Dhaka, Monday, June 14, 1993

A Surprise Move

In a surprise, swift and decisive move, Prime Minister Khaleda Zia on Saturday asked for the resignation of his state minister for establishment, Nurul Huda. Formerly the state minister for information. Huda was given the sensitive portfolio of establishment -- the ministry that controls all personnel of the government-21 months ago. During this time, a lot of important and dramatic decisions were taken, the most notable was the unprecedented collective promotion of more than 600 senior level bureaucrats.

The move, what virtually amounted to a sacking of the establishment minister is a highly significant one, for many reasons. It is the first time that Begum Zia actually asked for the resignation of a minister. In fact the common criticism against her is that she is a bit to distant from her cabinet colleagues and that she does not keep track of her ministers' activities. Cabinet reshuffle, which is a common practice in any parliamentary system, has been conspicuous by its absence here. This is so, according to insiders, because the Prime Minister is loath to taking any unpleasant decision about her cabinet colleagues. The charges of 'irregularities' and abuse of power, especially in the cases of promotion, which have been circulating in the press, about Huda could have embarrassed the PM, leaving her with no option but to go for his dismissal. Then there is the manner in which the sacking took place. The minister had just finished presiding over the parliamentary committee's meeting on the Establishment Ministry. It was clear that the poor fellow had absolutely no inkling that the axe was about to fall.

Immediately after the meeting, he was summoned to the PM's office and, within fifteen minutes, he was out of his job. The question naturally arises as to what prompted the otherwise taciturn and aloof Begum Zia to take such a drastic step against a cabinet colleague? Huda was afterall a powerful minister who, while being only a state minister, presided over a ministry which was of critical importance to the government. Such a portfolio is usually held by a party. 'insider'. What changed, and so dramatically? One reason could be that Huda fell foul of many of his cabinet colleagues and they collectively prevailed upon the PM to get rid of him. But there is really no evidence of that. The other, and we hope the real, explanation is that the PM has finally awakened to the increasingly widespread accusations of inaction and abuse of power within her cabinet, and that she has decided to move against the "offenders".

If this be the case, then we welcome the PM's move and commend her for this belated but necessary action. It is not a sign of weakness, nor a matter of discredit to sack ministers who disgrace the government. Similarly there is no shame in reshuffling the cabinet to improve its performance. Now that she has taken the first step, we hope and urge the PM not to stop here. There are overt and covert accusations of misdeeds. There are rumours and murmurs of widespread corruption. Most of it may be exaggerated or even untrue. But we believe that some of it has substance. The Prime Minister will do herself a favour and the nation, much good, if she begins a thorough evaluation of performances of various ministries, and especially of ministers and take stringent steps to streamline the operation of her cabinet.

Vienna Conference

The World Conference on Human Rights which opens in Vienna today promises to be stimulating and topical. But it will also be controversial. During its 12-day deliberation, it is unlikely to reach a consensus declaration too easily, perhaps not even a bold one. However, we should still welcome a thorough discussion on the issues involved, a comprehensive report and, in the end, a new awareness of the place of human rights in each and every country of the world.

The importance of the Vienna Conference cannot be underestimated. Organised by the United Nations, some 180 countries are taking part in the first global human rights conference in 25 years. With much of the preparatory work done in several regional conferences, finally during a three-week meeting in Geneva last month, the deliberation starting today is due to adopt an agenda for action which, sponsors hope, could dramatically increase the effectiveness of work in the field of human rights round the world.

Several divisive issues overshadow prospects of a quick success of the conference. A number of leading Third World countries, especially Malaysia, Thailand and China, argue that the question of human rights is very much an internal matter for each country, that the West should avoid imposing its own standard on developing nations and that, in the final analysis, "it should be rice before rights" for countries fighting for their economic progress. This is a position largely taken by governments, many of which are guilty of committing the worst form of abuses of human rights. On the other hand, we cannot dismiss the need for striking a balance between development and individual human rights, a balance in which one is not sacrificed at the cost of the other. Bangladesh which is taking part in the conference, under the leadership of Foreign Minister ASM Mostafizur Rahman, should play a positive role in upholding such a balance. We should see that while the Vienna conference may not come up with a stirring declaration, it does produce a practical plan of action that underscores a global commitment to attainable human rights which, in the final analysis, are far from opposed to sustainable development.

NEED FOR UPDATING OF LAWS

Call for Stable and Healthy Insurance Business

HE latest amendments in the Insurance Act of 1938 have not brought in many major change in the legislation. Rather, the accent, for the most part, appears to be on rationalisation of the scale of commissions payable to the insurance agents, delineation of the area of operation of these agents as between life and general insurance business, adjustments in the rates of fees that the government charge for the grant and renewal of business license to an insurer or for the issuance of certificates to the agents. Modifications in respect of the ratio of profits of life insurance busi ness - paid to the policy holders as dividend, have also

been introduced. In a sense, this exercise at rationalisation had become overdue in the wake of re-induction of private sector in insurance business in the mideighties, particularly for regulatory purpose. Earlier, while throwing insurance business open to the private sector, the then government had taken a regulatory measure by laying down that no director of a private sector bank could continue as director, chairman or adviser of a private sector insurance company. However, this amendment in the law had been challenged in the court and it is understood that its operation remains suspended pending a

Meanwhile, the latest amendment, while limiting the number of advisers that an insurer can appoint (to three), further stipulates that no share-holder or director or their family members would be eligible to become advisers in the same insurance

Barring the efforts at rationalisation and rather halfhearted attempts at regulation. these amendments contain two. other provisions which deserve mention. One of these is that health insurance has been assigned a definitive function under the law. Further, apart from the life insurance companies. general insurers also can conduct this business. Then, perhaps as a bit of a measure of liberalisation, insurance companies, subject to an overall limit linked to their profits, have been given some freedom in the matter of extending loans for construction of houses, purchase of transports by their employees and agents. Henceforth, the board of directors of the insurance companies - not the government - will decide in such matters.

It will not, perhaps be wrong to say that insurance business thrives on salesmanship. People do perceive risks, be it theft, fire, health or, for that matter. accidents and death. And yet, unless it is obligatory as in the case of conveyance of merchandise by sea, they seldom go out in search of purveyors of

levels as well.

VIENNA, AUSTRIA

14-25 JUNE 1993

human rights abuses, taking

"corrective action" where neces-

sary and conducting a broad

programme of human rights

education in a country whose

recent history had become a

symbol for the massive abuse of

Although UNTAC had a sep-

arate human rights component,

the organization was structured

so that all parts of its operation

would assist in the protection of

human rights. In particular, it

was hoped that UNTAC's man-

date to "control" five key areas

of administration, including de-

fense and public security,

would work to end abuses by

the cornerstone of UNTAC's

human rights activities. Given

Cambodia's recent past, it was

seen as imperative that infor-

mation about basic rights and

freedoms be widely dissemi

nated to help support new

past year, UNTAC has con-

democratic processes. Over the

Education was envisaged as

local authorities.

state and military power.

the security they need. Perhaps this is all the more true in a country like this, where rate of literacy is low, poverty is endemic. An insurance salesman at the door is often a source of irritation. Nevertheless, he, in his own way, is performing a social function too. He is telling the way to cover the risk at, may be, minimal cost. This is perhaps a simplistic formulation but would do for now

In point of fact, the rapid growth in private sector insurance in this country - not necessarily at the cost of the stateowned entities - bears testigeneral insurance companies. perhaps the time has come for them to branch out of traditional fields, such as marine transports, fire and the like. They would make important contribution to development and, at the same time serve the society well, if they would ex tend their operations to the agricultural sector as well Agriculture has shown itself to be the most vibrant sector of the economy. However, among other things, it urgently needs services, such as insurance cover for crop and livestock, on an extended front. Private sec-

ALONG MY WAY

S B Chaudhuri

mony to the business potential that had been neglected and what salesmanship can do. True, the new insurers in the field now have tended to concentrate on the general side. However, life insurance in the private sector also, though not strong in terms of numbers, has made significant progress. Private sector life insurers had been innovative too. The value of their innovative approach to life insurance, merits recognition by the authorities con-

tor insurers should move into livestock and crop insurance. They could even build up their own facilities for the storage of insured agricultural commodities. This way, insurers could also establish linkages with the banking sector for the marketing of insured agricultural produce. Banks would accept inventories of agricultural commodities more readily as collat eral for loans where these are stored in certified ware houses of insurance companies Insurers could issue warrants

Rice warehouse warrants, for instance, have worked effectively in easing the process of bank financing for agriculture in countries such as Japan and Thailand.

Fast growth also brings problems of another dimension - irregularities in the conduct of business. In insurance business, such irregularities could come in many ways. For in-stance, there could be violation of law, rules and regulations of business ethics even. Irregularities could also occur in settlement of claims, management of investment portfolios, in underwriting of the terms and conditions of insurance policies and, of course, tampering of accounts. May be there are plenty of scope for imaginative accounting and innovations in commitment of irregularities. All these lead to lack of transparency in the insurer's operations and hurt the

There is, thus, strong case for strengthening the regulatory framework, for making supervision more effective - in the interest of a stable and healthy growth of insurance business in the country. The law, even after the latest modifications, appears to be weak on this

interest of the insured.

In parenthesis, it's worth noting that granting cover to export credit is another area where private sector insurers could extend their operations.

For instance, World Bank financed Export Development Fund (EDF) remains moribund - one of the reasons being complications arising out of the requirement of obtaining export credit insurance. Greater participation by private sector insurers could possibly impart some dynamism to the operation of EDF

Insurance business belongs to the service sector. However, its capacity to mobilise domestic resources for productive use is not always fully recognised in this country. Here, perhaps the perception is that the primary job of general insurance is to service trade. This could be one of the reasons why the business of insurance has remained tagged to the government agency which deals with trade. Be that as it may, with an effective regulatory framework in place, authorities could perhaps further rationalise limitations on the management of investment portfolios of the insurance companies. Provided investment portsolio management could be monitored effectively, insurers could be given a degree of freedom to invest surplus funds in more productive activities, rather than tying these up in government and approved securities. This way, resources mobilised by the insurance comintes could contribute more meaningfully to private sector

final verdict in the matter. against the goods so stored. As for the private sector development. Human Rights and Peace-Keeping: A Look at Cambodia

For the first time in 25 years, the United Nations is holding a World Conference on Human

Rights, 14-25 June, in Vienna, when the world will see if Governments can agree on ways

to strengthen not only United Nations enforcement of human rights, but the promotion and

HE end of the Cold War and the withdrawal of the Superpowers from national conflicts in Asia, Africa and Latin America have not always brought the peace dividend expected. Bitter fighting has often continued and, in some countries, economic and social life has been so devastated by years of war that the state itself has weakened to the point of collapse.

In countries like Cambodia, Afghanistan, Somalia, Angola, Mozambique, El Salvador and now Haiti, the United Nations has been called in to make peace between warring factions and begin the process of national reconstruction. In some cases, the UN has suddenly found itself faced with the challenge of assisting in rebuilding state and social structures, while containing the virulent forces of ethnic hatred and renewed authoritarianism.

In these new peace-keeping and nation-building roles, the United Nations has consciously incorporated human rights promotion and protection at the heart of its programmes. Together with the promotion of democratic policies, respect for human rights is seen as essential to the long-term stability so desperately needed by these ravaged societies. This human rights component in UN peacekeeping activities has been most developed in El Salvador and in the Southeast Asian programme of the United Nations Transitional Authority in Cambodia (UNTAC).

UNTAC in Cambodia

The framers of the Paris Peace Accords, which formally ended two decades of civil war and foreign intervention in Cambodia, included an unprecedented human rights mandate for the United Nations. UNTAC, established by the Accords, was charged with controlling five key areas of administration to create a "neutral political environment" for "free" and fair elections" in May 1993. which in turn would lead to the drafting and adoption of a new democratic constitution. Additionally, UNTAC would monitor and report on violations of

ducted hundreds of seminars and training sessions for various groups such as university students, journalists, healthcare workers, police, judicial officers and political party members. Hundreds of additional briefings for the general population have emphasised those rights closely related to the elections. Television and radio programmes have been produced and broadcast, and new

human rights curricula for

school have been developed. UNTAC has found a great demand for human rights education, reflecting perhaps the deep desire on the part of the people for a radical break with the recent past. The continuation of international support for education projects, particularly the training of officials and others directly involved in implementing human rights, will be critical in further strengthening Cambodia's new democracy.

The other major part of UNTAC's human rights activities has been the monitoring of existing administrative structures," the investigation of allegations of human rights violations, and the taking of appropriate redress measures.

Since key aspects of the Cambodia peace plan did not proceed as envisaged, most notably the demobilization of soldiers, exercising control over local administration and monitoring human rights violations committed by Cambodia authorities became more important.

Restraint on Violence The exercise of "control" in order to secure a neutral political environment and end human rights abuses would have been a daunting task even if the peace process had gone exactly as planned, given the time frame involved and the resources available to UNTAC. With the refusal of the Party of Democratic Kampuchea (the Khmer Rouge) to demobilize its.

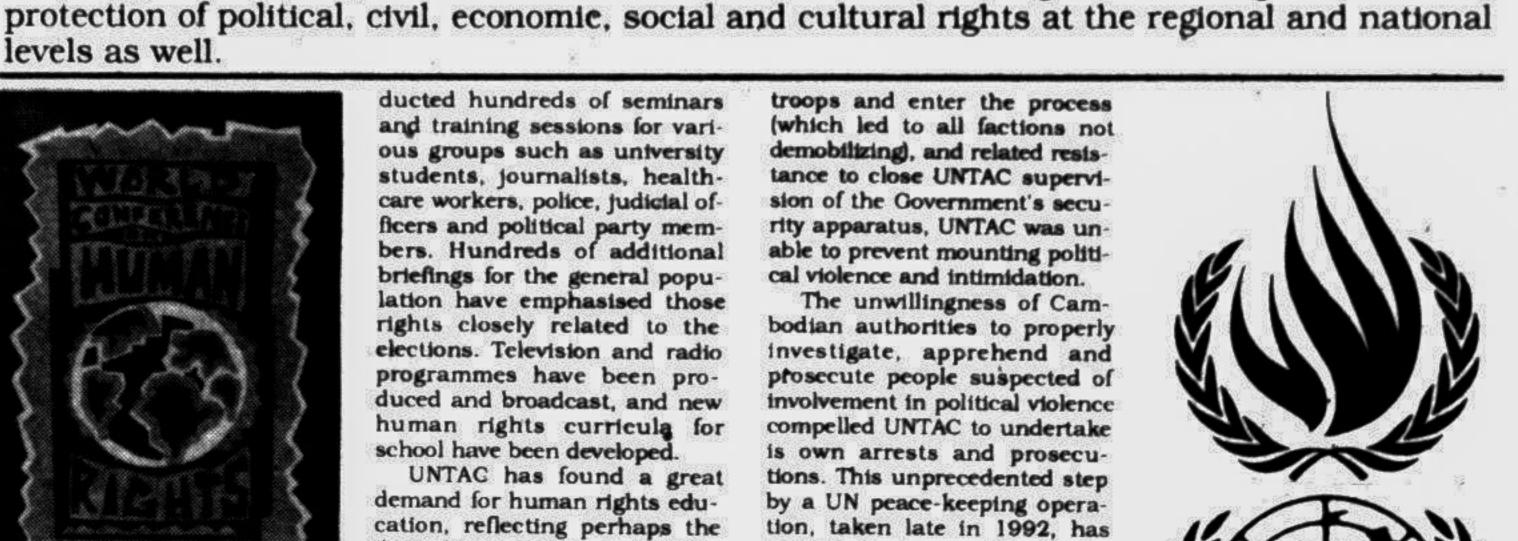
troops and enter the process (which led to all factions not demobilizing), and related resistance to close UNTAC supervision of the Government's security apparatus, UNTAC was unable to prevent mounting political violence and intimidation.

The unwillingness of Cambodian authorities to properly investigate, apprehend and prosecute people suspected of involvement in political violence compelled UNTAC to undertake is own arrests and prosecutions. This unprecedented step by a UN peace-keeping operation, taken late in 1992, has helped to stem political violence. The prosecution of arrested suspects remains problematic, given the absence of a fully independent judiciary, but some messages of accountability of violators have resulted. One increasing preoccupa-

tion of UNTAC has been the ethnic killings which have taken place and which have thus far claimed over one hundred lives. Attacks against ethnic Vietnamese civilians by units of the National Army of Democratic Kampuchea (the Khmer Rouge army) have been accompanied by racist rhetoric from several parties inciting ethnic hatred.

It is likely that in other future peace-keeping operations. similar ethnic violence to promote the political agenda of one or more parties will be used, given the fragility of local societies and the absence of strong national leadership. While issues fuelling ethnic rivalries can only be resolved over a period of time and by local leaders, immediate measures, such as providing security to vulnerable populations and public information campaigns to defuse tensions and reduce violence.

can be undertaken by the UN. In all of its human rights activities, UNTAC has found it necessary to work closely with the local non-governmental community. The very nature of



human rights work, which often involves confronting misuse of power by state authorities, means that the UN cannot simply rely upon cooperation with governmental bodies. By encouraging the development of indigenous human rights organizations, as well as working to strengthen other aspects of civil society such as a free press, UNTAC has complemented tra-

popularly oriented approaches.* Long -term Stability

ditional diplomacy with more

If the United Nations presence in Cambodia is to lead to genuinely democratic government and long-term stability, the social and governmental institutions vital for the protection of basic human rights need to be developed. These include an independent judiciary, a free press, viable state institutions capable of providing basic social services, an educated professional class, and indigenous non-governmental organizations

able and willing to promote the interests of civil-society.

Elections alone cannot guarantee political freedom and representative government. The rebuilding of institutions is a vital area in which the international community must invest for the generations if multifaceted UN peace-keeping operations of this type are to be successful.

This is clearly a long-term process but one which must start with the peace- keeping operation itself. Maintaining peace is only possible in the long term with effective state structures, law and order, and a degree of economic stability. The immediate reform or rebuilding of governmental institutions, the enforcement of law and order and emergency economic rehabilitation are key aspects of moving towards re-- spect for basic human rights in those countries, similar to Cambodia, where the UN is increasingly being asked to play a highly interventionist role.

In addition, however, as part of its mandate under the Paris Peace Accords, UNTAC is responsible for supervising free and fair elections and the transition to liberal democratic government. This entails that the basic civil and political rights essential for this transition must also be in place, such as freedom of assembly, freedom of movement and freedom of ex-

Human rights in peace-keeping operations must be part of an integrated approach aimed at reasserting non-repressive state control where no effective state institutions exist, while at the same time strengthening the essential institutions of civil society. All this must be supported by firm measures to rehabilitate the economy and im-

pression.

prove popular welfare. If human rights is not seen as part of such an integrated approach, and if international -commitment and support to this process stops with the peace- keeping operation following elections, massive international intervention through the UN in states such as Cambodia will be unlikely to achieve its objective of establishing a lasting and democratic peace.

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.

OIC and Bosnia

Sir, The genocide of the Muslims of Bosnia-Herzegovina has still been continuing, unabated, for over a year with virtually no serious attempts being made by the West to stop it. In fact, the West has interfered with the Bosnian Government's legitimate right of self-defence by first including it in an arms embargo and secondly, by not lifting it when it was seen to have favoured the Serbs thereby helping them in overrunning Muslim towns and villages and indiscriminately killing the inhabitants.

Since imposing the arms embargo the West has had an outstanding responsibility to protect the life of every single Muslim in Bosnia. By neglecting this responsibility, the West can only be held accountable for its failure to protect the lives of these Muslims. The West's argument for not lifting the arms

embargo is that it will "worsen the situation". The question that inevitably comes to mind is that is the genocide of the Muslims preferable to a hypothetical escalation of the conflict? Obviously, for the West this appears to be so.

It is time that the Organisation of Islamic Conference took the initiative from the bungling West to stop the genocide. The OIC can act by ignoring the arms embargo and providing the Muslims the means of self-defence. It can also send ground troops to secure the few remaining Muslimheld areas and drive out the barbaric Serbs from Bosnia-Herzegovina. The Muslim world has the resources to make such an operation successful and prevent any further killings of the women and children.

Mohammad Nabi DOI IS, Mohakhali, Dhaka

Stop strike and hartal

Sir, In recent years, Malaysia, Thailand, the Philippines, Singapore and Indonesia have made spectacular economic progress. Their shop windows in Kualalumpur, Bangkok, Mantla, Singapore and Jakarta glow with brightness and effulgence and prove their success.

Unfortunately, our moribund economy could not take off as yet. Our public sector enterprises have been constantly incurring losses and our markets are flooded with Indian goods and commodities. Our middle class people in Dhaka cannot afford entering in New Market, Baitul-Mukarram and Gulshan shops. They prefer shopping on the footpaths at Gulistan, Motijheel and Sadarghat areas from the hawkers and vendors. And our poor people are deprived of even basic necessities

Some of our public leaders, bureaucrats and businessmen frequently go to London, New York and Paris and praise highly about the high standard of living in the western countries. Not to speak of America and Europe, why Bangladesh is left far behind than many countries in South East Asia whose economies a few years

ago were not better than ours? It is very unfortunate and

shocking that some of our public leaders, government employees' and public sector corporation workers' union leaders, instead of urging the people, government employees/workers to work more hard for the welfare of the people call upon them to observe strike and hartals.

As a matter of principle, we humbly and earnestly request all concerned to be practical and sincere and either to stop the strike and hartal at their own free will for the welfare of the people and the country, or to kindly forgo to draw their pay and allowances from the public exchequer whenever they observe strike and hartal and thus save our poor country and poverty stricken people from colossal sufferings. For this act of sacrifice, kindness and broad-mindedness the people of Bangladesh would remain ever grateful to them.

OH Kabtr Dhaka-1203

TV industry

Sir, Reference Star Staff Correspondent's report on the TV industry (June 7), only the one-sided version of the TV assemblers have been spotlighted. The other implications have not been analysed for the benefit of the readers.

items such as VCRs across the

border. The country can earn

huge foreign exchange if this

It is not a secret that there is a booming business of the smuggling out of electronic

trade is carried out legitimately through normal trade channels. It may also be noted that our

big neighbour has drastically devalued its currency and placed it on the open market (floating). This makes it easier to import goods from our country, especially those with foreign content as components, through dubious channels.

All groups have vested interests within a group, hiding transparency. Many activities are against national interest, and it is the responsibility of a government to keep track of all the implications. For example, banning an item, or increasing the protective tariff might encourage smuggling into the country. Consumers with a demand and money to buy would not bother to probe how the product came into the retail market. It is perfectly all right for a group to publicise its grievances, but others have the right to point out the loopholes.

Altf Zabr

Dhaka.

supply Sir, electricity is one of the blessings of modern civilisation.

Erratic power

But this important urban facility is very much limited to the people of Kallyanpur. The supply to this area is so much irregular that with sum down one has to remain ready with some sort of alternative to 'fight' the whimsical black-outs. Due to frequent disruption of power supply, the student community, specially the examinees, suffer acutely. The residents of the area also spend a hellish life in the sweltering heat along with apprehension of possible theft and larceny during the period of darkness. The electrical appliances in domestic use do not function properly for the poor voltage when the supply is re-

Through this column of your esteemed daily, the kind attention of the concerned authority is urgently sought for an early redress of the genuine problem.

Ikhtiar Ahmed Alin 41, Kallyanpur Dhaka