

# A Plea for Laws to Protect Consumers

## Rewarding the Aggressor

The main justification behind Bosnia's Muslim president, Alija Izetbegovic agreeing to the plan on Friday to divide his battered republic into three ethnic states is that he could not go on with the genocide of his people any longer. He was fighting with his back to the wall, watching the ethnic cleansing move from one grim phase to another, seeing thousands of his people — men, women and children — turn into refugees in search of sanctuaries in places as far away as Pakistan and Malaysia and, at the same time, participating in a devious international exercise to destroy whatever is left of his country, Bosnia-Herzegovina. During the 16 months of the civil war in the volatile region of former Yugoslavia, the Bosnian leader had seen some tens of thousands of his people die in the undeclared war, many in Nazi-type concentration camps, and some two million people turn into asylum-seekers.

Much remains to be done to work out the details of the so-called peace plan, such as drawing up the boundaries of the three proposed states — for the Serbs, Croats and Muslims — working out a framework for their trade and commerce and finally ensuring, as a Serbian leader said pompously and hypocritically, that the Muslim state of Bosnia, undoubtedly the weakest of the three, does become a viable state. There are still talks of setting up some kind of a confederation among the three states, a move that has been rejected by Izetbegovic on the ground that the framework of some kind of an union would put his state at a serious political and economic disadvantage. Yet, no one would be surprised if, in the end, the Bosnian leader is also forced to accept some form of a central government for all three states.

Whether such a plan is forced on Izetbegovic, there is little doubt that the so-called agreement approved in Geneva on Friday is "98 per cent based on the Serbian-Croatian plan," as a Muslim leader puts it. It is no wonder, therefore, that in Belgrade, the Geneva accord got all the praise from Serbian president Slobodan Milosevic, the man who masterminded the genocide of Bosnian Muslims, including ethnic cleansing, one whose trial as a war criminal has been demanded by an influential section of the international community.

So, instead of answering charges for his crimes, Milosevic now witnesses how his aggression is being rewarded through an international conference. For this, the Serbian leader can thank the so-called international mediators, Lord Owen and Thorvald Stoltenberg, the Clinton Administration of the United States, several important members of the European Community and, last but not the least, the Muslim world and the Non-Aligned Movement (NAM). Never before in the post-war history of the world has there been such a grand coalition of forces, not against an aggressor, but against the victim of a genocide. Never before in our contemporary scene have we seen such a reckless, barbaric manifestation of ethnic and religious frenzy let loose against a minority — and that too, in the so-called civilised modern Europe.

One doubts if, even when all the details of the plan are worked out during the next few days, we will be seeing the end of the Bosnian tragedy. The survival of the new Bosnian state remains a major question, and so are prospects for communal peace and stability in the area. Then, will the Serbian and Croatian states, unlikely to be in the best of terms due to their own ethnic differences, live in peace between themselves? It should not surprise anyone if, being further humiliated, harassed and pushed, Bosnian Muslims eventually go on the offensive in some unpredictable manner, perhaps even with some international assistance. Whatever such an offensive may be, it will be an act of self-defence, a richly-deserved snub for the international community, including the Third World, that on Friday watched a reward being handed over to the aggressor.

## Towards More Fish

We are a nation that is largely — and seriously — protein-starved. The fact leads to an undesirable state of national health. More alarming is the degenerative effect of insufficient protein intake on the brain — not totally unfounded — that this neural degeneration, repeated over some generations, may turn into a genetically transmittable trait of the disadvantaged people of Bangladesh.

Proteins nurture and sustain human bodies coming from two sources. Plant protein and the animal variety. Attraction to false standards set by an unenlightened upper class and percolating to the poorest and broadest layer has made all of Bangladesh treat a vegetable dish as a mean thing to offer and a last resort to go for. Love for animal meat is the rage of the day here. But animal meat is fraught with danger to health.

The only safe animal protein, the fishes that is, and a lot of vegetable, chief among the latter being the leafy ones, were the mainstay of the Bengali menu for centuries. Two big developments have reduced this to a piece of nostalgia: a snow balling population and a fast shrinking volume of natural water in geographical reservoirs, the habitat of the fishes.

Much is being done to discipline the population growth-rate long gone haywire. Perhaps not so much is being done to repair and restore Bangladesh's very bad water situation. Not until this nation's inept political conduct gets to a healthy tack there is little chance of our thousand rivers to be filled up with water yielding myriad fishes. Until then the only way left for the nation to get its need of fish or good animal protein is to go for intensive fish cultivation.

It is encouraging that the national fish fortnight that commenced yesterday has as its main targets modernisation of fish cultivation, bringing all relict ponds and tanks to within the pale of fish cultivation and spreading awareness among the people in general about the fish related laws. The Daily Star has contributed its part in the campaign by publishing a glorious photograph of one of the ways of depleting our fish wealth. Mosquito nets, 'current jaal', growing and indiscriminate use of pesticides and chemical fertilisers and all kinds of environmental pollution are acting in concert to put to extinction our whole reserve of edible water life-forms. The matter warrants to be taken very seriously and cries for a first-priority treatment.

Bringing back to meaningful life the hundred thousand and more relict ponds and other water reservoirs could be far more rewarding on both irrigational and piscicultural counts. And now that considerations of intensive fish cultivation has revived the question of those ponds, tanks and dighs being brought back to use — we, with all our heart, wish the government success on this point.

FREEDOM to choose is one of the advantages that market economy accords to a consumer. When trade is liberalised fully, the consumer finds himself in a position to compare the price and quality of domestic products with competing imported goods and make a choice. Industries also would have a choice either to import their raw materials or use those produced locally.

Consumers right to choose will not prove meaningful unless the players across the field — sellers, suppliers, producers — also play a fair game, by supplying goods and services in the right mix of measure and quality and, at competitive prices. Temptation to make a quick buck at the cost of the consumer could become overpowering. For instance, in a monopolistic situation, be it in trade, services or manufacturing, suppliers and producers can easily dictate price and quality. The truth of the matter is, a free market is seldom, if ever, really free. In its efforts to create an environment conducive to fair play in the market, the government has to step in and frame enabling laws and enforcement mechanism. Governments in countries practicing free economy have, thus, enacted anti-monopoly and consumer protection laws. However, in our country, it appears that there is a lag in these two areas of legislation.

For quite a while now, the state had been virtually the only monopolist in this country. The state had been the sole owner of the means of production of a wide range of industrial goods.

It held monopoly rights in the importation of specified essential consumer goods. It ran all public utilities and owned services such as banks, insurance companies. Given this scenario of state ownership of large chunks of the economy, it is well understood why anti-monopoly legislation had not laid any claim to attention so long. However, liberalisation and privatisation are changing the scenario fast. The state has already relinquished its monopoly in trade and services such as banking, insurance and it is said to be on the way to sharing public utilities too with the private sector. The state is also releasing its hold on production of industrial goods.

Some might argue that bringing in new anti-monopoly laws at this juncture would hinder the growth of private sector. However, market economy is still in a formative stage in this country. This is perhaps the right time to induct measures which would ensure its healthy growth. In point of fact, healthy competition and efficiency in production are in the interest of the private sector itself. Besides, it is a democratically elected parliament which will enact the law.

In April this year, probably on the occasion of World Consumers Day, the Consumers Association of Bangladesh (CAB) had called for enacting necessary laws and amendments for protecting the rights and interests of the consumers. Here also, the trade, industry and the professions could differ. Consumer activism, they might feel, would destabilise functioning of trade,

industry and professions. However, no consumer protection law gives unbridled powers to the consumer. It serves the interests of trade, industry and professions too, if they work in an environment of social harmony. Besides, a trader, industrialist or a professional, is a consumer too — in his role of a buyer of goods and services. In fact, every one is a consumer — as long as he buys something or gets some service. Fair play suits everybody.

Consumer's concern about the weight and measure of the goods he buys, goes way back to ancient times. Throughout the ages, the scriptures have enjoined upon men to give the

equipments and gadgets procured mostly in the '60s. Adulteration and sales of spurious articles have made consumers in this country habitually suspicious of the quality of the goods on offer. The funny side of it is — many have even forgotten what the genuine article is. An acquaintance of mine had set up a small edible oil press. He took it upon himself to supply his customers with genuine mustard oil. He had the shock of his life when people refused to buy his genuine stuff. The colour of the mustard oil, they said, was not right. As my 'misguided' and disillusioned acquaintance lamented to me, it was the

not to prescribe these. People were warned against the use of these brands. Yet, what about the disconsolate parents of the children dead or the children who survived but suffered? Could they sue any of the manufacturers of the drug, or for that matter, the physicians who prescribed it? I have heard of the travails of a person who brought criminal action against a hospital on the ground of causing death of his wife due to negligence.

What is needed is a consolidated piece of legislation which could be titled 'Consumer Protection Act', as they have in many other countries, including the subcontinent. The law should give the consumer the right to file a complaint direct. However, a consumer himself may not always be in a position to bring in a suit on his own. Some countries have given suo moto powers to consumer organisations to lodge complaint, even when no actual consumer is a party to the case. Some have also set up consumer protection councils to take up complaints of consumers. Separate courts have been established to deal with cases filed under consumer protection laws.

Consumer protection laws vary in content. In addition to normal transactions, some embrace restrictive trade practices which usually come under the purview of anti-monopoly legislation. Coverage of some laws extend to all professions — medical practitioners, engineers, chartered accountants, lawyers. Some cover only private medical establishments

while others bring all hospitals — be it state run or private — under the ambit of the law.

AGGRESSIVE salesmanship, turning unethical at times, often beguiles a consumer. However, it could also boomerang on the seller! Here is an anecdote about the redoubtable Molla Nasiruddin Hodia. Molla had a cow — a healthy beast but alas, she would provide him with hardly any milk. One day, in disgust, Molla decided to sell the cow and took her to the market. Buyers came forward, seeing the cow's healthy look. They asked Molla, how much milk she gave. Gloomily, Molla told them the truth, hardly any. So they left, leaving Molla looking crestfallen. A lonely figure holding on to his cow. It was getting nearly dark. Taking pity at Molla's discomfiture, a broker came up. "Let me handle this business," he told Molla. "You keep quiet and just watch." The broker shouted at the top of his voice, "here is a cow, hardly gives any fodder, yet easily gives ten litres of milk daily." The broker shouted again, "I have here, the paragon of a cow, come, get it." Soon enough, buyers surrounded the cow, asking for the price. Molla watched open-mouthed, tugging at his beard, looking as if he was trying to make up his mind. Suddenly, he sprang forward. Flapping his arms, he shouted, "I am not going to sell this cow." Looking around defiantly, he asked, "Why should I sell such a good cow?" Off Molla went, back home — the good cow trotting along beside him.

## ALONG MY WAY

### S B Chaudhuri

right weight and measure in deals with fellowmen. Enjoying the ill-gotten gains arising out of such excesses and deceptions has been likened to eating hell-fire. Yet, even now, consumers in this country continue to grapple with this problem. There are newswitemen, appearing from time to time, which tells of mobile courts going around, fining traders for using wrong weight and measure in selling their ware. It appears that the Bangladesh Standard Testing Institute (BSTI) is the government agency responsible for ensuring proper weight and measure, quality and standard of products. A tall order it is, particularly for an organisation said to be doing its job with

normal practice to add certain chemicals (which could well prove injurious to health) to the oil to give it a deeper hue and a sparkle. In his zeal to produce the genuine stuff, this gentleman did not put the chemical into the oil — and so, his product won't sell!

The recent episode of the death of some 350 babies after being administered certain brands of paracetamol syrup, said to be containing unauthorised and harmful ingredients, highlights the plight of the consumers in this country. Concerned authorities moved against the relevant pharmaceutical companies, of course. The brands in question were banned and the doctors asked

A few days before Shri Lankan President Ranasinghe Premadasa was assassinated by a bomb in Colombo he made a prophetic statement. He told a public rally in the city: "If anyone wants to kill me, let him do so; but do not kill my reputation."

Premadasa had a big reputation — as an astute politician, an able administrator, a powerful campaigner for poverty alleviation, and a great house-builder with the promise of shelter for all Shri Lankans by the year 2000.

He was also reputed for his ruthlessness towards political rivals. Many died mysteriously. Most prominent of them was former National Security Minister Lalith Athulthududali, who was expelled from the ruling United National Party (UNP) and formed his own Democratic United National Front. This later evolved into the United National Democratic Party (UNDP).

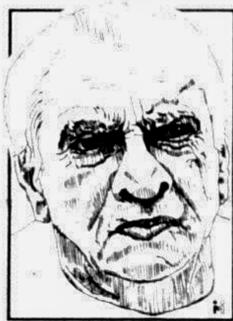
Athulthududali was regarded as a potential candidate at the next presidential election due in December 1994. His candidature would have been a serious threat to Premadasa who had said he would be seeking a second six-year term.

The leader of the main opposition Shri Lanka Freedom

## Mrs B's Daughter Lines up for Leadership

Gamini Navaratne writes from Colombo

Two months after the assassination of President Premadasa political confusion continues in Sri Lanka. Although Dingiri Wijetunge has been accepted as leader, an intense power struggle continues within the ruling UNP. This comes amid a worsening economic situation and ethnic strife in the northeast. The opposition parties are demanding a return to a prime ministerial form of government.



President Wijetunge. Mild-mannered

Party (SLFP), Sirima Bandaranaike has opted out of the contest because of her age — 77 now — and ill-health.

Bandaranaike, who became the world's first woman prime minister in 1960 and served in this capacity up to 1965 and again from 1970 to 1977, would like her daughter, Chandrika Kumaranatunge, to succeed her as party leader and to contest the presidency.

Chandrika, 42, had broken away from the party in 1980 and formed a new party with her popular film-actor-turned-politician husband Vijaya Kumaranatunge. It was called the Shri Lanka Mahajana Party (SLMP). She is in a strong position, having been elected Chief Minister of the Western Province Provincial Council, which includes the capital of Colombo.

She netted nearly 300,000 votes at the May provincial council elections — a record for any candidate at any election

since independence from the British in 1948. She is extremely popular, especially among the young.

Sorbonne-educated Chandrika is an admirer of the Chinese revolutionary leader Mao Tse Tung. She is opposed to Western-style economic development introduced in 1977 by the UNP government of President Junius Jayewardene at the behest of the World Bank and International Monetary Fund. She prefers a mixed economy where the private and the public sector have a share in national economy.

Chandrika is working closely with Athulthududali's UNDP. The two parties combined control four of the seven provincial councils to which elections were held in May. Analysts see her as second only to President Dingiri

Banda Wijetunge in political power.

The UNP is in disarray after Premadasa's death. Although President Wijetunge, who was prime minister under Premadasa, has been accepted as party leader, an intense power struggle is going on within it.

Mild-mannered Wijetunge is unlikely to withstand the political pressures arraigned against him, particularly in view of the precarious economic situation. Soaring living costs, high unemployment and pressing national debt have bred public discontent. So has the continuing war in the north-east of the island caused by the Tamil minority's demand for a separate state to end control by the Sinhalese majority.

The war has claimed thousands of lives and is costing

nearly 20 billion rupees annually — about a quarter of the state budget. These are all critical issues the present and any future government must cope with.

Talk of an early parliamentary election and formation of a national government is much in the air. Given the differences among the political parties, agreement to share power seems unlikely. Some people are also talking about reviewing the way Shri Lanka has been ruled under a presidential system of government.

The opposition want to abolish the presidential executive system of government introduced by Jayewardene in 1978. They demand a restoration of parliamentary democracy with the prime minister having executive powers. Wijetunge has said he will consider this demand, which has wide support.

A constitutional amendment would be necessary. If the UNP and the SLFP agree, the requisite two-thirds majority in parliament is assured.

— GEMINI NEWS

GAMINI NAVARATNE is Editor of 'Sardesa' news agency in Colombo.

## The Death Arena

As Bosnia sinks into the Balkan quagmire, the dead are being buried in an Olympic stadium. Mark Milstein of Inter Press Service reports from Sarajevo.

Now we are denied this. I don't understand."

Sarajevo, a city with a peace-time population of 400,000, has now been under siege for 15 months. Food and water have run out, and the World Health Organisation has predicted mass deaths not seen in Europe since the end of the Second World War.

By mid-June, 9,000 Sarajevans had died, 52,000 were wounded. Of the dead, 1401 were children.

As the city's cemeteries overflow, the dead are buried in public parks. But even these are now full, and some burials are taking place in the red clay field of the Olympic stadium.

"The world must know that if help does not reach Sarajevo immediately to alleviate our most serious shortages, the suffering will be immense. In a few days we will have deaths en masse from hunger, thirst and epidemics," says the mayor of Sarajevo, Mohamed Kresevljagovic.

Cavdar would prefer to be fighting on the frontline, but the army and the politicians have told him there will be a lot of work as long as the war grinds on.

"I will have plenty to do," he says while sizing up a strip of wood for the coffin of a 19-year-old Turkish journalist killed the day before by sniper fire. "Look

at his poor boy, his features are so fine."

Cavdar's boss, Asim Mahmutovic, 42, has been building coffins for more than 15 years. Mahmutovic says he and his 12 employees must sometimes work nearly round-the-clock to keep up with the demand.

"Our busiest day was in June when we built 52 coffins for soldiers killed in a battle near Sarajevo," says Mahmutovic while adjusting the red felt cap on his head. "Our next hardest day was the following morning when we built 40 coffins. I didn't know where we were to get all the wood. It was tough."

Mahmutovic says he has begun burying some people at night because the Serbs regularly shell funerals that attract large crowds, especially those which draw the media.

"We will bury the Turkish journalist at night if the UN does not come for his body," he says. "We are afraid the Serbs will send grenades. They will see the TV cameras and kill many more people."

After completing the coffin for a Muslim fighter on Mount Trebevic — site of the Olympic bobsled run — Cavdar and Mahmutovic retire to their office for a coffee break and to decide who will go up to Zetra in the morning to rip out more wooden seats.

"I can go by myself," says Cavdar. "I think it's too dangerous for two of us to go. The other day the sniper was very busy. Two of us would give him more work."

Mahmutovic says nothing. He knows Zetra has become a free-fire zone and the sight of two people exposed to the sniper's scope may be too tempting for any Serb to pass up.

"This kind of work doesn't make you any more a man of God than, let us say, being a soldier or farmer," Cavdar says.

"We are all here for one reason or another. You do what God wants you to do, and I am here serving his wishes as well. I am to him what my hands are to me."

## 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. Pseudonyms are accepted. However, all communications must bear the writer's real name, signature and address.

### Muslim unity

Sir, Many thanks to Mr John Major for his reported unequivocal comments that no Islamic state will be tolerated in Europe and perhaps this is why Britain would continue to follow the principle of not assisting the Muslims of Bosnia-Herzegovina until the country is broken into fragments.

Mr Major reportedly made his comments in a letter on May 2 to Mr Douglas Hogg, who is the Secretary of State for Foreign and Commonwealth Affairs.

The British Prime Minister also said that Britain would never agree to arm and impart training to the Bosnian Muslims. It would continue to

help implement the UN arms embargo against that region.

From the above mentioned comments of British Prime Minister it is clear that the West is going to do with Bosnia-Herzegovina in the name of helping its people. I should congratulate Mr Major on his expressing the true attitude of the West as to Bosnia and the Muslim world.

Mr Major has also cleared the position of UNO by saying we would continue to help implement UN arms embargo against former Yugoslavia.

John Major comments that the future standard of Europe will be based on Christian civilization and morality and every Western country including

those of North America believe this truth, and as such the Western countries will not intervene in Bosnia nor will they take step to withdraw the arms embargo.

So, after all these dramas, does it require to remind the world Muslims that time has come to wake up. Their unity is an imperative need of the hour for their survival.

Md Ekramullah Kafi, West Rampura, Dhaka

### Save the Bosnian Muslims

Sir, It is an irony of fate that the Western powers especially the United States which is champion of human rights is playing the role of Nero while Bosnia-Herzegovina is burning. Today the Bosnian people, because of their faith, have been the victims of what appears to be a triangular conspiracy, and face total extinction from the face of Europe. The delaying tactics of UN Security Council

and imposition of arms embargo against Bosnian government are indirectly helping the Bosnian Serbs to commit genocide. The universal right for self-protection has been denied to the Bosnian Muslims by the Security Council on imaginary grounds.

All UN resolutions taken so far and even the peace agreement signed by the Serbs themselves have been flouted by them, but no action has been taken against them. On the contrary, cradle songs like 'war tribunals', 'safe heaven' etc have been sung to the Bosnian Muslims by the UN Security Council. Certainly the burial grounds will be the 'safe heaven' for the Bosnian Muslims.

So, I request the so-called Security Council members, as a last resort, to beg of the so-called Bosnian Serb President to stop this holocaust and save the lives of innocent people. I hope this action will bring some positive results.

Sk A Wadud, West Agargaon, Dhaka

### Housing

Sir, Housing is one of the basic necessities of life. It is the general desire of all people to own a house. Most of the city-dwellers do not own any house. They live in rented apartments, even shanties. The middle class people cannot even dream to own a house in the city. Because, it is simply too costly.

It is learnt that the government is going to declare a housing policy. But it is not possible on the part of the government alone to build houses for all. The private sector should come forward to ease the chronic problem of housing.

Housing also is one of the most important sectors of the economy. Because construction work generate economic activities, many parties are involved in that the mason, the carpenter, the planner, the designer, the builder, the sellers of glass, wood, cement, C.I sheet iron rod, paint, brick, electrical goods, sanitary fittings, mosaic materials etc. and all are almost directly. Besides there are the

workers of different disciplines, of considerable numbers. So a considerable part of economic activities and employment depends upon the quantum of construction work.

In order to activate this sector the government can arrange for liberal house building loan. At present the House Building Finance Corporation is giving loans upto Tk 10 lakh which is very small and cannot fulfil the need of the incumbent. The commercial banks are also giving loans for house building but the amount is also not sufficient to meet the requirement. The government, thus, should provide sufficient fund to the HBFC and commercial banks for the purpose. The rate of interest should also be kept at the barest minimum so that the receiver can make a convenient repayment. And the period should also be extended so that easy instalments can be worked out.

Mahbubul Haque Chowdhury, Kolabagan, Dhaka