

Call for Stable and Healthy Insurance Business

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.

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.

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?

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.

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.

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.

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.

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.

THE latest amendments in the Insurance Act of 1938 have not brought in many major changes 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.

In a sense, this exercise at rationalisation had become overdue in the wake of re-induction of private sector in insurance business in the mid-eighties, particularly for regulatory purpose.

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 company.

Barring the efforts at rationalisation and rather half-hearted 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.

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.

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.

As for the private sector money 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.

general insurance companies, perhaps the time has come for them to branch out of traditional fields, such as marine transports, fire and the like.

As for the private sector money 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.

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.

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.

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.

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.

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.

ALONG MY WAY S B Chaudhuri

Human Rights and Peace-Keeping: A Look at Cambodia

THE 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.

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 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.

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.

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 protection of political, civil, economic, social and cultural rights at the regional and national levels as well.



human rights abuses, taking "corrective action" where necessary and conducting a broad programme of human rights education in a country whose recent history had become a symbol for the massive abuse of state and military power.

Although UNTAC had a separate human rights component, the organization was structured so that all parts of its operation would assist in the protection of human rights.

Education was envisaged as the cornerstone of UNTAC's human rights activities. Given Cambodia's recent past, it was seen as imperative that information about basic rights and freedoms be widely disseminated to help support new democratic processes.

ducted hundreds of seminars and training sessions for various groups such as university students, journalists, health-care workers, police, judicial officers and political party members.

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 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.

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.

The unwillingness of Cambodian authorities to properly investigate, apprehend and prosecute people suspected of involvement in political violence compelled UNTAC to undertake its own arrests and prosecutions. This unprecedented step by a UN peace-keeping operation, taken late in 1992, has helped to stem political violence.

One increasing preoccupation of UNTAC has been the ethnic killings which have taken place and which have thus far claimed over one hundred lives.

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.

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.

Long-term Stability

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.

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.

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.

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.

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.

To the Editor...

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.

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.

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.

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 Muslim-held areas and drive out the barbaric Serbs from Bosnia-Herzegovina.

Mohammad Nabl, DOIS, 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 Kuala Lumpur, Bangkok, Manila, 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.

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

Erratic power supply

Sir, electricity is one of the blessings of modern civilisation. 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 sun down one has to remain ready with some sort of alternative to 'light' the whimsical black-outs.

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.

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

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.

OH Kabir, Dhaka-1203

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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, Kallyanpur, Dhaka