources-health.com/content/2/1/12>. Access on 12/ 05/ 2012.
- Rahman M (2000). Bangladesh-India Bilateral Trade: An Investigation into Trade in Services. Prepared under: South Asia Network of Economic Research Institutes (SANEI) Study programme.
- Mudur G. Hospitals in India woo foreign patients. *British Medical Journal* 2004; 328:1338.
- Herrick DM (2007). Medical Tourism: Global Competition in Health Care. NCPA Policy Report No. 304. National Center for Policy Analysis Dallas, Texas. Available at: [www.ncpa.org/pub/st/st304](http://www.ncpa.org/pub/st/st304)
- Ahmad A 2003. Provision of Primary Health Care in Bangladesh: An Institutional Analysis. (Paper presented at the Conference on Development Research at Lund University, September 26, 2003).
- Datta R. Bangladeshi patients flock to India in search of better facilities. *Economy and Politics*. Posted: Fri, Jul 16, 2010.
- Andaleeb, SS, N Siddiqui and S Khandakar. "Patient satisfaction with health services in Bangladesh". *Health Policy and Planning* 2007;22:263–273.
- Islam, MS and MW Ullah. People's Participation in Health Services: A Study of Bangladesh's Rural Health Complex. Bangladesh Development Research Working Paper Series BDRWPS 7 (June 2009). Bangladesh Development Research Center (BDRRC). Available at: <http://www.bangladeshstudies.org/wps/>
- Alam, K and S Ahmed. Cost Effectiveness and Resource Allocation 2010, 8:12 <http://www.resource-allocation.com/content/8/1/12>
- Biswas, P, P Lloyd-Sherlock and S Zaman. "Understanding elderly client satisfaction with primary health care in rural Bangladesh". *Asian J Gerontol Geriatr* 2006; 1: 133-40.
- Newdelhitravel.co.in. Medical Tourism in India for Bangladesh patients. Posted in February 21, 2011.

- Chatterjee SS. Bangladeshis sneak into India in the name of free medical check up. Author is former BBC, The Statement, The Times of India & Hindustan Times & The Telegraph, AP, AFP & PTI Contributor-cum-Photographer of Northeast India, specializes in Northeast Affairs.
- Gushulak BD and MacPherson DW. The basic principles of migration health: Population mobility and gaps in disease prevalence. *Emerging Themes in Epidemiology* 2006, 3:3 doi:10.1186/1742-7622-3-3. Available from: <http://www.ete-online.com/content/3/1/3>. Access on 12/05/2012.
- Ashrafun L and Uddin MJ. Factors Determining Inpatient Satisfaction with Hospital Care in Bangladesh. *Asian Social Science* 2011;7;;15-24.
- Tahir MW, Kauser R and Tahir MA. Brain Drain of Doctors; Causes and Consequences in Pakistan. *World Academy of Science, Engineering and Technology* 2011;75:406-412.

## Political Economy of Separating Conventional and Merchant Banking

JAMALUDDIN AHMED<sup>\*</sup>

### 1. Background and Introduction

In the US, two key factors shaped the history of banking: a deep suspicion of financial power and a political preference for small local banks. The post-crisis debate on the merits of separating commercial and investment banking has been more animated in the UK than elsewhere. While moral hazard is seen as the central issue, as it is in the US, those who advocate separation also argue that it could make a material contribution to the stability of the financial system if implemented in conjunction with other measures such as substantially higher capital requirements. The idea of separating commercial and investment banking by law was not seriously considered by either the UK or Germany for most of their history. In the UK, a system of large commercial banks developed gradually, and by the time these institutions were large enough to enter into investment banking, that slot was already occupied by specialized firms organized as partnerships. Before the Big Bang in the 1980s the rules of the London Stock Exchange played a role in maintaining this structure, although they concerned only a subset of investment banking activities. Germany's system was one in which the large banks defined themselves primarily as banks for bigger companies, a role that naturally included related commercial and investment banking activities. These large banks were late entrants into retail banking and even today play only a minor part in a market segment dominated by savings banks and cooperative banks.

---

\* Author Dr Jamaluddin Ahmed FCA is a former President of the Institute of Chartered Accountants (2010), Vice President of Bangladesh Economic Association, Director of Emerging Credit Rating Limited, an Independent Director of Power Grid Company of Bangladesh Limited and Grameenphone Limited also a former Director of Dhaka Stock Exchange Limited (2010).

The financial crisis of the early 1930s soon put the process into reverse. The stock market fell by 90 percent from its 1929 peak, a third of all US banks failed, and the majority of international bond issues defaulted. Public anger was inevitably directed at bankers, or “banksters,” as they were now known. The debate about the causes of the Great Depression has raged ever since the early 1930s. At the time, most people blamed the Wall Street Crash of 1929, which seemed to mark a sharp transition between the “fat years” of the 1920s and the “lean years” of the 1930s. Since then, opinion has changed. Most economists now believe that the crash need never have developed into the depression. Some blame the banking crises of 1930–33 for transforming a normal business recession into the worst depression in modern history. When they look at the US banking industry, they identify the small local “unit” banks as the fatal weakness that made the outcome so much worse in America than it was in Canada or the UK, with their well-established branch banks.

Similar views were held in the 1930s by the advocates of the large banks, who hoped to use the crisis to break down the barriers that prevented them from establishing statewide if not nationwide branch networks. The advocates of the small banks countered by arguing that the unit banks that failed in large numbers were not the cause of the problem, but its victims. Blame should, they maintained, be laid at the door of the securities activities of the large money-centre banks for blowing up the stock-market bubble and setting off the crisis. Other commentators have taken a different view. Many economists now believe that the deflationary spiral was triggered by failures in central banking practice that allowed the money supply to shrink and permitted banks to fail in the absence of a lender of last resort. Others point to the collapse of trade as the world retreated into protectionism in the wake of the disastrous Smoot–Hawley Tariff Act of 1930.

Separation of conventional from investment banking in the period immediately after the depression, the question of what had caused it was central to enacting reforms intended to prevent future crises. In 1932, Carter Glass, the most influential member of the Senate banking committee, introduced a bill to separate commercial and investment banking. He and his supporters reasoned that allowing the banks to enter the securities business had created an “overproduction of securities”<sup>5</sup> that had inexorably led to the crash. At the same time, the holding of volatile securities on banks’ books had weakened their balance sheets and contributed to a loss in confidence in the banking system. Moreover, selling securities to their customers had given rise to serious conflicts of interest. The bill was opposed by the Hoover administration and by the Federal Reserve of New York, on the grounds that regulation was a sufficient solution to any problems that

had occurred and that separation would cause further disruption to an already fragile financial system. Support in Congress was mixed, and the bill might have died had it not been for the confluence of three factors.

The first was the bill's adoption by Franklin Roosevelt in his presidential campaign. He declared, "Investment banking is a legitimate business. Commercial banking is another, wholly separate business. Their consolidation and mingling is contrary to public opinion"(US Congressional Record, volume 77, part 4, p. 3956). The second factor was the Senate investigation into banking practice led by Ferdinand Pecora in early 1933, which uncovered a series of unsavoury insider deals, conflicts of interest, the public and so embarrassed the heads of the two largest New York banks that they closed down their securities businesses. The third factor was an alliance of convenience between Carter Glass in the Senate and the chairman of the House Committee on Banking and Currency, Henry Steagall. An advocate of the small unit banks, Steagall sought to forestall any attempt to allow nationwide branch banking, while establishing a national deposit insurance system that would allow the unit banks to compete with the larger banks.

The result of this alliance was the Glass–Steagall Act of 1933, which forced banks to close down or spin off their securities businesses and established the Federal Deposit Insurance Corporation (FDIC). In spite of critics' misgivings, the separation of banking activities was achieved relatively simply. Banks had to choose whether they wished to accept deposits or deal in securities; they could no longer do both. By and large, the commercial banks got out of the securities business, and the investment banks stopped accepting deposits.

From 1933 to the late 1970s, the Glass–Steagall Act remained largely unchallenged. However, it is not hard to see why the commercial banks started to push for its repeal in the 1980s. Profits from traditional lending were declining as creditworthy corporations funded themselves in the commercial paper market. Meanwhile the investment banks were expanding their scope and seeing their profits soar. Access to investment banking activities would provide commercial banks with sources of non-interest income as an alternative to seeking capital-intensive interest income from ever riskier sources (although some of these banks did that too). Universal banking was becoming the norm in an increasingly globalized financial world, especially once the UK put an end to its tradition of specialized financial institutions in the mid-1980s.

The US banks had a number of eminent supporters, most notably Alan Greenspan, who argued strongly in favour of deregulation. In addition, revisionist academic

accounts started to appear that attributed the destabilization of the banking system in the 1930s not to securities activities, but to the small local banks without securities businesses that failed in their thousands while the large national banks survived. Support for this analysis seemed to be provided by the savings and loan crisis of the 1980s and 1990s. More than 700 S&L associations failed, demonstrating once again the frailty of a system based on single-branch banks.

The passage of the Glass–Steagall Act took just over a year; its repeal arguably took twenty. Bankers Trust made the first inroad in 1978 by starting to sell commercial paper. Despite being sued for breach of the Act by the Securities Industry Association, it was eventually allowed to set up an affiliate that was permitted to generate up to 5 percent of its total revenues through underwriting. In 1988 the Federal Reserve Board gave bank affiliates permission to underwrite commercial paper, mortgage-backed securities, and municipal revenue bonds with a limit of 10 percent of total revenues. In 1990 this concession was extended to corporate bonds and shares. In 1995 an attempt at legislative repeal failed, but in 1996 the FRB expanded the acceptable level of securities business to 25 percent of total revenues. By 1999, when the Gramm–Leach–Bliley Act repealed the provisions of Glass–Steagall, the return of universal banking had become inevitable.

By 2008, the large US banks under the supervision of the Federal Reserve were all universal banks of one kind or another. Over the same period, former non-deposit-taking “broker-dealers” under the supervision of the Securities Exchange Commission (in particular Morgan Stanley, Goldman Sachs, Merrill Lynch, Bear Stearns, and Lehman) had expanded their balance sheets substantially to become sizeable lenders funded through the securitization of assets and the wholesale funding market. They were also among the weakest parts of the system, as demonstrated by the bail-out of Bear Stearns and the bankruptcy of Lehman in 2008.

The US debate in the past couple of years about the separation of commercial and investment banking has been less concerned with conflicts of interest than was the case in the 1930s. Nor has it regarded universal banking *per se* as a risk to financial stability, because all types of banks failed: pure investment banks, specialized retail banks, and universal banks. Rather, those who argued for separation were mainly concerned about the moral hazard that would arise if banks were able to fund themselves cheaply thanks to an implicit government guarantee and then use those deposits to invest in risky assets.

Germany carried a long tradition as a counterpoint to the United States which can be found, a country where universal banking has grown up organically and seldom been challenged. As in most other continental European countries – and most other parts of the world – large banks have traditionally been universal banks. When Friedrich Krupp wanted to build his first factory in 1811, he had to turn to his mother and siblings for a loan. However, by the 1840s German private banks were helping to finance business start-ups in exchange for board representation. In the 1850s they were joined by the first joint-stock banks, which were able to deploy the greater amounts of capital needed for railway investment. The German equivalent of America’s Louis Brandeis was the Marxist economist Rudolf Hilferding, who published his *Das Finanzkapital* in 1910. He argued that the concentration of business into cartels through bank finance was the ultimate development of capitalism:

*“As capital itself at the highest stage of its development becomes finance capital, so the magnate of capital, the finance capitalist, increasingly concentrates his control over the whole national capital by means of his domination of bank capital” (Rudolf Hilferding, Finance Capital, 1910, chapter 14).*

This analysis led to calls for curbs on the power of banks in some quarters. From a socialist perspective, though, this was a moot point, since the “concentration of economic power in the hands of a few capitalist magnates” was regarded as the result of the fatal inherent contradictions of capitalism and perceived as leading naturally to the concentration of economic power under the dictatorship of the proletariat.

Break-up and restoration is also apparent on the arrival of the American occupation in 1945 brought a new perspective in Germany. Cartels were regarded with suspicion, and the closely linked German networks of companies and banks were viewed as the economic backbone of a pernicious nationalistic military machine that should be reformed along decentralized democratic lines. The three big Berlin banks were broken up into ten constituent parts, one for each of the new Länder in the federal republic. This drastic cutting down to size of the big banks along geographic lines may have explained why they were not legally required to give up universal banking. In Japan, by contrast, a version of the Glass–Steagall Act was imposed under the American occupation.

The advent of the Cold War soon necessitated the rebuilding of West Germany as an effective industrial power, while thoughts of re-modeling its economy on American lines receded. The ten subdivisions of the big banks were restored to three in 1952, and then in 1957 they were allowed to reconstitute themselves as

nationwide universal banks. Although not as dominant as they had been before 1914, they still retained the old practices of shareholdings and interlocking directorships. By the 1970s they were being criticized by left and right alike: the left because of excessive concentration of capitalist power, the right because of the inhibition of free-market competition. In 1975 the Social Democratic Party published a programme calling for the abolition of universal banking and greater government control of credit allocation. Meanwhile the right called for bank shareholdings in non-financial corporations to be limited to 5 percent.

The Gessler Commission was set up in 1974 to investigate the banking system in the light of such criticisms. After extensive delays it eventually produced its report in 1979, concluding that

*“The universal banking system has proved its worth. . . . deficiencies of the current banking system are not sufficient to necessitate a change of system. . . . A transition to a system based on separation might be able to eliminate the kinds of conflict of interest which exist within the universal banking system. However, the major structural change of this nature would have such detrimental effects that it can ultimately not be justified” (Andreas Busch, Banking Regulation and Globalization, Oxford University Press, 2008, p. 110).*

The only reform proposed was a limit on shareholdings in non-financial companies of 25 percent. A sceptical press suggested that the commission had been merely a stonewalling exercise – a suggestion seemingly supported by the fact that even its modest proposals were not put into effect. Discussions about the influence banks exerted on corporations through minority shareholdings and directorships continued through the 1980s and 1990s. By the late 1990s most banks had started to divest their corporate shareholdings and reduce their directorships, partly in response to pressure from their investors and partly so that they could boost their capital with the gains from divestitures. Today German banks no longer hold significant corporate shareholdings, and the number of their directorships continues to decline.

In the United Kingdom, The advent of limited-liability banking was followed by a wave of consolidation, so that by the early twentieth century Britain was dominated by a small number of nationwide banks. However, unlike their German counterparts, the large British banks confined themselves to commercial banking even though there was no law requiring them to do so. The likely explanation for this division of labour is that Britain had had plenty of time to develop efficient capital markets with specialist investment banks, so there was no need for commercial banks to get involved in securities activities. At the same time, because of the relatively late development of limited-liability banking, an

increasingly wealthy society was able to provide more than enough profitable business for retail banking. By comparison, Germany came much later to the Industrial Revolution and found it needed a lot of capital to catch up with Britain. Since its capital markets were undeveloped, it needed universal banks.

By the First World War, some qualms were emerging at the excessive concentration of banking in Britain, which now had the world's biggest banks. In 1918 the Colwyn Committee recommended that any further consolidation be avoided. However, the issue did not excite the passion aroused in America or Germany, most likely because the absence of universal banking meant that British banks had never exercised the control over industry that the American and German banks were accused of maintaining. Once it had consolidated into a system of big banks with nationwide branches, the British banking system became impressively stable. Moreover, its focus on short-term self-liquidating business loans allowed it to operate with leverage of 10:1 in 1913 (compared with 4:1 in the United States and 3:1 in Germany) without undue risk. Unlike their American and German counterparts, the British banks emerged from the crisis of the early 1930s virtually unscathed, a point that was not lost on American lawmakers.

Deregulation and expansion and the separation of investment and commercial banking in Britain had always been a matter of convention rather than law. During the 1960s and 1970s the clearing banks started to provide a wider variety of loans than before, moving into consumer finance, mortgages, and medium-term business loans. They also made their first steps into investment banking when Midland bought a 25 percent equity stake in Samuel Montagu and National Westminster set up a merchant-banking subsidiary. The rise of the Eurodollar market in London heralded the arrival of numerous foreign banks and introduced the practice of longer-term loans funded on a revolving basis. By the 1980s the biggest barrier to the creation of fully integrated banks was posed by the internal rules of the London Stock Exchange. These required members to operate as partnerships specializing either as brokers or as market makers, and prevented outsiders from owning a significant financial interest in member firms. It was the breaking down of these rules in response to a government investigation into restrictive practices and price fixing that opened the door to fully integrated universal banking. By the eve of what would become known as Big Bang on 27 October 1986, the four big clearing banks had positioned themselves to become fully integrated banks, and had between them invested close to £1 billion in securities businesses at a time when the capital of the average stockbroker or merchant bank could be measured in tens of millions. These figures were a

foretaste of the massively increased scale on which globalized universal banking was to operate in the coming years.

In the years up to the financial crisis of 2008, British banks enhanced their standing among banks internationally. Commercial banking was a highly profitable business in the UK, and from time to time it gave rise to concerns about the level of competition, especially in retail banking. HSBC and Standard Chartered Bank continued to expand internationally in line with their roots in emerging-market banking. Barclays successfully built an investment bank, and RBS became one of the largest banks in the world through a series of acquisitions and rapid expansion into leveraged lending to corporations and private equity firms. By the time of the financial crisis all of them had become universal banks, albeit with very different mixes of commercial and investment banking activities. While Barclays, HSBC, and Standard Chartered weathered the crisis without government support, RBS, Lloyds (largely as a result of its purchase of HBOS, and smaller banks relying on the securitization market for funding (most notably Northern Rock) needed substantial government funds and guarantees. The UK government had to inject billions in capital into the industry, and the Bank of England (and the European Central Bank) had to provide significant funding to a number of these banks to keep the industry afloat. The sheer size of the banks, and the resultant bail-out costs for the UK, raised real concerns.

### **Objective and structure of the paper**

Keeping in mind the problem and discussion stated above about combining commercial and investment banking activities, the objective of the study is identified as what are the theoretical support for and against a separation of commercial and investment banking and how politicians dealt with the issue. For this purpose, we reviewed the academic literature concerning the separation of commercial and investment banking so that one can shed light upon whether regulators should separate these activities or not. Another purpose is to provide an overall picture of this problem area to the reader and hopefully be an aid to future research. *Section two* provides a detail review on the political economy of combining and separation of conventional banking and investment banking and regulatory development thereof in different parts of the World. *Section three* discusses on the economics of combining and separating conventional and investment banking from the practicing point of view. *Section four* provides an update on the state of regulatory aspects on security business by the commercial banks in Bangladesh. *Section five* presents the discussion and critical summary and *Section six* draws conclusion of the paper.

## **2. Arguments of Combining and Separating**

To understand the complexity of separating commercial and investment banking, the literature review will start off with the first category being the historical background of the Glass-Steagall Act and its subsequent deregulatory period. Secondly, categories discussing the main arguments, for and against a separation, of our reviewed literature are presented and compiled in a critical manner. Thirdly, the category discussing the connection between the recent financial crisis and the combination of commercial and investment banking is assessed. Lastly, we briefly present the recent regulatory frameworks considering a separation of commercial and investment banking. Annexure is attached in this paper by categorizing them choosing and developed due to the high frequency of them being discussed. Category distribution provides an insight in how many articles discussing each category. the first category in this paper, the historical background, has been left out from this table since almost every paper in some context touch this area. The 75 number of papers reviewed are: Conflicts of Interest (30), Too Big to Fail & Moral Hazard (22), Diversification & Risk Impact (43), Recent Financial Crisis (22) and Recent Regulatory Reforms (14) .

### **2.1 The historical background of separation**

The Great Depression was the hardest hit the modern economy has ever experienced. From December 1929 to December 1933 the number of American banks decreased by 39 percent from 24,633 to 15,015 according to the Federal Reserve Board (1943), and almost one quarter of the American work force was out of a job. The people eagerly demanded that something had to be done. When the Roosevelt administration took office in 1933, they introduced the New Deal Reform, consisting of several laws aimed at correcting a faulty financial system. The New Deal package included a law called the Glass-Steagall Act (GSA). The GSA is technically part of the Banking Act of 1933 and consists of the sections 16, 20, 21 and 32. The GSA prohibited any member of the Federal Reserve from purchasing, dealing in, or underwriting non-government securities for their own account, or affiliating with any corporation principally engaged in these activities (Cargill, 1988). It also prohibited investment banks from accepting demand deposits (Cargill, 1988). The separation of commercial and investment banking activities is often referred to as a Glass-Steagall separation since this was the first law that effectively separated these activities.

Following the stock market crash on “Black Thursday”, October 24,1929, an investigation was opened to investigate its causes. Congressional hearings,

commonly referred to as the “Pecora Hearings” were held in 1932 (Calomiris, 2010). These hearings accused banks of actively trying to fool naive public investors into taking positions in poor issues. It has been argued that the Pecora Hearings ultimately had a great impact upon the enactment of the Glass-Steagall Act, which was directly designed to prevent conflicts of interest between commercial and investment banking during the 1920s (Calomiris, 2010 & Cargill, 1988). The Nobel Prize winner Paul Krugman (2010) recently argued that “the United States managed to avoid major financial crises for half a century after the Pecora hearings were held and Congress enacted major banking reforms. It was only after we forgot those lessons, and dismantled effective regulation, that our financial system went back to being dangerously unstable” (Krugman, 2010).

The GSA remained active from 1933 until 1999 but it was gradually weakened due to lobbying efforts from the commercial banking industry beginning in the 1970s (White, 2010). It was argued that the separation of commercial and investment banking activities weakened US banks relative to foreign rivals who were not constrained by those limitations (Calomiris, 2000). The Second Banking Directive of 1989 had allowed European banks to combine banking, insurance and other financial services within the same institution (even though many European countries had pursued universal banking prior to 1989), thus increasing global competition (De Jonghe, 2010). This provided the new head of the Federal Reserve in 1987, Alan Greenspan, with incentives to loosen regulatory limitations. Section 20 of the GSA allowed a bank holding company or its non-bank subsidiary to engage in non-banking activities including securities activities, as long as the Federal Reserve determined that the activities were “closely related to banking” (Barth et al., 2000a). From 1987 the interpretive freedom of this section made it possible for the Federal Reserve to allow bank holding companies to establish securities subsidiaries engaged in underwriting and dealing in several financial products. These subsidiaries were commonly referred to as “Section 20 subsidiaries.” At first, the Federal Reserve limited the revenue allowed from the Section 20 subsidiary’s securities underwriting to 5 percent of total revenue. This threshold was raised in 1989 to 10 percent and furthermore to 25 percent in the end of 1996 (Barth et al, 2000a). However, these revenue limitations made it found that the securities activities of commercial banks bore little responsibility for the banking crisis of the Great Depression. Securities underwritten by commercial banks performed better than those underwritten by investment banks, and diversified banks operating securities activities defaulted less often. Secondly, the experience from allowing US banks to undertake limited securities and insurance activities during the years before the GLBA proved successful. This,

along with the extensive experience from other developed countries such as Europe provided support for a repeal of Glass-Steagall. Lastly, the technological advances had reduced the cost of using data from one business to benefit another, together with increased cost-efficiency when providing insurance and securities products. Barth et al. (2000a) argue that these three factors added power to the case for the enactment of the GLBA.

## **2.2 Political and Self-interest Reasons for the Enactment of Glass-Steagall**

Several academics such as Calomiris (2010) and Tabarrok (1998) argue that there may have been politically biased and self-interest incentives as to why the Glass-Steagall Act was enacted in the wake of The Great Depression. The question is whether the GSA would have been signed in to law if these reasons did not exist. During the Great Depression the Federal Reserve followed an economic theory called the real bills doctrine<sup>5</sup>. Calomiris (2010) argues that the real bills doctrine heavily worsened the Great Depression due to the Federal Reserve implementing a contractionary monetary policy and by not providing credit to the already illiquid securities markets.<sup>6</sup> According to Calomiris (2010), Senator Carter Glass was the premier supporter of the real bills doctrine and advocates for the real bills doctrine had incentives to separate commercial and investment banking since the real bills doctrine opposes banks being in the business of creating money through securities underwriting and “casino gambling” activities. In addition to the real bills doctrine argument, Calomiris (2010) states that Representative Henry Steagall was the leading representative of the interest of unit bankers in the US Congress.

According to Calomiris (2010) one of the most obvious flaws of the US banking system during the Great Depression was the problem of unit banking. He states: “the fragmented structure of the ‘unit banking’ system in the US was at the core of the systemic fragility of the system ...unit banking made banks less diversified, and thus more exposed to location-specific shocks” (Calomiris, 2010, p. 542). The lack of diversification in unit banks’ loan portfolios thus reflected the operations of their local economy. In agricultural areas, the income for these banks was closely correlated to the changes in prices of one or two crops. Therefore, unit banking made banks less competitive, cost efficient and less profitable (Calomiris, 2010). Indeed, Benston (1994) states that all but ten of the 9,096 banks that fell during the Great Depression period of 1929-1933 were small unit banks. Representative Steagall therefore had clear incentives to support the separation of commercial and investment banking, and especially to pass the federal deposit insurance program. Both of these laws undermined large banks’

ability to outperform smaller unit banks that did not have the same possibilities to compete in the underwriting business.

The unit banking and real bills doctrine arguments show that Carter Glass and Henry Steagall, the enactors of the Glass-Steagall Act, may have had incentives for self-interest purposes such as maximizing the probability of being re-elected. Apart from these arguments, a study made by Tabarrok (1998) comprehensively covers a struggle between rival elements in the banking industry at that time. Tabarrok (1998) argues that the separation of commercial and investment banking can be better understood as an attempt by the Rockefeller banking group to raise the cost of their rivals, the House of Morgan. During the 1930s both of these banking conglomerates exercised enormous political and economic power, but it was the Rockefeller group that seized the moment of opportunity to gain even more market power. In the wake of the Great Depression the public also eagerly sought redemption and were happy when someone pushed for change. Calomiris (2010) therefore argues that the creation of regulatory frameworks in the period after a severe financial crisis may produce regulations that do not truly capture the real sources of the crisis.

Although these self-interest incentives are interesting, Ramirez and De Long (2001) state that it is hard to argue that the passage of Glass-Steagall was entirely a symbolic, “we are doing something”, attempt by legislators to calm the public during the Great Depression. They conclude that both states with large manufacturing sectors and poor states, that were hit the hardest, voted in favor of Glass-Steagall. This happened despite a strong coalition of National banks who tried to prevent the act from being passed.

### **2.3 The Conflicts of Interest Argument**

The reviewed literature has pointed out that one of the main arguments as to why commercial and investment banking should be separated is the concern that conflicts of interest may arise within an institution that provides both of these activities. Conflicts of interest can arise in various forms but the main issue is that the bank uses the informational advantage it gains from conducting both activities to its own advantage. The concern is thereby that banks may mislead customers and investors in various ways.

According to Kroszner and Rajan (1994), Kroszner (1998), Hebb and Fraser (2003), Stiglitz (2010a) and others, conflicts of interest may arise when a bank combines lending and deposit taking with underwriting. If a bank has outstanding loans to a corporation, and prior to public knowledge finds out that the firm is in

financial trouble, a bank may underwrite bonds on behalf of this firm and require the corporation to use the proceeds to repay the bank loan. This effectively shifts the increased default risk from the bank to the securities market and its investors (Hebb and Fraser, 2002). Thus, a universal bank may find itself in a situation where it actively tries to mislead naive public investors by issuing securities of bad quality.

As mentioned before, the GSA was directly designed to prevent conflicts of interest within financial institutions. During the Great Depression the general conception was that conflicts of interest existed and were severe enough to hurt public investors. However, Kroszner and Rajan (1994) argue that this general conception was driven by weak arguments and invalid evidence. In a study based upon data from the Great Depression era, Kroszner and Rajan (1994) investigated whether commercial bank underwritten issues performed differently compared to investment bank underwritten issues. They state that if commercial banks systematically misled naive public investors into investing in low-quality issues, these issues would have performed poorly. The results from Kroszner and Rajan's (1994) study, however, show that commercial bank underwritten issues defaulted significantly less often than comparable investment bank underwritten issues. Commercial bank underwritten issues also tended to be of higher quality and Kroszner and Rajan (1994) thereby conclude that commercial banks do not seem to have misled the public into investing in low-quality issues. By 1940, 28 percent of the investment bank underwritten bonds had defaulted compared to only 12 percent of the bonds underwritten by commercial banks. Several other academic studies, such as White (1986), Benston (1990), Ang and Richardson (1994), and Puri (1994), have reached the same conclusions. Studies based upon data from the Great Depression era thus seem to heavily reject the existence of conflicts of interest among commercial bank underwritten issues.

The main evidence supporting the enactment of the Glass-Steagall Act was the allegations of conflicts of interest put forward in the Pecora congressional hearings. The hearings leveled evidence against mainly two banks: The First National Bank and The Chase Bank (National/Chase) (Ang and Richardson, 1994). These banks were accused of actively trying to mislead the public into investing in low-quality issues. However, Ang and Richardson (1994), and Puri (1994) provide empirical evidence showing that these two banks were not a fair selection among commercial banks during the Great Depression. Ang and Richardson (1994) compared default rates of 1926-1930 issues from commercial banks, investment banks, and issues from National/Chase. Until 1939, when considering the number of defaults, National/Chase issues had a default rate of

51.8 percent compared to investment bank issues' default rate of 48.4 percent The default rate of other commercial bank issues was, however, only at 39.8 percent Furthermore, when considering total volume in defaults, National/Chase issues had a default rate of 45.6 percent, which was almost similar to the default rate of investment bank issues at 45.3 percent Still, default rates for commercial banks were significantly lower at 34.3 percent This clearly shows that National/Chase was not a fair representation of commercial banks' underwriting activities prior to the Great Depression and that National/Chase did not perform worse than investment banks. Ang and Richardson (1994) argue that the Pecora hearings may thereby have condemned an entire industry on the basis of two banks' performance and they, together with Puri (1994), supported critics of the GSA, and questioned whether such separation is justified when commercial banks in total performed so much better than investment banks.

During the 1920s, American commercial banks conducted securities underwriting either through an in-house department or through a separate affiliate (Kroszner and Rajan, 1997). Kroszner and Rajan (1997) provide empirical evidence showing that in-house departments underwrote higher quality (lower risk) issues compared to issues underwritten by affiliates. This means that in-house departments of commercial banks were more cautious when underwriting, and Kroszner and Rajan (1997) believe that this might be due to the public's conception of conflicts of interest Furthermore, Kroszner and Rajan (1997) found that these higher quality issues were also sold at lower prices compared to affiliate underwritten issues. They state that this implies that investors actively discounted for the possibility of conflict of interest in in-house departments and that their results suggest that the market indeed was self-regulating and could handle conflict of interest problems on its own. Stiglitz (2010c), however, argues that one cannot rely on self-regulating banks since this eventually will generate deregulation.

The evidence and reasoning for conflicts of interest when combining commercial and investment banking has so far mainly been based upon data from the Great Depression era. However, Ber et al. (2001) among others stress the importance of contemporary evidence. The following section will therefore highlight the more recent findings concerning conflicts of interest.

Johnson and Marietta-Westberg (2009) provide anecdotal evidence showing that investment banks may feel pressured to hold initial public offerings (IPOs) issued by the same bank's underwriting division. They describe an event at Deutsche Bank in 2003 where an underwriting executive at Deutsche Bank phoned the chief investment officer at the bank's asset management division and asked him to buy

issues of the struggling media company Vivendi Universal, which Deutsche Bank had helped make public. The chief investment officer was told to be a team player. However, the request was refused causing a noisy dispute. Similarly, a bank's lending division may feel pressured to provide bank loans to a firm whose shares have been issued by the bank's underwriting division, even though these loans are unwise and risky.

According to Johnson and Marietta-Westberg (2009) there is clear potential for conflicts of interest within a bank that underwrites IPOs and simultaneously manages client funds. They provide empirical evidence based upon a six year sample from the US market that banks with both IPO underwriting and asset management divisions tend to use client funds to attract more future business to their underwriting divisions. These banks do this by holding more poorly performing IPOs compared to other institutions and thereby distort market conditions. Another study from Ber et al. (2001) comes to the same conclusion but their empirical evidence adds another dimension. Their study is based upon the Israeli universal banking system, and even though they provide evidence showing that the combination of bank lending and bank underwriting is not harmful and probably beneficial, they find that the combination of bank lending, underwriting, *and* asset management results in conflicts of interest: "...banks must choose between selling the IPO stocks of client firms at a high price, generating a substantial amount of cash in exchange for minimal dilution of ownership, and selling these stocks at a low price generating good returns for investors..." (Ber et al, 2001, p. 215) Their findings suggest that banks generally decide to favor client firms over fund investors by overpricing the IPOs. Ber et al. (2001) argue that these market price distortions clearly indicate the existence of conflicts of interest and show that banks may very well mislead investors into investing in poor (over-priced) issues.

A study that contrasts sharply with the American evidence is provided by Kang and Liu (2007). Their study examines the Japanese experience of universal banking. Japan had a Glass-Steagall- issues are lower, thus rejecting any conflicts of Interest problems and supporting the movement to universal banking. Apart from the Canadian evidence, Hebb and Fraser (2003) also investigated concerns of conflicts of interest in the United Kingdom. The UK had also separated commercial and investment banking through a Glass-Steagall-like law until 1986 when universal banking was allowed. Hebb and Fraser's (2003) UK study concludes that both *ex-ante* and *ex-post* performance of corporate bonds underwritten by commercial banks during the sample period of 1986-1997 did not differ from the returns of investment bank issues. The empirical results from Hebb

and Fraser (2002), Hebb and Fraser (2003) and Benzoni and Schenone (2009) are thereby consistent with the evidence based upon data from the Great Depression era provided by Ang and Richardson (1994), Benston (1990), Kroszner and Rajan (1994), Puri (1994), and White (1986), thus rejecting allegations of conflicts of interest.

#### **2.4 The too Big to Fail and Moral Hazard Argument**

One of the main concerns addressed by financial market regulators is that banks are increasingly becoming “too big to fail” (TBTF). The reviewed articles in this literature review indicate that a separation of commercial and investment banking would effectively hinder a TBTF doctrine, even though it will not eliminate it. Saunders and Walter (1994) argue that a bank becomes TBTF when its failure could create a severe credit freeze on the financial market, and since the bank is simply too large and too interconnected with other banks on the market, its failure can lead to market contagion where other banks may fall with it. This contagion could lead to longstanding and severe consequences for the whole economy. The cost of letting the bank fail may thus exceed the cost of saving it.

The problem of banks that are too big to fail also creates a moral hazard issue. Grant (2010) states that the safety net creates adverse incentives when a bank’s balance sheet has been weakened by financial losses. If the bank knows that it will be saved due to it simply being too big to fail, it may have incentives to pursue excessive risk-taking to receive higher returns. This could over time potentially strengthen the bank’s balance sheet and ease the difficulty, but it could on the other hand worsen the situation. Similarly, deposit insurance can push this excessive risk-taking even further since depositors will not rush to withdraw their funds even though the bank may be in a troubled situation. Stiglitz (2010c) argues that if the bank succeeds with these risky investments, the managers and shareholders take the profits, but if they fail, it is the government who picks up the pieces. “The major players are simply too large to fail, and they, and those who provide them credit, know it” (Stiglitz, 2010c, p. 46).

like separation of commercial and investment banking due to the American occupation of Japan following the World War II. Commercial banks were however finally allowed to provide investment banking services in 1993. From a sample period of 1995-1997 Kang and Liu (2007) found empirical evidence showing that commercial banks entering the securities business significantly discounted the price of corporate bonds that they underwrote to attract investors. This generates conflicts of interest that are harmful to issuers since these corporations received fewer proceeds than they should have. Moreover, prior lending relationships between the

bank and their clients were the main driving force for these conflicts of interest and competition from investment banks only partly limited these conflicts. Kang and Liu (2007) suggest that the US experience with universal banking cannot be justified for all countries due to different norms and traditions in countries' bank-firm relationships and how well-developed their capital markets are.

Bessler and Stanzel (2009) add an additional view to conflicts of interest within universal banks in Germany. Their empirical findings indicate conflicts of interest by showing that earnings forecasts and stock recommendations provided by an analyst working within the same institution as the lead-underwriter are on average inaccurate and positively biased. Unaffiliated analysts perform better and provide higher long-run value to their customers. Bessler and Stanzel (2009) state: "...stock recommendations of the analysts that are affiliated with the lead-underwriter are often too optimistic resulting in a significant long-run underperformance for the investor." (Bessler and Stanzel, 2009, p. 757) This is strong evidence showing that universal banks (at least in Germany) to some extent can mislead naive public investors by providing biased recommendations.

In contrast, Benzoni and Schenone (2009) provide empirical evidence based upon a three year sample from the USA rejecting the conflicts of interest argument. They state that commercial banks underwriting IPOs for existing clients avoid conflicts of interest by only choosing to underwrite their best clients' IPOs. These relationship banks thereby exploit their informational advantage in another way and underwrite higher quality issues that are more accurately priced for investors.

In addition to Benzoni and Schenone's (2009) article examining the US experience of commercial bank's securities underwriting, Hebb and Fraser (2002) examined the experiences from Canada who in 1987 implemented a law similar to the Gramm-Leach-Bliley Act, and thereby allowing universal banking. From a sample period of 1987-1997, Hebb and Fraser's (2002) empirical findings shows that ex-ante bond yields of commercial bank underwritten

Wieandt and Moenninghoff (2011) argue that TBTF banks are not a new phenomenon. They take the American rescues of Continental in 1984, First Republic in 1988, and the rescue of the hedge fund LTCM in 1998 as evidence of a TBTF doctrine in the USA prior to the recent financial crisis. The TBTF doctrine has according to Wieandt and Moenninghoff (2011) also been illustrated globally in countries such as Norway, Finland, Sweden and Japan where governments have laid out significant amounts of taxpayer money to troubled banks. At the day of the Glass-Steagall repeal Senator Reed, a proponent of the GLBA, highlighted the TBTF issue in the United States Congress:

*“As we celebrate passage today, we should also underscore and point out areas that bear close watching. Fundamental changes as we are proposing today include consequences which may have adverse effects if they are not anticipated and watched carefully. Among those is the issue of the consolidation of our financial services industry. We are witnessing the megamergers that are transforming our financial services industry from small multiple providers to large providers that are very few in number. We run the risk of the doctrine “too big to fail;” that the financial institutions will become so large we will have to save them even if they are unwise and foolish in their policies. We have seen this before. We have to be very careful about this.” - Senator Reed (1999), p. 28334.*

Even though there were people addressing the importance of being careful about letting banks become TBTF, Wieandt and Moenninghoff (2011) state that there were several indicators pointing to the fact that banks grew significantly larger and more complex prior to the recent crisis. They highlight that in the decade leading up to the recent crisis the financial sector grew faster than GDP in all major Western economies. Additionally, between the years 2002 to 2007 financial institutions’ leverage in the United States grew by 32 percent and in the United Kingdom by 27 percent, even though it remained almost unchanged in other Western economies (Wieandt and Moenninghoff, 2011). This increase in leverage and thereby risk did, however, not lead to any notable action trying to prevent a crisis.

Wieandt and Moenninghoff (2011) take the failure of the investment bank Lehman Brothers as an appearance of TBTF in the recent financial crisis. The collapse of Lehman Brothers sent contagious Shockwaves throughout the global financial system, effectively proving that there indeed exists a TBTF doctrine. The market could not absorb the losses on its own. Since Lehman Brothers was not saved, Wieandt and Moenninghoff (2011) argue that market participants understood that other large investment banks would not be either. This caused a loss of confidence among banks and created a credit and liquidity freeze, causing asset prices to decline.

Interestingly, the TBTF issue seems to have grown even further after the recent crisis. Stiglitz (2010b) claims that both the Bush and Obama administrations have allowed collapsed banks to be taken over by bigger banks, in turn creating even larger TBTF banks. Grant (2010) states that the USA a few years ago only had 11 banks that regulators considered to be too big to fail but the list has now grown to 21 banks. Furthermore, Grant (2010) argues that one thing we should learn from the recent financial crisis is that organizations can grow too big to manage. He takes the Citigroup merger<sup>7</sup> between Citicorp and Travelers Group as an example

of a bank that became both too big to fail and too big to manage. Grant states that a bank with too many businesses strays far off path in fulfilling its primary mission - banking. Even though Stiglitz (2010b) argues that the TBTF problem is one of the main systemic issues of today's financial system, he also recognizes the problem of having a large number of small banks since this can also give rise to systemic risk. It is therefore important to have neither a system dominated by many small banks nor a system dominated by too large banks. The government and its regulators therefore have an important agenda to set the rules for the system.

## **2.5 Power Concentration**

The TBTF problem also causes further issues such as power distortions. Herring and Santomero (1990) identifies monopoly power as a concern when large financial conglomerates are allowed to offer a full range of financial products. The concern is that these conglomerates may be able to acquire and exercise monopoly power and create barriers to entry. Herring and Santomero (1990) do however reject this concern due to the increase of international competition across borders and technological development. In contrast to these conclusions, Johnson and Marietta-Westberg (2009) provides American empirical evidence showing that institutions with both underwriting and asset management divisions tend to use their informational advantage to earn annualized market-adjusted returns at 7.7% more than their competitors that did not underwrite the IPOs. This is especially notable when there is little information available about the company that has been underwritten, and when the underwriter/asset manager belongs to a high reputation rank institution. Large financial conglomerates are thereby more likely to outperform smaller and specialized institutions, and become more powerful by establishing barriers to entry. This may however also generate positive effects; Bessler and Stanzel (2009) argue that this informational advantage may produce underwriting that performs better and thereby lowers the risk of defaults among universal bank underwritten securities. The question is if these benefits outweigh the concern of banks being too big to fail and gaining too much market power.

A concern identified by Herring and Santomero (1990) is that universal banks may exploit their access to the safety net by using cross-subsidization. Large universal banks are generally more likely to receive official assistance when facing financial problems, compared to small banks. Thus, it is natural to have a concern that these banks may use their position to raise funds cheaply in their more traditional banking departments and then transfer (cross-subsidies) these funds to their more risky activities to generate more profits. This would in turn

distort market competition and undermine the possibility to compete on equal terms for other financial institutions that do not have access to the safety net Herring and Santomero (1990) address this concern as highly viable but also present ways to control this problem. They suggest that it is possible to employ cross-subsidy rules to generate financial separateness (similar to firewalls] between banking departments so that basic banking functions are protected from other activities. Regulators may also increase the cost for these banks by requiring risk-based deposit insurance or risk-based capital requirements to offset the subsidy.

Herring and Santomero (1990) also identify the concern that large financial conglomerates can gain too much economic and political power, and thereby distort political decisions. Concerns raised are, according to Herring and Santomero, most common in Germany where large universal banks are present. They do, however, state that they are seldom expressed in Switzerland where the presence of large universal banks is also common. These concerns were, however, according to Herring and Santomero (1990), surprisingly common in Japan (due to the financial power of *keiretsus*), even though commercial and investment banking were rigorously separated in Japan until 1993. Previous to the enactment of the GLBA, there were also many American concerns raised about the political and economic power of money center banks and Wall Street (Herring and Santomero, 1990). Herring and Santomero (1990) also conclude that they do not regard this concern as a significant argument against combining commercial and investment banking. However, Grant (2010) argues strongly in his article that the concentration of financial resources may distort financial transparency and increase the complexity of the industry. He also expresses concern about a cluttered market where financial products are sold by untrained professionals. Furthermore, Esen (2001) states that Germany experienced a series of corporate failures involving large German banks at the end of the 1990s. At that time universal banks in Germany held powerful positions with extensive voting majorities within Germany's largest corporations. The financial power that German universal banks possessed had, according to Esen (2001), huge consequences upon how firms were run and how they operated. This shows that combining commercial and investment banking by utilizing a universal banking system may very well provide problems of power concentration.

## **2.6 The Diversification Argument**

The literature examined has outlined diversification as the main argument as to why universal banking should be allowed. It is argued that the benefits from diversification would strengthen the financial industry and make banks more

competitive and less likely to fail. Wieandt and Moenninghoff (2011) argue that large diversified global banks offering a broad range of services can contribute to economic growth. They state that these banks contribute to more efficient stock, bond and foreign exchange markets while at the same time they realize economies of scope. Universal banks can thereby share infrastructure, know-how and information, and thus reduce costs in areas such as IT, back-office and regulatory requirements (Wieandt and Moenninghoff, 2011). Furthermore, Barth et al. (2000a) argue that diversified universal banks can pass along lower prices and offer more products and services to their customer. A benefit that comes from this is, according to Neale et al. (2010), the benefit of one-stop shopping. However, several academics such as Cairns et al. (2002), Herring & Santomero (1990), state that corporations and customers do not want a one-stop shop for banking. Instead, they will pick the 'best of breed' in each product category and choose specialists that can customize the product to the individual's preferences. Moreover, universal banks may according to Barth et al. (2000a) be less affected when firms bypass banks and raise funds directly in the capital markets through corporate bonds; the decline in lending activities may be offset by an increase in securities activities. Additionally, Wieandt and Moenninghoff (2011) argue that large diversified global banks can contribute to the stability of the financial system by supporting an effective resolution of failing institutions. The financial sector can take over troubled institutions as illustrated by JPMorgan's acquisition of Bear Sterns, and thereby government support can also be reduced (one should, however, keep in mind that JPMorgan's acquisition of Bear Sterns was heavily sponsored by the American Government). Arguments like these are, according to Wieandt and Moenninghoff (2011), important to keep in mind when discussing regulation since large diversified global banks perform various functions benefiting the global economy. However, the question is how large the benefits from increased diversification are, and if they are accompanied by increased risk-taking.

As illustrated in the conflicts of interest section, a separation between commercial and investment banking is heavily opposed by several academics since issues underwritten by commercial banks performed significantly better than investment bank underwritten issues. Because the GSA does not want banks to diversify into investment banking activities, one would assume that commercial banks that diversified into investment banking activities during the Great Depression era would default more often than traditional non-diversified banks. However, White (1986) provides evidence showing that commercial banks that diversified into investment banking activities had significantly lower default rates compared to non-diversified commercial banks. According to White's (1986) study, 26.3

percent of all US national banks failed during that period, compared to only 6.5 percent of commercial banks with a securities affiliate, and 7.6 percent of commercial banks with a bond department. These results can however, according to White (1986), be explained by the tendency of the typical commercial bank involved in investment banking to be far larger than average, thus making it possible to take advantage of diversification benefits. Even though the Pecora hearings may have exploited some problems, White (1986) concludes that the Great Depression was not caused by the involvement of commercial banks in the securities business.

Moreover, Ramirez (1999) provides empirical findings suggesting that the enactment of the GSA led to increased cost of financing for corporations in the US and thus limited the potential of economic growth. Ramirez (1999) states that the GSA led to a substantial reduction of bank involvement in corporate decision-making, followed by an increase in liquidity constraints for corporations. However, Ramirez and De Long (2001) argue that it is hard to prove that the passage of the GSA had significant costs in terms of slowing down the US economy. They also state that “perhaps the web of financial intermediation channeled funds elsewhere, so that the net flow of capital for industrial investment was undisturbed.” (Ramirez and De Long, 2001, p. 111).

Similar to the American repeal of the GSA in 1999, Canada made the same move to universal banking in 1987. Ursel (2000) provide empirical evidence from Canada suggesting that corporate issue costs were lower if corporations used a bank-owned underwriter, compared to an independent (investment-bank) underwriter. These findings suggest that economies of scope provide diversification benefits when combining commercial and investment banking. In addition to this, by studying more than 60 countries’ banking systems, Barth et al. (2000b) find that tighter restrictions upon banks’ securities activities and corporate ownership will lead to more inefficient banks and increase the likelihood of a banking crisis. However, Rime and Stiroh (2003) analyzed the performance of universal banks in Switzerland and concluded that all types of Swiss universal banks have large cost and profit inefficiencies. Thereby, these banks do not appear to benefit from broader product mixes, and Rime and Stiroh’s (2003) study provides evidence showing that diversification does not always result in benefits; more products may just as easily lead to higher costs and a more complex organization structure. A study from Berger and Humphrey (1991) also shows that inefficiencies among US banks are often operational, involving overuse of labor and physical capital, rather than financial. Moreover, Benston (1994) argues that economies of scope within universal banks are not

overwhelming. He takes the universal banking experiences from Germany as an example; even though German financial institutions may offer all kinds of financial services, universal banks do not totally dominate the market. Therefore, diversification and economies of scope and scale do not automatically lead to more efficient banks. Indeed, a literature study covering 130 empirical studies from 21 countries made by Berger and Humphrey (1997) finds that there is no predominance of evidence either for or against economies of scale in the financial sector. Their failure to find consistent evidence therefore shows that diversification benefits among banks may be trivial.

### **3. The Regulatory Developments and Reforms**

This section will address recent regulatory reforms that consider a separation of commercial and investment banking. Even though politicians have discussed the problem of unified banking activities in several countries, it is only the US and the UK who have actually taken action towards such a regulation. Switzerland discussed a ban on investment banking activities, mainly due to the massive \$2.3 billion loss at the huge Swiss bank UBS in 2011, however, the Swiss parliament narrowly voted against this Glass-Steagall-like suggestion in 2011 (Thomasson and Taylor, 2011). In addition to regulations concerning unified banking activities, there have been a few changes at the European level. Tropeano (2011) names the creation of three new regulatory bodies: The European Banking Authority, The European Securities and Markets Authority, and the European Insurance and Occupational Pensions Authority. He also outlines EMIR, European Market Infrastructure Regulation, and Basel III as the main regulatory reforms that Europe has put forward after the recent financial crisis. However, none of the above stated laws considers a separation of commercial and investment banking, and we will therefore not elaborate on them further. Obviously, European financial market regulators and politicians have mainly taken another view compared to that of separating commercial and investment banking. They seem to have taken the view of Norton (2010), who concludes that a re-introduction of Glass-Steagall would appear to be unnecessary due to the high level of sophistication of today's institutional investors. Furthermore, he states that Glass-Steagall was an appropriate law for a unit-based, state-based banking system, which prohibited national banking, but in today's context of global banking it would be "peculiarly inappropriate and restrictive".

To address one of the primary causes of the recent financial crisis, namely the politically motivated government subsidization of mortgage risk in the financial system. Neither does it address the worst performing shadow banks of Fannie

May and Freddie Mac, who, according to Acharya et al. (2011a), were at the center of the crisis. Acharya, et al. (2011a) state that the Dodd-Frank Act “...*would have done little to prevent the enormous lending bubble specific to subprime mortgages in the United States.*” (Acharya et al., 2011a, p. 53). Additionally, it is argued by Acharya et al. (2011b) that restrictions such as the modified Volcker rule will provide a competitive disadvantage for American banks compared to their foreign competitors and in turn increase offshore banking. They conclude that international cooperation is needed when enacting restrictions such as the Volcker rule to prevent banks circumventing the restrictions.

Calomiris (2010) argues that the time after severe financial crises puts political pressure upon regulators, making them commit to politically faulty regulations just because the public want something to be done. He argues that not enough time and effort are sacrificed to ensure that safe and sound regulations are put into practice that actually correct the fundamental problems; instead theories of influential people dominate the reforms. The Volcker rule and restrictions that apply to one set of financial institutions could, according to Kroszner and Strahan (2011), also actually increase interconnectedness, reduce stability and make the market less transparent. They argue that restrictions such as these will just move the problem to other institutions and that this in turn would provide incentives for shadow banking and regulatory arbitrage. Kroszner and Strahan (2011) concludes that the new regulatory framework should not try to turn back the clock, but try to improve the stability of the modern interconnected financial system by minimizing regulatory arbitrage and increasing transparency. A reenactment of Glass-Steagall thus seems far away, even though some restrictions have been revived in the form of the modified Volcker Rule.

### **3.1 The Vickers Report**

In the summer of 2010, the Independent Commission on Banking, chaired by Sir John Vickers was created to consider reforms to the UK banking sector. Their goal was to promote financial stability and competition, and to make recommendations to the UK government (ICB, 2011b). The final report was released in September 2011 and has been commonly referred to as the Vickers Report. It tries to ensure a new structure that will make it less costly and easier to resolve future banking crises. The Vickers Report advocates a so-called “ring-fencing” of a bank’s retail business from its wholesale business (Chambers, 2011). The report defines retail banking as “provisions of deposit-taking, payment and lending services to individuals and SMEs” (ICB, 2011a). In contrast, wholesale banking typically serves “large corporate customers, other financial institutions and governments

providing a range of services including arranging financing, trading, advising and underwriting” (ICB, 2011a). This ring fencing therefore aims to separate retail and wholesale banking activities, which bears a resemblance to the separation of commercial and investment banking. The report wants to ensure separate legal, economic and operational standards for both activities and to make sure that the bank treats the retail business as a third party and a separate entity (Chambers-Jones, 2011). Both businesses can however be owned by the same company (Chambers-Jones, 2011). This regulatory change would increase investment banks’ cost of borrowing to a total cost of £7bn for banks in the UK, equating to about 0.1 percent of their assets (BBC News, 2011). Apart from the ring-fencing, retail banks should have a primary loss absorbing capacity of at least 17 percent and equity capital should be at least 10 percent of risk weighted assets (Chambers-Jones, 2011). The Vickers Report therefore goes considerably further than the capital adequacy requirements of Basel III.

Chambers-Jones (2011) states that the Vickers Report has been criticized for not going far enough, but that a reform is essential and that it does take steps in the right direction towards a safer and more effective system. However, Ghosh and Patnaik (2012) argue that the key recommendation of the Vickers Report, i.e. to ring-fence the retail business from the wholesale business, goes only mid-way in securing the objectives of stability and safety that the Report set out to achieve. In contrast to this, Kroszner and Strahan (2011) argue that Glass-Steagall-like restrictions such as those that the Vickers Report proposes could increase, not decrease, financial fragility through the creation of market incentives for regulatory arbitrage. Indeed, Cargill (1988) claims that given the ability of the financial system to circumvent regulations that limits profit, it is not likely that regulatory firewalls will be effective, unless they are very thick. This raises problems such as, if the firewall is too thick, the benefits of combining commercial and investment banking will not be realized, and if the firewall is too thin, the increased risk may outweigh the benefits. Cargill (1988) continues by stating “the basic problem with the firewall concept, for example, is that it focuses on limiting the opportunities for risk-taking rather than addressing the incentives for risk-taking”.

*“Whatever regulatory system we devise, there will be those who will try to find weaknesses and exploit those weaknesses for their own gain, even if it imposes costs on others—and those in the financial markets will continue to use their financial clout to induce the political processes to make “reforms” (as arguably they did in the repeal of Glass-Steagall) that enhance their profits, at the expense of the well-being of society more generally.” - Stiglitz (2010c)*

### **3.2 The Dodd-Frank Act and the Modified Volcker Rule**

The United States Congress voted the Dodd-Frank Wall Street Reform and Consumer Protection Act into law on July 21, 2010 (Tropeano, 2011). The reform introduced several structural changes for the US financial markets. This thesis will however only put emphasis on the part of the Dodd-Frank Act that discusses the separation of commercial and investment banking. This part is referred to as the modified Volcker rule, named after the previous Federal Reserve chairman Paul A. Volcker.

The original Volcker rule put forward by the Obama administration would have prohibited banks from conducting private equity, hedge fund, or proprietary trading businesses, and thereby effectively separating these activities from commercial banks (Tropeano, 2011]. In its original form, the Volcker rule would have reenacted many Glass-Steagall-like prohibitions. However, due to harsh political pressure the Volcker rule was eventually signed into law in a weakened form. The approved law limits commercial banks' private equity and hedge fund business activities up to 3 percent of total assets while still prohibiting "proprietary trading"<sup>9</sup>(Tropeano, 2011). This "proprietary trading" is, however, hard to define and Tatom (2011), among others, argues that it will be hard to eliminate since this trading is usually conducted in many different sectors of the same bank. Thus, it is not possible to simply flip the switch of a department to stop the proprietary trading; the whole bank would need to be overhauled. Acharya et al. (2011b) argue that the definition of proprietary trading creates gray areas, which invites manipulation: "What is to prevent a bank from accumulating a large exposure in a given security or derivative in expectation of an eventual customer demand for the asset?" (Acharya et al., 2011b, p. 201). These gray areas make it very difficult for regulators to know what is proprietary trading and customer driven trading. Additionally, the Volcker rule will not limit bank holding companies merchant banking activities.

## **4. Economics of Combining and Separating Conventional and Investment Banking**

An analysis of the effects associated with commercial banks' expansion into the securities business, particularly the underwriting of corporate securities, should consider why commercial banks exist in the first place. Traditional literature focused on banks' provision of payment and portfolio services. In contrast, contemporary theory of financial intermediation emphasizes banks' role as providers of liquidity and as delegated monitors in environments characterized by

asymmetries of information among participating agents. Within the framework adopted in the modern literature, it is usually conjectured that commercial banks' main gains from expansion into the securities business result from their information advantages and from economies of scope.

#### **4.1 Information advantages**

Firms generally have information about their creditworthiness and about relevant features of their investment projects that is not readily available to outsiders.<sup>8</sup> Some firms can reduce the information gap by contracting with an independent agent (a rating agency) that conveys the relevant information to outsiders and at the same time certifies its quality [(Holthausen and Leftwich (1986), Stickle (1986) and Hand, Holthausen and Leftwich (1992)]. Rating agencies have an incentive to provide accurate information in order to maintain their reputation, while firms are willing to incur the costs of that process because it gives them access to capital markets and so saves them the costs of contracting with a bank. Other firms, however, are not able to reduce the information gap by making use of rating agencies. The production of information about these firms may be too costly or it may require a continuous and extensive relationship with them. Under these circumstances, important savings can be achieved by delegating certain functions to financial intermediaries. The costs of financial intermediation are reduced by avoiding the duplication of functions such as gathering the relevant information about the borrower [Diamond (1984) and Ramakrishnan and Thakor (1984), James (1987), Mikkelson and Partch (1986), Lummer and McConnell (1989), Slovin, Johnson and Glascock (1992), Best and Zhang (1993), Diamond (1991), Best and Zhang (1993)].

In establishing a relationship with a firm, the bank incurs the costs of gathering information about the firm and its investment opportunity before making the funding decision. Once this decision is made, a new stage of the bank-firm relationship begins; the bank starts monitoring the firm, making sure that it observes the conditions of the funding contract and, at the same time, gathering further information about the firm. As a result, bank financing tends to be more expensive than public financing, thus explaining why firms tend to avoid the former type of funding. Moreover, some firms may also avoid bank funding to avert the additional scrutiny that usually comes with it. Because of this, firms with a higher reputation (usually larger firms) tend to raise funding directly in capital markets, while smaller and younger firms tend to rely on banks [Diamond (1991), Rajan (1992), Fulghieri (1994) Yosha (1995)].

Within that set-up, it is usually conjectured that universal banks have some advantages over specialized ones. By offering a broader set of financial products than a specialized bank, a universal bank can develop “wider” and longer-term relationships with firms. This enhancement of the bank-firm relationship may be a source of important gains to both parties. A “wider” bank-firm relationship may be a source of scope economies. It allows the bank to learn more about a firm by observing its behavior with respect to more financial instruments and it gives the bank the opportunity to use the information it collects by monitoring a firm’s checking account in various businesses rather than just in lending decisions.<sup>12</sup> Furthermore, by offering a larger number of services, a universal bank has more instruments to consider in the design of financing contracts and more leverage over firms’ managerial discretion, thus reducing agency costs. The empirical research on these scope economies is still very limited, but the results already unveiled are consistent with the existence of advantages in a “wider” bank-firm relationship. Petersen and Rajan (1994), for example, find that the larger the number of services a bank provides to a firm the greater the availability of funding.

The duration of the bank-firm relationship is also important (Boot and Thakor, 1994). If both the bank and the firm expect to do business for a long time, then the bank is more willing to invest in gathering information about that firm and to spread the costs of such investment over a longer time horizon, reducing the up-front cost of capital to the firm. The information available about a firm, its financial needs and its reputation change over its life cycle. As a result, a firm’s ability to raise funding through the various financial instruments available and its ability to access the different providers of funding also changes over its life cycle [(Myers (1984), Hubbard (1997))] In the early stages of their existence, because they are unknown, firms tend to rely heavily on retained earnings and on funding provided by their founders. After a successful beginning, firms start raising most of their funding from banks, usually through loans. At this stage, they are highly dependent on banks’ investment in information and on their monitoring services. As firms mature and develop a reputation they often divert to capital markets to raise funding, in many cases by issuing bonds initially and only some time later by issuing stock. During this transition some firms raise funding from venture capitalists, in some cases by selling them a participation in their capital. This reduces firms’ leverage and the presence of a reputable intermediary as one of the firm’s shareholders provides a positive signal to outside investors. In an evolution like that, unlike a specialized bank, a universal bank can fulfill a firm’s funding needs throughout its existence. This fosters a long term relationship that can be beneficial to both parties.

The bank is willing to enter into a long-term implicit contract only if it expects to do business with the firm for a prolonged period. To the extent that part of the information generated in the bank-firm relationship is private to the bank and not easily transferable by the firm to other parties, the firm will incur some costs if it decides to switch banks. These costs have a positive effect, in that they lend credibility to the implicit bank-firm contract. Because of this, the bank can make funding available on better conditions to firms in the early stages of their life cycle. But the switching costs also have a negative effect. They permit the bank to extract (ex post) “quasi-rents” associated with its information advantage even when ex ante rents had been competed away by the competition from the other banks. This gives firms an incentive to rely more on internal funds in order to avoid becoming too dependent on a bank in the first place [(Greenbaum, Kanatas and Venezia (1989), Sharpe (1990) and Rajan (1992)].

The critical issue regarding the switching costs arising in a bank-firm relationship, however, is how these costs compare when the relationship is in a universal banking system as opposed to a specialized banking system, and how the “quasi-rents” associated with them are extracted in each system. On the one hand, it is frequently argued that switching costs are larger in a universal banking system, thus giving banks an opportunity to extract more “quasi-rents”. Two reasons are put forward to explain that difference. The first is the pre-emptive behaviour that a universal bank can adopt to deter other banks from competing for its client’s businesses. Because of its better information, the bank can anticipate the firm’s funding needs and so can prepare some of the necessary work in advance to gain an advantage over potential competitors.

The second is a new “lemons” problem that can arise when a firm leaves a universal bank. In a specialized banking system, when a firm switches from a commercial bank to an investment bank for the purpose of issuing in the market, no special meaning can be attached to this move except that the firm is interested in raising funds through a different channel. The investment bank knows that the firm’s bank is not allowed to underwrite its securities. In a universal banking system, however, when the firm switches to an investment bank, this bank will wonder why the firm’s bank does not provide the underwriting service. This doubt may create a “lemons” premium, thus raising the firm’s switching costs.

On the other hand, it is also commonly argued that a universal banking system allows for a smoother extraction of the “quasi-rents”. Because it creates the conditions for a long-term bank-firm relationship, a universal banking system enables the bank to extract such rents over a longer time horizon. As a result, financing costs in the early stages of the relationship may be lower than in a

specialised banking system, where banks might need to extract the rents over a shorter time period (Calomiris (1995)).

Empirical research on bank-firm relationships finds evidence supporting the claim that these relationships are valuable. For example, Berger and Udell (1995) find that borrowers with longer banking relationships obtain better financing conditions in terms of both collateral and interest rates. Petersen and Rajan (1994) fail to find a positive association between the duration of the relationship and the interest rate charged, but they do find a positive impact on credit availability. In sum, there seem to be important information advantages associated with a universal banking system. That system allows for an enhancement of the bank-firm relationship because it permits additional points of contact between the parties and because it gives them the possibility of developing a long-term relationship. Empirical research on these issues is still in its early stages. However, the results already unveiled seem to confirm that the enhancement of a bank-firm relationship is a source of important benefits in terms of cost and availability of funding.

#### **4.2 Economies of scope**

Economies of scope are pivotal to the efficiency of financial conglomerates in general and universal banks in particular. They may arise both from the production of financial services and from their consumption. Regarding production, economies of scope are said to exist when the cost of one organization producing a given mix of products is less than the cost of several specialized firms producing the same bundle of products. Baumol, Panzar and Willig (1981) suggest that economies of scope in production arise when there are inputs that are shared or used jointly.

In the previous section, we saw how universal banks may benefit from the economies of scope in information gathering. Universal banks may also benefit from the conventional technological economies of scope because, first, they can spread the fixed cost (in terms of physical and human capital) of managing a client relationship over a wider set of products (Steinherr and Huveneers (1990)). Second, they can use their branch networks and all their other existing delivery channels to distribute additional products at low marginal cost (Llewellyn (1996)). Third, they can face the shifts in demand for the products they offer (some of the products offered by financial institutions are, to a certain extent, close substitutes) more easily because they can respond by shifting resources within their organisations. Finally, to the extent that it is easier to gain reputation in some businesses than in others, and to the extent that there are spillovers in

reputation, universal banks can use the reputation gained in offering one service to recommend their other services (Rajan (1996), Beatty and Ritter (1986) and Carter and Manaster (1990), Slovin, Sushka and Hudson (1990), Billet, Flannery and Garfinkel (1995)].

Economies of scope may also arise from the consumption of financial services. Consumers may save on searching and monitoring costs by purchasing a bundle of financial services from a single provider instead of acquiring them separately from different providers. Thus, from a theoretical point of view, there appear to exist various sources of technological economies of scope associated with the combination of commercial banking with investment banking activities. The debate on the importance of these economies, however, has not been settled. On one hand, the evidence found so far is mixed. Research on U.S. banks finds little support for economies of scope in the joint production of commercial and investment banking services. It is important to note, though, that at the time this research was developed commercial banking organizations were allowed to offer only limited investment banking services and these had to be housed in a subsidiary of a bank holding company (BHC) separated from the banks in that holding company by an extensive set of firewalls [Mote and Kaufman (1989), GAO (1995)]. Research on banks in Japan, Israel and some European countries, such as Belgium, France and Italy, finds stronger evidence of scope economies in the joint production of these services [Clark (1988), Mudur (1992) and Forestieri (1993)].

On the other hand, the data and method that the empirical research on scope economies has generally used has been questioned. The traditional literature focused mainly on deposits and loans in samples of small banks. More recent studies have expanded that literature to include large banks, information issues and larger sets of financial products, but their conclusions continue to be questioned (Berger, Hunter and Timme, (1993)). Some researchers note the limitations and instability of the most popular method of accounting for scope economies – the estimation of cost economies through the translog cost function or its Box-Cox variants (Pulley and Humphrey (1993)). Others raise concerns about the quality of the data used, particularly the lack of micro data. Still others question the research on economies of scope because it does not take regime-change effects into account. Calomiris (1995), for instance, argues that the impact on banks' current profits and costs of combining different activities is not the correct way to estimate the scope economies that would result if the United States were to move to a universal banking system. The reason is that this procedure does not account for the fact that banks would change their policies with that

change in the banking system. Finally, some researchers claim that the results reported in the literature are not representative of a universal banking system's potential economies of scope because they ignore the possible economies on the consumption side. Berger, Humphrey and Pulley (1996), however, find that economies of scope in the consumption of bank deposits and loans are insignificant in the United States. In conclusion, from a theoretical viewpoint there is a significant consensus that potentially important economies of scope are associated with universal banking. However, the empirical research thus far has not been able to generate the same consensus, partly because of its mixed results and partly because of problems with the approach it has adopted.

#### **4.3 Potential costs of universal banking**

The most frequent arguments for maintaining the separation between commercial banking and the securities business are that combining these activities would create serious conflicts of interest and would threaten the safety and soundness of the banking system. These arguments have a historical precedent: they were the main reasons invoked by the U.S. Congress for enacting the Glass-Steagall Act in 1933. The investigation conducted by the Senate Banking and Currency Committee following the bank failures that occurred after the stock market crash of 1929 was highly influential in shaping public opinion at the time and in facilitating the enactment of the Glass-Steagall Act. Among other things, the Committee claimed that banks had been exploiting the conflicts of interest inherent in their securities dealings and that the securities activities were a major cause of the bank failures.

Recent research on banks' securities activities prior to Glass-Steagall, however, finds no evidence for the claims of widespread abuse and failures due to these activities. Instead, this research concludes that some of the allegations made at the time regarding conflicts of interest were either unfounded or greatly exaggerated, and that banks engaged in securities activities had no higher risk of failing than banks with no links to the securities industry [(Carosso (1970), Kelly (1985a) and Benston (1990)]. After the enactment of Glass-Steagall, alleged conflicts of interest and threats to banks' stability continued to be evoked in defence of the separation between commercial banking and the securities industry. For example, a 1971 report by the President's Commission on Financial Structure and Regulation states that "this separation was prompted by the conflicts of interest that developed when the same organisation handled the two functions. The possibility of conflicts of interest would still exist if banks were again permitted to underwrite new issues of corporate securities. The Commission, therefore,

strongly recommends the continued prohibition against bank underwriting of private securities issues.” (Report of the President’s Commission on Financial Structure and Regulation, December 1971, p. 52).

#### **4.4 Conflicts of interest**

Edwards (1979, p. 282) defines conflicts of interest as follows: “A conflict of interest exists whenever one is serving two or more interests and can put one person in a better position at the expense of another.” Bröker (1989, p. 228) states that “a conflict of interest arises for a bank ... dealing with a client if it has a choice between two solutions for a deal, one of which is preferable from its own interest point of view while the other represents a better deal for the client. A conflict of interest arises also for a bank ... if it carries out activities involving two different groups of customers and if it has to strike a balance between the respective interests of the two customer groups.” In light of these definitions, it becomes clear that even the existing specialised institutions face many situations where conflicts of interest may develop. Naturally, as financial institutions offer more products, and as the set of customers expands, so do the possibilities for conflicts to emerge.

With respect to commercial banks’ expansion into the securities business, conflicts of interest are said to arise because of the bank’s advisory role to depositors (the bank may promote the securities it underwrites, even when better investments are available in the market) and because of its role as a trust fund manager (the bank may “dump” into the trust accounts it manages the unsold part of the securities it underwrites). Conflicts of interest may also develop because of the bank’s opportunity to impose tie-in deals on customers (the bank may use its lending relationship with a firm to pressure the firm to buy its underwriting services under the threat of increased credit costs or nonrenewal of credit lines) and because of the bank’s ability to design deals aimed at transferring bankruptcy risk to outside investors (the bank may pressure a borrower that is in financial difficulties to issue securities that the bank will underwrite and sell to the public with the understanding that the proceeds of the issue are to be used to repay the loan)[Rajan (1994), Puri (1995) and Kanatas and Qi (1995)]. Finally, conflicts of interest may also arise because of “inside information” (the bank may use the confidential information that it learns when it underwrites a firm’s securities in a way that the firm did not contemplate, such as to disclose that information, directly or indirectly, to the firm’s competitors)[Edwards (1979), Saunders (1985a), Kelly (1985b) and Benston (1990)].

The critical issue regarding any potential conflict of interest is not whether the conflict exists per se but rather whether the parties to the transactions have incentives – and opportunities – to exploit it. It is not clear that banks have a strong enough incentive to exploit the conflicts of interest listed above for several reasons, including the potential damage to their reputation, particularly to their certification role; the monitoring by bond rating agencies; and the supervision exercised by regulatory authorities. Furthermore, it is unclear that banks would have an opportunity to turn these conflicts to their advantage. In general, conflicts of interest can only be exploited when there is some monopoly power (as with tie-in deals) or asymmetry of information between the contracting parties (as in the conflict between the bank's promotional and advisory roles) or when one of the parties is "naïve" (as when securities are issued to transfer bankruptcy risk to outside investors).

Some of the conflicts of interest claimed to arise with commercial banks' expansion into the securities business, such as the dumping of securities into trust accounts, tie-in deals, or the "insider information" problems, are already present, to a certain extent, in existing specialized institutions. The ability to exploit these conflicts, however, has been restricted by legal constraints (such as the Securities Act of 1933, which defines, among other things, the disclosure requirements to be met in the issuance and distribution of securities to the public), (Kelly, 1985b) private self-regulatory standards adopted by the participating institutions (such as the disclosure rules and firewalls that commercial and investment banks have adopted to deal with the new conflicts of interest arising from their involvement in derivatives contracting, namely those resulting from their simultaneous participation as advisors to the client on what product to use and as the counterparties who provide that product), market forces (such as the competition from other financial institutions) and "nonmarket" monitors (such as rating agencies). Finally, economic theory suggests that if agents are moderately rational, when they enter into a contracting relationship they will consider the other party's incentives and, as a result, they will not generally be fooled. For example, if firms perceive that they may be forced into future tie-in deals they can protect themselves in advance by maintaining relationships with more than one bank. If investors perceive that a bank has been exploiting a certain conflict of interest they can take that into account by applying a "lemons" discount to the bank's products affected by such conflict.

Empirical research on the conflicts of interest associated with commercial banks' securities activities has not uncovered strong evidence supporting the claim that banks do exploit these conflicts. For the period before Glass-Steagall, Kroszner

and Rajan (1994), comparing the ex post default performance of ex ante similar securities underwritten by commercial banks (either through trust departments or through affiliates) with those underwritten by investment banks, find no evidence that commercial banks systematically fooled the public by offering low-quality securities. Instead, their findings indicate that commercial banks underwrote higher-quality securities, which performed better than comparable securities brought to the market by investment banks. These findings confirmed the results of two other independent studies, by Ang and Richardson (1994) and Puri (1994), Moore (1934) and Edwards (1942).

Some have questioned these studies because of their use of the default rate as the performance variable. The reason is that it is a one-time-event variable, which does not capture the continuous variation in value over the bond's lifetime (Calomiris (1992)). However, studies that have looked at other performance variables have found results consistent with research that used the default rate. For example, Ang and Richardson (1994) find, for the period prior to Glass-Steagall, that bonds issued by commercial banks' affiliates had lower ex ante yields and higher ex post prices than those issued by investment banks. For the same period, Puri (1996) finds that securities underwritten by commercial banks had higher prices (lower yields to maturity) than comparable securities underwritten by investment banks, which suggests that investors perceived commercial banks' certification role, net of conflicts of interest, to be more valuable than that performed by investment banks.

There has also been some research on conflicts of interest associated with commercial banks' securities activities in modern banking systems. The Gessler Commission carried out an extensive study of that issue in relation to the German banking system in the late 1970s. Krümmel (1980, p. 46) summarises its findings as follows: "On the whole, consideration of potential conflicts of interest in universal banking did not lead the Commission to recommend the separation of the banking functions but rather to conclude that restraints of competition caused by such conflicts of interest are small and can be remedied or abolished by provisions within the existing system". More recently, Gande, Puri, Saunders and Walter (1997) have studied conflicts of interest in the present US banking system by comparing the bonds underwritten by BHCs' Section 20 subsidiaries with those underwritten by investment banks. Once again, their results suggest that the certification role of commercial banking organizations, net of conflicts of interest, is more valuable than that of investment banks.

In conclusion, some of the conflicts of interest that could develop if commercial banks expand into the securities business already exist in the specialized

institutions. Others could result from enlargement of the range of banks' activities and customers. Despite that growth, banks will exploit conflicts of interest only if they have the incentives and opportunities to do so. The incentives are constrained by the importance that banks attribute to their reputations. The opportunities are limited by investors' expected behavior, by competition in the financial markets and by existing regulations, such as those on disclosure.

#### **4.5 Bank safety and soundness**

The negative externalities that may result from a bank failure continue to be used as a major justification for making bank soundness the subject of regulation (Dewatripont and Tirole, 1994). It is frequently argued that the failure of a bank, particularly of a big bank, may spread domino-fashion, forcing other banks (solvent and insolvent) into bankruptcy and creating a system failure (Calomiris and Gorton, 1991).

A bank may fail because of liquidity problems (a run on its deposits may lead to the failure of a healthy bank because it forces the bank to liquidate its assets in a very short period of time) or because of other problems, such as a systemic shock (a deep recession, for example, may lead to a situation where the bank's losses exceed its capital) or fraud. In most countries, the desire to protect banks from runs on their deposits and to reduce the risk of a system failure led to the development of governmental deposit insurance systems and discount window facilities (Diamond and Dybvig, 1983). However, these mechanisms create problems of their own. Most notably, they reduce depositors' incentives to monitor banks and they give banks incentives to take excessive risk (Calomiris and Khan (1991), Diamond and Dybvig (1983), Kareken and Wallace (1978), Merton (1977, 1978) and Dothan and Williams (1980), Schwartz (1992). These problems, in turn, have been used to justify banking supervision and regulation. They have also been used as an argument for implementing a system of narrow banks. In that system banking organizations, such as holding companies, would own a bank, which would invest insured deposits in risk-free assets (short-term government securities), and other affiliates, which would be financed by securities not federally insured and would conduct the other businesses, such as lending and securities activities (Kareken (1986), Litan (1987), Bryan (1988), Pierce (1991) and Gorton and Pennacchi (1992)). These affiliates would be completely separated from the bank by an extensive set of firewalls (Diamond and Dybvig (1986) and Wallace (1996). With regard to banking regulation, some of it, such as the capital requirements, aim at limiting banks' incentives to undertake too much risk. Other regulations, such as the restrictions on banks' permitted activities, aim

at limiting banks' opportunities to undertake too much risk. The prohibition on U.S. commercial banks undertaking investment banking activities is often presented as an example of the latter group of regulations.

Investment banking activities can be divided into agency-type activities and principal type activities. In the former, the investment bank acts as an agent; that is, it conducts two-way transactions on behalf of customers. These include acting as a securities broker, as a "placement" agent in private underwritings and on a best-efforts basis in public underwritings. In the principal-type activities, the bank acts as a principal; that is, it conducts transactions for its own account. These include firm-commitment underwritings of public issues and securities dealing. Agency-type activities are usually perceived to be less risky than principal-type activities because they are mainly fee-based while in the principal-type activities the investment bank attempts to profit by acquiring securities in the expectation of reselling them at a higher price. This makes the profitability of the principal-type activities very dependent on the bank's assessment of the value of the securities and on that of the market (Saunders and Walter (1994, Chapter 5).

For example, in the case of securities underwriting, the risk occurs mainly in the case of firm-commitment underwriting of public issues. The securities firm may not be able to resell the securities it underwrote at a price high enough to cover the costs of the operation and the price guaranteed to the issuer. Research finds that IPOs of common stock are usually underpriced. Smith (1986) reviews that literature and concludes that on average under pricing exceeds 15 per cent. The evidence, however, is less clear in the case of seasoned offerings. Loderer, Sheehan and Kadlec (1991) find little evidence that underwriters systematically set offer prices below the market price on the major exchanges (NYSE and Amex), but they find evidence of under pricing for NASDAQ issues.

As it happens in the underwriting business, the risks incurred by the principal in the trading business vary with the activities performed. For example, when a securities firm buys a block of securities to facilitate a customer trade, it incurs the risk of having to resell that block later at a lower price. Holthausen, Leftwich and Mayers (1987) find that transactions of large blocks of common stocks have a price effect that is predominantly temporary for seller-initiated transactions and permanent for buyer-initiated transactions. These studies reveal important information about the performance of the underwriting and trading businesses on a stand-alone basis (Saunders (1985b).

However, the issue relevant to the debate on commercial banks' expansion into the investment banking business is the potential risk effects for banks and BHCs

from performing those securities activities. Some research has provided important information for that debate by studying commercial banks' securities activities prior to Glass-Steagall. White (1986) studies the securities activities of national banks before 1933. He finds that both the mean and the coefficient of variation of four measures of profitability were greater for the securities affiliate than for the bank, and that the coefficients of correlation for these measures between the bank and the securities affiliate were insignificant in all cases. He also finds that the existence of a securities affiliate or a bond department had either a decreasing impact or no impact at all on the probability of failure of the banks included in his sample.

Other research has attempted to evaluate the securities activities impact on banking organisations' risk using data on the existing banks and securities firms. Some studies focus on the securities activities that banking organisations are already allowed to perform. For example, Kwast (1989) finds, on the basis of firm-level data on banks' trading accounts for the period 1976-85, that the correlation between the return on securities activities and the return on banking activities is time and bank-size dependent. He also finds the maximum percentage of assets devoted to securities activities that yields diversification gains to be less than 5.0 percent. Other studies focus on the potential risk impact of new securities activities. For example, Wall and Eisenbeis (1984), using accounting data at the industry level, find that there was a negative correlation between bank earnings and securities broker/dealer earnings over the period 1970-80. Litan (1987, 1985) finds, on the basis of Internal Revenue Service profit data, that the correlation between bank profits and securities broker/dealer profits is time-dependent. Litan also estimates that the share of the securities activities in the portfolios on the efficient risk/return frontier is less than 4.0 percent. Brewer, Fortier and Pavel (1989) find, on the basis of daily stock market returns for a sample of banks and nonbanking firms that were actively traded in 1980, 1982 and 1986, a positive correlation between the average daily returns of banking and securities brokers/dealers. They also find that a hypothetical merger of a "representative banking firm" with a "representative securities firm" would increase the variance of the banking firm's average daily returns.

Some researchers have examined the risk effects of banking firms' expansion into the securities business by studying hypothetical mergers between BHCs and securities firms. Boyd, Graham and Hewitt (1993) extend the earlier work by Boyd and Graham (1988). They use accounting and market data over the period 1971-87. The authors find that mergers between BHCs and securities firms generally increase BHCs' risk of failure (measured by an indicator of the

probability of bankruptcy). Santomero and Chung (1992) also use the hypothetical merger approach. They use market data over the period 1985-89 and, like the previous studies, they use the probability of bankruptcy as the measure of risk. Their approach, however, differs from those studies in that they use option-pricing theory to estimate the implied volatility of the rate of return on assets and the market value of assets (Boyd et al. 1993). Santomero and Chung find that mergers between BHCs and regional securities firms usually lead to a reduction in the BHCs' risk. However, mergers between BHCs and large securities firms generally lead to an increase in the new organizations' risk of failure.

The empirical literature on the potential risk to banks from undertaking securities activities has been questioned on several grounds. Some studies have been questioned for using the variability of profits as a measure of risk instead of the more appropriate probability of bankruptcy. Others have been questioned for using industry-level data, which introduces an aggregation bias (Boyd, Hanweck and Pithyachariyakul, 1980). The studies of hypothetical mergers between banks and securities firms have also been questioned for not taking into account the effects of policy changes that usually follow a merger. The outcome of a merger between two firms is not the same as the combination of their balance sheets. Firms change their policies after the merger in order to take advantage of, for example, the scope economies associated with the new mix of activities that they undertake. In sum, the research on the potential risk to banks from conducting securities activities finds mixed results. These results, however, appear to disprove the idea that the securities business is highly risky for banks. On balance they show that the securities business gives banks some potential diversification gains, but these seem to be somewhat limited.

#### **4.6 Profit and Risk Impact**

The deregulatory period with increased investment banking activities through Section 20 subsidiaries and the repeal of Glass-Steagall have increased the share of banks' noninterest income. This diversification and change in source of income has arguably had an impact upon banks' profitability and risk. For example, Freixas et al. (2007) shows that financial conglomerates utilize excessive risk-taking due to their access to the safety net, and that this effect wipes out any diversification benefits. Moreover, a study from Yeager et al. (2007) failed to find significant diversification benefits within the financial services industry after the enactment of the GLBA. They state that universal banks significantly underperformed peer banks in profitability during this period. Yeager et al. (2007) do however argue that if synergies between commercial and investment banking

arose, they were most likely captured in the 1990s due to the evolution of Section 20 subsidiaries.

The introduction of Section 20 subsidiaries and their impact upon bank performance and risk has been examined by Cornett et al. (2002). They found empirical evidence from data sampled between 1987-1997 showing that banks diversifying through a Section 20 subsidiary performed better compared to banks that did not have a Section 20 subsidiary and investment banks. The increased revenues appear to stem from non-traditional banking activities while industry-adjusted risk measures indicate that the risk for these banks does not change significantly. Another study performed by Czyrnik and Klein (2004) argues that the relaxation of firewalls and the enactment of the GLBA produced only winners and no losers in the financial services industry. Commercial banks experienced greater revenue due to the possibilities of diversification, while thrifts and investment banks experienced no significant impact upon their businesses. Additional studies by Cyree (2000) and Geyfman (2010), together with Cornett et al. (2002) and Czyrnik and Klein (2004), point to the conclusion that Section 20 affiliates were beneficial for commercial banks.

The findings from studies that investigated increased Section 20 subsidiary activity are consistent with the standard portfolio theory. According to the standard portfolio theory, if the returns of two or more sources of income are less than perfectly correlated, it is possible to reduce risk through diversification (Geyfman, 2010). Financial regulation has, according to Wagner (2010), been heavily influenced by this theory and it is widely believed that diversification at financial institutions benefits the stability of the financial system. However, Wagner (2010) argues that even though diversification reduces each institution's individual probability of failure, it makes systemic crises more likely were several institutions fail at the same time. Diversification thereby tends to make banks more similar to each other since they are exposed to the same risks. Wagner's theory suggests that if all banks diversify, they will all be exposed to roughly the same risks, and thereby the systematic risk will increase. He provides evidence indicating that banks have become substantially more similar to each other. For example, the correlation of share prices among large American banks rose from 28 percent to 54 percent between 1995 and 2000 (Group of Ten, 2001). Additionally, Deyoung and Roland (2001) find American empirical evidence indicating that banks diversifying into noninterest income will experience an increase in revenue volatility and thereby risk. An increase in bank profitability does, however, partially compensate for this increase in risk.

When the GSA was repealed in 1999, several studies investigated the change in risk for banks. Mamun et al. (2005) and Akhigbe and Whyte (2004) document a significant decline in systematic risk for the financial market due to the increased diversification opportunities. Mamun et al. (2005) also conclude that larger firms benefited the most from the GLBA. Akhigbe and Whyte (2004) do, however, also find strong evidence for a significant increase in total and unsystematic risk for banks and insurance companies, whereas securities firms experience a significant decline in both total and unsystematic risk. What is even more interesting is that banks experience an increase in risk regardless of whether they have actually taken steps into investment banking activities or not; the general volatility of bank stocks increased, which Akhigbe and Whyte (2004) suggest was due to the market taking into account the possibility of participation in investment banking. Their research suggests that to minimize total risk for commercial banks, expansion into investment banking activities should be prohibited.

Consistent with the findings of Mamun et al. (2005) and Akhigbe and Whyte (2004), Neale et al. (2010) state that there was an initial decline in overall systematic risk after the GLBA was enacted. However, Neale et al. (2010) find from their longer<sup>8</sup> sample period that the systematic risk later on increased for all firms when they expanded into non-traditional businesses, and the passage of the GLBA made systematic risk of financial services firms converge. Furthermore, De Jonghe (2010), Stiroh (2004), Stiroh (2006), and Stiroh & Rumble (2006) find that the increased risk of combining commercial and investment banking in a bank holding company offsets any diversification benefits due to noninterest income activities being far more risky than traditional interest income activities. Stiroh (2004), Stiroh (2006), and Stiroh & Rumble (2006) also conclude that noninterest activities do not yield higher returns compared to traditional commercial banks that rely mainly on interest income. Moreover, consistent with Neale et al.'s (2010) findings, De Jonghe's (2010) European evidence and Stiroh's (2006) American evidence show that banks were exposed to a significant increase in systematic risk after the enactment of the GLBA, thus reducing banking system stability. Stiroh (2004) states that his results raise fundamental doubts about the belief that noninterest income will stabilize banks' revenues and profitability, and thereby reduce their exposure to risk.

Baele et al. (2007) also support findings that systematic risk increases, but bank diversification of revenues generally also leads to a decrease in unsystematic risk. Their results have a number of implications for different stakeholders. Firstly, investors that are able to diversify themselves are mostly interested in systematic risk exposures since a market downturn will affect the whole portfolio, whereas

unsystematic risk would only affect a small portion of the portfolio. Secondly, large bank shareholders should, however, mainly be interested in the unsystematic bank-specific risk. Thirdly, regulators and bank supervisors are, however, concerned about both systematic and unsystematic risk of banks since they are interested in the bank sector's stability (Baele et al, 2007). Additionally, Gcyfman and Yeager (2009) find that universal and traditional banks have different risk-exposure. Although they have similar systematic risk, universal banks are exposed to higher total and unsystematic risk. This is especially interesting for regulators since if the unsystematic bank-specific risk is higher for universal banks, which also tend to be the larger banks, a failure of such a bank could cause market contagion and a systemic crisis. If the bank at the same time is considered as being TBTF, the problem is even worse.

#### **4.7 Market Value Impact**

A study from Ramirez (2002) investigates whether security affiliates had any impact upon banks' market value during the 1920s. When combining commercial and investment banking, economies of scale and scope should eventually translate into a higher stock market value. Ramirez (2002) concludes that banks' security affiliates added 4 to 7 percent to the market value of commercial banks in 1926 and 1927. This could explain the substantial increase in the share of American banks that became involved in securities underwriting during the 1920s, increasing from 277 banks in 1922 to 591 banks in 1929 (Peach, 1941). Additionally, Ramirez (2002) is the only article that we have been able to find that provides an estimate of the direct cost for banks when they are not allowed to combine commercial and investment banking. The direct cost per bank was about \$8 million in 1927's dollar value, roughly equivalent, according to Ramirez, to approximately \$61.5 million per bank in the dollar value of 1999. Although Ramirez (2002) estimates a cost for banks, he argues that one should be careful when interpreting these numbers; the private profits that seem to appear when combining commercial and investment banking do not necessarily translate to a loss for society in general. Consistent with Ramirez's (2002) Great Depression era study, Czyrnik and Klein (2004) find that the repeal of the GSA increased the market value of commercial and investment banks. Also Neale et al. (2010) find that the enactment of the GLBA was associated with an overall positive reaction in share prices for all kinds of financial services firms.

In contrast to these findings, Schmid and Walter (2009), and Laeven and Levine (2007) find empirical evidence from the US showing that diversification is value destroying for financial institutions. Both studies argue that there is a significant

conglomerate discount involved when banks are allowed to fully diversify. This means that the market value of banks that engage in multiple activities is much lower than if those banks were broken up into specialized and separate financial intermediaries. They also argue that the positive elements of economies of scope and diversification do not outweigh the negative elements, and Laeven and Levine (2007) argue that intensified agency problems have adverse implications upon market value. Due to these findings, Schmid and Walter (2009) question why financial managers urge for diversification even though benefits seem trivial.

The American evidence from Schmid and Walter (2009), and Laeven and Levine (2007) is, however, opposed by Beale et al. (2007) and Elsas et al. (2010). Baele et al. (2007) provide empirical evidence from Europe showing that there is a positive relationship between banks' market value and their degree of diversification, even though they argue that unlimited diversification may not be optimal. The study from Elsas et al. (2010) is based upon data from 6 European countries but also from Australia, Canada and USA. They find that positive effects of diversification upon market value remained undiminished during the recent financial crisis and argue that there is evidence against a conglomerate discount in banking. Their findings indicate that economies of scope are indeed pronounced in banking. Both Beale et al.'s (2007) and Elsas et al.'s (2010) studies conflict with the American evidence from Schmid and Walter (2009), and Laeven and Levine (2007), but Baele et al. (2007) argue that this is due to the longer track records of European banks compared to their American counterparts. This raises the question as to whether there are fundamental differences in banking culture between the European and American financial markets.

#### **4.8 The Financial Crisis of 2007-2009**

The recent financial meltdown has heavily increased the political pressure upon regulating the financial markets. In several countries around the world, politicians have discussed regulations concerning a separation of banking activities, especially with regards to putting a ban on investment banking activities for depository institutions. This section outlines the main causes of the recent financial crisis discussed in the reviewed literature and tries to shed light on whether the repeal of the GSA contributed to the crisis. The academic literature concerning the recent financial crisis in this literature review unanimously argues that an American housing bubble was at the center of the crisis. White (2010) states that the bubble was caused by allowing under-qualified households to commit to residential mortgages well above the market value. He argues that all market participants had overconfidence in housing prices continuing to rise and

that the heart of the problem was the commercial banks' overly excessive sub-prime lending to underfinanced households. These sub-prime mortgages were in many cases repackaged into AAA-rated securities and sold to insufficiently cautious investors. Calomiris (2010) sees the problem of rating agencies, "whose opinions had been at the heart of the capital standards arbitrage that allowed banks to back subprime mortgages with so little equity capital". Stiglitz (2010c) says that the rating agencies played a critical role by converting C-rated sub-prime mortgages into A-rated securities, thus allowing these securities to be held by pension funds and ensuring the continuous flow of liquidity to the mortgage market. He continues by identifying the flawed incentives of rating agencies; rating agencies are paid by those they are rating and thereby have clear incentives to produce good grades for their customers and thus enable investment firms to engage in financial alchemy.

When the mortgage finance system finally imploded, it dragged much of the financial sector down with it due to relatively low capital levels (White, 2010). Tatom (2010) argues that the trend for mortgages to "originate and distribute" instead of "originate and hold" changed the whole mortgage process. He states that banks originated and served mortgages as before, but the next step was to sell the mortgages to investment banks and government-sponsored enterprises (GSEs) such as Fannie Mae and Freddie Mac. Stiglitz (2010c) also attributes the problem of the repackaging of mortgages into securities as one of the main causes of the recent financial crisis and he questioned the move to securitization in the 1990s (Stiglitz, 1992). According to Stiglitz (2010c), in a system allowing securitization, banks do not actually hold the mortgages and they therefore only have incentives to produce pieces of paper that they can pass off to others, instead of making sure that those to whom they issue mortgages can repay them. The former Chairman of The Federal Reserve, Paul A. Volcker, agrees and states that one unintended consequence of securitization within commercial banks has been less attention to careful credit analysis (Volcker, 2008). Stiglitz (2010c) suggests that banks should be required to keep a part of the risk from the loans that they originate, which in turn would encourage greater care in lending. Tropeano (2011) agrees and suggests that a model for securitization could be the German *Pfand-briefe*, i.e. that bonds issued by banks remain on their balance sheet. These *Pfand-briefe* are highly standardized and give banks incentives to care about the quality of loans and the creditworthiness of the borrowers.

*"Financial markets are supposed to allocate capital and manage risk. They did neither well. Products were created which were so complicated that not even those that created them fully understood their risk implications; risk has been amplified,*

*not managed.*” –Stiglitz, 2010c, p. 19). Stiglitz (2010c) argues that banks and other market participants failed to understand diversification and underestimated systematic risk. He believes that market participants thought that securities consisting of a large number of mortgages would not be able to fall more than ten percent in market value. Stiglitz (2010c) also argues that when mortgages are sold as securities and bought by investment banks, repackaged, and partly sold to others, it creates information asymmetries and dilutes the knowledge of the underlying risk factors. Norton (2010) states that asymmetric information spread among banks resulting in them being unable to determine which banks were financially stable, and which banks held toxic assets and mortgage backed securities. Stiglitz (2010c) agrees and states that one reason for the malfunctioning was the lack of transparency, which in turn created a credit freeze because no bank was willing to lend to another. There was simply no way of knowing if a bank was solvent or not. In addition, Stiglitz (2010c) argues that financial institutions have strong incentives for a lack of transparency since transparent and standardized markets provide lower profit margins and higher competition. The lack of transparency has therefore, according to Stiglitz (2010c), been a central part in the business model of American financial institutions.

Securitization does, however, according to Kroszner and Strahan (2011), foster both liquidity and diversification. But they also argue that securitization expanded too far prior to the crisis. Kroszner and Strahan (2011) argue that the government sponsored this expansion by supporting GSEs such as Fannie Mae and Freddie Mac, and that this inflated the housing bubble even more. These GSEs subsidized securitization by offering credit at low prices and at the same time by purchasing securitized subprime mortgages in the secondary market. They go on by pointing out that the original Basel capital adequacy framework encouraged securitization of low-risk loans due to the fact that it treated all loans to businesses equally for the purposes of required capital. This led to it becoming attractive to securitize loans to highly rated creditors and hold lower-rated loans on the balance sheet, thus making fragile banks even more fragile.

Kroszner and Strahan (2011) state that an increased usage of securitization has transformed both the liability and asset sides of bank balance sheets, which in turn has created greater interlinkages among financial institutions. This gives rise to a highly interconnected financial system providing opaque distributions of risk. Wieandt and Moeninghoff (2011) argue that the recent financial crisis stems from a bank’s interconnectedness with other institutions, its similarity to other banks, and its complexity. The many links in our present financial system have, according to Kroszner and Strahan (2011), introduced a contagion problem, allowing shocks to spread rapidly across the system. Kroszner and Strahan (2011)

also state that today's regulations focus too much on depository capital adequacy standards and too little on the interconnectedness of our financial system. Moreover, they argue that modern financial innovations have made the financial system more liquid with improved opportunities for diversification and lower cost of capital, but it has also led to risk concentrations to grow large, thereby increasing the potential for a crisis.

White (2010) argues that a separation of commercial and investment banking would not have eliminated the sources for financial instability that caused the crisis. He argues that the losses arose due to bad investments in mortgage-related securities, not due to losses from commercial banks underwriting corporate securities. The latter, is what the GSA would have prohibited; the sale of mortgage-related securities would still have been allowed. Therefore, he also concludes that the repeal of the GSA bore little, if any, responsibility for the recent financial crisis.

However, Stiglitz (2010c) argues that conflicts of interest arose after the repeal of the GSA. Even though these conflicts of interest may not have been at the center of the problem, Stiglitz (2010c) states that they clearly played a role in the recent financial crisis. He argues that commercial and investment banking have very different business cultures, where the former was previously conservatively risk adverse and the latter has a speculative and profit-driven culture. Stiglitz (2010c) argues that when the GLBA was enacted in 1999, it was the investment banking culture that dominated and took over the modern financial system.

According to Stiglitz (2010b) one can understand the recent financial crisis as a result of a failure of regulation. He states that the 25 or 30 years after World War II has been the only period during the past 200 years without continuous financial crises. Interestingly, that period was also characterized by strong regulation, which at the same time provided rapid and widely shared economic growth. However, White (2010) argues that critics of the GLBA are mistaken in attributing a connection between the GLBA and the recent financial crisis. He argues that the GLBA had very little to do with the recent financial crisis and that the GLBA did not go far enough when deregulating the US financial system.

## **5. Bangladesh: Updates on Separation of conventional and merchant banking**

### **5.1 Capital market and financial market of Bangladesh**

Capital market and financial market of Bangladesh undergone series reforms since the independence of the country in 1971. The post independence

Bangladesh the banks, financial institutions, insurance companies, and 90% of industrial assets were nationalized following socialist economic philosophy. There was no private sector banks and financial institutions excepting Standard Chartered and Grindlays Bank in the capacity of foreign bank branch. Capital market was not in operation. The only stock exchange named as Dhaka Stock Exchange established in 1954 was non-functioning from 1971 in the post Liberation War period, the trading was stopped temporarily for five years which started again in 1976 following the over throw of elected civilian government and change of economic philosophy government shifting in economic management from state to market that followed deregulation in the capital and financial market. Denationalization took place by selling to private sector and returning to former owners. For example, state owned Pubali Bank was returned to the Bengali owners which later on listed in the stock market, another state owned Rupali Bank was privatized and listed in the stock market. State owned industrial enterprises were privatized by creating disinvestment cell. Later on this disinvestment cell was turned into privatization commission. The Board of Investment was created to attract Foreign Direct Investment. The Securities and Exchange Commission was established (1992). Banking Companies Act 1962 inherited from former Pakistan was replaced by the Banking Companies Act of 1991. Central Bank order, foreign exchange regulation, banking supervision and monitoring, corporate governance in banking sector, withdrawal of restriction on foreign investors to stock market took place to create a market friendly economic environment through financial sector reform program.

## **5.2 Investment Corporation of Bangladesh**

(ICB) is an investment bank. An Investment Bank is a financial institution which mobilize fund from the surplus economic units by selling securities and deployed funds to the deficit economic units also by buying or underwriting share and securities. After liberation in view of social economic changes, the scope for private sector investment in the economy was kept limited by allowing investment in projects up to Tk. 2.5 millions. The new investment policy, which was announced in July, 1972 provides for an expanded role of private sector by allowing investment in a project up to Tk. 30 millions. The ceiling has further being raised to Tk. 100 millions in spite of the adequate facilities and incentives provided to the private sectors encouraging response was not for the coming. One of the reasons among other was the lack of institutional facilities, which provides underwriting support (Like former ICB) to industrial enterprise that was required to raise much need equity fund. Thus, the need for reactivation for capital market,

stock market was keenly felt. In the received investment policy, which was announced in December, 1975, Government announced its decision reactivate the stock exchange and examine the question of recreation of Investment Corporation of Bangladesh. Accordingly a committee of officials examined the matter and recommended for creation of ICB. After that recommendation ICB established on the 1st October 1976, under “The Investment Corporation of Bangladesh Ordinance-1976” (No. XL of 1976). The establishment of ICB was a major step in series of measures undertaken by the Government to accelerate the pace of industrialization and to develop a well organized and vibrant Capital Market particularly securities market in Bangladesh. It created to the need of institutional support to meet the equity gap of industrial enterprise.

### **5.3 Bank and FI Exposure in Shares and Securities under Bank Companies Act (BCA) 1991**

Under the financial sector reform program government allowed license to Commercial Banks and Leasing Companies and Insurance Companies since 1982. As a part of series of banking reform the Banking Companies Act was passed by the Parliament. Insurance Regulatory Authority is also being established. Regulation is being made mandatory that within three years of incorporation banks and h institutions shall go IPO and list in the stock market. The Bank Companies Act 1991 allowed a banking company to hold less or equal to 30% shares of any borrower company as mortgage or in the form of pledge and absolute owner of shares maximum 30% of paid up capital including reserves. The BCA also allows a Bank Company to invest in the shares of various companies in aggregate 10% of bank companies liabilities of its own. However, the exposure bank companies and FIs investment in stock market during 1996 crash was very insignificant which could make little dent on the banking sector. In the late 2007 the bank and FIs investment exposure in the stock market increased significantly. This is evident from the annual financials of banks and FIs. Share of profits from merchant banking division demonstrated 15% to 35% of total profit of banks and FIs in financial year 2009 and 2010. This indicated that banks and FIs took the opportunity earning speculative profit exploiting public deposit money. During this time the Private sector banks involved aggressively in the process while exposure of the public sector banks was little compared to their size and volume. Eventually, stock market crash took place by the end of 2010. Policy makers awoken up and started rethinking the separation of conventional and merchant banking to resolve the issue.

#### **5.4 Central Bank Regulation to separate conventional and merchant banking**

In October 2009, the central bank came up with regulation that banks and FIs to create separate legal subsidiary company to carry out merchant banking operation to protect interest of the deposit holders. Thus legal shape of separating conventional banking officially took place. The regulation further detailed the rules and procedures for the formation of subsidiary company under the parent bank. The regulation prescribes that to hold more than 15% shares of any company the subsidiary merchant bank shall have to take prior permission from the central bank. In case subsidiary company borrows loan from the parent bank this needs prior permission from the central bank. To avoid the conflict of interest situation restrictions have been imposed that no subsidiary merchant bank can buy shares of company in its own portfolio or in the clients margin accounts where the parent bank or any its directors or their family members and all other dependents of directors. For opening subsidiary merchant bank the Bank Holding Company (BHC) shall apply for permission from the central bank. The BHCs financial statement shall include half yearly and annual financials of merchant bank subsidiary in line with the provisions of International Financial Reporting Systems-27. The subsidiaries constituted by parent bank shall conduct businesses in compliance with the requirements of Bangladesh Securities and Exchange Commission. The central bank also published detailed instructions on holding shares and securities exposures to capital market. In particular, time line for formation of BHC and extending loans and other operating procedures.

Stock market brokers, common investors in shares and investors started criticizing the central bank's move on the issue. The Association of Banker's, Association of listed companies and many others gave their opinion in favor and against central bank move. Parliamentary committee on Finance and Banking, Economic think tanks, and professional bodies raised their voice on the issue. Government formed investigation committee with diverse professionals to investigate the matter and suggest recommendation. The central bank after issuing circular relating to bank's investment on shares and securities proposed amendments of Banking companies ordinance and inserted new provisions in the ordinance 26A,26B,26C,&26D.

Under the amended central bank ordinance and banking company in share and security business 5% of its paid up capital plus share premium, statutory reserve and retained earning but not exceeding 10% of paid up capital of Investing Company (Company where investment is made). Moreover in extending lending or contribution to any fund to the subsidiary formed for such purpose shall be restricted to 25% of paid up capital plus share premium, statutory reserve and retained earnings. Later on BB allowed some space through issuing a circular

(Dos Circular Letter No.-7, dated 25/02/14) regarding maximum amount of investment in capital market on consolidated basis. Now the maximum limit is 50% of the sum of its consolidated paid up capital, balance in share premium account, statutory reserve and retained earning (on consolidated basis). Critics observe that needs review on two issues. First one is on the basis of limit, which stated about *market price of investment in place of Cost price* but in reality investors has no control over market price exposure at all which need be at cost price and the second one is the *consolidated paid up capital is a misleading* term for this purpose. The central bank should come forward to address this criticism if this argument has valid justification.

## 6. Discussion and Critical Summary

The results of this literature review have shown that papers provide contradictory evidence and opinions on whether commercial and investment banking should be unified or separated. Papers, such as those from Kroszner and Rajan (1994), Puri (1994), Benston (1990) etc., that were written prior to the repeal of the GSA provides compelling evidence in support of a repeal. These studies found significant evidence showing that banks involved in investment banking activities during the Great Depression were not the root cause of that crisis. Additionally, studies on international banking structures, such as Barth et al. (1997), also supported the argument that the USA was at a competitive disadvantage compared to the rest of the world, which mainly allowed universal banking. Moreover, research from Cornett et al. (2002), Cyree (2000), and Geyfman (2010) etc., pointed to the conclusion that Section 20 subsidiaries were beneficial for bank holding companies in the USA during the 1990s. Thus, we argue that there was plenty of evidence pointing to the conclusion that the repeal of the GSA in 1999 was warranted and that USA would benefit from a universal banking system.

Papers based upon data from the Great Depression era, such as those from Kroszner and Rajan (1994), Puri (1994), Benston (1990) etc., together with more recent studies from Hcbb and Fraser (2002). and Hebb and Fraser (2003), which are based upon findings from Canada and the UK provide empirical evidence that clearly rejects problems of conflicts of interest. These studies mainly base their evidence upon the fact that bonds underwritten by commercial banks default less often than bonds underwritten by investment banks. We therefore argue that the bond underwriting of commercial banks does not seem to be a major concern; commercial banks seem to utilize their informational advantage to underwrite mainly high quality firms. However, as shown by Ber et al. (2001), Bessler and Stanzel (2009), and Johnson and Marietta-Westberg (2009), conflicts of interest

seem more severe and more likely to exist in a universal bank that has an underwriting division together with an asset management division. These studies seem to support the view that asset management divisions may feel pressured by the bank's underwriting division to buy and hold poorly performing issues to make a customer satisfied, even though this may be unwise. These asset management divisions also seem to give worse investment advice to the public, compared to stand-alone asset managers. Thus, we believe that it is important that regulators are aware of these issues and that they actively aim to limit the possibility for universal banks to mislead the public through market making and poor investment advice. One way of doing this would be to separate commercial and investment banking, but we do not believe that this argument alone is strong enough to justify such will allow them to invest in small business investment companies and other "public welfare" investments (Real Estate Finance, 2010). Furthermore, Calomiris (2010) states that the Dodd-Frank Act does nothing to separation. These problems could instead be resolved through supervisory control measures of regulatory bodies.

A commonly recognized issue of today's financial system is that banks are increasingly becoming too big to fail. This TBTF-doctrine would most certainly at least be limited by separating commercial and investment banking; the sum of two parts is arguably larger than one part alone. Moreover, banks' access to the safety net (either through them being too big to fail, or by deposit insurance) creates an intrinsic moral hazard problem as shown by Grant (2010) and Herring and Santomero (1990). By separating commercial and investment banking, excessive risk-taking through proprietary trading within banks and the problem of moral hazard would thus be effectively limited in theory. However, the recent financial crisis has shown that investment banks and specialized institutions also can be too big to fail and thereby indirectly have access to the safety net We argue, therefore, that a separation of commercial and investment banking would not eliminate banks that are considered as being too big to fail. On the other hand, the enactment of the GLBA has increased the number of institutions that the Federal Reserve considers as being too big to fail (Grant, 2010). A reenactment of the GSA would thus probably limit the number of institutions that are seen as being too big to fail.

As Wieandt and Moenninghoff (2011) argue, large diversified global banks can contribute to economic growth and more efficient financial markets by performing various functions benefiting the global economy. These benefits should be kept in mind when discussing regulation. However, as shown in this thesis, there is no unanimous evidence either for or against diversification benefits

from economies of scope within the financial industry. Diversification benefits for banks thereby seem trivial at best. This is also consistent with the findings of Acharya et al. (2011b), and Berger and Humphrey (1997). Combining commercial and investment banking on the argument of diversification benefits thus seems weak. Furthermore, studies about the impact upon banks' risk from increased investment banking activities are frequently contradictory. The evidence provided by Stiroh (2004), Stiroh (2006), and Stiroh and Rumble (2006) shows that increased noninterest income does not seem to yield higher returns for banks, only higher volatility in earnings. Furthermore, most studies based upon modern evidence, such as Baele et al. (2007), De Jonghe (2010), Neale et al. (2010), and Stiroh (2006), clearly indicate that the systematic risk has increased since the enactment of the GLBA. These studies are consistent with the view of Wagner (2010); even though diversification into investment banking activities has reduced each institutions probability of failure, the diversification has at the same time increased the similarity between institutions. Banks have thereby become exposed to the same risks, which has arguably increased interconnectedness between institutions and the likelihood of a systemic crisis. Thus, if the systematic risk heavily increases for banks, a bubble could potentially cause more institutions to fail at the same time since they are all more exposed to the overall market risk. On the other hand, if banks were less exposed to systematic risk, a downturn in the market would not affect these banks as much. The arguments of Wagner (2010) therefore seem highly relevant to consider in today's financial system. Since the repeal of the GSA and increased investment banking activities within banks seems to have caused an increase in banks' exposure to systematic risk, a separation and a reenactment of the GSA would probably be preferable when trying to limit "boom and bust" cycles in the financial system. Even though studies such as Ramirez (1999) and Ramirez (2002) find that the GSA increased cost of financing for corporations and lowered commercial banks' market value, we agree with Ramirez and De Long (2001) that it is hard to argue that the GSA had significant costs in terms of slowing down the US economy. As Ramirez and De Long (2001) argue: "Perhaps the web of financial intermediation channeled funds elsewhere, so that the net flow of capital for industrial investment was undisturbed." (Ramirez and De Long, 2001, p. 111).

A separation of commercial and investment banking would, according to the papers we have presented, not have prevented the recent financial crisis. Rather, it was the highly relaxed lending policies that played the most significant part. Securitization changed commercial banks' lending policies from originate and hold to originate and distribute. This, along with government sponsored

enterprises such as Fannie May and Freddie Mac, provided a stream of liquidity to the American housing market, thereby inflating the housing bubble even more. The repeal of the GSA could, however, have had an impact on the severity of the recent financial crisis. Financial institutions have arguably become more interconnected and similar to each other, and arguments from Stiglitz (2010c) that the profit-driven investment banking culture took over the American financial system seems to make sense.

The American modified Volcker rule takes steps to prevent banks from participating in proprietary trading. This rule will probably take time to implement, but the purpose of the rule (to only allow banks to trade on behalf of a customer, and not on its own behalf) makes sense and to some extent will probably limit banks' risk-taking. The development of the firewall concept in the UK, as proposed by the Vickers report, should also be interesting for regulators to follow. The implementation of these regulatory firewalls will take time, but their impact upon the stability of the UK's financial system will be interesting to compare to most other countries in the world that mainly focus on capital adequacy requirements. The future will show whether capital adequacy requirements are enough, or if UK's firewall concept and a separation of banking activities is the most effective way to stabilize the financial system.

The complexity of the financial system introduces an excessive number of variables to consider when regulating the system. Some countries may have more problems with conflicts of interest or banks that are too big to fail, while others experience greater diversification benefits within financial institutions. This may be due to different business, banking and social cultures, different degrees of financial system maturity, together with different regulatory norms and frameworks. A separation of commercial and investment banking may thereby be suitable in one country but not in another. This makes it extremely difficult to suggest and implement a standardized regulatory framework. However, as long as there are countries that do not limit banking activities, there will also be opportunities for regulatory arbitrage and offshore banking, as argued by Acharya et al. (2011b).

## **7. Concluding Remarks**

This paper has through a review of papers given an overall picture of the positive and negative sides that a separation between commercial and investment banking induces. The evidence suggests that a universal banking system does not necessarily lead to more profitable banks but there is no unanimous evidence

showing that a separation of commercial and investment banking would be more beneficial for society overall. This paper has also shown that the recent financial crisis did not directly stem from the combination of commercial and investment banking activities within universal banks. There is, however, compelling evidence showing that the increased degree of diversification within banks has increased the similarity between institutions and their systematic risk exposure. We therefore argue that regulators should focus on limiting the interconnectedness and similarity between financial institutions to prevent banks from failing at the same time, thereby minimizing the risk of systemic crises and market contagion. It is up to financial market regulators to set the playing field for banks, and a separation of commercial and investment banking is one of the tools in the regulators' toolbox. Although this thesis cannot provide an answer to whether commercial and investment banking should be separated, we hope that this review has been helpful in identifying key issues (Conflicts of Interest, Too Big to Fail, Moral Hazard, Diversification and its impact upon risk) Diversification and its impact upon risk) within the area and that it can be an aid to future research.

### References

- Aharony, J. and I. Swary (1983): "Contagion Effects of Bank Failures: Evidence from Capital Markets" . *Journal of Business* 56, pp. 213-30.
- Allen, F. and A. Winton (1995): "Corporate Financial Structure, Incentives and Optimal Contracting". *Handbooks in Operations Research and Management Science*, Vol. 9, Finance, R. A. Jarrow, V. Maksimovic and W. T. Ziemba, (eds.), New York, North-Holland, pp. 693-720.
- Allen, F. and G. Gale (1997): " Financial Markets, Intermediaries, and Intertemporal Smoothing" . *Journal of Political Economy* 105, pp. 523-46.
- Allen, L., A. Saunders and G. F. Udell (1991): "The Pricing of Retail Deposits: Concentration and Information". *Journal of Financial Intermediation* 1, pp. 335-61.
- Ang, J. S. and T. Richardson (1994): "The Underpricing Experience of Commercial Bank Affiliates prior to the Glass-Steagall Act: A Re-examination of Evidence for Passage of the Act". *Journal of Banking and Finance* 18, pp. 351-95.
- Barth, J. R., D. E. Nolle and T. N. Rice (1997): "Commercial Banking Structure, Regulation, and Performance: An International Comparison". *Comptroller of the Currency, Working Paper No. 7*.
- Baumol, W. J., J. C. Panzar and R. D. Willig (1981): *Contestable Markets and the Theory of Industrial Structure*, New York, Harcourt Brace.
- Beatty, R. P. and J. R. Ritter (1986): "Investment Banking, and the Underpricing of Initial Public Offerings". *Journal of Financial Economics* 15, pp. 213-32.
- Benston, G. J. (1990): *The Separation of Commercial and Investment Banking: The Glass-Steagall Act Revisited and Reconsidered*, New York, Oxford University Press.
- Berger, A. N. and G. F. Udell (1995): "Relationship Lending and Lines of Credit in Small Firm Finance". *Journal of Business* 68, pp. 351-81.
- Berger, A. N., D. B. Humphrey and L. B. Pulley (1996): "Do Consumers Pay for One-Stop Banking? Evidence from an Alternative Revenue Function". *Journal of Banking and Finance* 20, pp. 1601-21.
- Berger, A. N., W. C. Hunter and S. G. Timme (1993): The Efficiency of Financial Institutions: A Review and Preview of Research Past, Present, and Future". *Journal of Banking and Finance* 17, pp. 221-49.
- Best, R. and H. Zhang (1993) "Alternative Information Sources and the Information Content of Bank Loans:". *Journal of Finance* 48, pp. 1507-23.
- Bhattacharya, S. and A. V. Thakor (1993): "Contemporary Banking Theory". *Journal of Financial Intermediation* 3, pp. 2-50.

- Billet, M. T., M. J. Flannery and J. A. Garfinkel (1995): "The Effect of Lender Identity on a Borrowing Firm's Equity Return". *Journal of Finance* 50, pp. 699-718.
- Black, F., M. H. Miller and R. A. Posner (1978): "An Approach to the Regulation of Bank Holding Companies". *Journal of Business* 51, pp. 379-412.
- Boot, A. W. A. and A. V. Thakor (1994): "Moral Hazard and Secured Lending in an Infinitely Repeated Credit Market Game". *International Economic Review* 35, pp. 899-920.
- Boot, A. W. A. and A. V. Thakor (1996): "Banking Structure and Financial Innovation". *Universal Banking: Financial System Design Reconsidered*, I. Walter and A. Saunders (eds.), Chicago, Irwin, pp. 420-30.
- Boot, A. W. A. and A. V. Thakor (1997): "Financial System Architecture". *Review of Financial Studies* 10, pp. 693-733.
- Boyd, J. H. and S. L. Graham (1988): "The Profitability and Risk Effects of Allowing Bank Holding Companies to Merge with other Financial Firms: A Simulation Study". *Federal Reserve Bank of Minneapolis Quarterly Review* 10, pp. 3-20.
- Boyd, J. H., G. A. Hanweck and P. Pithyachariyakul (1980): "Bank Holding Company Diversification". *Proceedings of a Conference on Bank Structure and Competition*, Federal Reserve Bank of Chicago, pp. 105-21.
- Boyd, J. H., S. L. Graham and R. S. Hewitt (1993): "Bank Holding Company Mergers with Nonbank Financial Firms: Effects on the Risk of Failure". *Journal of Banking and Finance* 17, pp. 43-63.
- Brewer, E. III, D. Fortier and C. Pavel (1989): "Bank Risk from Nonbank Activities". *Journal of International Securities Markets* 3, pp. 199-210.
- Bröker, G. (1989): *Competition in Banking*, Paris, OECD.
- Bryan, L. L. (1988): *Breaking up the Bank: Rethinking an Industry under Siege*, Homewood, Illinois, Dow Jones-Irwin.
- Bryant, J. (1980): "A Model of Reserves, Bank Runs, and Deposit Insurance". *Journal of Banking and Finance* 4, pp. 335-44.
- Calomiris, C. W. (1992): "Remarks on Inside Information in Banking". in *Proceedings to a Conference on Bank Structure and Competition*, Federal Reserve Bank of Chicago, pp. 293-301.
- Calomiris, C. W. (1995): "The Costs of Rejecting Universal Banking: American Finance in the German Mirror, 1870-1914". *Coordination and Information*, N. Lamoreaux and D. Raff (eds.), Chicago, University of Chicago Press, pp. 257-321.
- Calomiris, C. W. and C. M. Kahn (1991): "The Role of Demandable Debt in Structuring Optimal Banking Arrangements". *American Economic Review* 81, pp. 497-513.

- Calomiris, C. W. and G. Gorton (1991): "The Origins of Banking Panics". *Financial Markets and Financial Crisis*, G. Hubbard (ed.), Chicago, University of Chicago Press, pp. 109-72.
- Carosso, V. P. (1970): *Investment Banking in America: A History*, Cambridge, Mass., Harvard University Press.
- Carter, R. and S. Manaster (1990): "Initial Public Offerings and Underwriter Reputation". *Journal of Finance* 45, pp. 1045-67.
- Chari, V. V. and R. Jagannathan (1988): "Banking Panics, Information, and Rational Expectations Equilibrium". *Journal of Finance* 43, pp. 749-61.
- Chemmanur, T. J. and P. Fulghieri (1994): "Reputation, Renegotiation, and the Choice between Bank Loans and Publicly Traded Debt". *Review of Financial Studies* 7, pp. 475-506.
- Clark, J. A. (1988): "Economies of Scale and Scope at Depository Financial Institutions: A Review of the Literature". *Economic Review, Federal Reserve of Kansas City, September/October*, pp. 16-33.
- Cornyn, A, G. Hanweck, S. Rhoades and J. Rose (1986): "An Analysis of the Concept of Corporate Separateness in BHC Regulation from an Economic Perspective". *Proceedings of a Conference on Bank Structure and Competition*, Federal Reserve Bank of Chicago, pp. 174-212.
- Cumming, C. M. and L. M. Sweet (1987): "Financial Structure of the G-10 Countries: How does the United States Compare?" *Federal Reserve Bank of New York, Quarterly Review, Winter*, pp. 14-25.
- Dewatripont, M. and J. Tirole (1994): *The Prudential Regulation of Banks*, Cambridge, Massachusetts, The MIT Press.
- Diamond, D. W. (1984): "Financial Intermediation and Delegated Monitoring". *Review of Financial Studies* 51, pp. 393-414.
- Diamond, D. W. (1991) "Monitoring and Reputation: The Choice between Bank Loans and Directly Placed Debt". *Journal of Political Economy* 99, pp. 689-721.
- Diamond, D. W. and P. H. Dybvig (1983): "Bank Runs, Deposit Insurance and Liquidity". *Journal of Political Economy* 91, pp. 401-19.
- Diamond, D. W. and P. H. Dybvig (1986): "Banking Theory, Deposit Insurance, and Bank Regulation". *Journal of Business* 59, pp. 53-68.
- Dothan, U. and J. Williams, (1980): "Banks, Bankruptcy, and Public Regulation". *Journal of Banking and Finance* 4, pp. 65-88.
- Edwards, F. R. (1979): "Banks and Securities Activities: Legal and Economic Perspectives on the Glass-Steagall Act". *The Deregulation of Banking and Securities Activities*, L. G. Goldberg and L. J. White (eds.), Lexington, Mass., Lexington Books, pp. 273-94.

- Edwards, G. W. (1942): "The Myth of the Security Affiliate". *Journal of the American Statistical Association* 37, pp. 225-32.
- Eisenbeis, R. A. (1996): "Banks and Insurance Activities". *Universal Banking: Financial System Design Reconsidered*, I. Walter and A. Saunders (eds.), Chicago, Irwin, pp. 387-412.
- FDIC (1987): *Mandate for Change: Restructuring the Banking Industry*, Washington DC.
- Flannery, M. J. (1986): "Contagious Bank Runs, Financial Structure and Corporate Separateness within a Bank Holding Company". *Proceedings of a Conference on Bank Structure and Competition*, Federal Reserve Bank of Chicago, pp. 213-30.
- Forestieri, G. (1993): "Economies of Scale and Scope in the Financial Services Industry: A Review of Recent Literature". *Financial Conglomerates*, Paris, OECD, pp. 63-124.
- Freixas, X. and J. C. Rochet (1997): *Microeconomics of Banking*, Cambridge, Mass., MIT Press.
- Gande, A., M. Puri, A. Saunders and I. Walter (1997): "Bank Underwriting of Debt Securities: Modern Evidence". *Review of Financial Studies* 10, pp. 1175-202.
- GAO (1995): "Banks' Securities Activities: Oversight Differs Depending on Activity and Regulator". *General Accounting Office Report No. 214*.
- Gorton, G. (1988): "Banking Panics and Business Cycles". *Oxford Economic Papers* 40, pp. 751-81.
- Gorton, G. and G. Pennacchi (1990): "Financial Intermediaries and Liquidity Creation". *Journal of Finance* 45, pp. 49-71.
- Gorton, G. and G. Pennacchi (1992): "Money Market Funds and Finance companies: Are they the Banks of the Future?" *Structural Change in Banking*, M. Klausner and L. White (eds.), Homewood, Illinois, Irwin, pp. 173-214.
- Gorton, G. and J. G. Haubrich (1987): "Bank Deregulation, Credit Markets, and the Control of Capital". *Carnegie-Rochester Conference Series on Public Policy* 26, pp. 289-334.
- Greenbaum, S., G. Kanatas and I. Venezia (1989): "Equilibrium Loan Pricing under the Bank Client Relationship". *Journal of Banking and Finance* 13, pp. 221-35.
- Hand, J. R. M., R. W. Holthausen and R. W. Leftwich (1992): "The Effect of Bond Rating Agency Announcements on Bond and Stock Prices". *Journal of Finance* 47, pp. 733-52.
- Harris, M. and A. Raviv (1991): "The Theory of Capital Structure". *Journal of Finance* 46, pp. 297-355.
- Herring, R. J. and A. M. Santomero (1990): "The Corporate Structure of Financial Conglomerates". *Journal of Financial Services Research* 4, pp. 471-97.

- Holthausen, R. W. and R. W. Leftwich (1986): "The Effect of Bond Rating Changes on Common Stock Prices". *Journal of Financial Economics* 17, pp. 57-89.
- Holthausen, R. W., R. W. Leftwich and D. Mayers (1987): "The Impact of Large Block Transactions on Securities Prices: A Cross-Section Analysis". *Journal of Financial Economics* 19, pp. 237-67.
- Hubbard, R. G. (1997): "Capital Market Imperfections and Investment". *National Bureau of Economic Research Working Paper No. 5996*.
- Jacklin, C. (1987): "Demand Deposits, Trading Restrictions, and Risk-Sharing". *Contractual Arrangements for Intertemporal Trade*, E. C. Prescott and N. Wallace (eds.), University of Minnesota Press, pp. 26-47.
- Jacklin, C. and S. Bhattacharya (1988): "Distinguishing Panics and Information-Based Bank Runs: Welfare and Policy Implications". *Journal of Political Economy* 96, pp. 568-92.
- James, C. (1987): "Some Evidence on the Uniqueness of Bank Loans". *Journal of Financial Economics* 19, pp. 217-35.
- Journal on Regulation* 3, pp. 1-52.
- Kanatas, G. and J. Qi (1995): *Underwriting by Commercial Banks: Conflicts of Interest vs. Scope Economies, Mimeo*. College of Business Administration, University of South Florida.
- Kane, E. J. (1986): "Confronting Incentive Problems in US Deposit Insurance: The Range of Alternative Solutions". *Deregulating Financial Services*, G. G. Kaufman and R. C.
- Kane, E. J. (1996): "The Increasing Futility of Restricting Bank Participation in Insurance Activities". *Universal Banking: Financial System Design Reconsidered*, I. Walter and A. Saunders (eds.), Chicago, Irwin, pp. 338-417.
- Kareken, J. H. (1986): "Federal Bank Regulatory Policy: A Description and Some Observations". *Journal of Business* 59, pp. 3-48.
- Kareken, J. H. and N. Wallace (1978): "Deposit Insurance and Bank Regulation: A Partial-Equilibrium Exposition". *Journal of Business* 51, pp. 413-38.
- Kelly, E. J. (1985): "Conflicts of Interest: A Legal View". *Deregulating Wall Street: Commercial Bank Penetration of the Corporate Securities Market*, I. Walter, New York, John Wiley & Sons, pp. 231-54.
- Kelly, E. J. (1985a): "Legislative History of the Glass-Steagall Act". *Deregulating Wall Street: Commercial Bank Penetration of the Corporate Securities Market*, I. Walter (ed.), New York, John Wiley & Sons, pp. 41-66.
- Koguchi, K. (1993): "Financial Conglomeration". *Financial Conglomerates*, Paris, OECD, pp. 7-62.

- Kormendi (eds.), Cambridge, Mass., Ballinger Publishing Company, pp. 97-120.
- Kroszner, R. S. and R. G. Rajan (1994): "Is the Glass-Steagall Act Justified? A Study of the U.S. Experience with Universal Banking before 1933". *American Economic Review* 84, pp. 810-832.
- Kroszner, R. S. and R. G. Rajan (1997): "Organisation Structure and Credibility: Evidence from Commercial Bank Securities Activities before the Glass-Steagall Act". *Journal of Monetary Economics* 39, pp. 474-516.
- Krümmel, H. J. (1980): "German Universal Banking Scrutinised: Some Remarks concerning the Gessler Report". *Journal of Banking and Finance* 4, pp. 33-55.
- Kwast, M. L. (1989): "The Impact of Underwriting and Dealing on Bank Returns and Risks". *Journal of Banking and Finance* 13, pp. 102-25.
- Kwast, M. L. (1996): "Supervising the Universal Bank". *Universal Banking: Financial System Design Reconsidered*, I. Walter and A. Saunders (eds.), Chicago, Irwin, pp. 743-49.
- Litan, R. E. (1985): "Evaluating and Controlling the Risks of Financial Product Deregulation". *Yale*
- Litan, R. E. (1987): *What Should Banks Do?* The Brookings Institution, Washington, D.C.
- Llewellyn, D. T. (1996): "Universal Banking and the Public Interest: A British Perspective". *Universal Banking: Financial System Design Reconsidered*, I. Walter and A. Saunders (eds.), Chicago, Irwin, pp. 161-204.
- Loderer, C. F., D. P. Sheehan and G. B. Kadlec (1991): "The Pricing of Equity Offerings". *Journal of Financial Economics* 29, pp. 35-57.
- Lummer, S. and J. J. McConnell (1989): "Further Evidence on the Bank Lending Process and the Capital Market Response to Bank Loan Agreements". *Journal of Financial Services Research* 25, pp. 99-112.
- Merton, R. C. (1977): "An Analytic Derivation of the Cost of Deposit Insurance Loan Guarantees". *Journal of Banking and Finance* 1, pp. 3-11.
- Merton, R. C. (1978): "On the Costs of Deposit Insurance When There are Surveillance Costs". *Journal of Business* 51, pp. 439-52.
- Merton, R. C. (1995): "A Functional Perspective of Financial Intermediation". *Financial Management* 24, pp. 23-41.
- Mikkelson, W. and M. Partch (1986): "Valuation Effects of Security Offerings and the Issuance Process". *Journal of Financial Economics* 15, pp. 31-60.
- Moore, T. (1934): "Security Affiliate versus Private Investment Banker – A Study in Security Organisations". *Harvard Business Review* 12, pp. 478-84.

- Mote, L. R. and G. G. Kaufman (1989): "Securities Activities of Commercial Banks: The Current Economic and Legal Environment". *Research in Financial Services 1*, pp. 223-62.
- Mudur, U. (1992): "Economies of Scale and Scope. in National and Global Banking Markets". *The New European Financial Marketplace*, A. Steinherr (ed.), New York, New York University Press, pp. 31-48.
- Myers, S. C. (1984): "The Capital Structure Puzzle". *Journal of Finance 39*, pp. 575-92.
- Nakamura, L. I. (1993): "Commercial Bank Information: Implications for the Structure of Banking". *Structural Change in Banking*, M. Klausner and L. J. White (eds.), Illinois, Business One Irwin, pp. 131-60.
- OECD (1992): *Insurance and Other Financial Services: Structural Trends*, Paris. Peach, W. N. (1941): *The Security Affiliates of National Banks*, Baltimore, Johns Hopkins University Press.
- Perkins, E. J. (1971): "The Divorce of Commercial and Investment Banking". *Banking Law Journal 88*, pp. 483-528.
- Petersen, M. and R. Rajan (1994): "The Benefits of Lending Relationships: Evidence from Small Business Data". *Journal of Finance 49*, pp. 3-37.
- Pierce, J. L. (1991): *The Future of Banking*, New Haven, Connecticut, Yale University Press.
- Pollard, A. M., J. G. Passaic, K. H. Ellis, and J. P. Daly (1988): *Banking Law in the United States*, Boston, Butterworth Legal Publishers.
- Pulley, L. B. and D. B. Humphrey (1993): "The Role of Fixed Costs and Cost Complementarities in Determining Scope Economies and the Cost of Narrow Banking Proposals". *Journal of Business 66*, pp. 437-62.
- Puri, M. (1994): "The Long-Term Default Performance of Bank Underwritten Security Issues". *Journal of Banking and Finance 18*, pp. 397-418.
- Puri, M. (1995): "Conflicts of Interest, Intermediation, and the Pricing of Underwritten Securities". Mimeo, Graduate School of Business, Stanford University.
- Puri, M. (1996): "Commercial Banks in Investment Banking: Conflict of Interest or Certification Role?" *Journal of Financial Economics 40*, pp. 373-401.
- Rajan, R. G. (1992): "Insiders and Outsiders: The Choice between Informed and Arm's-Length Debt". *Journal of Finance 48*, pp. 1367-1400.
- Rajan, R. G. (1994): "An Investigation into the Economics of Extending Bank Powers". Mimeo, Graduate School of Business, University of Chicago.
- Rajan, R. G. (1996): "The Entry of Commercial Banks into the Securities Business: A Selective Survey of Theories and Evidence". *Universal Banking: Financial System Design Reconsidered*, I. Walter and A. Saunders (eds.), Chicago, Irwin, pp. 282-302.

- Ramakrishnan, R. and A. Thakor (1984): "Information Reliability and the Theory of Financial Intermediation". *Review of Economic Studies* 51, pp. 415-52.
- Santomero, A. M. and E. J. Chung (1992): "Evidence in Support of Broader Bank Powers". *Financial Markets, Institutions & Instruments* 1, New York University, Salomon Center, pp. 1-69.
- Santos, J. A. C. (1998a): "Mixing Banking with Commerce: A Review". Mimeo, Bank for International Settlements.
- Santos, J. A. C. (1998b): "Securities Units of Banking Conglomerates: Should their Location be Regulated?" Forthcoming in the *Cato Journal*.
- Saunders, A. (1985a): "Conflicts of Interest: An Economic View". *Deregulating Wall Street: Commercial Bank Penetration of the Corporate Securities Market*, I. Walter (ed.), John Wiley & Sons, New York, pp. 207-30.
- Saunders, A. (1985b): "Bank Safety and Soundness and the Risks of Corporate Securities Activities". *Deregulating Wall Street: Commercial Bank Penetration of the Corporate Securities Market*, I. Walter (ed.), John Wiley & Sons, New York, pp. 171-206.
- Saunders, A. (1994): "Banking and Commerce: An Overview of the Public Policy Issues". *Journal of Banking and Finance* 18, pp. 231-54.
- Saunders, A. and I. Walter (1994): *Universal Banking in the United States: What Could we Gain? What Could we Lose?* New York, Oxford University Press.
- Schwartz, A. J. (1992): "The Misuse of the Fed's Discount Window". *Federal Reserve Bank of St. Louis, Economic Review*, September/October, pp. 58-69.
- Shaffer, S. (1984): "Cross-Subsidisation in Checking Accounts". *Journal of Money Credit and Banking* 16, pp. 100-9.
- Sharpe, S. (1990): "Asymmetric Information, Bank Lending and Implicit Contracts: A Stylised Model of Customer Relationships". *Journal of Finance* 45, pp. 1069-87.
- Slovin, M. B., M. E. Sushka and C. D. Hudson (1990): "External Monitoring and its Effect on Seasoned Common Stock Issues". *Journal of Accounting and Economics* 12, pp. 397-417.
- Slovin, M. B., S. A. Johnson and J. L. Glascock (1992): "Firm Size and the Information Content of Bank Loan Announcements". *Journal of Banking and Finance* 16, pp. 1057-71.
- Smith, C. W. (1986): "Investment Banking and the Capital Acquisition Process". *Journal of Financial Economics* 15, pp. 3-29.
- Steinherr, A. and C. Huveneers (1990): "Universal Banks: The Prototype of Successful Banks in the Integrated European Market? A View Inspired by the German Experience". Center for European Policy Studies, Financial Markets Unit, *Working Paper No. 2*.

- Stickel, S. (1986): "The Effect of Preferred Stock Rating Changes on Preferred and Common Stock Prices". *Journal of Accounting and Economics* 8, pp. 197-216.
- Talley, S. H. (1985): "Activity Deregulation and Banking Stability". *Issues in Bank Regulation* 9, pp. 32-8.
- Udell, G. F. (1986): "Pricing Return Check Charges under Asymmetric Information". *Journal of Money, Credit and Banking* 18, pp. 496-505.
- Wall, L. D. (1984): "Insulating Banks from Nonbank Affiliates". *Federal Reserve Bank of Atlanta, Economic Review* 69, pp. 18-28.
- Wall, L. D. and R. A. Eisenbeis (1984): "Risk Considerations in Deregulating Bank Activities". *Federal Reserve Bank of Atlanta, Economic Review*, May, pp. 6-19.
- Wallace, N. (1996): "Narrow Banking Meets the Diamond-Dybvig Model". *Federal Reserve Bank of Minneapolis, Quarterly Review*, Winter, pp. 3-13.
- White, E. N. (1986): "Before the Glass-Steagall Act: An Analysis of the Investment Banking Activities of National Banks". *Explorations in Economic History* 23, pp. 33-55.
- Yosha, O. (1995): "Information Disclosure Costs and the Choice of Financing Structure". *Journal of Financial Intermediation* 4, pp. 3-20.

## Appendix 1 : Anthology of views

Table of Selected Papers

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
1	Acharya V.V., Cooley, T.F., Richardson, M.P. & Walter, I. (2011)		Book, Ekonomiska Biblioteket Göteborgs Universitet	Empirical & Theoretical reasoning	USA, 1998- N/A	Conflicts of interest, Too Big to fail & Moral Hazard, Diversification, Risk Impact, Recent Financial crisis, Recent regulatory reforms etc.	-
2	Acharya, V.V., Cooley, T., Richardson M. Sylla, R & Walter, I.(2011)	Journal of Applied Corporate Finance	Article, Wiley Online Library	Theoretical reasoning	USA, N/A	Conflicts of interest, Too big to fail & Moral Hazard, Recent financial crisis, Recent regulatory reforms	DFA does not address all relevant and fundamental issues, it needs further work.
3	Akhigbe, A. Whyte, A.N.(2004)	Journal of Financial Research	Article, Wiley Online Library	Empirical	USA, 1998- 2000	Too big to fail & Moral Hazard, Diversification, Risk impact	Evidence of different risk changes For different institutions. Securities business increases risk for commercial banks
4	Ang, J.S., Richardson, T.(1994)	Journal of Banking and Finance	Article, Science Direct (Elsevier)	Empirical	USA, 1926- 1934	Conflicts of interest, Risk Impact	No evidence of conflicts of interest. Commercial and investment bank issues do not differ in performance. National/Chase were not a good representation of banks in the Pecora hearings.
5	Anonymous(2010)	Real Estate Finance	Article, Business Source Premier (EBSCO)	Theoretical reasoning	USA, N/A	Recent regulatory Reforms	States implication of the DFA and Volcker rule
6	Baele-L, De Jonghe, O. & Vander Vennet, R.(2007)	Journal of Banking and Finance	Article, Science Direct (Elsevier)	Empirical	Europe, 1989- 2004	Diversification, Risk Impact, Conglomerate Discount	Diversification increases market Value and systematic risk of banks, But decreases unsystematic risk.
7	Barth, J. R. Brumbaugh jr R.D., Wilcox J.,A.(2000)	Journal of Economic Perspectives	Article, JSTOR	Theoretical reasoning	USA, N/A	Diversification, Risk Impact, Comparison Between countries	Several potential benefits with a universal banking system, but also potential risk effects.

Table of Selected Papers

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
8	Barth, J.R., Caprio, G Jr. & Levine, R. (2000)		Working Paper, Google	Empirical	International, N/A	Comparison between Countries regulations And its impact upon stability	Tiger restrictions upon securities Activities increase bank in efficiency And the likelihood of a financial Crisis.
9	Barth, J.R. et al. (2009)	CESifo Economic Studies	Article, Oxford Journals	Theoretical reasoning	USA, N/A	Recent financial crisis, Development of bank Regulation in the US	Bank regulation in USA is too complex to work efficiently.
10	Barth, J.R. Nolle, D. E.Rice, T.N(1997)		Working Paper, Google	Theoretical Reasoning	International, 1997	Comparison between Countries' regulations	There is a wide range of banking structures and supervisory practices in different countries. However, USA and Japan are the only countries that not allows an universal banking system.
11	Benston G.J., (1989)	Journal of Financial Services Research	Article, EconLit (EBSCO)	Theoretical Reasoning and review of empirical findings	USA, 1920-1989	Conflicts of interest, Moral hazard, Diversification, \$Risk Impact	Argues that a universal banking system would not be more profitable and safer compared in a separated banking system.
12	Benston, G.J.(1994)	Journal of Economic Perspectives	Article, JSTOR	Theoretical reasoning	International N/A	Conflicts of interest, Diversification, Risk impact Market efficiency, Power concentration	Universal banking offers many benefits and few costs to U.S. consumers.
13	Benzon, B & Schenone, C.(2009)	Journal of Financial Intermediation	Article, EconLit (EBSCO)	Empirical	USA, 1998-2000	Conflicts of interest	No evidence of conflicts of interest. IPOs issued by relationship banks performed similar to non-relationship banks issues.
14	Ber. H. Yaf�h, Y & Yosha, O.(2001)	Journal of Monetary Economics	Article, Science Director (Elsevier)	Empirical	Israel, 1991-1995	Conflicts of interest	No issues when combining lending and underwriting, but clear evidence of conflicts of interest when adding an asset management division

Table of Selected Papers

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
15	Beger, A.N. & Humphrey, D.B. (1991)	Journal of Monetary Economics	Article, Science Direct (Elsevier)	Empirical	USA, 1984	Diversification, inefficiency	Most inefficiencies are operational in nature, involving the overuse of physical inputs, rather than financial
16	Berger, A.N. & Humphrey, D.B. (1997)	European Journal of Operational Research	Article, Science Direct (Elsevier)	Literature Study	International, N/A	Diversification, Risk Impact, Efficiency	No predominance of evidence either for or against economics of scale in the financial sector.
17	Bessler, W., Stanzel, M. (2009)	European Financial Management	Article, Wiley Online Library	Empirical	Germany, 1997-2001	Conflicts of interest	Evidence of conflicts of interest. Analysis of universal banks tend to produce inaccurate and positively biased stock recommendations.
18	Cairns, A.J., Davidson, J.A., Disilevitz, M.L. (2002)	The McKinsey Quarterly	Article, Business Source Premier (EBSCO)	Theoretical Reasoning	USA, 1995-2001	Diversification, impact upon investment banks' business from the GLBA	Universal & Commercial banks put competitive pressure upon investment banks, and take market shares.
19	Calomiris, C.W. (2010)	Oxford Review of Economic Policy	Article, Oxford University Press	Theoretical Reasoning	USA, 1920-2010	Recent financial crisis, Recent regulatory Reforms, Diversification, Self-interest incentives	Faculty incentives played a role when enacting the GSA. Political entrepreneurs take advantage of crises for self-interest purposes.
20	Cargill, Y.F. (1988)	Challenge	Article, Business Source Premier (EBSCO)	Theoretical reasoning	USA, NA	Conflicts of interest, Moral hazard, Diversification	A repeal is premature. At first we should deal with falling banks and thrifts, and then redesign deposit insurance to limit risk-taking and to bolster market discipline.
21	Chambers-Jones, C. (2011)	Business Law Review (UK)	Research Paper, Business Source Premier (EBSCO)	Theoretical reasoning	UK, N/A	Too big to fail & Moral hazard, Recent financial crisis, Recent regulatory reforms	Even though the Vickers Report has been criticized for not going far enough, it is a step in the right direction

Table of Selected Papers

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
22	Cornett, M.M. Ors, E. & Tehranian H. (2002)	Journal of Finance	Article, JSTOR	Empirical	USA, 1987-1997	Diversification, Risk impact	Banks diversifying through Section 20 affiliates performed better with little change in risk.
23	Cyree K.B.(2000)	Journal of Economic and Business	Article, Science Direct (Elsevier)	Empirical	USA, 1990s	Conflicts of interest, Diversification, Risk Impact	Commercial banks earned higher Abnormal returns due to increased securities activities (Section 200). Banks that diversify will most likely Outperform smaller non-diversified Competitors.
24	Gaymik K. Klein, I. S.(2004)	The Financial Review	Article, Wiley Online Library	Empirical	USA 1996-1999	Diversification, Market Value impact	Commercial banks are favored the most from deregulation.
25	De Jonghe, O (2010)	Journal of Financial Intermediation	Article, Science Direct (Elsevier)	Empirical	Europe, 1992-2007	Diversification, Risk Impact, Too big to fail & Moral hazard, Recent financial crisis	Bank diversification into noninterest income increases banks' systematic risk exposure and thereby reduces banking system stability.
26	DeYoung, R. & Roland, K.P.(2001)	Journal of Financial Intermediation	Article, Science Direct (Elsevier)	Empirical	USA, 1988-1995	Diversification, Risk impact	Bank diversification into noninterest Income increase revenue volatility (risk) but an increase in profitability partially compensates for this.
27	Eckbo, B.E.(2009)	CESifo DICE Report	Report, CESifo	Theoretical Reasoning	USA, Norway, Sweden, 1990-2009	Recent financial crisis, Bailout strategy	The US government should look to the Scandinavian style when bailing our banks.
28	Elsas, R., Hackethal, A. & Holzhauser, M. (2010)	Journal of Banking & Finance	Article, Science Direct (Elsevier)	Empirical	Australia, Canada, France, Germany, Italy, UK, USA, Spain, Switzerland 1996-2008	Diversification, Recent Financial crisis, Conglomerate discount	Evidence that diversification does not reduce shareholder value but rather improves bank profitability and thereby, indirectly, value.

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
29	Esen, R. (2001) The transition of German Universal banks	Journal of International Banking Regulation	Article, Kluwer Law International	Theoretical reasoning	Germany, N/A	Conflicts of interest, Power concentration	There has been clean conflicts of interest and high concentration of financial power in German universal banks.
30	Freixas, X. Loranth, G & Morrison. A. (2007) Regulating financial Conglomerates	Journal of Financial Intermediation	Article, Science Direct (Elsevier)	Theoretical Reasoning	N/A	Diversification, Risk impact, Moral hazard	Shows that extra risk-taking will wipe out diversification benefits within financial conglomerates.
31	Geyfman, V (2010) Commercial Banks and Securities Underwriting: The Impact on Risk, Return and Diversification	Journal of the Northeastern Association of Business, Economics and Technology	Article, Business Source Premier (EBSCO)	Empirical	USA, 1990-1999	Diversification, Risk Impact	Section 20 affiliates were beneficial for commercial banks, and that BHCs expanding into securities activities were more diversified and less likely to fail relative to commercial and investment banks.
32	Geyfman, V & Yeager, T.J. (2009) On the Riskiness of Universal Banking: Evidence from Banks in the Investment Banking Business Pre- and Post-GLBA	Journal of Money, Credit and Banking	Article, Business Source Premier (EBSCO)	Empirical	USA, 1990-2007	Diversification, Risk Impact, Recent financial crisis	Increased participation in investment banking was associated with higher total and unsystematic risks and no significant change in systematic risk.
33	Ghosh, S. & Patnaik, S. (2012) The Independent Banking Commission (Vickers) Report: squaring the circle?	International Journal of Law and Management	Article, Emerald Insight	Theoretical reasoning	UK, N/A	Too big to fail, Recent financial crisis, Recent regulatory reforms	Concludes that the key Recommendation of the Vickers Report only goes mid-way in securing the twin objectives of stability and safety that the Report has set out to achieve
34	Grant J.K.(2010) What the financial services industry puts together let no person put as under: how the Gram Leach-Bliley Act contributed to the 2008-2009 American capital market crisis	Albany Law Review	Article, HeinOnline	Theoretical reasoning	USA, N/A	Conflicts of interest, Too big to fail & Moral hazard, Diversification, Risk impact, Recent financial crisis	Banks have grown Too Big To Fail and they should face more regulation, GSA should be reactivated.

Table of Selected Papers

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
35	Grumet, I.(2009) Bring Back Glass-Steagall	The CPA Journal	Article, Business Source Premier (EBSCO)	Theoretical reasoning	USA, N/A	Conflicts of interest, Moral hazard	Banks should not be able to play With deposits to risky business, bring Back the GSA!
36	Hebb, G.M. & Fraser, D.R.(2002) Conflict of interest in commercial bank security Underwriting: Canadian Evidence	Journal of Banking and Finance	Article, EconLit (EBSCO)	Empirical	Canada 1987-1997	Conflicts of interest	No evidence of conflicts of interest. Commercial and investment bank issues do not differ in performance.
37	Hebb, G.M. & Fraser, D.R.(2003) Conflict of interest in commercial bank security Underwriting: United Kingdom Evidence	Quarterly Journal of Business & Economics	Article, EconLit (EBSCO)	Empirical	UK, 1986-1997	Conflicts of interest	No evidence of conflicts of interest. Commercial and investment bank issues do not differ in performance.
38	Herring R.J. Santomero, A.M. (1990) The Corporate Structure of Financial Conglomerates	Journal of Financial Services	Article, Business Source Premier (EBSCO)	Theoretical Reasoning	Mostly USA, N/A	Conflicts of interest Diversification, Risk Impact, Moral Hazard, Power concentration	Universal banking may pose several concerns of variable significance. But these may differ in different economies.
39	Hopkins, C & Borak, D.(2011) Volcker Study Leaves a Regulatory Fog	Investment Dealers' Digest	News Article, Business Source Premier(EBSCO)	Theoretical reasoning	Mostly USA, N/A	Recent regulatory reforms	The Volcker rule needs to define proprietary trading
40	Johnson, W.C., Marietta-Westberg.J. (2009) Universal Banking Asset Management and Stock Underwriting	European Financial Management	Article, Wiley Online Library	Empirical	USA, 1993-1998	Conflicts of interest	Evidence of conflicts of interest. Universal banks that have an asset management division tend to utilize Institutional funds and information advantages to get more underwriting business.
41	Kamatas, G & Qi, J. Underwriting by Commercial Banks: Incentive Conflicts, Scope Economies, and ProjectQuality	Journal of Money, Credit and Banking	Article, JSTOR	Theoretical Reasoning	N/A	Conflicts of interest, Diversification	Shows that economies of scope, but also conflicts of interest can arise when combining commercial and investment banking.

Table of Selected Papers

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
42	Kang, J.K. & Liu, W.L (2007)	Journal of Financial Economics	Article, EconLit (EBSCO)	Empirical	Japan, 1995-1997	Conflicts of interest	Evidence of conflicts of interest.
43	Kroszner, R.S. (1998)	Journal of Applied Corporate Finance	Article, Wiley Online Library	Theoretical reasoning	USA, N/A	Conflicts of interest, Moral hazard, Interconnectedness	Market forces, rather than regulation, can deal with conflicts of interest
44	Kroszner, R.S. & Rajan R.G.(1994)	The American Economic Review	Article, JSTOR	Empirical	USA, 1992-1940	Conflicts of interest, Diversification	No evidence of conflicts of interest, Commercial banks did not try to mislead the public into investing in poor securities.
45	Kroszner, R.S. & Rajan, R.G.(1997)	Journal of Monetary Economics	Article, Science Direct (Elsevier)	Empirical	USA, 1925-1929	Conflicts of interest, Organizational structure	No evidence of conflicts of interest. Commercial banks' in-house securities departments underwrote Higher quality (lower risk) issues than standalone securities affiliates.
46	Kroszner, R.S. & Strahan P.E.(2011)	The American Economic Review	The American Business Source Premier (EBSCO)	Theoretical reasoning	USA, 1950-2011	Recent financial crisis, Recent regulatory Reforms, Interconnectedness	Regulatory reform should not turn back the clock but instead improve the stability of this interconnected financial system by minimizing regulatory arbitrage and increasing transparency
47	Laevan, L. & Levin, R(2007)	Journal of Financial Economics	Article, Science Direct (Elsevier)	Empirical	USA, 1998-2002	Conflicts of interest, Diversification, Risk impact, Conglomerate discount	Diversification lowers market value of financial institutions. Evidence of a conglomerate discount.
48	Lindbeck D. (2012)		Research Paper, The Swedish Parliament	Theoretical reasoning	N/A	Too big to fail & Moral hazard. Recent financial crisis. Recent regulatory reforms	

Table of Selected Papers

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
49	Mamun, A.Hassan, M.K. & Maroney, N. (2005)	Journal of Business, Finance & Accounting	Article, SSRN	Empirical	USA, 1990-2000	Diversification, Risk impact	Banks have after the GLBA experienced a decrease in systematic risk due to diversification opportunities.
50	Mayer, D.G.(2009)	CESfin	Working Paper, SSRN	Theoretical Reasoning	USA, UK, NZ & Some other European Countries, 2000-2009	Conflicts of interest, Too Big to fail & Moral Hazard, Recent financial crisis, Bailout strategy	Regulatory reform practices differ Throughout the world. Discusses the resolution methods in the UK, US and NZ
51	Neale, F.R.,Peterson Drake, P & Clark, S. P.(2010)	The B.E. Journal of Economic Analysis & Policy	Article, Berkeley Electronic Press	Empirical	USA, 1995-2007	Diversification, Risk impact	An overall positive reaction in share Prices for firms in the financial Services industries, and the Systematic risk for financial Institutions increased and converged After the passage of the GIBA.
52	Norton.S.D.(2010)	Journal of Financial Services Marketing	Article, Business Source Premier (EBSCO)	Theoretical Reasoning	USA, 1920's and 2000's	Too big to fail & Moral Hazard, Recent financial Crisis, Recent regulatory Reforms	A re-introduction of Glass-Steagall-Type legislation, in an updated form, would appear to be unnecessary given the high level of sophistication of today's institutional investors and due to the global banking
53	PURI, m.(1994)	Journal of Banking and Finance	Article, Science Direct (Elsevier)	Empirical	USA, 1927-1929	Conflicts of interest	No evidence of conflicts of interest. Bank underwritten issues defaulted Less than non-bank underwritten Issues.
54	Ramirez, C.D. (1999)	Journal of Economic History	Article, JSTOR	Empirical	USA, 1926-29 1936-39 1955-59	Diversification, Moral hazard, Cost of financing	The GSA increased the cost for corporations raising external funds for investment spending.

Table of Selected Papers

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
55	Ramirez, C.D. (2002)	Journal Money-Credit and Banking	Article, JSTOR	Empirical	USA, 1926-1928	Conflicts of interest, Diversification, Market Value impact	Glass-Steagall Act, by disallowing Banks' involvement in the securities industry, had a direct cost in lost market value for the commercial banking industry. Evidence indicates that the Senate Vote was significantly influenced by important interest groups
56	Ramirez C.D. & De Long J.R.(2001)	Public Choice	Article, EconLit (EBSCO)	Empirical	USA, 1900-1933	Why the GSA was enacted, Self interest Incentives	Evidence of large relative cost and profit inefficiencies in Swizz banks
57	Rime, B. Stroh, K.J. (2003)	Journal of Banking and Finance	Article, Science Direct (Elsevier)	Empirical	Switzerland, 1996-1999	Diversification, Efficiency	Evidence of large relative cost and profit inefficiencies in Swizz banks
58	Saunders, A & Walter, I.(1994)	-	Book, Ekonomiska Biblioteket Goteborgs Universitet	Empirical & Theoretical Reasoning	USA, N/A	Conflicts of interest, Too Big to fail & Moral Hazard, Diversification, Risk impact etc.	Argues that the GSA should be repealed and that universal banking should be allowed in the US
59	Schmid, M & Walter, I.(2009)	Journal of Financial Intermediation	Article Science Direct (Elsevier)	Empirical	USA, 1985-2004	Conflicts of interest, Diversification, Risk Impact, Conglomerate Discount	Diversification and financial conglomerates lower market value, Evidence of conglomerate discount
60	Stiglitz, J.E.(2009)	-	Book chapter, Google	Theoretical Reasoning	USA, 1999-2009	Recent financial crisis, Risk impact, Interconnectedness, Future regulations	Today's financial system should be regulated harder and the repeal of the GSA to some extent had an impact upon the recent financial crisis.

Table of Selected Papers

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
61	Stiglitz, J.E.(2010) The Financial Crisis of 2007-8 and its Macroeconomic Consequences	-	Book chapter Article, GUNDA	Theoretical Reasoning	USA, N/A	Conflicts of interest, Too Big to fail & Moral Hazard, Diversification, Recent financial crisis, Future regulations	To make crisis less frequent and less Severe in the future, we have to think more deeply about the causes of the crisis. Regulatory frameworks should be designed to address the underlying problems.
62	Stiglitz, J.E.(2010) Lessons from the Global Financial Crisis of 2008F	Seoul Journal of Economics	Article, EconLit (EBSCO)	Theoretical Reasoning	USA, N/A	Too big to fail & Moral hazard, Recent financial crisis, Risk impact, Future regulations	Argues that regulations upon banks And financial institutions are Necessary and the only way to go.
63	Stiroch.K(2006) A Portfolio View of Banking With Interest and Noninterest Activities	Journal of Money, Credit and Banking	Article, JSTOR	Empirical	USA, 1997-2004	Diversification, Risk impact	Diversification that generates Noninterest income does not lead to Higher returns, but increases all risk Measures.
64	Stiroh, K.J.(2004) Diversification in Banking: Is Noninterest Income the Answer?	Journal of Money, Credit and Banking	Article, JSTOR	Empirical	USA, 1978-2001	Diversification, Risk impact	Little evidence that the shift into noninterest income provides diversification benefits forbanks
65	Stiroch, K.J.Rumble, A(2006) The dark side of diversification: The case of US Financial holding companies	Journal of Banking and Finance	Article, Science Direct (Elsevier)	Empirical	USA, 1997-2002	Too big to fail & Moral Hazard, Diversification, Risk impact	Diversification benefits between FHCs are more than offset by the More risky non-interest activities, Which are quite volatile but not more profitable
66	Tabarrok, A.(1998) The Separation of Commercial and Investment Banking: The Morgan vs. The Rockefeller	Quarterly Journal of Austrian Economics	Article, Google	Theoretical Reasoning	USA, N/A	Self-interest incentives	Argues that the GSA can be better understood as an attempt by the Rockefeller banking group to raise The costs of their rivals, the House of Morgan.

Table of Selected Papers

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
67	Tatom, J.A (2010) Financial Legislation: The Promise and Record of the Financial Modernization Act of 1999	-	Book Chapter Springerlink	Theoretical reasoning	USA, N/A	Too big to fail, Recent Financial crisis, Recent Regulatory reforms	Discusses connections between the enactment of the GLBA and the recent financial crisis.
68	Tropeano, J.D.(2011) Financial Regulation After the Crisis – Where Do We Stand?	International Journal of Political Economy	Article, Business Source Premier (EBSCO)	Theoretical reasoning	USA, Europe N/A	Risk impact, Recent financial crisis, Recent Regulatory reforms	New regulations from USA & Europe Are similar but differ on the Volcker rule.
69	Ursel, N.D.(2000) Bank acquisitions of investment dealers: Canadian evidence and implications for Glass-Steagall reform	Empirical Economics	Article, Econlit (EBSCO)	Empirical	Canada, 1987-1994	Diversification	Costs for issue handled by a bank-owned underwriter are lower than those handled by an independent underwriter. Indicates the availability of economies of scope when combining underwriting with commercial banking.
70	Voleker P.A.(2008) Rethinking the Bright New World of Global Finance	International Finance	Article, Wiley Online Library	Theoretical reasoning	USA, N/A	Recent financial crisis, Future regulations	Calls for a global perspective when regulating financial markets.
71	Wagner W.(2010) Diversification at financial Institutions and systemic crisis	Journal of Financial Intermediation	Article Science Direct (Elsevier)	Theoretical reasoning	N/A	Diversification, Risk Impact	Shows that diversification reduces each institution's individual Probability of failure, but it makes systemic crisis more likely

Table of Selected Papers – Part 12

Reference	Title	Journal	Type & Database	Research Approach	Settings & Time focus	Topic(s)	Results
72	White, E.N.(1986) Before the Glass-Steagall Act: An Analysis of the Investment Banking Activities of National Banks	Explorations in Economic History	Article, Science Direct (Elsevier)	Empirical	USA, 1919-1933	Diversification, Conflicts of interest, Risk impact	Concludes that a separation of banking activities is unwise and puts a burden on the financial industry.
73	White, L.J.(2010) The Gramm-Leach-Bliley Act of 1999: A Bridge Too Far? Or Not Far Enough?	Suffolk University Law Review	Article, Hein Online Law Library	Theoretical reasoning	USA, N/A	Recent financial crisis, Recent & future regulatory reforms	Argues that the GLBA was not responsible for or did not contribute significantly to the recent financial crisis.
74	Wieandt, A. & Moeninghoff, S.C. (2011) Too Big to Fail? Lessons from the Financial Crisis	Revue D'economic financiere	Article, Google	Theoretical reasoning	International, N/A	Too big to fail & Moral Hazard, Recent financial Crisis, Recent regulatory Reforms, Interconnectedness	Argues that there are huge problems with the TBTF doctrine.
75	The Financial Services Modernization Act: Evolution or revolution?	Journal of Economics and Business	Article, Science Direct (Elsevier)	Empirical	USA, 1996-2004	Diversification	Synergies between commercial banking, insurance underwriting and merchant banking are weak. Synergies between commercial and investment banking are much stronger but were most likely captured in the 1990s due to Section 20 affiliates.

## Impact of Gas Price Hikes on Bangladesh Economy: A Dynamic Stochastic General Equilibrium Analysis

SAKIB BIN AMIN\*

**Abstract** *A great deal of energy literature has highlighted the fact that energy price shocks can significantly affect the economy by upsetting consumption spending in different sectors. However, the existing literature on Dynamic Stochastic General Equilibrium (DSGE) model mainly uses energy on the aggregate production side only. This paper constructs a DSGE model with energy which is calibrated for Bangladesh economy to analyze the role of Gas price shock on her economy and to investigate the robustness of the existing findings. Our model includes household consumption of energy along with non-energy oriented consumption and service consumption in the utility function in addition to energy use at the firm level in industry and service sector. This model further includes endogenous electricity generating production function where electricity is produced locally using Natural Gas. One of the main assumptions of this model is that all the economic agents rely on energy either for household energy consumption or for production of various goods. Consequently, the model allows the analysis how the effects of Gas price changes are transmitted in the Bangladesh economy. Simulation results indicate that gas price shocks has negative impact on household consumption, sectoral production and therefore on household welfare in Bangladesh.*

### 1. Introduction

The effects of energy price changes on economic activity have been widely studied in last two decades. In principle, an increase of energy prices tends to

---

\* Senior Lecturer (On Study Leave), North South University, Dhaka, Bangladesh,  
Email: sakibamin@yahoo.com

reduce the level of economic activity, given its implications on the evaluation of important macroeconomic variables (Miguel, Manzano and Moreno, 2005). The overall intuition concerning energy is that even though it does not make up a significant fraction of the value of production inputs, or of GDP, the role of energy in production is however central, since without energy nothing would be produced. The role of energy is also important for the consumers as many kinds of household products are energy dependent.

Recently, Dynamic Stochastic General Equilibrium (DSGE) model has become a standard research instrument in investigating economic fluctuations. In modern macroeconomics, the economy is described as a Dynamic General Equilibrium (DGE) system that reflects the collective decisions of rational individuals over a range of variables that relate to both the present and the future (Wickens, 2008). These individual decisions are then synchronized through the markets system to produce the macro economy. The main advantage of DSGE analysis is that one could isolate the impacts of different exogenous shocks and explain some policy related experiments. For example, Kim and Loungani (1992) examined the impact of energy price's volatility in the variability of output and supported the views of macroeconomists who downplay the impact of energy shocks on the economy. Recently, Dhawan and Jeske (2007) extended Kim and Loungani's model to include a distinction between investment in consumer durables and capital goods, as well as energy use by the households and revealed that energy price shocks are not a major source for economic fluctuations. Consequently, productivity shocks continue to be the driving force behind output fluctuations.

Rotemberg and Woodford (1996) argued for an imperfect competition so as to supplement the negative impact of oil price increases to match their empirical estimations. Finn (2000), however, countered that impact of negative energy price on economy could also be explained if one augment with variable utilization and variable depreciation of productive capital. Miguel, Manzano and Moreno (2005) showed that oil price shocks could account for a significant percentage of GDP fluctuations in many European countries. Tan (2012) also confirmed that negative role of energy price on the economy which has multiple sectors where energy is exogenously produced. Alves and Pereira (2006) survey the literature on dynamic computational models with a focus on energy studies and reports their special features to identify and analyze the main areas of investigation in general equilibrium models applied to the environment and energy and to systematize and classify the most recent existing bibliography in a survey (from the last ten years), since there are many surveys on previous literature already listed in Bhattacharya (1996).

The measure of growth in the developing countries like Bangladesh is synonymous with the level of energy usage as it is used in some form almost in every activity. Bangladesh also considers energy as a pre requisite for her technological, societal and economic growth. The term “Energy” in this paper is used mainly to represent Electricity. The market for electricity includes households, agriculture, industries, and transport. In Bangladesh, about 60 percent of the population currently has access to electricity. The remaining 40 percent represents the market yet to be brought under the national grid. The present generation capacity of 8005 MW cannot be realized to its fullest due to the events of forced outage, maintenance activities and particularly fuel constraints i.e. gas supply shortage. Households and industry are the two biggest consumers of electricity. The domestic sector accounts for 45 per cent of retail sales while the industry sector consumes around 35 per cent of the total. According to BPDB the per capita electricity of Bangladesh now is at 292 KWH/capita as of December 2012.

Generating and supplying enough electricity for demand remains an unresolved challenge for Bangladesh. Significant efforts aimed at adding new generation capacities characterized the power sector of Bangladesh in recent years. The addition in installed capacity is not reflected in terms of proportional increase in power generation. There are many factors that contribute to the difference between the installed capacity and the maximum available generation (derated capacity). For example, some plants may remain out of operation for maintenance, rehabilitation and overhauling, and the capacity of some plants may be derated due to aging. However, the shortage of natural gas, which is the major fuel used for electricity generation, is the most important factor for low-capacity utilization in Bangladesh. Although the fuel mixes for electricity generation has reshaped since 2008, still the share of gas to generate electricity represents 64.5 percent in 2013. In 2010, due to shortage of gas supply approximately 500-800 MW electricity could not be produced. This is obvious that any adverse shock on gas price could have been a large negative impact on Bangladesh economy.

The common features in all of the models in the existing literature are that energy prices are taken as exogenous stochastic process and energy is considered in the production function. However, the importance of energy in the household’s utility function remains unattended. As far as we have been concerned, no researcher has calibrated a DSGE model with natural gas as energy for Bangladesh economy to investigate the interactions between energy price shock and overall economy.

In light of these limitations, this paper presents a standard DSGE model with energy for the Bangladesh economy which has become a standard tool in quantitative economics. The basic building blocks of the model are standard in the literature. Our dynamic model incorporates households, production sector, government sector and an energy sector. In addition we distinguish the production sector between industrial and service production sector; household consumption in between energy consumption, non-energy consumption and service consumption.

The main goal of this paper is to explore to what extent movements in gas prices can affect Bangladesh economy. We first calibrate parameters using data from Bangladesh and solve the model for steady state conditions. Then we examine how the fluctuations of key economic variables are explained by the exogenous shocks by means of Impulse Response Functions (IRFs) which yield useful qualitative and quantitative information. Our results reveal that gas price shocks has negative impact on household consumption, sectoral production and therefore on household welfare in Bangladesh.

The paper is organized as follows. The dynamic general equilibrium model is presented in section 2; calibration and estimation of the parameters are discussed in section 3. The results are analyzed in the section 4. Finally, in the last section, we present the conclusions.

## **2. The Model**

The model considered in this paper is a Dynamic Stochastic General Equilibrium (DSGE) model of a small closed economy populated by a large number of infinite lived households. There are four sectors in the economy- the production sector, the household sector, the energy sector and the government sector. The energy firm uses gas to generate electricity. All four sectors are interconnected through competitive market equilibrium conditions and all markets are assumed to clear. However, government needs to intervene in the market and fix the electricity price faced by the public electricity generating company to clear the energy market. Economic agents are price takers in all markets and are assumed to have perfect foresight. Shocks in the price of gas and technology across the sectors are main sources of fluctuation in the economy. The basic structure of the model in terms of technology is similar in its set up to Kim and Loungani (1992). Energy enters in the model as consumption good for households and as a productive input for firms in the form of electricity. The main differences of this model are the presence of two different production sectors and endogenous electricity generating firm which has not been experimented

in the literature till now. We now turn to the discussion of the details of the model which are presented in Table 1.

### The Production Sector

There are three production sectors in the model: a service sector and an industrial sector where final goods are being produced using electricity as an additional productive input which is produced in the third sector, the energy sector. Final output in each sector is produced with a Cobb Douglas (CD) technology, exhibiting constant returns to scale in the inputs-labour, capital and electricity in the industry and service sector.

The representative firm use labour (l), capital (k) and electricity (e) to produce the final good of the respective sector. The production technology of the firms is described by a CD function with constant returns to scale:

$$F_i = l_{i,t}^{\alpha_i} k_{i,t}^{\psi_i} e_{i,t}^{1-\alpha_i-\psi_i} A_{i,t}^{\Psi}$$

Where, i= respective sectors, j= electricity used by respective sectors. Alpha,  $\alpha$  is the labour share, Psi,  $\Psi$  represents the capital share. The share of electricity is defined by  $(1 - \alpha - \Psi)$

All the firms except Government operate under perfect competition maximizes profits as following:

$$\text{Max } \pi_{i,t} = P^i \cdot A_{i,t}^{\Psi} l_{i,t}^{\alpha_i} k_{i,t}^{\psi_i} e_{i,t}^{1-\alpha_i-\psi_i} - r k_i - w l_i - v^j \cdot j$$

Where w is the wage rate, r is the interest rate and v is the market price of electricity. The price of the final good is normalized to one, thus  $v^j$  can be considered as the relative electricity price.

From firm's maximization problem, we obtain the following equilibrium conditions which state that the marginal productivity of labour, capital and electricity are equal to the wage, the interest rate and the electricity price respectively.

$$W_t = \frac{\partial F(l_t, k_t, e_t)}{\partial l_t}$$

$$r_t = \frac{\partial F(l_t, k_t, e_t)}{\partial k_t}$$

$$F_i$$

Wage and interest rate are assumed to be equalized across all the sectors. Firms will make zero profit in each period t due to the constant returns to scale

assumption, in other words,  $\pi_t = 0$  for all  $t$ .

On the other hand, Government faces the following cost minimization function:

$$c_G = w l_G + r k_G + v^m \cdot m_{G,t} - P^G \cdot A_t^G l_{G,t}^{\alpha_G} k_{G,t}^{\psi_G} m_{G,t}^{1-\alpha_G-\psi_G}$$

### The Household

In the model economy there are an infinite number of identical households and the representative household maximizes the expected value of future utility. The household gets utility from consuming three types of consumption goods: electricity oriented goods ( $e$ ), non-electricity oriented goods ( $c$ ) and service goods. The household uses the following aggregator function to combine these three types of consumption into Consumption Aggregator:

$$c_t^A = X_t^\gamma (\theta c_t^\rho + (1 - \theta) e_t^\rho)^{\frac{1-\gamma}{\rho}}$$

Where  $\theta \in (0, 1)$  and  $\rho \leq 1$ . With this aggregation function, the elasticity of substitution between  $c$  and  $e$  is  $\frac{1}{1-\rho}$  and  $\theta$  is the share of non-electricity oriented consumption in the household aggregator. The elasticity of substitution between services and the composite of energy and non-electricity consumption is one in our model. The parameter  $\gamma$  represents the share of service consumption in the consumption aggregator. This is similar to the aggregator function used by Dhawan and Jeske (2007), who include consumption of nondurables and services excluding energy, the flow of services from the stock of durables goods and energy goods. So, we write the period  $t$  utility function as follows:

$$U(c_t^A, l_t) = \varphi \log c_t^A + (1 - \varphi) \log (1 - l_t)$$

Where  $\theta \in (0, 1)$ . This log-utility specification is the same as in Kim and Loungani (1992). Notice that household's endowment of time is normalized to 1 so that leisure is equal to  $1-l$ .

The momentary utility function is assumed to have the usual properties of monotonicity and quasi concavity. The household has three primary sources of income: 1) the income derived from selling capital stock, 2) Labour income and 3) The lump sum transfer payment  $\tau$ , it receives from the government. Capital and labour income are taxed at the rates  $\tau^k$  and  $\tau^l$  respectively.

The representative household also accumulates capital according to the law of motion:

$$k_{t+1} = (1 - \delta)k_t + I_t$$

Where  $\delta$  is the depreciate rate and  $I$  is the investment. Thus, the representative

household maximizes expected utility subject to the following resource constraint:

$$\text{Max } E \sum_{t=0}^{\infty} \beta^t \varphi \log \left[ X_t^\gamma (\theta c_t^\rho + (1-\theta) e_t^\rho)^{\frac{1-\gamma}{\rho}} \right] + (1-\varphi) \log(1-l_t)$$

Subject to

$$k_{t+1} + c_t + nX_t + q_t^e \cdot e_t = (1-\tau^l)w_l t + \bar{b} + (1-\tau^k)rk_t + (1-\delta)k_t$$

Where  $\beta^t$  is the discount factor.

The Lagrangian constrained for the household can be defined as follows:

$$L = \sum_{t=0}^{\infty} \beta^t [(\varphi \log [X_t^\gamma (\theta c_t^\rho + (1-\theta) e_t^\rho)^{\frac{1-\gamma}{\rho}}] + (1-\varphi) \log(1-l_t)] - \lambda_t [k_{t+1} + c_t + nX_t + q_t^e \cdot e_t - (1-\tau^l)w_l t - \bar{b} - (1-\tau^k)rk_t - (1-\delta)k_t]$$

Where  $\lambda_t$  is the Lagrange multiplier and the function is maximized with respect to  $c_t$ ,  $k_{t+1}$ ,  $e_t$ ,  $l_t$ ,  $X_t$  and  $\lambda_t$ .

The subsequent Euler equations are as follows:

The Euler equation interprets that the marginal disutility of reducing consumption in current period should be equal to the discounted utility from future consumption. The Euler equation in relation to leisure interprets that the disutility from additional working hour should be compensated by an increase in utility due to producing extra output.

$$\frac{c_{t+1}}{c_t} = \beta [(1-\tau^k)r_{t+1} + (1-\delta)] \frac{1 + (\frac{\theta}{1-\theta})^{\frac{1}{\rho-1}} \cdot q_t^e \frac{\rho}{\rho-1}}{1 + (\frac{\theta}{1-\theta})^{\frac{1}{\rho-1}} \cdot q_{t+1}^e \frac{\rho}{\rho-1}}$$

$$\frac{c_t}{1-l_t} = \frac{\varphi(1-\gamma)}{(1-\varphi)} \cdot \frac{1}{1 + (\frac{\theta}{1-\theta})^{\frac{1}{\rho-1}} (q_t^e)^{\frac{\rho}{\rho-1}}} \cdot w(1-\tau^l)$$

### The Government

The government earns revenue from taxing labour income, capital income and selling electricity to the national grid. On the expenditure sides, the government purchases labour, capital and make a lump sum transfer to households. Capital taxes in the model are raised on asset returns of household and not on capital stock in the production sector as mentioned by Glomm and Ravikumar (1997, 1998). The government, like any other entity in the economy, must satisfy a budget constraint.

$$\tau^l \cdot w \cdot l + \tau^k \cdot r \cdot k + P^G A_t^G l_{G,t}^{\alpha_G} k_{G,t}^{\psi_G} m_{G,t}^{1-\alpha_G-\psi_G} - rk_G - wl_G - \bar{b} = b$$

The IEA defines subsidy that lower the price consumers pay for oil products, natural gas, coal or electricity generated with one of those fuels. In this paper, we assume that government has to provide subsidy as it purchases electricity from the electricity producers at a high price and distributes it at a low price among the consumers. So, the total subsidy is:

$$b = P^G A_t^{\alpha_G} l_{G,t}^{\alpha_G} k_{G,t}^{\psi_G} m_{G,t}^{1-\alpha_G-\psi_G} - q^e \cdot e - q^s \cdot s - q^g \cdot g$$

### The Energy Sector

Energy enters in our model as consumption good for households in the form of electricity, as a production of input for industrial and service sectors. Additionally, there is one electricity generating firm owned by government in the economy. This firm produces and supplies the entire demand of electricity by using natural gas.

Similar to the production function used by Kim and Loungani (1992), we employ a Cobb Douglas production function for the electricity generating firm in this model. The electricity generating firm transforms the three factor inputs- labour, capital and natural gas into electricity according to the following specification:

$$G = A_t^{\alpha_G} l_{G,t}^{\alpha_G} k_{G,t}^{\psi_G} m_{G,t}^{1-\alpha_G-\psi_G}$$

Labour and capital's distributive share is given by the parameter  $\alpha_c$  and.  $(1-\alpha_c-\psi_c)$  represents the share of natural gas in production aggregation. A certain amount of electricity is lost ( $\chi$ ) while transmitting by the distribution companies to the end consumers. So, equilibrium in electricity market:

$$e + s + g = A_t^{\alpha_G} l_{G,t}^{\alpha_G} k_{G,t}^{\psi_G} m_{G,t}^{1-\alpha_G-\psi_G} - \chi(G)$$

### The Competitive Equilibrium

The equilibrium of the economy is a sequence of prices  $\{\pi_t\} = \{q_t, p_t, v_t, r_t, w_t\}$  and quantities  $\{\phi\} = \{c_t, l_t, k_t, e_t, g_t, s_t, x_t, y_t\}$  such that:

1. Given a sequence of prices  $\{\pi_t\} = \{q_t, p_t, v_t, r_t, w_t\}$  and tax  $\tau^l$  and  $\tau^k$   $\{c_t, l_t, e_t, x_t\}$  is a solution to the representative households' problem;
2. Given a sequence of prices  $\{\pi_t\} = \{q_t, p_t, v_t, r_t, \{k_t, g_t, s_t, y_t\}$  is a solution to the representative firm;
3. Given a sequence of quantities  $\{\phi\}$ ,  $\{\pi_t\}$  clears the market;
4. The economy wide budget constraint holds;
5. Energy market clears implies energy consumed should be equal to energy supplied.

### Model Shocks

The basic model is driven by three different shocks: energy price shocks and productivity shocks affects the Industrial output and energy output energy generating firms.

Just as Cooley and Prescott (1995), the stochastic productivity shocks across sectors are assumed to be:

$$\ln v_t^m = \Omega^m + \omega \ln v_{t-1}^m + \kappa_t \quad (\text{Gas Price Shocks})$$

$$\ln A_t^Y = \Omega^Y + \mu^Y \ln A_{t-1}^Y + \eta_t^Y \quad (\text{Technology Shocks in Industrial Sector})$$

$$\ln A_t^G = \Omega^G + \mu^G \ln A_{t-1}^G + \eta_t^G \quad (\text{Technology Shocks in Government Sector})$$

### 3. Dataset, Parameter Specification and Calibration

To find a numerical solution, model calibration is necessary. Hence, the model is calibrated following Kydland and Prescott (1982). The model is implemented numerically using detailed data and parameter sets. The dataset is reported in Table 2 and reflects the variable values in 2011-2012. The data needed to calibrate the economy comes from Bangladesh Bureau of Statistics (BBS), Bangladesh Economics Review (BER), World Development Indicator (WDI), Bangladesh Labour Force Survey, Bangladesh Power Development Board, Bangladesh Petroleum Corporation, Summit Power Limited, and Bangladesh Tax Handbook.

Parameter values are reported in Table 3 and are specified in different ways. Wherever possible, parameter values are taken from the available data sources. This is the case, for example, consumer price of electricity, producer price of electricity, market price of electricity, fraction of system loss in electricity and the different effective tax rates.

In some cases, the parameters are chosen freely from the literature in that sense they are not implied by the steady state restrictions. This is the case, for example, the discount rate, the inter-temporal elasticity of substitution, the elasticity of substitution and the persistent coefficient of the different shocks. Although free, these parameters have to be carefully chosen since their values affect the value of the remaining calibration parameters. Accordingly, they were chosen either using central values or using available data as guidance. The remaining parameters are obtained by calibration in a way that the real picture of the economy is extrapolated as the steady state trajectory.

There are 25 parameters in total with 13 structural, 6 shock related parameters and 6 policy related parameters in our model. Structural parameters can be categorized into utility and production function related parameters. It is important to have a

good understanding of rationale behind picking different parameter values in order to properly evaluate the fit of the model. Let us briefly describe our procedure for selecting parameter values used in the paper.

First of all, we discuss parameters related to production. Alpha ( $\alpha$ ), Psi ( $\psi$ ) and depreciation ( $\delta$ ) are the main parameters related to production. Since the model has two different sectors namely industry and service sector and one electricity generating firm, we need to calculate different alpha for each sector. Following Roberts and Fagnas (2004) we set the labor distributive share of industrial sector,  $\alpha_Y$  equals to 0.2 using the following first order condition:  $w = \alpha_Y \cdot \frac{Y}{L_{Y,t}}$ . The labour distributive share in the service sector,  $\alpha_X$  can be calculated using the first order conditions and considering share of labour in service sector from data and calculating the ratios of  $\frac{w}{Y}$  and  $\frac{n_X}{Y}$  as follows:

$$\frac{\omega_X^x}{\omega_l} = \frac{n_X}{Y} \alpha_X \frac{1}{y}$$

Given  $\frac{\omega_X^x}{\omega_l} = 0.719460501$ ;  $=1.658839316$  and  $\frac{\omega_1}{y} = 0.722841226$ , we can estimate  $\alpha_X$  equals to 0.313505778.

The share of capital used in industrial and service production,  $\psi_Y$  and  $\psi_X$  can be calculated by employing the first order conditions with respect to capital and Constant Returns to Scale assumptions.

$$\psi_Y = \frac{rk_{Y,t}}{p \cdot Y} = 0.760373942$$

$$\psi_X = \frac{rk_{X,t}}{n_X} = 0.660656913$$

However, the labor and capital distributive share in Government sector, PDB,  $\alpha_c$  and  $\psi_c$  can be found using the following two first order conditions where  $\alpha_c$  equals to 0.058408751 and  $\psi_c$  equals to 0.72464444369.

$$v^m \cdot \alpha_c \cdot m_{G,t} = (1 - \alpha_c - \psi_c) \cdot l_G \cdot w$$

$$r \cdot (1 - \alpha_c - \psi_c) \cdot k_{G,t} = \psi_c \cdot m_{G,t} \cdot v^m$$

Depreciation rate is usually very low in the developing countries. So, depreciation rate delta has been set at 0.025 implying that the overall depreciation rate in Bangladesh is 2.5 percent annually. This value is equally realistic from the perspective of the developing countries. Prescott (1986) and Kydland and Prescott (1991) also measure the value of  $\delta$  to be 0.025.

Now, we discuss parameters related to household utility. Given the value of  $q^e$ ,  $\rho$ , and the ratio of  $\frac{e}{c}$  calculated from data, we can obtain  $\theta$  (equals to 0.0911090619), the share of non-energy consumption in household aggregator using the following

Euler equation:

$$\frac{e_t}{c_t} = \left( q_t^e \cdot \frac{\theta}{1-\theta} \right)^{\frac{1}{\rho-1}}$$

Given the ratio,  $\frac{nX}{c}$ ,  $q^e$ ,  $\rho$  and  $\theta$ , the share of service aggregator  $\gamma$  (equals to 0.0.811011097), can be calculated using the following Euler equation:

$$\frac{c_t}{nX_t} = \frac{1-\gamma}{\gamma} \cdot \frac{1}{1 + \left( \frac{\theta}{1-\theta} \right)^{\frac{1}{\rho-1}} (q_t^e)^{\frac{\rho}{\rho-1}}}$$

$\phi$  reflects the share of energy consumption and non-energy consumption goods in the household's utility function and its value is calculated 0.607675927 as follows:

The intra-temporal efficiency condition (the labour-leisure) trade off implies that the marginal rate of substitution between labour and consumption must equal the marginal product of labour. That means,

$$\begin{aligned} \frac{U_l}{U_c} &= F_l \\ \frac{c_t}{1-l_t} &= \frac{\phi(1-\gamma)}{(1-\phi)} \cdot \frac{1}{1 + \left( \frac{\theta}{1-\theta} \right)^{\frac{1}{\rho-1}} (q_t^e)^{\frac{\rho}{\rho-1}}} \cdot w(1-\tau^l) \\ &\geq \frac{(1-\phi)}{\phi} = \frac{(1-\gamma) \cdot \theta \cdot (1-l_t) \cdot \frac{w_l}{Y} \cdot \frac{(1-\tau^l)}{1} \cdot \frac{Y}{c}}{\theta + (1-\theta) \left( \frac{e_t}{c_t} \right)^\rho} \end{aligned}$$

Certain standard parameters are calibrated following standard literature. To begin with, since the length of a period in the model is taken to be one year,  $\beta$ , the discount factor, is set to 0.96 which is quite standard in DSGE literature. This implies a real interest rate of 7.6 percent. The capital and labour income tax rates  $\tau^k$  and  $\tau^l$  as 0.15 and 0.10 as mentioned in Bangladesh Tax Handbook 2012. Next, the household consumer price of electricity,  $q^e$ , the industry consumer price of electricity,  $q^I$  and the service consumer price of electricity,  $q^S$  is chosen as 4.93 Taka/Kwh, 6.95 Taka/Kwh and 9.00 Taka/Kwh respectively from Bangladesh Power Development Board (BPDB). The selling price of electricity by PDB ( $P^G$ ) is calibrated using the country data which is equals to 2.307534701. The model assumes that Government fixes the selling price of electricity to clear the electricity market.

Finally, the market price of gas is considered as 0.7755 Taka/Kwh which is taken from Summit Power Limited Company.

Due to unavailability of the data of working hours, we set  $l=0.33$  with an assumption that people work about one-third of their time endowment which is

widely accepted value for RBC/DSGE analysis. For example,  $\theta$  is set equal to 0.30, consistent with the time-allocation measurements of Ghez and Becker (1975) for the US economy. In this chapter, the household's utility function follows a general CES form, meaning that it cannot be used to model an elasticity of substitution of exactly 1. Following Dhawan and Jeske (2007) the CES parameter of the household's utility function,  $\rho$ , is set at  $-0.11(1-(1/0.90))$ , which is negative and indicates that energy and non-energy consumption are somewhat complementary.

Owing to the unavailability of data, following King, Plosser and Rebelo (1988), we set the persistence of our three exogenous shocks equals to 0.95 and standard deviation of the shocks equals to 0.01. Using different series, empirical literature get a range of estimates for persistence 0.85-0.95 and standard deviation 0.0095-0.01. We assume that technology and energy shocks follows a mean zero AR (1) process in its natural log, with an iid disturbance.

#### **4. Solution Algorithm**

We use the stochastic perturbation method (log linearization around the deterministic steady state) put forward by Collard and Julliard (2001) to approximate the dynamics of our model economy. From the first order conditions in Table 4, we derive twenty three conditions guiding the dynamic behaviour of twenty nine endogenous variables plus three equations for the shocks. Since DSGE literature calibrates not only the parameter values but also the fundamental steady state variables (which Dynare consider as initial values), we do follow the same procedure. The calculated steady state values are listed in Table 5. However, Dynare can solve models without setting up the steady state and by guessing initial values for the endogenous variables. In the same fashion, the DSGE model can be solved recursively with using initial value and showed the Steady State (SS) results (Levine and Yang, 2012). To solve the models to generate a first order approximation for the policy function (See Adjemian et al, 2011 and Collard and Julliard, 2011 for the methodological details) and to conduct stochastic simulations, we run the program Dynare version 4.4.3- a pre-processor and a collection of Matlab routines. These routines linearize the system around its deterministic steady state and perform a second order Taylor approximation.

#### **5. Results**

To evaluate the performance of our model, i) we will compare steady state ratios from the models with their empirical counterpart and ii) analyze the impulse response function of different shocks. Our model shows that most of the relevant

variable ratios are fairly close to the actual data. The model does a good job at matching the model generated ratios to the actual variable ratios as showed in data.

After considering the steady state ratios for our model with their empirical counterparts, finally we take a brief look at the impulse response functions generated in response to the productivity and energy price shocks.

**Table 6: Ratios of Economic Variables of Bangladesh Data and Models in the Steady State**

<b>Economic Ratios</b>	<b>Data</b>	<b>Model</b>
$\frac{c}{Y}$	0.337915857	0.349212
$\frac{e}{Y}$	0.009866408825	0.009866408825
$\frac{wl}{Y}$	0.722841226	0.7228419
$\frac{Y}{wl^Y}$	0.2	0.200000277
$\frac{Y}{E}$	0.577879074	0.577878884
$\frac{e}{s}$	0.482669648	0.482669988
$\frac{e}{I^V}$	0.2766859345	0.27668606
$\frac{I}{I^K}$	0.719460501	0.719460606
$\frac{I}{v^m m^G}$	3.71428727	3.714263685
$\frac{wl^G}{rk^G}$	3.340192542	3.340205875
$\frac{I}{v^m m^G}$	0.313505778	0.313505738
$\frac{n^K}{rk^K}$	0.660656913	0.660655086
$\frac{n^K}{q^s s}$	0.025837309	0.025837299
$\frac{n^K}{q^s g}$	0.039626058	0.003962605
$\frac{Y}{Y}$		

### **Transmission Mechanisms of Gas Price Shocks**

In this section, we describe the dynamic mechanism in which Gas price shock is propagated. The shock is equal in size to the standard deviation of the normalized price. Figure 1 shows the response of the different endogenous variables of the model in presence of such shock.

When there is an increase in relative gas price, non-energy consumption, energy consumption and service consumption decreases by 0.1 percent, 3 percent and 0.25 percent respectively. Electricity generation is also affected because of high gas price as the generating firm use natural gas to produce electricity and it is decreased by 8 percent. Since the amount of government transfer also decreases, household increases the labor supply to overcome the negative income effect, which lowers the wage rate in the economy. The amount of electricity used in industrial and service sector is also reduced by 2 percent and 1.5 percent respectively. Because of the complementarity effects, the reduction in the use of electricity in production further decreases the amount of capital and the amount of labor by a small margin. The decrease in the productive inputs is translated into an industrial output decrease of 0.4 percent which would imply a negative correlation between industrial output and gas prices.

### **Transmission Mechanisms of Productivity Shocks**

In this paper, two types of productivity shocks is considered both for industry and energy generating firms which has more or less similar impact on the economy. An increase in technology makes capital more productive in the future, since future technology is expected to be higher (as the coefficient is close to 1), the social planner responds optimally by immediately building up the capital stock by 500 percent and 5 percent respectively. However, a technology shock in industry seems to have some adverse effect on service consumption. Overall, the IRF of consumption displays a hump shape as is already documented in literature. Both the industrial production and the energy production are increased as a result of productivity shock along with their usage of electricity. It is also revealed that productivity shock in industry has some positive influences over the factor prices. Figure 2 and 3 shows the response of the different endogenous variables of the model in presence of productivity shock.

The behavior of impulse response functions for the endogenous variables are very similar to their response to an exogenous technology and energy price shock. The only difference is their magnitude of effect and the technology shocks have more strong impact on the variables than the energy shocks.

## 6. Conclusions

In this paper, we have analyzed the effects of gas price shocks on different key macroeconomic variables and on welfare in the context of a small economy where natural gas is locally produced such as is the case of the Bangladesh economy. The model used for this analysis is based on the standard dynamic stochastic general equilibrium model where energy is included both in the utility and production function. Energy price shock is explicitly introduced in our model in addition to the productivity shocks. The model is calibrated for Bangladesh economy to analyze the role of Gas price shock on her economy and to investigate the robustness of the existing findings.

First of all, our investigation shows that the simulated model is able to replicate most of the ratios of macroeconomic variables on average in Bangladesh. The main conclusion from our work is that higher gas price would hinder the economic progress in Bangladesh by upsetting the economic variables and would have negative welfare effect. So, higher energy price would limit the progress of economic activities in Bangladesh.

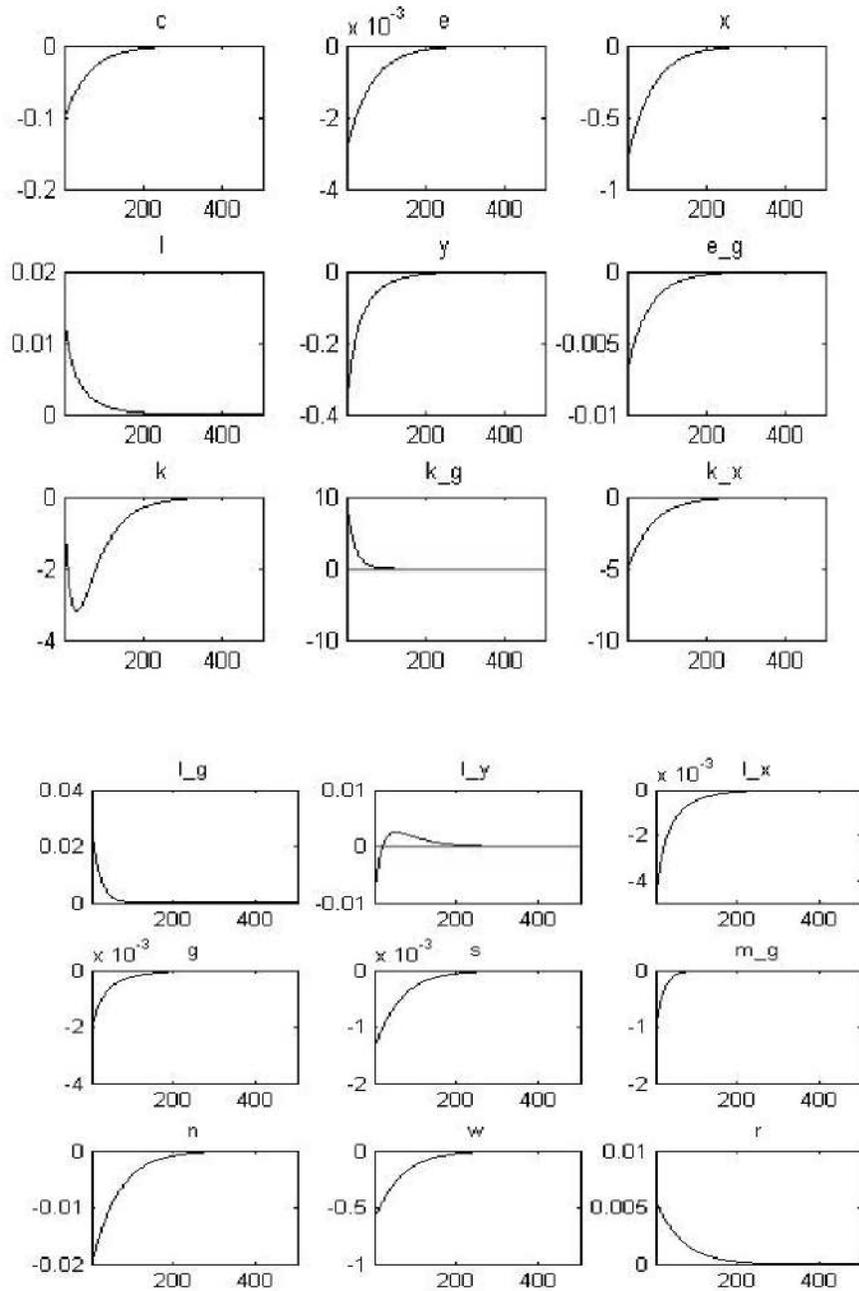
However, the model is still rather stylized. It abstracts from many of the channels through which energy prices may affect the macro economy. Firstly, many of the studies that derive strong impacts of energy on real variables do so by assuming some rigidity in the response of wages and (non-energy) prices to the energy price. Secondly, it abstracts from the presence of fiscal and monetary authorities as well as market incompleteness. Thirdly, the model represents a closed economy.

For further research, it would be interesting to include pollution on our baseline model to do some comparative static to evaluate the dynamic effects of specific emission policy choices. We would also like to consider externality where it is assumed to enter household utility additively separable and furthermore assess the overall welfare effect of a reform. Finally, we would also intend to extend the model by explicitly modelling the energy market so that energy policy reforms and their impact on the overall economy can be accurately analysed.

### **References**

1. Alves, MR., and Pereira, AM., 2006, "Survey of Applied General Equilibrium Models for Energy and Environmental Studies", Preliminary Versions.
2. Bhattacharyya, SC., 1996, "Applied General Equilibrium Models for Energy Studies: A Survey", *Energy Economics* 18, pp. 145-164.
3. Cooley, Thomas F., and Edward C. Prescott., 1995, "Economic Growth and Business Cycle", In *Frontier of Business Cycle Research*, Princeton, NJ.
4. De Miguel, C., Manzano, B., and Martín-Moreno, JM, 2005, "Oil Shocks and the Business Cycle in Europe", *EEE* 215.
5. Dhawan,R., and Jeske, K., 2007, " Energy Price Shocks and the Macroeconomy: The Role of Consumer Durables",mimeo, Federal Reserve Bank of Atlanta.
6. Dynare, version 4.4.3.
7. Finn, MG, 2000, "Perfect Competition and the Effects of Energy Price Increases on Economic Activity," *Journal of Money, Credit and Banking* 32, pp. 400-416.
8. Ghez, G., and Becker G., 1975, "The Allocation of Time and Goods over the Life Cycle", New York: Columbia University Press.
9. Glomm, G and Ravikumar, B., 1997, "Productive government expenditures and long-run growth", *Journal of Economic Dynamics and Control* 21(1), pp. 183-204.
10. Glomm, G and Ravikumar, B., 1997, "Flat-Rate Taxes, Government Spending on Education, and Growth", *Review of Economic Dynamics* 1(1), pp. 306-325.
11. Kim, IM., and Loungani, P., 1992, "The Role of Energy in Real Business Cycles," *Journal of Monetary Economics* 29, pp. 173-189.
12. King, R., Plosser, C., and Rebelo, S., 1988a, "Production, growth and business cycles, I: The basic neoclassical model", *Journal of Monetary Economics* 21, pp. 195-232.
13. King, R., Plosser, C., and Rebelo, S., 1988a, "Production, growth and business cycles, II: New Directions", *Journal of Monetary Economics* 21, pp. 309-342.
14. Kydland, F., and Prescott, E., 1982, "Time to build and aggregate fluctuations", *Econometrica* 50, pp. 1345-1371.
15. MATLAB, version 8.3.0.
16. Robers, J., and Fagernas, S., 2004, "Why is Bangladesh Outperforming Kenya? A Comparative Study of Growth and its Causes since the 1960s", ODI Strategic Policy Impact and Research Unit (SPIRU) Papers 5.

17. Rotemberg, JJ., and Woodford, M., 1996, "Imperfect Competition and the Effects of Energy Price Increases on Economic Activity," *Journal of Money, Credit and Banking* 28, pp. 549-577.
18. Stéphane Adjemian, Houtan Bastani, Michel Juillard, Frédéric Karamé, Ferhat Mihoubi, George Perendia, Johannes Pfeifer, Marco Ratto and Sébastien Villemot., 2011, "Dynare: Reference Manual, Version 4", *Dynare Working Papers*, 1, CEPREMAP.
19. Tan, BH., 2012, "RBC model with endogenous energy production", School of Economics, Singapore Management University.
20. Wickens, M., 2008, "Macroeconomic Theory: A Dynamic General Equilibrium Approach", Princeton University Press.

**Appendix***Figure 1: Relative Impulse Responses to an energy shocks*

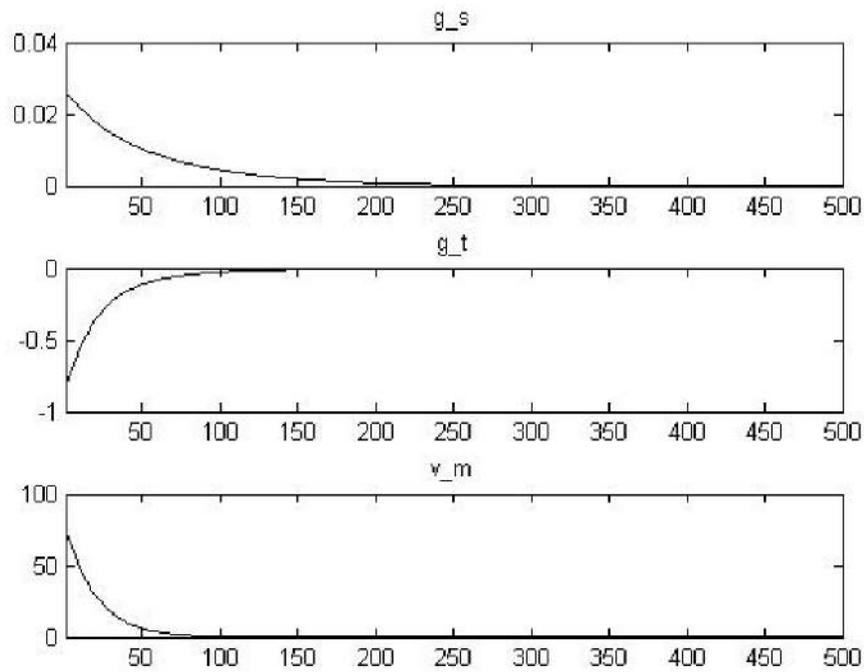
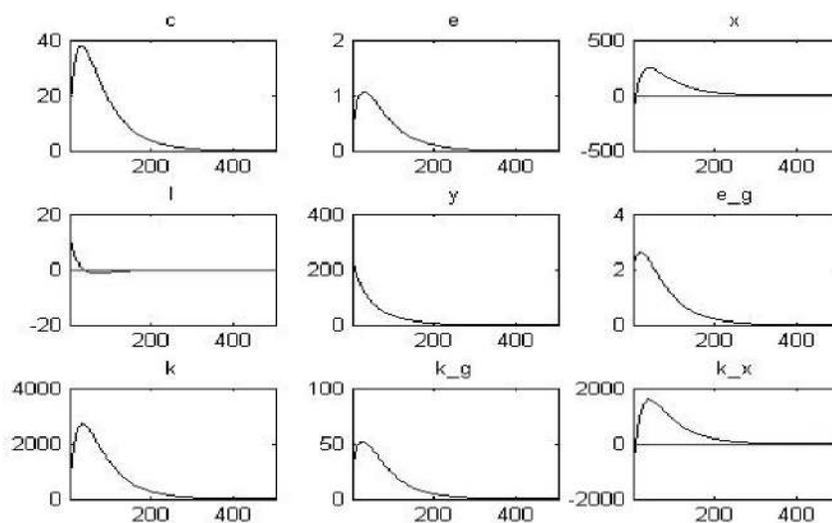


Figure 2: Relative Impulse Responses to a productivity shocks in Industry



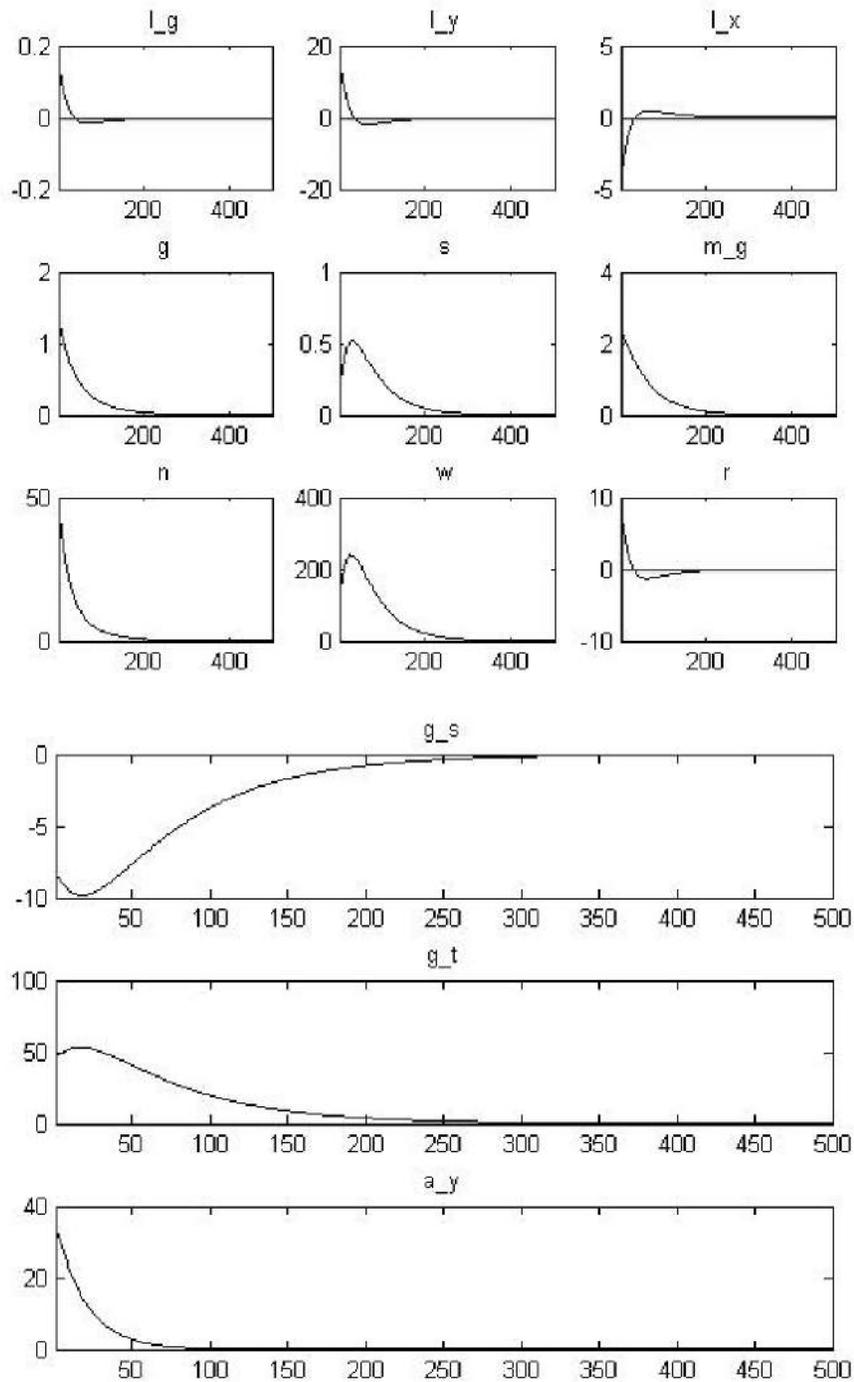
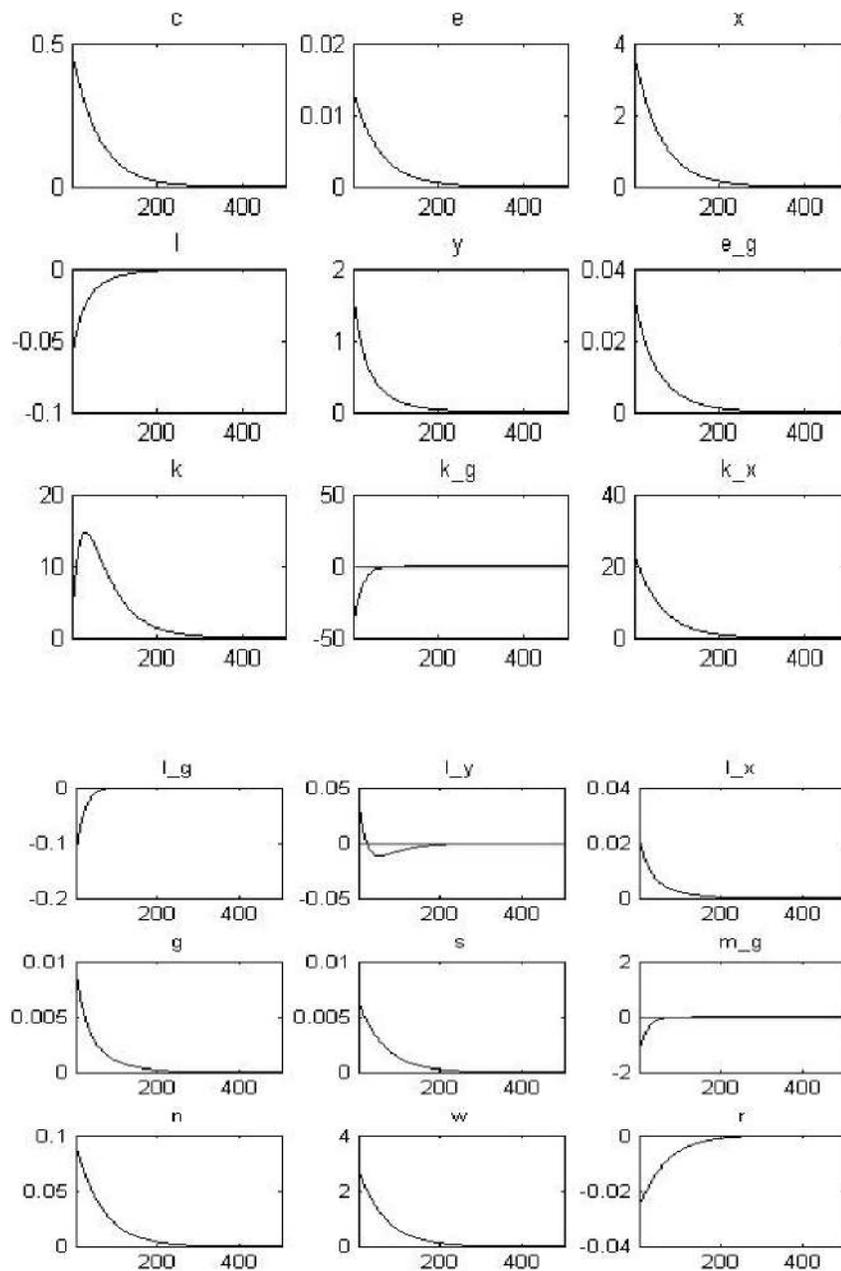
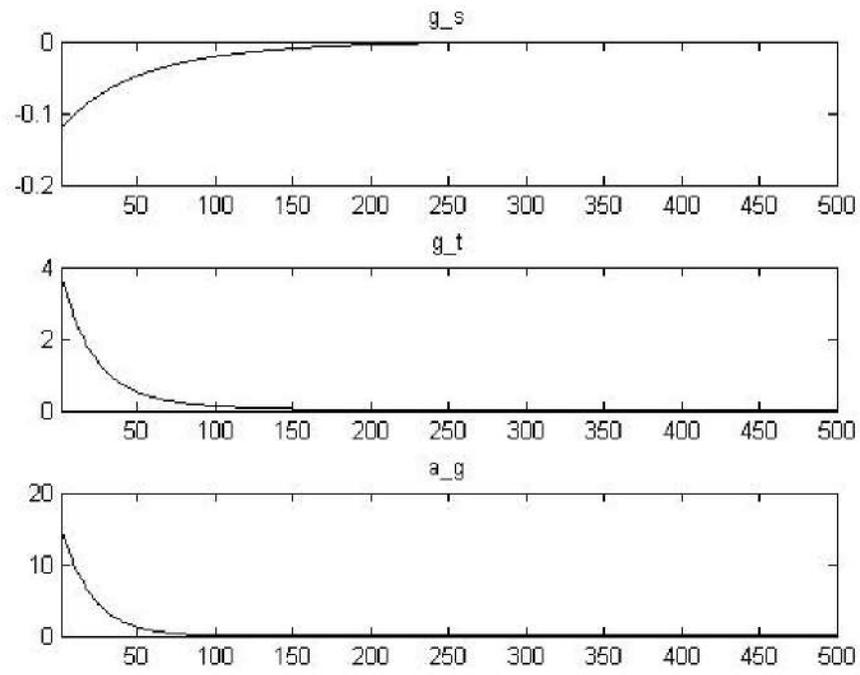


Figure 3: Relative Impulse Responses to a productivity shocks in Energy Firm





**Table 1: The Dynamic General Equilibrium Model: The Model Structure**


---

*Household Utility Function:*

$$\varphi \log \left[ X_t^\varphi (\theta c_t^\varphi + (1-\theta)e_t^\varphi)^{\frac{1-\varphi}{\varphi}} \right] + (1-\varphi) \log (1-l_t)$$

*Household Resource Constraint:*

$$k_{t+1} + c_t + n_t X_t + q_t^\varphi e_t = (1-\tau^k)w_t l_t + n_t + (1-\tau^r)rk_t + (1-\delta)k_t$$

*Government Resource Constraint:*

$$r^g l + \tau^k r k + p^G A_G^G l_G^{\alpha_G} k_G^{\beta_G} m_G^{\gamma_G} - rk_G - wl_G - n = b$$

*Economy wide Resource Constraint:*

$$k_{t+1} = A_t^Y l_Y^{\alpha_Y} k_Y^{\beta_Y} \theta_t^{1-\alpha_Y-\beta_Y} - c_t + (1-\delta)k_t$$

*Total Subsidy:*

$$b = p^G A_G^G l_G^{\alpha_G} k_G^{\beta_G} m_G^{\gamma_G} - q^\varphi e - q^s s - q^g g$$

*Production Functions:*

$G = A_t^G l_G^{\alpha_G} k_G^{\beta_G} m_G^{\gamma_G}$  [PDB]

$Y = A_t^Y l_Y^{\alpha_Y} k_Y^{\beta_Y} \theta_t^{1-\alpha_Y-\beta_Y}$  [Industrial Sector]

$X = A_t^X l_X^{\alpha_X} k_X^{\beta_X} \theta_t^{1-\alpha_X-\beta_X}$  [Service Sector]

*Equilibrium in Electricity Markets:*

$$e + s + g = A_t^G l_G^{\alpha_G} k_G^{\beta_G} m_G^{\gamma_G} - x(G)$$

*Equilibrium in Labour Markets:*

$$l = l_G + l_Y + l_X$$

*Equilibrium in Capital Markets:*

$$k = k_G + k_Y + k_X$$

*Firms Profit Maximization Problem:*

$\pi_Y = p^Y A_t^Y l_Y^{\alpha_Y} k_Y^{\beta_Y} \theta_t^{1-\alpha_Y-\beta_Y} r k_Y - w l_Y - q^\varphi e$  [Industrial Sector]

$\pi_X = n_t A_t^X l_X^{\alpha_X} k_X^{\beta_X} \theta_t^{1-\alpha_X-\beta_X} - \tau k_X - w l_X - q^s s$  [Service Sector]

*Government cost maximization problem:*

$$c_G = wl_G + rk_G + v^m m_G - p^G A_G^G l_G^{\alpha_G} k_G^{\beta_G} m_G^{\gamma_G}$$

*Exogenous Shocks:*

$\ln v_t^m = \Omega^m + \omega \ln v_{t-1}^m + \kappa_t$  (Gas Price Shocks)

$\ln A_t^Y = \Omega^Y + \mu^Y \ln A_{t-1}^Y + \eta_t^Y$  (Technology Shocks in Industrial Sector)

$\ln A_t^G = \Omega^G + \mu^G \ln A_{t-1}^G + \eta_t^G$  (Technology Shocks in Government Sector)

---

Table 2: The Dynamic General Equilibrium Model- The Basic Data Set

c, Consumption by Household	As percent of GDP	0.806
q <sup>e</sup> , Electricity consumption by household	Sectoral Share of GDP (%)	1.45
Y, Industry, value added	(% of GDP)	29.81
GDP	Value	9,147,840,000,000 Taka
Y	Value	2,726,971,104,000 Taka
c/Y (Calculated)	Ratio	0.337915857
nX, Service, value added	(% of GDP)	49.45
nX/Y	Ratio	1.658839316
c/nX(Calculated)	Ratio	0.203706202
e/GDP	Ratio	0.002941176471
e/Y(Calculated)	Ratio	0.009866408825
e/c(Calculated)	Ratio	0.029197827
e, Domestic Electricity Consumption	Million Kilowatt Hours(Mkwh)	11627
g, Industrial Electricity Consumption	Million Kilowatt Hours(Mkwh)	6719
s, Service Electricity Consumption	Million Kilowatt Hours(Mkwh)	5612
l <sup>Y</sup> , Labour Share of Industry	In Percentage	27.66859345%
l <sup>X</sup> , Labour Share of Service	In Percentage	71.9460501%
l <sup>e</sup> , Labour Share of Electricity	In Percentage	0.385356454%
q <sup>e</sup> , consumer price of electricity faced by residential household	Taka/Kwh	4.93
q <sup>S</sup> , electricity price faced by service sector	Taka/Kwh	9.00
q <sup>g</sup> , electricity price faced by industry	Taka/Kwh	6.95
P <sup>G</sup> , electricity price faced by Government (Calculated)	Taka/Kwh	2.307534701
V <sup>m</sup> , market price of gas	Taka/Kwh	0.7755

Table 3: The Dynamic General Equilibrium Model- The Structural Parameters

1. $\beta$ , discount factor	0.96(Borrowed)
2. $\phi$ , the share of electricity and non-electricity consumption in the household's utility	0.0.607675927 (Calculated)
3. $\theta$ , the share of non-energy consumption in household aggregator	0.0.911090619 (Calculated)
4. $\sigma$ , the CES parameter of household's utility function	$\rho=0.11$ (Borrowed)
5. $\gamma$ , the share of service in the consumption aggregator	0.0.811011097 (Calculated)
6. $\alpha_G$ , labour distributive share in BPDB	0.058408751(Calculated)
7. $\alpha_Y$ , labour distributive share in industrial sector	0.2(Calculated)
8. $\alpha_X$ , labour distributive share in service/commercial sector	0.313410243 (Calculated)
9. $\Psi_G$ , share of gas used in electricity production by BPDB	0.72464444369(Calculated)
10. $\Psi_Y$ , share of electricity used in industrial production	0.760373942(Calculated)
11. $\Psi_X$ , share of electricity used in commercial production	0.660656913(Calculated)
12. $\kappa$ , fraction of system loss	0.12(Data)
13. $\omega$ , persistence coefficient of gas price shock	0.95(Borrowed)
14. $\mu^Y$ , persistent coefficient of TFP shock in industry	0.95(Borrowed)
15. $\mu^G$ , persistent coefficient of TFP shock in BPDB	0.95(Borrowed)
16. $\zeta$ , standard error of gas price shock	0.01(Borrowed)
17. $\varepsilon^Y$ , standard error of TFP shock in industry	0.01(Borrowed)
18. $\varepsilon^G$ , standard error of TFP shock in BPDB	0.01(Borrowed)
19. $\delta$ , depreciation rate	0.025(Borrowed)
20. $\tau^K$ , tax on capital	0.15(Data)
21. $\tau^l$ , tax on labour	0.10(Data)
22. $q^e$ , consumer price of electricity faced by household	4.93(Data)
23. $q^S$ , consumer price of electricity faced by service sector	9.00(Data)
24. $q^I$ , consumer price of electricity faced by industry	6.95(Data)
25. $P^G$ , electricity price faced by Government	2.307534701( Calculated)

**Table 4: Euler Equations and First Order Conditions**


---

1.  $\frac{c_{t+1}}{c_t} = \beta^{\sigma} \{ (1 - \tau^k) r_{t+1} + (1 - \delta) \} \frac{1 + (\frac{\theta}{1-\theta})^{\frac{1}{\sigma-1}} \cdot q_t^{\frac{\sigma}{\sigma-1}}}{1 + (\frac{\theta}{1-\theta})^{\frac{1}{\sigma-1}} \cdot q_{t+1}^{\frac{\sigma}{\sigma-1}}}$
2.  $\frac{c_t}{1 - l_t} = \frac{\varphi(1-\gamma)}{(1-\varphi)} \cdot \frac{1}{1 + (\frac{\theta}{1-\theta})^{\frac{1}{\sigma-1}} (q_t^{\frac{\sigma}{\sigma-1}})} \cdot w(1 - \tau^l)$
3.  $\frac{c_t}{nX_t} = \frac{1-\gamma}{\gamma} \cdot \frac{1}{1 + (\frac{\theta}{1-\theta})^{\frac{1}{\sigma-1}} (q_t^{\frac{\sigma}{\sigma-1}})}$
4.  $\frac{\theta}{c_t} = (q_t^{\frac{\sigma}{\sigma-1}} \cdot \frac{\theta}{1-\theta})^{\frac{1}{\sigma-1}}$
5.  $w = \alpha_r \cdot \frac{Y}{l_{rx}}$
6.  $r = \psi_y \cdot \frac{Y}{k_{yt}}$
7.  $q^{\theta} = (1 - \alpha_r - \psi_y) \cdot \frac{Y}{g_t}$
8.  $w = \alpha_x \cdot \frac{nX_t}{l_{xt}}$
9.  $r = \psi_x \cdot n \cdot \frac{X}{k_{xt}}$
10.  $q^{\theta} = (1 - \alpha_x - \psi_x) \cdot n \cdot \frac{X}{g_t}$
11.  $v^m \cdot \alpha_G \cdot m_{G,t} = (1 - \alpha_G - \psi_G) \cdot l_G \cdot w$
12.  $r \cdot (1 - \alpha_G - \psi_G) \cdot k_{G,t} = \psi_G \cdot m_{G,t} \cdot v^m$

---

*Table 5: The Dynamic General Equilibrium Model- The Steady State Values*

1. c, non-electricity oriented goods by household	0.349212
2. e, electricity consumption by household	0.00986641
3. X, Total production in Service Sector	3.1686
3. Y, Total production in industry	1
4. G, electricity produced by government sector(BPDB)	0.0225891
5. K, total capital( $K = K^G + K^Y + K^X$ )	24.1084
6. $K^G$ , capital used by BPDB(Government sector)	0.440619
7. $K^X$ , capital used in commercial/service sector	13.973
14. l, total labour( $l = l^G + l^Y + l^X$ )	0.33
17. $l^G$ , labour used by BPDB(Government sector)	0.00127168
18. $l^Y$ , labour used in industrial sector	0.0913064
19. $l^X$ , labour used in commercial/service sector	0.237422
20. g, electricity consumption by industry	0.00570159
21. s, electricity consumption by service/commercial sector	0.00476222
24. $m^G$ , gas used by BPDB in electricity production	0.0133413
25. n, price of commercial/service products	0.523525
26. w, price of labour	2.19043
27. r, price of capital	0.0784314
28. b, subsidy	-0.0834374
29. $\tau$ , government transfer	0.449696
31. $V^m$ , market price of gas	0.7755
32. $A_t^Y$ , TFP shock in industrial sector	0.352114
33. $A_t^G$ , TFP shock in government electricity generating firm(BPDB)	0.15406

## **Footnoting and writing style of the Bangladesh Journal of Political Economy**

1. The Bangladesh Journal of Political Economy is published in June and December each year.
2. Manuscripts of research articles, research notes and reviews written in English or Bangla should be sent in triplicate to the Editor, The Bangladesh Journal of Political Economy, Bangladesh Economic Association, 4/c Eskaton Garden Road, Dhaka-1000, Bangladesh.
3. An article should have an abstract preferably within 150 words.
4. Manuscript typed in double space on one side of each page should be submitted to the Editor. Submission of electronic version is encouraged.
5. All articles should be organized generally into the following sections: a) Introduction: stating the background and problem; b) Objectives and hypotheses; c) Methodological issues involved; d) Findings; e) Policy implications; f) Limitations, if any; and g) Conclusion (s).
6. The author should not mention his/her name and address on the manuscript. A separate page bearing his/her full name, mailing address and telephone number, if any, and mentioning the title of the paper should be sent to the Editor.
7. If the article is accepted for publication elsewhere, it must be communicated immediately. Otherwise, the onus for any problem that may arise will lie on the author.
8. The title of the article should be short. Brief subheadings may be used at suitable points throughout the text. The Editorial Board reserves the right to alter the title of the article.
9. Tables, graphs and maps may be used in the article. Title and source(s) of such tables should be mentioned.
10. If the Editorial Board is of the opinion that an article provisionally accepted for publication needs to be shortened or particular expressions deleted or rephrased, such proposed changes will be sent to the author of the article for clearance prior to its publication. The author may be requested to recast any article in response to the review thereof by any reviewer.
11. The numbering of notes should be consecutive and placed at the end of the article.
12. Reference in the text and in the Reference list at the end of article should follow it as below:
  - i. **Book (one or more authors)**
    - Start your full reference with the last name of the author(s) so it connects with the citation; then give initials or first name(s) of the author(s).
    - Year of publication comes next.

- Next, give the title of book: in italics or underlined (but be consistent throughout your list of references).
- Finally, give the place of publication and name of publisher.

*Example*

**In-text citation:**

(Wilmore 2000)

(Just cite the last name(s) of writer(s) and the year the book was published).

**Full reference:**

WILMORE, G.T.D. (2000). *Alien plants of Yorkshire*. Kendall: Yorkshire Naturalists' Union.

**ii. Chapter from an edited book**

- Start with the full reference entry with the last name of the chapter's author, followed by initials, then state year of publication.
- Then give name (s) of editor(s). The last name of an editor precedes his or her initials, to distinguish editor(s) from the name of the writer of the chapter. Indicate single editor by an abbreviation: (Ed.), or editors: (Eds.).
- State full title of book - in italics or underlined. It is helpful to then give a chapter number.
- Finally, give place of publication and name of publisher.

*Example*

**Citation:**

(Nicholls 2002)

(Cite the name of the writer of the chapter or section in the edited book).

**Full reference:**

NICHOLLS, G. (2002). Mentoring: the art of teaching and learning. In P. JARVIS (Ed.) *The theory and practice of teaching*, chap. 12. London: Kogan Page.

**iii. Referencing journal articles**

- Start with the last name of the author of the article and initials of author.
- Year of publication.
- Title of article (this can go in inverted commas, if wished).

- Name of the journal or magazine (in italics or underlined).
- Volume number and part number (if applicable) and page numbers.

References to journal articles do not include the name of the publisher or place of **publication** unless there is more than one journal with the same title, e.g. *International Affairs (Moscow)* and *International Affairs* (London).

*Example*

**Citation:**

(Bosworth and Yang 2000).

**Reference:**

BOSWORTH, D. and D. YANG (2000). Intellectual property law, technology flow and licensing opportunities in China. **International Business Review**, vol. 9, no. 4, pp.453-477.

The abbreviations, 'vol.' (for volume), 'no.' (for number) and 'pp' (for page numbers) can be omitted. However for clarity and to avoid confusing the reader with a mass of consecutive numbers, they can be included, but be consistent. Note how, in the example above, the initials of the first author follows his last name (Bosworth, D.), but precede the second named (D. Yang). This is the practice illustrated by British Standard in their guidelines with Harvard and both numerical-referencing styles, although you may find the guidelines at your institution may differ on this point.

**iv. Example of referencing an electronic source**

*Example*

**Citation:**

(Dixons Group 2004)

**Reference:**

DIXONS GROUP PLC (2004). *Company report: profile*. [Accessed online from Financial Analysis Made Easy (FAME) database at <http://www.bvdep.com/en/FAME.html> 13 Dec. 2005].

13. Reference mentioned in the text should be arranged in alphabetical order and provided at the end of the article.
14. The Bangladesh Economic Association shall not be responsible for the views expressed in the article, notes, etc. The responsibility of statements, whether of fact or opinion, shall lie entirely with the author. The author shall also be fully responsible for the accuracy of the data used in his/her manuscript.
15. Articles, not accepted for publication, are not returned to the authors.
16. Each author will receive two complimentary copies of The Bangladesh Journal of Political Economy and 25 off-prints.



Bangladesh Economic Association  
4/C, Eskaton Garden Road  
Dhaka-1000, Bangladesh  
Tel : 934 5996, Fax : 880-2-934 5996  
E-mail : bea.dhaka@gmail.com  
Website : bea-bd.org