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Cart before the horse?

The saga of Asia Energy fiasco is now in the floor of the parliament. We are witnessing the blame game at it loudest! Now that the misdeed is done, the government and the opposition are utilising the parliament for a fruitless debate in the house. One side calls it a black deed, the other side a white and clean deed, with unfortunately no grey areas of having a common point of view anywhere!

Actually, this is like putting the cart before the horse. Would it not be wise to have a five member evaluation committee with two members from the government, two from the opposition, and one (agreed between government and opposition party) outsider? This evaluating committee will decide the pros and cons of big issues like areas of energy, power, industry and communication and come to a common acceptable guideline. The Tata investment proposal could be the first proposal for such an exercise; and should be undertaken now in the backdrop of the Asia Energy misadventure.

This will stop wastage of time, energy and money in fruitless dissection of the event and legal liabilities if any. Can't we have this little amount of national understanding at least for issues that are vital to the country's interest, and not just the party in power? Can't our elected representatives place this vital interest above a fruitless war of words?

May Allah grant us some sense and sensibility!

S. A. Mansoor, On e-mail

Microcredit and women's empowerment

Bangladesh is a global centre of excellence in micro finance and home of many successful micro finance institutions. The idea of microcredit is something for which Bangladesh can deservedly claim the intellectual property right. Bangladesh has one of the largest numbers of microcredit borrowers in the world. It has been accepted as an effective tool for poverty alleviation and an approach to development. Access to credit has been recognised as a human right. Microcredit is playing a very important role in developing our socio-economic condition. It has been serving the purpose of poor borrowers who cannot provide the collateral. Microcredit provides the poor with little money to start with, which helps the poor to take a leap forward out of the poverty cycle. The micro finance service has been considered very effective and efficient with more than ninety-five percent recovery.

From the time of initiation, MFIs have provided credit to the women members. A study shows that more than eighty percent of current recipients of microcredit are women. Now the question is why the MFIs include mostly the women as their

credit recipients. The MFIs are acclaimed for their endeavours in empowering women. The goal of the MFIs as development organisations is to serve the financial need of un-served or underserved people as a means of meeting the development objectives. The women are the most vulnerable class and comprise almost fifty percent of the total population. The objective is to empower the women by increasing their economic position in the society. Access to credit helps women generate self-employment, which enhances their earnings. Access to credit leads to empowerment of women, which includes increased mobility, more decision-making power and greater control over their lives. It enhances women's status that leads to improvement in women's decision-making power in the family.

The MFIs consider the women as potential borrowers as the commercial banks are unwilling to lend to women or mobilise deposits from them, as they perceive that women are unable to control the household income. The women face cultural barriers that often restrict them to home, making it difficult for them to have



access to financial services. The women have more traditional role in economy and disproportionately large household obligations. Their property right is limited, which is given importance for collateral by commercial banks.

The women generally have a high

sense of responsibility. They are good savers as well as good re-payers of the loan and attend the meetings regularly. Any increase in women's income benefits the household to a greater extent, as they take better care of children. No matter

who uses the loan, it benefits the household.

It also facilitates the effective utilisation of the hidden economy of women.

Khan Ferdousour Rahman

On e-mail

Attack on Saber Chowdhury

The brutal attack on Mr. Saber Chowdhury should be condemned by all. The siege to the Election Commission office was supposed to take place in Sher-e-Bangla Nagar and Mr. Chowdhury was attacked and beaten unconscious by police near the Russel Square, Dhamondi. It seems the attack was deliberate and pre-planned. One does not have to be too imaginative to figure out from which "Bhavan" such directive might have come. Such a targeted attack on a rising politician like Mr. Chowdhury, who by dint of his educated remarks, urbane manners, and sensible politics has endeared himself to people within and beyond the Awami League, is truly regrettable.

A commission of inquiry is in order. But here comes the bad news. A crime such as this will not be investigated, let alone the culprits being caught. Why? Because the culprits are in charge. This is truly sad for the nation. Previous crimes such as grenade attacks on an Awami League meeting which resulted in deaths of scores of people including Mrs. Ivy Rahman and the dastardly murder of Mr. Kibria were not investigated properly.

How long such a state of lawlessness will continue?

Habib Khondker

On e-mail

What's next?

In all other democratic countries, the election is held under the incumbent government. As our political parties do not trust each other, a new system was introduced which is the caretaker government. The people of the country welcomed it because they thought it would put an end to all political conflicts over the election.

But now it seems even the caretaker government system is not working! So what is next?

Sagar Ahmed

Dhaka University

Violent politics

I don't understand what is going on



Abraham Lincoln

We should not forget this great man. Abraham Lincoln was the sixteenth president of the United States. He was born in Kentucky in 1809. Lincoln's career in politics began when he was elected to the Illinois state legislature in 1834. He was then elected to Congress in 1847. He served in Congress for one term. In 1854, his interest in politics returned. In 1860, Lincoln was elected president of the United States. He led America through the Civil War that divided the people in the North and South. Lincoln delivered his famous speech, the Gettysburg Address, in 1863. Lincoln won a second term as president in 1864. On April 14, 1865, at Ford's Theatre in Washington, D.C., John Wilkes Booth shot the president. Lincoln died the next morning. Vice-president Andrew Johnson took over as president.

A pioneer of democracy, Abraham Lincoln has remained a legend in America. The Lincoln Memorial in Washington, D.C., was built to honour the "prairie lawyer" who became a symbol of freedom and equality.

The modern world has a lot to learn from him.

M Salauddin Chowdhury

North South University, Dhaka

in the country. It seems neither side is interested in peaceful politics which could ensure development of the country the way people would like to see. But signs are bad.

The opposition is still trying to dislodge the government. Opposition parties seem to believe that there will be no fair elections even under a caretaker administration. Of course, a seriously flawed voter list can produce unreliable results. The government, for its part, is making no attempts to

dispel the opposition fears; rather it has taken a tough stand and is taking all sorts of repressive measures against the opposition parties.

So where are we heading? The prospects are really bleak.

Mansoor Raja

Dhaka

GP does it

After so many years Grameen has finally provided the EASY prepaid users with NWD, BTTB and ISD

calls. I was really ecstatic when I got the service and I thought that finally Grameen came up with the right idea. I think that they should have provided this facility years ago or probably from when it had originally started.

Until this service was introduced, people used to call from mobile to mobile only, but now they will also make ISD, BTTB calls. This will obviously increase the provider's sphere of activities. I hope that they will continue to provide this facility and I would also like the other mobile phone operators to provide this service so that communication becomes easier for all of us.

Abde Manaf

21, Purana Paltan, Dhaka

Most urgent passport

Passport application, classified as 'Most Urgent' on payment of a fee of Taka 5000/- each, is supposed to be disposed within 72 hours, subject to subsequent police verification, and the applicants for such passports bear such a heavy amount of fee with the expectation of getting the 'most urgent treatment' by the issuing authority. Most urgent applications are made only to meet special needs of the applicants. If such applications are treated like ordinary ones there is no justification of charging so high an amount in the name of most urgent fee.

However, I have found that the applicants are not always getting the service that they deserve (I know about two specific cases). The passport authorities should look into the matter.

M Sadeq
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Akbar Bugti

The articles on Akbar Bugti published in your daily during the last few days made me recall what he said about Bangladesh and the Bengalees in course of an interview, sometime in April or May 1972, with the correspondent of the daily Dawn of Karachi, then under the

editorship of Late Mazhar Ali Khan. Wishing well for Bangladesh, Nawab Bugti observed, "If the Bengalees do ever try to befriend the Punjabis and try to develop friendly relations with them, after what they have done to them, I will describe them, the Bengalees, as the most shameless nation in the world". The same sentiment was echoed by Ataullah Mengal, the then chief minister of Baluchistan, with Bizenzo the governor. On his return from England, when Mengal was accused by a Punjabi journalist of meeting Sk. Mujib in London where the latter happened to be under treatment, came out the sharp reply, "How could I have shown my face to my friend Mujib after what you, the West Pakistanis, have done to his people."

But, I feel sorry for those two eminent politicians of Baluchistan for their failure to make the correct assessment of the Bengalee character. In a rare display of the heavenly magnanimity of character the Bengalees did not take even a year to forget how they were disgraced and dishonoured by those masquerading as the members of a so-called martial race!

S.R. Shaheed

Banani D O H S, Dhaka

Foreign funds and governance

I am a Bangladeshi citizen currently residing in Tempe, Arizona, USA being enrolled for Ph.D. programme in the department of Electrical Engineering of Arizona State University. I would like to put forth the following issue which I believe will address the performance of our political parties, particularly the ruling party.

For a sustained period now it has been cited that none of the governments in the country has been able to fulfill their pledge of leading it to prosperity due to the country's overpopulation whose overall need of welfare has gone unfulfilled on most fronts. Also the parties are blaming each other in the process apart from claiming one's individual superiority over the other in terms

of placing the right personnel for the right roles of fostering overall prosperity. What I fail to see in their intent is the following issue which I believe should go a long way to determining whether there is any government in our country that can be deemed reasonably efficient in giving solutions to people's concerns in broad terms. Over the last few years, the country has received significant funding from the World Bank, the US and the European Union. In fact the ruling party at present claims that the funding has increased considerably in the past few years. These funds have been given for development purposes and cannot be considered as debts that need to be repaid in future. The question I pose is which government in Bangladesh has utilised these funds and has maintained a sustained impetus to improving the living condition in the metropolitan Dhaka and other cities? Surely with goodwill, the funds being released by the donors could be directed through proper channels to take care of the transportation problem of the Dhaka city and for ensuring proper living conditions for the people, giving them a sense of relief. I am not talking of bridging the gap between the rich and mostly middle class citizens in the city of Dhaka. But in other countries, we see that the middle class and the rich have been sharing the same improved living conditions as offered to them by the social systems of those respective countries. Even the tag "charitable" given with monetary lending has its value. Those funds have to be spent in a more uniform way to address the unmitigated concerns of people. I strongly feel that if a government elected to rule the country does not show forthrightly its obligation to expend foreign funds in a sensible manner, then that government should simply be deemed as a failure. The US, World Bank and European Union should also judge the efficiency of a government by properly assessing whether these funds generated for people are being expended to address their concerns.

Nabil Ashraf

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Catastrophic



Americans are remembering with the saddest scar on their minds the misfortune that befell upon and destroyed the Twin Towers, killing about three thousand people.

Terrorist group al-Qaeda carried out the deadliest attack on humanity on this very day. We condemn the terror attack and pray for the departed souls. Remembering the day certainly brings about the saddest thoughts in our minds and a realisation that we all humans have utterly failed to root out terrorism across the globe in spite of the "Fight on terror" initiated by George W Bush. Today, after long five years of fighting against terror, the people inside America and outside it feel utterly disappointed at the fact that Bush & the Co. have completely failed in their endeavour. For, they haven't been able to detect the criminal mastermind Laden's whereabouts yet, let alone bringing him to justice.

Moreover, Bush's defence of the war-- that includes an unwarranted war on Iraq on the false pretext of its possessing WMD that unleashed hell upon the land only to turn it into a graveyard is not tenable.

The worst part of the story is that Bush's pointing out of the fact that Saddam Hossain had a direct link with bin Laden has finally been proved to be a great lie. This incongruous and deliberate hostility of Bush against the Muslims in general have put him at an unpalatable downturn by his countrymen. American people have become sceptical about Bush's credibility. They've come to realise the fact that they have been misled and manipulated by their leader's cunning and dishonest tactic of using the Laden bogey in order to keep them in the dark about these sorts of issues.

Today after long five years, people across the globe are saddened, hopeless and doubtful about their future, for they have nowhere to go, as the leaders of the land of the Statue of Liberty are creating a stark obscurity around them.

At this critical time of gathering dark and gloom, people at large hope that the saviours (self proclaimed) Bush and Blair will be acting sane towards humanity to ensure a stable human-friendly atmosphere across the globe.

Rafiqul Islam Rime

Agrabad, Chittagong

Good cricket ahead

England redeemed itself winning the Test Series and squaring the one day series against a strong but erratic Pakistan touring side, after an early summer disaster against the Sri Lankans. It must be reassuring for the ashes holders as they achieved this feat against a formidable opposition without the services of some of their star performers, Vaughn, Flintoff etc. This will give them a good fillip on the eve of their kangaroo safari. The injured Aussies must be leaking their wounds and are set to bounce back with vengeance and endeavour to roll over the arch rivals. From the view point of the just concluded English summer, let us evaluate England's performance and attempt to make a brief preview of the upcoming ashes which commences in Australia in late November.

In retrospect, England can feel confident as they survived a major dent to their cricket pride,

despite injury to key ashes heroes in the last season with lesser fries and some rookies. England struggled against the resurging Lankans and formidable Pakis. Monty Panesar ruined the Pakis and established himself as a potential match winner, Bell established his place in the side. Paul Collingwood and Strauss tuned up. Young guns like Sajid Mahmood And Chris Broad came of age. However, Veteran Trescothick and Harmison did not deliver consistently. Strauss appeared to be an astute leader with a thinking cap. Experts believe England have found the nucleus of a strong contingent for its mission to defend the ashes in the land of kangaroos. The English attack may get back its vintage edge once Flintoff comes back and Harmison recovers. Hoggard And Sajid may lend admirable support. Panesar will create

ripples and ask the question from the free flowing Aussie stroke-makers. Strauss, Trescothick, Bell, Vaughn, Peterson, Flintoff can be a solid batting unit. Collingwood will be there to add depth and diversity. The English fielding may not lag behind the Aussies.

The Aussie wickets in early summer may not be that fast and will not turn appreciably either. Test matches may be high scoring ones. The team with better nerves may forge ahead. Australians are world leaders in both versions of the game by some distance. In their own hemisphere they are almost invincible. They must have learned a lot from the last Ashes debacle. After resting a while they have regrouped themselves and all the rusts and inertia will be gone after they complete the tri-nation in Malaysia and the Champions Trophy in India. Australia have



plenty of high quality batting options. All their players in English county had fabulous seasons. Langer, Hayden, Katich, Jaquess many players for the new cherry, Ponting, Clark, Martin, Symonds, Gilchrist can take apart any

bowling anytime. The Aussie bowling may be a bit less effective now. McGrath may take sometime to find tune. Lee struggled in England; Gillespi is a shadow of his past. Bracken and Stuart Clark are not match winners.

Much will depend on Great Shane Warne and McGill. They should bowl in tandem in Test matches. The cricket world is waiting for a gala ashes show.

Saleque Sufi

On e-mail