

Letters will only be considered if they carry the writer's full name, address and telephone number (if any). The identity of the writers will be protected. Letters must be limited to 300 words. All letters will be subject to editing.

Tipaimukh dam

In the 5th Jan. '06 issue of your paper there was a statement of the Indian High Commissioner in Bangladesh asserting that the Tipaimukh project is meant for power generation and flood moderation in Barak basin in India. She further stated that it would not only mitigate the flood problem in the Barak basin but would also enable regulated release of water in the lean season to the benefit of both the countries.

However, our experience of Faraka Barrage has been different. Bangladesh had to wait for a long time to get a meaningful response from India. Our experience is not at all pleasant with Berubari and other similar issues either.

Coming back to what would happen in cases of lower riparian rivers such as the Surma, Kushiara and Meghna spreading the adverse effect in Bangladesh may very well be imagined from what we have

experienced after years of water withdrawal in upper Assam by India during East Pakistan period, and particularly after Bangladesh was born. I was born in a village named Ballah on the bank of the Surma in Zakiganj thana and had seen in my childhood steamers plying even in winter months. But the river got silted

up so much that near the old Kaliganj Bazar Indian BSF people now walk across the river to come to our side of border patrol where border pillars had been fixed during the 1960s upon agreement between Pakistan and India ignoring the internationally accepted norm of agreeing to the midstream of a river as the

boundary of two independent countries. This also resulted in drying up of about six canals, which originated from the Bangladesh side of the Surma and in the last 30 years Zakiganj upazila has been deprived of enough water and alluvial soils.

Altaf Ahmed Choudhury
One-mail



SAURAV
drama...

There was an unprecedented furore over the dropping of Saurav Ganguly from the Indian team. People of West Bengal seem to have taken it as a move directed against their very identity.

It's not easy to say what the Indian selectors had in their minds. But Saurav is back to the team. But what can he do as a batsman? The need for a batsman of his class is no longer felt on the dead wickets. Test cricket itself is facing death as pitches are prepared for the batsmen to trounce the bowlers. It's really a bad thing.

Both the batsmen and bowlers should have equal chances to make the game interesting.
Harun Pasha, Dhaka

Mobile phone

In the present mobile phone business scenario, all the operators seem to hunt for new clients, rather than serve the old ones. They are fleeing the old subscribers by maintaining a very high call tariff rate. If anyone needs long talk or gossip he/she should opt for land phone. By installing such inordinate packages, the operators are certainly undermining the general callers' right and exhibiting double standard, as they

are rigid towards old subscribers but liberal to the newcomers.

The intent it seems is to rob Peter to pay Paul.

We hope good sense will prevail and our problems will be addressed.

Dr. Md. Zahid Hussain
Dept. of Urology, BSMMU,
Dhaka

Teachers' service

It is aptly said that education is the backbone of the nation and

teachers play a vital role in imparting education. But the issue has always been neglected by the relevant authorities. Non-government primary teachers are continuing their movement by chalking out different programmes for inclusion of their service in the public sector.

It may be mentioned here that teachers in our country are poorly paid and their real income is very limited.

Though there are serious

discrepancies in our education system, yet these teachers are playing their role in educating the rural folk. If proper attention is not paid to them, the goal of "Education for All by 2007" cannot be achieved.

M. H. Bari
West Dhanmondi, Dhaka

Appeal to the education authorities

I was a student of the Department of Environmental Sciences of Sheikh Burhanuddin Post Graduate College under National University. I appeared in the honours final exam that was held in May 2005. In the meantime I have submitted some research proposal to various renowned universities in Japan and South Korea. And its my good luck that I got two responses from Japan and the other from South Korea. The honourable teachers asked me to submit all papers immediately to apply for scholarship. That was in October 2005. I could not submit my papers because the results were not published then. I conveyed the message to them. And luckily the teacher from the South Korean university could understand the problem and suggested me to submit it in January 2006. The results were published in November 2005 (I have secured the first class first position) and after that I used to go to National University for collecting my certificate but they told me that this would take time.

So, I am appealing to the education authorities to help me in this respect.

Kazi Mohammad Iqbal Hossain
South Dania, Shampur, Dhaka

Common sense

Many years ago a friend of mine requested his English boss if he would consider employing a young man who is an MA and is known to him. The English boss replied, "Does this boy have common sense?"

If he has common sense then sends him over." Rightly so. Many intricate problems in life can be solved through application of common sense, be it family matters, business or running a government. In British parliament and government this is a frequently asked question, "What does common sense say?" Common sense is given priority over researched thoughts.

Unfortunately, in our country the politicians, bureaucrats, and the educated mass do not seem to believe in application of common sense. There are perhaps thousands of cases of national importance where common sense is never used.

Common sense says that if political parties reach consensus on important national issues, then our country can make rapid progress. But this will never happen because our leaders believe in confrontational politics.

My letter may not get the attention of those who are destined to guide our nation but we do need a government run on common sense.

Ziauddin Ahmed
Gulshan 1, Dhaka

Comrade Moni Singh

The article on Comrade Moni Singh reminded me of those days when I was young and

involved in left politics with the Urdu-speaking students who belonged to the East Pakistan Students Union. Salahuddin Mohammed, a former president of East Pakistan Union of Journalists, was living in a colony at Azimpur and I was residing in a thatched hut which was located at Wari, adjacent to the railway lines. Salahuddin Mohammed had helped me in getting a job in the then East Pakistan Press Club as its manager. During that time the Communist Party was banned in Pakistan and Moni Singh was living underground. One day Salahuddin Mohammed asked me to come to his residence where I met for the first time the great leader-- Moni Singh.

Salahuddin Mohammed asked me to arrange a one-night stay for Moni Singh in my hut, which was very much secure and safe. Accordingly, Moni Singh came to my hut riding a bicycle and wearing an overcoat, a nightcap and muffler covering his face. But he did not enter the hut and told me that he had arranged a more secure place for his living. He came only to express his thanks to me. After some time, we heard that Moni Singh had been arrested from a house in Mohammedpur.

After liberation, Salahuddin Mohammed took shelter in Mohammedpur. He was in great difficulty for his role during the nine months of war of liberation. He sent a message to Moni Singh and sought his help to go safely to India. Subsequently, Moni Singh arranged for him and his family a safe passage to cross over to India from where Salahuddin Mohammed went to Pakistan and gradually disappeared from public life.

Ahmed Ilias
Sir Syed Road, Mohammedpur,
Dhaka

Let my voice be heard!

Today as the sun set in the western horizon, we as a nation passed the first complete week of the year 2006. The year is already looming large on us-- 'us' meaning the common people of this soil called Bangladesh. An uncanny peace, possibly forced by the ensuing Eid-ul-Azha, still pervades the society. People at large are moving about with business as usual. But inside, we all remain tense and anxious for the time ahead. The way things move in our political and social arena, every news break in the media forces us to change the course of thinking and at times even forces us to change our course of things. Sometimes, we are forced to the last thread of hope against hope that common-sense will prevail with our politicians, our leaders.

Such heart breaking news was broadcast last evening in the TV media. The main opposition party in the parliament will not join the coming session beginning end of this month. As I said earlier, we were all hoping against hope, but we are luckless, for us nothing is granted, we have to earn every bit of our life through the mercy (if not whims) of the powers that be in our country. Now an uncertain future lay in store for us. We will be at the receiving end.

What sort of democracy we are practising? No accountability structure is there. Neither the ruling party nor the opposition is accountable to the parliament. You politicians utterly failed to give democracy proper shape. But, we religiously participated in the election when it

was due. We not only voted, we reposed our faith in the politicians to chart a course for the nation so that we all prosper and the country shines. We did not ask for duty free cars, red passports, and privileged status in the social doings. Yet for the irreconcilable differences between you two big players, we are paying through our nose.

The silent majority remains un-heard of in the doldrums of claims and counter claims and accusations and counter-accusations of yours. Our Children are exposed to an uncertain academic future

still have faith unto you. We don't want an ineffective parliament, we don't want a failed state, we don't want any civil uprising, we want the legal chart of course, and reflection of people's views through empowerment of the democratic institutions we have.

Will our voice be heard!!! Can you both guarantee our normal persuasion of life and natural death at the end?

Areder
Dhaka

New Year in

me as I heard the different tone of the same Bangla language, smelt the smoky Dhup that the Kolkata people burn before opening the shutters of their shops. The spelling of certain words was different from ours. Most of the taxi drivers were Marwari or Bihari and so were the shopkeepers. South Kolkata is full of tourists from Bangladesh, other parts of India and other foreign countries. North Kolkata looked like our

Micro finance

Do you hail or hate micro finance? Whatever your stance towards micro finance is, you probably cannot completely discard the relevance of this question. Certainly, Bangladesh is the pioneer of micro finance concept and practice, which has been replicated all over the world. We have lived the UN year of micro finance. Probably the only big achievement of Bangladesh since independence to present to the world is micro finance. Other than being a country of flood and corruption, it's a country of micro finance as well. Despite all these facts, a considerable number of people in Bangladesh denounce the

ent aspects of micro finance and their impacts in the livelihoods of the rural people. According to the hundreds of impact assessments, micro finance has positive effect on income of the beneficiaries, their vulnerability to shocks, women empowerment, social awareness, community solidarity, rural economic growth etc.

Despite the long list of pathways through which people can reap benefits from micro finance and the rapid expansion of MFIs all over Bangladesh in the last two decades, poverty is pervasive. More than 40 percent of Bangladeshis are living below poverty line. This fact

rate of micro finance. Some of those issues are quite puzzling as well. For example, if anyone has been a member of an MFI for 5 or 6 years, there is a good chance that her outstanding loan amount would be lower than the amount of savings she has with that organisation. The incentives of meeting financial requirements by borrowing at higher interest rate while earning at a lower rate from savings, is not apparent. Nonetheless, cost of borrowing rather than interest rate is a more appropriate measure in evaluating the alternative sources of credit as far as the economic incentives of the borrowers are concerned. In terms of the cost of borrowing, credit from MFIs is the cheapest alternative. However, this cannot be used as a justification of high rate of interest.

Generating enough revenue for meeting operational cost is essential to attain sustainability. In fact, sustainability has been the hallmark of micro finance in Bangladesh. Thrust for sustainability and growing involvement of banks as wholesalers of fund for micro finance show that micro finance is not a charity rather it is a service. The uniqueness of this service sector is that MFIs serve a particular segment of the financial market, which is beyond the reach of the commercial banks. Appreciation of this market-oriented service is crucial to move further with micro finance. For me, the knot of mismatch between the haters and hails of micro finance exists in the extent of appreciation of this market orientation.

We have to take micro finance forward from sustainable development intervention to a service sector, which can yield profit. This alternation of attitude is necessary for building a framework, which would regulate this sector. Moreover, considering micro finance only as an instrument to poverty reduction undermines the fact that poor people are good clients of financial services. They are willing and able to avail the services and paying for it. In a sense, we have to demystify micro finance as a development intervention.

Munshi Sulaiman
Research & Evaluation Div.
BRAC



activities of the micro finance operators. Their criticisms cannot be thrown away as pointless cynicism just because those do not conform to conventional wisdom.

Loosely speaking, the contradictory parties are development practitioners and the civic people of urban areas. Practitioners involved in micro finance are always keen to demonstrate their achievements. Successes of micro enterprises funded by micro finance institutes (MFIs) are abundant and the media widely covers such success stories. The practitioners are also equipped with myriads of scholarly papers produced upholding differ-

generates frustration among the people. Here the point of deflection is more of how much is claimed rather than what is claimed. Micro finance is a weapon of poverty reduction but not a weapon, which can destruct poverty at a massive rate.

One general objection most frequently raised against micro finance is the rate of interest charged by the MFIs. Some go on describing the micro finance institutes as the new mahajans pointing to the rate of interest which is three-four times higher than the rate charged by banks. There are number of related issues and discussions on the effective interest

BLAME GAME

I am a great fan of The Daily Star. Living abroad it is my only means of staying connected with Bangladesh and the goings on in the country. Among the many articles and news items my favourite parts of the paper are the Letters to the Editor, the Editorials and of course the Point-Counterpoint articles written by individuals who are at the top of their fields on which they write. Many of the authors have clearly pointed out the blame game that is constantly played by the ruling party and the opposition.

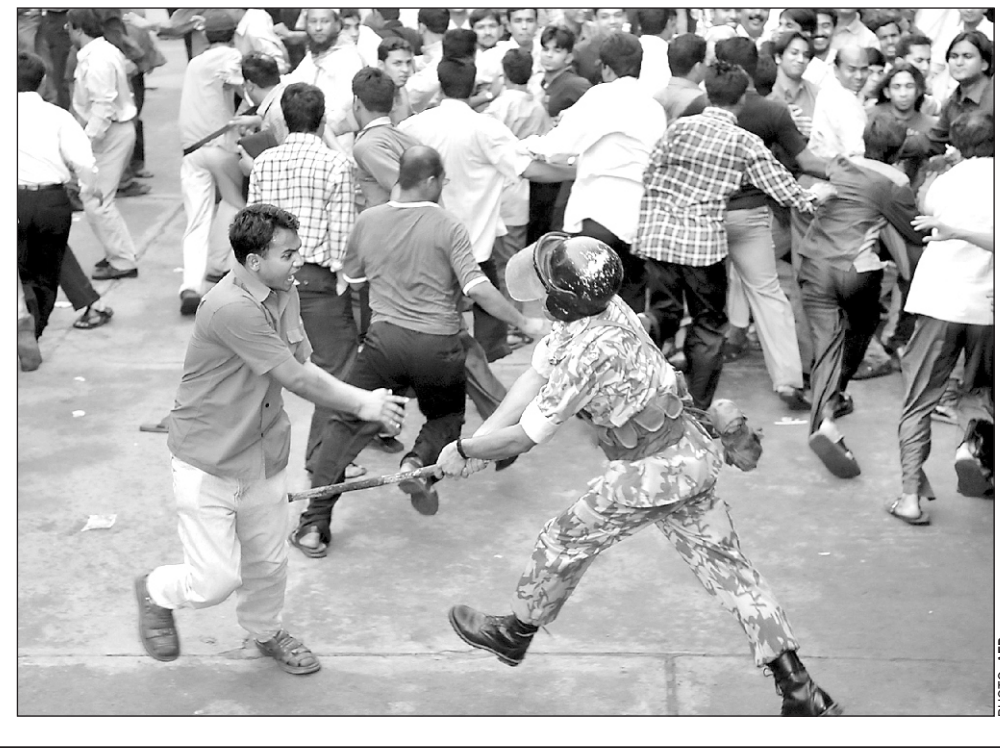
Having noticed the fact in the news as well as from what I had concluded from the numerous articles I have read, I have come to an astonishing conclusion. We, Bangladeshis, are equally to blame (there is the pesky word again) for this blame game. None of us have ever stood up and taken responsibility for anything. We constantly wait for someone to fix the system, find a solution, resolve an issue or do something because we never do anything. I am very much responsible for hurling blame at the

government and the elected officials and the public in general for not fighting the terror in our country, the corruption and the general unrest. But I have never really noticed that I have done nothing.

We often lose sight of the fact that we are one of the general public and that we too have a say and a voice. If individually we stop blaming one another and take steps to make a change who knows maybe years from now more and more people will join the ranks and we will achieve what we set out to. It is true that we need many to effect the type of change that will truly improve the political and socio-economic conditions of our country. But each of us needs to contribute. And waiting around for the next person to contribute without having done so ourselves, we are simply being unfair.

I think we should all stop this blame game and really look within ourselves to find solutions.

Zeenat Z. Syed
UPS Deployment



through session jam etc but your children will not suffer because they are at the high end of the society and all are studying outside. When it is time for our children to get a job, they are exposed to all sorts of challenges while that is not the case for you. When the economy law and order went hay ware (before the cross-fire treatment), we bore the burnt not you. When JMB came lurking down like a demon we shed our blood not you. You all remained fortified within the comfort of security. Two judges of middle class root shed their blood but politicians trying to capitalise on that misery of ours.

Our fervent appeal to both of you, please at least for once, think of the toiling masses that

Kolkata

On the 31st of 2005 I was on the bus with other 24 members of my greater family. We were on our way to Kolkata to attend the Boubhat ceremony of my cousin. As the clock struck 12:00am we played a song on the CD system of the bus. The wedding cake of the previous day was brought by one of my aunts and we cut it into pieces with the Swiss Army knife of my eldest uncle. A cousin lighted a candle and I played on the small drum hanging down from my neck.

Entering into the border of Kolkata was a great surprise for

Old Dhaka where the natives were great in number. They told that Kolkata has changed a lot in the last 8/10 years. The celebration of the New Year was a great festival to the city dwellers and they enjoyed the night dancing in the night clubs. We found all the stores closed as the 1st of January is a government holiday in India.

It was great to meet some old relatives there and celebrating the New Year in the Bengal which is a bit different from our Bangladesh.
Sabreena Ahmed
One-mail