Rural Indebtedness: The Money-lender Again

The tale is all too well-known, particularly to the ones wizened by age. The small farmers, or deficit peasants if you will, first sell their crop far ahead of the time they are harvested. Then they sell their utensils and other saleables. Then they resist for a while selling the highest valued moveable thing in the house, the lifeline of the family so to say — the cattle. Once the cattle are gone there is little use retaining the land — so the crop-fields go out soon. Then go the roofs and sides of the house before the homestead is sold and these people take to the roads leading to the nearest town or even to the capital city.

This seems to be a socio-economic degenerative pattern taken from some old book — perhaps after Surja Dighal Bari of the fifties no fiction took the matter as its subject. And the role played by the money-lending shylocks in the cruel game also seems to be a matter of hoary past — specially because of the effective good work of A. K. Fazlul Huq's writing off all of farmer's loans through the Rin Shalishi Board.

A news report from Rajshahi, published Tuesday in this journal, in effect says that it is we who have moved away from the facts and realities of our national existence rather than those unpleasant apparitions of long cruel days of widespread national pauperisation becoming a thing of the past. And the report, beside maintaining that the old game is going on in the famine-prone areas of the northern districts, speaks of the central role played in this dehumanising exercise by the money lender. He is not only back, he was all through here alive and kicking.

The high rates of interest charged by these, as the report says, amount to up to 25 per cent per mensem and makes it impossible for whoever contracts a debt to ever repay both the principal and the interest. One thought that with the spread of banking, the strangulating clutches of the village money-lender had certainly have slackened considerably. This was natural to expect for two reasons—increasing monetization of the rural economy with an increasing cash flow into the villages as a natural spin-off and the bank interest rates—one-fifteenth of what the fleecer charges and even less—driving the usurer out of business progressively and surely.

Although the Grameen Bank is a success story from its launching to the present moment — and it has made its point very convincingly indeed — it touches the 'grams' less than even peripherally. The Krishi Bank is another specialised agency to make things for the farmers financially. And it is not understood why the other commercial banks shouldn't go to village and displace the money-lender.

In fact if our banking sector was not thoroughly jinxed — so much so that their activity is almost wholly made up of collecting the small depositors' money and lend that out in hefty chunks to a handful of identified bad debtors — they could between them spread a life-giving umbrella on the rural economy in general and the hapless small peasant or the share-croppers in particular.

The banks now catering to the needs of farmers offer one big stumbling block to the small peasant. To get a loan, even after offering necessary co-laterals et al— the borrower must 'please' all in that village branch of a bank. This prevents small borrowers, the truly needy ones, from going to the bank. Only the surplus farmer can tread the ground, and they are, as their counterparts in the city, bad debt-payers as a rule.

Is it time that a fresh Rin Shalishi Board was constituted and the present outstanding debts of the farmers, already bled white, be given a reprieve? And isn't it time that banks were made to go to the villages with one express objective — to save the farmer from the money-lander's clutches?

Plight of Bhutanese Refugees

The death of as many as 400 Bhutanese refugees in Nepalese camps is a direct consequence of unhygienic conditions there, but the remote —and indirect — cause lies in the political tension over ethnic problems between the two Himalayan neighbours. The problem of ethnic minorities — aggravated over the past couple of years the world over — seems to have made its forays in the South Asian region with a renewed intensity. Bangladesh is reeling under the refugee pressure from Myanmar. In the case of Nepal-Bhutan relations, it is saddening to note that being members of the South Asian Association for Regional Co-operation (SAARC), both countries have not done a great service for the organisation.

With the exodus of 200 Bhutanese refugees a day to the Nepalese camps from Bhutan, the total strength of such displaced people has already stood at 30,000. The parallel between Rohingyas fleeing their homes and hearth and the Bhutanese with religious allegiance with the Nepalese community may not be as appropriate as many would think. But the fact that Bhutan fears a cultural domination demands meticulous considerations. Similar problem gave rise to disquiet once in the hills of Darjeeling, West Bengal involving the Nepalese ethnic people.

That problem has now been amicably solved and none complains any more about cultural clashes. People in the region has been living through a happy blending of their distinct cultures and mores. Culture, after all, is nothing absurdly fluid, nor unalterable. It just evolves through a process of 'give and take'. In the world of cultural exchange, nothing is absolutely pure, much less permanent. Bhutan's fear of a cultural domination by its neighbour is, therefore, unfounded.

Cultural diversity, instead of a disadvantage, is now considered an asset, for mankind best develops itself through such differences. A more plausible reason might be the economic consideration. Although both countries are among the poorest in the world, Bhutan is economically better-off compared to its Himalayan neighbour. The influx of refugees from the impoverished Nepal is sure to cause concern for the Thimpu government. Although the history of man is replete with human migration — in waves at times, increasingly the fear of shrinking human habitat and supporting land mass has caused people to raise walls to protect their interests. Bhutanese case is perhaps no exception. A contentious economic issue between two neighbours calls for a political mediation. This thing in the form of 'quiet diplomacy' has already begun. We hope it will succeed to bring about a solution satisfying to both the countries.

Conversation

West Bengal Chief Minister Jyoti Basu Looks at the Future of Socialism in India after the

Conducted by Rahat Fahmida in Calcutta

I was difficult to imagine, that an interview, at the end of a long working day would be so edifying, lighted up by rare insight and crammed with information. I could almost hear my own hear-beat, as I quickly paced along the long stretches of marble-floor verandah, on the way to the office of the chief minister of West Bengal.

Jyoti Basu, the longest serving chief minister in India, was articulate in a measured way and spoke with a certitude that comes from conviction and long experience. In his modestly appointed office in the Writer's Building he looked much younger than his years as he extended a warm welcome. This building, built in the 1770s has undergone remodelling on several occasions. Situated in the heart of Calcutta it now houses the Secretariat of the West Bengal government.

Basu in a manner distinguished by clarity elaborated his thoughts on the future of Socialism in West Bengal, as elsewhere, beside covering a wide canvas of other issues and questions. The conversation follows:

Daily Star (DS): What has been the impact of the break-up of the Soviet Union on the Socialist movement in India?

Jyoti Basu (JS): Soviet Union no longer exists as a Socialist country. Republics have broken away and there is no longer any Socialism there. And they are thinking of some other paths. This will create serious difficulties in India in the Socialist and Communist movement. Because we were, along with other states, looking up to the Soviet Union, the first Socialist country in the world, which had set to us an example, as far as the common people were concerned — the working people. We were holding it up as the ideal example for many many years. But we cannot do that any longer.

But of course, during our party congress, we tried to analyses why such a thing had happened. We have come to the conclusion that — it is not Marxism which is at fault. But serious mistakes have been committed by the leaders in the Soviet Union. Some of them we have mentioned; but we say deeper study is necessary — that's why, after 72 years of Socialism, it broke up like that.

So, in that sense it will affect the Socialist movement in India. Because it is not only a question of Socialism, but in the post-war period the Soviet Union inspired national liberation movements, and helped them also to a certain extent. So, all that will create difficulties. But we have to make our own studies. Marxism and Leninism are science we need to speculate. We do not think that because of this break-up, there is the demise of Socialism there. That Socialism has lost its significance. We still believe that Socialism is the way out for the people in this state. But now I think the pace will slow down a bit. And we have to accept it - as the reality of history. As in our country, we are saying - that after 72 years there is demise of Socialism. 200-300 years of Capitalism is there. But Capitalism also cannot provide all the necessities of life to the common people. There are very serious defects in Capitalism. That is, in short, Capitalism is not the way out. It may have existed for 200-300 years, but people will understand through their experience in the long run, that it is in long exploitative society that we talk about Socialism - that people concerned will be looked after, entire people's concern will be looked after by the state.

So, what we are looked after by the state.

So, what we are looking up to now is China— one of the biggest countries in the world. Vietnam — where there are very serious difficulties. But they are saying that within the confines of Socialism they are going to bring about reforms. That is what we though was happening in the Soviet Union in the first place. But when first Gorbachev spoke, immediately what he said was not within the confines of Socialism but within a wrong new system. What other system is there? Capitalism. We think this will not

DS: Have you been able to introduce

JB: No, no. This is a mistake many people make. I have been able to propagate socialist ideas. And I have been able to show within the last fifteen years that we are here, the Left Front government, — that we operate much better that what is happening in other parts of India, that is, where Congress and other parties are the ruling parties. And what happened to West Bengal during the time of Congress — they ruled here for 28 years. Our

fall of the Soviet Union

An exclusive interview to The Daily Star



"With the break-up of Soviet Union we look up to China"

West Bengal Chief Minister Jyoti Basu in his office.

programme is not a Socialist programme. That cannot happen. It is a power of a state or states. That can happen when the power is in the centre. So, we have a common programme for the people. Common minimal programme we call it. I think we have been able to implement that programme to a large extent Along with this line, people will compare as to what happened earlier and what is happening now? What is happening in our state and what is happening in other states in India - where they are governed by other parties? So that is how their conscienceness will be changed, we can raise their hope and consciousness for the future. But we cannot have a Socialist programme because - India is one. Planning is done by the Central government - the planners. So we have to work within the confines of the constitution, of that plan and so on. So within that, whatever we can do to bring about a better reform for the people, to help them, particularly the poorer section of the people, that we are attempting in our minimal programme.

'Well we want very friendly relations. They are our neighbours. Some problems still so exist. But we want to get over all those problems. We want more trade and commerce with them. Already we have some cultural exchanges. And we speak the same language. We have one or two things to learn from them — like what they are doing for the Bengali language in Bangladesh, I have seen this for myself."

DS: From what you say, Communist Party Marxist (CPM) seems to be going through a crists. How do you see its future?

JB: Within the CPM, for the last one year, there has been a lot of discussion. All that was happening in the Soviet Union and else where. And we have had discussions through out the country, from the bottom to the top in our conferences. And then we all met together in a party congress in Madras — where we have sorted our problems in theoretical, political and organisational way. So we are not facing any crisis just now. We have our documents on which we are trying to educate our other members and so on.

DS: What do you think about the relationship between the two Bengals?

Photo Minati Chowdhury

B. Well we want very friendly relations

JB: Well we want very friendly relations. They are our neighbours. Some problems still so exist. But we want to get over all those problems. We want more trade and commerce with them. Already we have some cultural exchanges. And we speak the same language. We have one or two things to learn from them—like what they are doing for the Bengali language in Bangladesh, I have seen this for marrelf.

So, this is what I am saying, that they are our neighbours, and we should have a good relationship. They shall prosper, we shall prosper.

DS: What are your views on the rapport between China and India?

JB: This is what we have wanted for a long time, after the border trouble with China. But now I think, that both China and India are serious in regard to the improvement or relations between the two countries. And we have also been to China, and we think they are sincere when they say that they want some

'My major achievement seems to be that I am here for the last fifteen years. I think we have been getting positive votes in all the elections which have taken place because of our programmes and its implementation, our sincerity and all that. Not that we haven't faced any defeats and drawbacks or negative feature but surely our positive features outplay our negative features and that is why people in large numbers vote for us."

trade with India, which is the second largest country in the world. And Indian delegations went there. I think they are of the same view, that now there should not exist any impedi-

The elimination of border problems will take some time. But even then we can start more derivations from one country to the other — trade, commerce, cultural, and so on. And I think that has started.

DS: As a Communist intellectual — with the end of the Cold-war, how do you look at the power equation balance with India playing a major role?

JB: Well for India to play a major role is very difficult. There are some blocks which have appeared now. With the great Soviet

power going down, America is going through recession, but there are other blocks, like the EEC. European countries have come up together — the developed countries. And there is Japan. But we take, as far as our foreign policy is concerned, out put is concerned sin foreign policy — we should still maintain, what you call non-alignment as our policy. Now some people ask, non-alignment was there because two powerful groups were there — Soviet Union and the other, Nato and all that

With the Soviet Union now gone, what is non-alignment? But even now the Third World countries are there. And our country itself is there — where the non-alignment means, we think for ourselves on every international issue and then decide on what should be done. We don't want to be dictated by any big power or powers.

DS: Looking back and what do you regard as your major achievement?

My major achievement seems to be that I am here for the last fifteen years. I think we have been getting positive votes in all the elections which have taken place because of our programmes and its implementation, our sincerity and all that. Not that we haven't faced any defeats and drawbacks or negative feature but surely our positive features outplay our negative features and that is why people in large numbers vote for us. We want to help them further and with the help of the people were are carrying on with our government. We have assured democracy, which was not there earlier. We have regularly organised the municipal elections, panchayet elections and of course these elections depend on us, the state government, other elections depend on the Central government. In other states, they always postpone these elections. But we have faith in the people, so we are doing it. Apart from that what we have done in the countryside with panchayets and land reforms has not been done anywhere else in India. That has also been a great help to us, and drawing in the the people for our planning processes, both in regard to preparation of the plan and presentation of the plan in every district level committee with all representatives of the people, officer bearers and so on and this also have been of great help to us in implementing the plans and if we are in difficulty we stand in a position to explain to the people why we cannot do something that we should have done. We are frank about it and sincerely tell them. Not that everybody accepts everything we tell them. But when this becomes the process you can keep contact with the people and understand their needs, priorities and they too will understand difficulties of the

DS: Is there any area where you may have falled?

JB: Well, I told you earlier on that there are also many drawbacks in running a governments I cannot say that I have succeeded in everything. One of the major failure has been, as far as the middle and bigger industries are concerned, but that did not always depend on us. According to us, in the licencing policies and other things, our state was discriminated against politically by the central government. So there are people who sometime criticise us. They allege that no new industries have grown, modern industries are not there. We try to explain to them that it is not our fault. But now things are changing, the peaceful atmosphere of the state, which is not there in other states, is encouraging industrialists who never looked at us earlier, to talk with us and bigger and modern project are coming in.

DS: What are your own future plans? How do you see your prospects in the next election? JB: Well, that is far away yet. Now let me work for quite sometime before I could answer this. It all depends on how much contact we keep with the people. And this should be a daily contact. Because there are many newspapers which are against up. They write all sorts of fabricated stories against us. But we tell our cadres that you must answer these, you must go to the people and explain our position, because sometimes people do get carried away be these stories. It all depends on how much we are intimate with them. promises that we have made to the people and they will compare our position with the ruling parties in other states and their implementation of the political vows. so that's all I can say.

DS: Thank you very much str, for your time.

la the ballon.

Letters for publication in these columns should be addressed to the Editor and legibly written or typed with double space. For reasons of space, short letters are preferred, and all are subject to editing and cuts. Pseudonyms are accepted. However, all communications must bear the writer's real name, signature and address.

On the edge of the precipice

Sir, The near nine years of the Ershad regime had put the country farther and farther away from a democratic culture. After several years of national suffering, the democracy was earned. But for the nation there was a far greater challenge: to save and nurture the flickering lights of democracy.

Are we going to preserve the rights of the people, or throw it away by not addressing the basic and fundamental issues of the nation? The responsibility for the steps and the actions to be taken now, squarely falls on both the BNP and the AL.

The present drought, the drying up of the rivers, severe unemployment throughout the land, the rising prices of the essential commodities, the trek of the multitudes to the cities — are all required to be tackled immediately, as the issues brook no delay. All of these problems are required to be discussed in the Jatiya Sangsad to enable us to charter

our course of action.

The discussions of peripheral and non-issues puts the country to further jeopardy. Let us try to anticipate events, and act, lest the country is enveloped in a holocaust. The Golam Azam issue at this belated hour must be settled quickly with great statesmanship. Both the BNP and AL leaderships may sit together to arrive at an agreed consensus.

The Rohingya issue was internationalized belatedly, but let this now receive the urgent attention of the Government and the Parliament. A higher level statesmanship, with a lot of give and take, is needed to steer the country out of the present impasse.

By our wrong action or inaction the present situation may flare up further. True understanding is the need of the hour, while sectarian and sectoral interests must be pushed aside.

Shahabuddin Mahtab, Dhanmondi R/A, Dhaka

Security Council

Sir, This has reference to the letters by Sk. Islamabadi and Masud Hasan (February 26 and March 6, respectively) on "OIC and Security Council membership". Endorsing the views expressed by the writers I want to add a few lines of my own on this issue.

To make the United Nations a genuinely representative world body and populace of the world, besides taking a Muslim nation as a permanent member in the Security Council, the Secretary General of regional organisations like ASEAN and SAARC be made ex-officio members of the Security Council.

It is a matter of record that UNO is being controlled by the USA. If something goes against the interest USA it threatens to with-hold the subscription to different UN Agencies.

When Soviet troops entered Afghanistan, USA became most trusted friend of Muslim countries, specially Pakistan Again, when Iraq invaded Kuwait, US-led UN forces apparently became the protectors of Makkah and Madina.

But the real picture is otherwise. Not a single problem in which a Muslim country is involved had ever been solved by USA or its allies. Take the UN resolutions on Palestinians, Kashmiris etc, USA never bothered to implement that.

Now Soviet Union is no

more a rival power of American, therefore to create a check and balance in the world body USA should agree to expand it. On the other hand, Muslim countries should also come forward unitedly with whatever resources they have, to remove the oppressions and sufferings of the Muslims in the world.

M. Saleem Ullah Motijheel C/A, Dhaka

Refugees influx

Sir, UN Secretary General advised Myanmar to rectify her policies that caused exodus of refugees into Bangladesh. The unforeseen dilemma appears to be becoming more tense with the increasing pressure of undesired human influx from across the border on LDC Bangladesh.

Faced already with an aidsdependent economy aggravated by the recent worst flood
and cyclone plus tidal surge.
Bangladesh has no choice but
to battle the humanitarian disaster with all her capacities
including international cooperations as per UN charter
with a view to averting bilateral
clash over the refugee crisis.

Under the circumstances, Bangladesh may find mutual adjustments with the neighbour especially helpful toward and amicable solution to the problem even before the issue gains a permanent ground. Furthermore, the impact of the continuing immigration on the wellbeing of poor Bangladesh must be dealt with appropriately in order to safeguard national integrity and sovereignty.

M. Rahman Zila School Road, Mymensingh

Fertilizer

Sir, This has reference to the newsstory "Fertilizer units face setback as production costs exceed prices" carried in the 10 April issue of The Daily Star.

The newsstory has revealed the truth that the fertilizer industries in Bangladesh are to buy input of fertilizer including gas and other consumables at a higher rate, while they are to sell fertilizer at a lower rate. To quote the newsstory, "Since the fixation of selling price of urea, gas price has shot up from Tk. 24.82 per thousand cubic feet (cft.) to Tk 33.98. The duty on electricity per kilowatt hour (kwh) has increased from Tk0.05 to Tk 0.25 and jute bag price has also risen from Tk 16.81 to Tk 27.84 per bag. On the other hand, the exchange rate of dollar in relation to Taka was 31.30 in 1988 and now is 38.39

The price of fertilizer in the local market vis-a-vis international market varies much. It is also an established fact that the government alone holds the power to fix the price of fertilizer. It is a sad story to know that we buy fertilizer at a higher price from international market and sell our own fertilizer at a lower price in the domestic market. Earlier, I mentioned that our own fertilizer price is equivalent to US \$ 89.47. But recently, the Ministry of Agriculture is importing urea at a rate of US \$ 147 per ton. Though at present we are self-sufficient in urea and also exporting a good quantity to earn valuable foreign currency. Obviously, this is going to stifle the growth of urea fertilizer industry in Bangladesh.

At present we are heading towards market economy and as such rationalisation of urea price is the need of the hour to optimise use of natural gas and achieve desired expansion of urea fertilizer industry. It is illogical and self-defeating to allow increase in the price of inputs like gas, salary & wages etc and restrict the price of output (urea fertilizer). Now is it time, reconsider the selling price of urea for the betterment of the people and the economy.

Nazmul Haque Mirpur, Dhaka