

Prospective Scheme

The government has introduced a programme for extending bank loans to public sector employees who retire voluntarily from service, mainly to help them set up small industries. Government is paying out large amounts from the public exchequer, running into hundreds of crores of Taka, by way of redundancy benefits to the employees being rendered surplus. Both the beneficiaries and the economy would stand to gain if the funds so disbursed are utilised for productive purposes, rather than being frittered away.

It is said that the programme would be implemented through designated banks. Initially, the government would place a fund of fifty crore Taka with these banks for disbursement among the voluntarily retired personnel, for the purpose of establishing small-scale industrial ventures and trade financing. Better known as the 'golden handshake' programme, redundancy payments are usually made in lump which could easily be invested in income generating activities, provided opportunities were available. The latest move of the government should be weighed against the prospects of diverting such resources to productive use.

The move could also be seen as an expansion of the existing social safety-net programme to encourage more people to go for voluntary retirement from service. The lure of official assistance by way of bank loans for starting a new venture, could act as a powerful incentive for public sector employees to opt for voluntary retirement, rather than face an uncertain future. Even as an inducement for voluntary retirement, the new programme can aim at mobilising resources released by way of redundancy payments, for investment in productive sectors in the economy.

The objective should not only be to extend financial assistance to the public sector employees who go into voluntary retirement to enable them to start new economic ventures, but also to build up a class of self-reliant entrepreneurs. To this end, it is important that the prospective entrepreneur has an adequate financial stake in the venture, by way of equity. It's best that questions such as debt equity ratio, be left to the financing institution and the client to decide between themselves. Of course, funds available to the client in the form of redundancy benefits, could serve as a guideline for this purpose.

It is reported that loans under the scheme would be extended on very soft terms and conditions. However, the authorities would do well to remember that cheap money does not necessarily ensure success of a venture. Rather, it also carries the risks of market distortions and fund diversion. It is important to establish accountability at the very outset, both for the lender and the borrower. For instance, the financiers, in recognition of the problem this class of borrowers would face in servicing debts before the new venture gets fully operational, should draw up the repayment schedule accordingly, allowing a grace period. On the other hand, concessions in interest rates would come in the form of a rebate — as a reward for good repayment record in servicing the loan.

The programme could also offer an opportunity to the financing institutions to practice participatory banking. Not just the borrower, the financier also should actively pursue a policy of supporting a venture so that it could succeed through their joint efforts.

Ventures financed under the programme should draw on the skills, expertise and experience of the new entrepreneurs, in their previous fields of work. In fact, these could prove to be the very base for starting a venture. Nor should financing under the programme remain confined to industrial enterprises and trade finance only. Skills of this class of entrepreneurs could be usefully employed in establishing new ventures in services sector also. The programme should, therefore, embrace services as well.

Good Luck to the SAARC Meet

Volumes can be written about the need of an organisation like SAARC. Yet, not more than a few paragraphs emerge in trying to write about what it achieved during the last nearly eight years of its existence. Conceived, primarily, to promote a collective socio-economic agenda, SAARC has stumbled on the political issues which have worked against the emergence of this much needed regional body into an effective organ of regional co-operation. Whatever may be the obstacles, the SAARC members will have to devise ways to overcome them and promote greater cooperation.

With the final seal of approval by the US Congress for NAFTA, and with APEC gaining momentum, the message is crystal clear. New regional blocs are emerging in every part of the world, and the old ones are becoming more entrenched. We, in South Asia, must read that message, and strengthen our own grouping. Herein lies the importance of the thirteenth SAARC ministerial level meeting that begins in Dhaka today. The region, we know, contains numerous problems, not only political, but also economic. There are the giants in our camp, and also the puny. How do we trade between those with huge economic and industrial base, and others whose economies are weak, to express mildly?

But that is the challenge. What appears impossible under normal conditions, can become easily solvable with goodwill and a spirit of give and take. We have said so in the past, and feel the need to repeat on this occasion, that for trade between SAARC members to acquire any meaningful shape or size, concessions will have to be made by the stronger economies. Special tariff reductions, which may appear one sided in the short run, will have to be looked into, for the sake of long term benefits. Such special arrangements will have to form part of the SAFTA deal, otherwise the region's economy will not get the type of boost that we really need.

It is in the growing economic cooperation among SAARC countries that the future of this region lies. Our effectiveness in entering the global market, and in being able to withstand the pressures of emerging trade blocs like NAFTA and APEC, will depend, to a large extent, on how efficiently we are able to manage our own trade in this region. The task is extremely difficult, but it must be accomplished.

We therefore wish the foreign ministers, and the high officials who have gathered here for this session, all the success and hope that they will be able to rise to the occasion.

Saddling Wrong Horses to Run Electronic Media

by M N Mustafa

The process of slow decay which all successive governments caused to the media was their policy to run the media by administrators from outside the media. At times it works well. But to say that every time outsiders are better alternatives to run the media, is to invigilate the performance of classic music by the grocer.

Many countries in Asia and Africa, particularly those influenced by the bliss or blight of colonial rule, are often obsessed with the idea that the policy to keep the administrator away from the administered ensures efficiency and justice. It also meant that administrators should not originate from the same genre. The colonial masters, particularly the British, effectively used it under the broad umbrella — divide and rule. This whole edifice was built on misanthropic and human susceptibilities, taking the Adam's sons as ones who could be won over, or swayed into, either side at any price. In such approaches human virtues were not designed for projection or even exaltation. Running of efficient administration being a game of tact alone, building up of the ethical stature of the serving man was not the issue in management. The mortal human being either for sustenance or survival was left to God. As a result suspicion was the word which bounded the administrators and the administered for hundreds of years. The audit and account rules introduced by the British vividly represents the mistrust with which the British held the native. Curiously enough, it did not improve the conduct of the natives. It just was the reverse. While Clive handed over the administration to Warren Hastings, he left similar advice about the Muslims. The phantom still haunts the corridors of power in Bangladesh.

In the second decade of this century when the British introduced sound broadcasting in the sub-continent, particularly in Madras and Bombay, the bureaucrats of British Imperial Service provided the nascent media a fine structural design but it floundered sustaining huge loss. The reasons: broadcasting staff was shabby and unsavoury and failed to attract listeners. Imperial Civil Service

staff was withdrawn and the whole project, reshaped and re-taken in 1936, was handed over to BBC. All India Radio since 1936 with Governor-General in Council at the top was nurtured by professionals. The fabulous Bokhari Brothers, Ahmed Shah Bokhari and AZ Bokhari, after whom All India Radio was derisively called the Indian BBC or Bokhari Brothers Corporation, were the titans of professional broadcasting in pre-partition India. One of the brothers was elevated to the high position in the UNO — Assistant Secretary-General. The Bokhari Brothers (I put it in capital to emphasize the style they set) were the pace makers in sound broadcasting in the subcontinent. None equalled them, let alone surpassed. Through adroit and skilful handling of the invisible monster called sound, they subordinated the machine to the need of the art and not vice versa. They knew that any form of art unless it rides the right vehicle is the insensate and senseless form of rubbish. The user must know the pulse of the art, its ability to respond and to recreate and get feedback while enchanting and enthralling the human mind or even to cause human reaction either to accept or reject it. Bokhari Brothers succeeded because they did not enter broadcasting to subordinate art and culture to administrative rules, but made rules serve the artistic causes. We have reversed the system and during our time we have used the rules of business to tame the song and sacrificed both, the rules and the song.

After 1947, both Pakistan and India inherited all the broadcasting trends, tenets and tenets of what All India Radio,

cast under BBC pattern, followed. Neither India nor Pakistan initially inducted any general service personnel for running broadcasting for the obvious and sensible reason that sound broadcasting, being a canvas sensitized to be responsive to the colour of its own genre, common brush would not paint well here. Because of proven deficiency in filling the inappropriate tune by non-professionals, authorities dared not vulgarize the media by foisting cool-blooded administrators to run the show. India introduced some writers and authors of repute to lend the media artistic or creative sophistication. Some of them lent artistic lustre of extraordinary brilliance.

The post-Pakistan period upto 1962, — Radio Pakistan was headed by professionals who climbed the ladder from the lowest rung. In order to occupy this coveted post which carried comparative liquid purse to distribute, pomp and power with accessibility to reach the top notch of the country, Pakistan transferred the post to civil administration and CSPs: one after another, adorned the post, effected rapid development in hardware, but due to ignorance neglected the software, the real prop with which the profession thrives. In order to keep the party in power, in good humour they caused dents to every pillar on which the professional ethics and neutrality rested. The chief executives were lavishly decorated with state honours for their loyal service. Radio Pakistan became a mouthpiece of the ruling regime and ceased to remain a media which reflected the popular thinking or their activities. Against this extreme "officialization" of Radio Pakistan there was no scope for

reaction or resentment. Radio being an organization run by public funds and heavily secured by strict internal and external security rules, staff agitation against government policy simply was beyond question.

But in the then East Pakistan the situation was different. The nationalist aspirations of the people were shared by the broadcasters here and this was reflected in the planning and broadcast of programmes and news. Radio personnel, as a result, directly participated in the war of liberation by using radio for broadcast of call for liberation taking away one 1-KW transmitter for use by liberation forces and operating Swadhin Bangla Betar Kendra from India. These broadcasters at the moment of national crisis of this magnitude, did neither await bureaucratic push nor cared for the negative pulls of superiors to, infuse in the programme and news the bias towards creation of mass awareness in favour of national liberation. If they are capable of mobilizing public opinion of such gigantic scale and creating such enthusiasm nation-wide for liberation, it is sheer nonsense to undermine their capability by attempting to foist on them outside administrators to run their show. This has a debilitating and demoralizing effect on efficiency.

Post-liberation broadcasting in Bangladesh was marked by a style hitherto unknown — opinions open and free, presentation mode different from previous ones. By seventies a good corps of efficient broadcasters in all sections grew up and the liberation war in both ways gave them an opportunity to test the mettle.

The new government, how-

ever, could not swallow and digest open criticism of the government activities and critics were bracketed with anti-liberation forces. Among broadcasters it created a fissure, some were happy and some not. This division caused much the damage to the solidarity of the professionals. The irregularities in personnel issues were so many that in the following twenty years, half of the problems could not be solved. Many development plans were taken which the country hardly needed and whatever was essential was ignored. Through unreasonable or illegal favours groups were created and rules were passed by ruses. The professionals who later were put at the helm, found themselves as minuscules to fight the monster of irregularity they just inherited. They left the smouldering volcano temporarily sleeping.

The successive Bangladesh government hired the 'Goliaths' from administrative service to fight the monster in broadcasting. The outsiders just passed their time, made some internal transfer to make their passage smooth and after rubbing shoulders with the authority solicited better posting and left radio bleeding within. The professionals having found their way to promotion blocked, lost interest in the profession and allowed it to drift aimlessly. The one-time vibrant organization was adrift and became moribund beaten by waves of destiny.

The process of slow decay which all successive governments caused to the media was their policy to run the media by administrators from outside the media. At times it works well. But to say that every time out-

siders are better alternatives to run the media, is to invigilate the performance of classic music by the grocer.

As we told before, broadcasting sound or visual, has a soft ching which could be stirred to sound musically, only by a person who knows the instrument physiologically, aesthetically and psychologically. This gathering of knowledge about the tool one works with is a life-long study. Some sporadic external knowledge about the instrument or the profession can never yield to the initiated a comprehensive idea about sensitive aspect of the tool or trade which could be both productive and destructive. By inducting 'other service' personnel into broadcasting the authorities, what could be called, have vulgarised the media, destroyed or diluted its special composition and purpose and, consequently, the creativity of the media stands partially, if not wholly, lost. Unlike other management problems, broadcasting does not have eternal instant mathematical solvers or set answers for all problems. Its every step may have a separate pace, if necessary, and only the persons grew or developed along the production line could read the pulse to set the tone and not the management giants from outside. This being the cultural or information leadership, the man at the top from the professional rank, is expected to be more creative than others. By foisting outsiders onto broadcasting the authorities have perhaps tried to improve the management at the cost of creativity. It resulted neither in management nor in the fostering of culture — the dissemination of which is the primary responsibility of both radio and TV. While creative radio and TV personalities are languishing outside the department, the inexperienced, so-called "managerial wizards" are causing the last segment of cultural nuances erode imperceptibly.

SAARC — the Priorities and Challenges of the Future

by A Special Correspondent

THE South Asian Association for Regional Cooperation (SAARC), now in its eighth year of existence, was conceived primarily as a cooperative venture with a predominantly socio-economic agenda. Through the creation of this Association the seven member countries sought to institutionalize cooperation in areas of common interest where there was no bilateral contentious problem. The guiding spirit of the Association has been, from its very inception, to explore the communalities of the member countries, to advance the pace and widen the scope of intra-regional cooperation. Such an incremental approach, it was perceived, could ultimately transcend the whole gamut of inter-state relation in South Asia. Eight long years have passed since SAARC was launched. Early this year the seventh SAARC Summit was held in Dhaka heralding the beginning of the second cycle of SAARC activities. The thirteenth Session of SAARC Council of Ministers is being held in Dhaka marking a vital mid point between extended Summits. It is perhaps relevant to ask at this point how successful SAARC has been in giving expression to our regional collectivity and in accomplishing the goals which it set before it. It is equally important to consider what priorities should this Association have to lead its member countries into a new millennium with perceptible and far-reaching impact for the wellbeing of their teeming millions.

Gains of the Recent Past

In retrospect it will be no exaggeration to conclude that the first cycle of SAARC was not without some tangible gains. During this phase of SAARC's activities the countries in South Asia were provided with a firm institutional framework to pro-

mote collective actions on a wide front. Precise terms of reference for various SAARC countries were laid down and a large number of activities of short term nature vastly increased interaction among member countries. This has definitely narrowed the critical knowledge gap that separated the member countries. Cultural exchanges in all their aspects have also increased creating a congenial condition for promoting a distinct South Asian identity. Although the pace of progress in some core areas of cooperation has been rather slow, priorities in these areas have been identified. At no point member countries have denied that these priorities are not important. On the contrary, there is a growing awareness about the imperative need to initiate concrete actions in these key areas to achieve visible impacts for the people in this region who account for nearly one-fifth of the entire humanity.

A Positively Evolving Agenda for the Good of South Asia

The positive evolution in the growing agenda of SAARC and its particular relevance to the people and countries in South Asia can be seen specially from the rich contents and wide scope of the series of decisions taken during successive SAARC Summits, especially the Seventh SAARC Summit held in Dhaka early this year. Widespread incidence of poverty is no doubt the single greatest challenge facing the countries in South Asia during these closing years of the current millennium. Even if the extremes in estimates are left out, poverty in South Asia in 1991 was estimated to be affecting approximately 30 to 40 per cent of the region's total population. That places the number of poor, according to these estimates, between an appalling 330 and 440

million. The policy ramifications of this all pervasive incidence of poverty and risk inherent in leaving it unattended are much too well known. The Seventh SAARC Summit thus rightly identified this problem as the single most important challenge requiring priority attention during the coming years. The Seventh SAARC Summit also adopted a significant step towards extending cooperation in the core economic areas by concluding the Agreement on SAARC Preferential Trading Arrangement (SAPTA). During this same Summit Heads of State or Government also underscored the need for national, bilateral, regional and global programmes for the protection and preservation of environment, sustained and serious efforts on the population front and science, education and technology. The SAARC leaders also unequivocally committed themselves to the protection and promotion of the rights and interests of the disadvantaged groups like women, children and the disabled. The Summit leaders reaffirmed once again their commitment to pay special attention to the monitoring of security of small states, collective projection of common position on relevant economic and other issues.

Some Critical Issues Requiring Priority Attention

All this, particularly such an impressive agenda with so many important issues, implies great responsibilities. There is undoubtedly the need for relearned and sharper tools, time bound programmes and focussed attention on relevant issues. These imperatives clearly imply the necessity for several concrete steps in future. For example in the area of poverty eradication, during the Seventh SAARC Summit, the member

countries pledged their unequivocal commitments to eradicating poverty and to draw up pro-poor plans in their respective countries. In Bangladesh under the leadership of Begum Khaleda Zia, work has already commenced to finalise such a pro-poor plan at the earliest. Similar actions need to be taken in their member countries as well. More importantly, the member countries must seriously seek a regional approach and orientation to this issue. This is a matter requiring great seriousness of purpose, conceptual rigour, examination pros and cons of several alternative options and clear identification of action to be initiated in several key and interrelated areas in a holistic manner. The Seventh SAARC Summit for understandable reason, stopped short of specifying the details, in his regard. Now is the time to start serious action-oriented thinking in this key area to work out details and go into action.

One of the most important decisions taken by the Dhaka Summit was the finalisation and signing of the framework Agreement on SAPTA. First initial steps are now being taken for negotiations on the exchange of trade concessions on a product by product basis. Majority of the member countries have already submitted their list of concessions. The process needs to be brought to an expeditious conclusion before further progress can be made. On formidable factor which stymied increase in trade among member countries in the past was the lack of complementary among their respective economic structures, different sizes and relative differing strengths of their economic bases. If trade were to pick up among the member countries these other issues will also have

to be seriously addressed for practical policy initiatives. The member countries may thus seriously consider expanding intra-regional trade in the SAARC region through establishment of joint ventures and co-production facilities etc and other selective steps to enhance the complementarity of their economic pursuits.

The member countries of SAARC have also lately adopted a greater private sector orientation in their respective domestic economic policies. An emphasis on promoting private initiative, increasing deregulation, efforts at general reduction in public spending deficit have become a significant feature of the economic priorities of most of the member countries. Where private capital can be attracted for investment and private business accepts the risk (and a fair share of the rewards) of enterprise, governments of most member countries are now encouraging this process. Initiatives at different levels are certainly in order to supplement state level regional cooperative efforts to undertake appropriate initiatives to make best use of this new policy orientation. This is high time to carefully examine how this could be done and this should be done pretty quickly if we were not to allow a fissure to develop between the objective reality and our many initiatives to promote and strengthen on helpful collective actions on all possible directions with speed, purposefulness and commensurate sense of urgency.

SAARC's social agenda as they relate to woman, children and the disabled, their emphasis on health, population, science and education are also equally important. But more importantly we should constructively start thinking about our serious common environmental problems which can be addressed effectively primarily through a combination of well

thought national and regional approach. This is necessary because of the very nature of the problem itself and the all pervasive nature of its consequences and potential threats. Environmental issues are also not totally delinked from maximum utilisation of our shared natural resources in our region, particularly, water in an optimal, fair and equitable manner. We can remain silent and inactive on this crucial issue to our own risk both individually and collectively. Some suggestions continue to be made from time about tapping the huge untapped hydro-electric resources of the Himalayan region through collective regional efforts. Are we ready yet to begin a forward movement in this much desired direction?

Conclusion

It may sound like repetition of an old cliché but it is important to remind us that we are better off with SAARC than without. As members of this Association our objective, through our collective efforts, is to improve the quality of life of our people in an environment of peace, harmony and unfettered freedom. The importance of the objective itself is undeniable. We have no other viable option to pursue. The imperative need and the impulses of cooperation in our region must be understood and nurtured in a sustained manner. To the extent that meaningful cooperation is possible only in a climate of peace characterised by a willingness on the part of each of us to be in empathy with our neighbours and understand their concerns, we must harness our efforts to create it. Recent developments in the region has demonstrated in ample measure how very important this other factor is. At the onset of yet another important SAARC meeting this pre-eminent fact should also be very much in our mind.

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.

Avoidable Harassment

Sir, I had an uncanny belief in human nature and firmly believed that all human beings were basically noble and possessed a very rich value system. One would only turn mean or nasty if only his/her self-interest is at stake.

Now that I had to deal with some of the Government departments, I have begun to wonder whether I was under a delusion only.

Consider, I go to the local electricity office to get a bill book under the self-billing system as my previous book has run out of pages. I am given a fresh book, or rather a few pages (five or six) after hectic

lobbying or repeated visits unless I am very lucky. In cases where I was not given a book earlier but only a page containing the current bill, I am told that I am not eligible under the self-billing system and a bill will be given to me after an inspector visits my residence and prepares an accurate bill. I feel relieved as I do not have anything to hide, but is there any sign of the inspector? I have never been so lucky, but to think of it by not meeting him I may have been very fortunate.

I again go to the electricity office, with my meter reading this time, and am told that a current bill will be prepared by them based on the meter reading given by me as I missed meeting the inspector. This is

the same story every month and I have to repeat the same exercise every month as the elusive inspector is never there.

The frequent merry-go-round which is easily avoidable convinces me that some people, contrary to my belief, get a sadistic pleasure in making others sweat.

The Government has been trying hard to make life easier for the common man. Maybe the common man does not use electricity, or does not pay the bill. You really need to be uncommon to be able to ensure easy sailing with the Electricity Department.

I wonder if the Government is thinking of introducing a more civilised procedure for paying of bills.

A consumer
Dhaka.

More heroic

Sir, Pakistan has gone through the essential process of a national election. A democratic parliament has come into

being and a new Prime Minister has taken the helm of affairs. As a citizen of a democratic country, I join scores of others to wish them political stability which is a prerequisite for steady development.

Nawaz Sharif was one of the two main contenders. He fought tooth and nail in this war of ballots and lost. But like a really seasoned politician he has made the best of the loss. Just after his rival Ms Benazir Bhutto took oath of office of the Prime Minister, Nawaz Sharif openly declared his unconditional support to her in all her efforts in the interest of the people of their country. This has unquestionably enhanced his own stature in the eyes of the world. Graceful acceptance of defeat is more heroic than victory itself.

Here is a lesson for the politicians of Bangladesh. They would better pay heed to it, and now.

Maleeha Shaikque
Dept of English, Chittagong
University

Lest we forget

Sir, I cannot resist temptation to write a few lines on S M Ali, founder-editor of The Daily Star, the doyen of journalism. I shall be terribly missing the weekly columns "My World" and "At Home and Abroad."

Before the publication of "The Daily Star" I was a desultory reader of our English dailies. But when I came across "The Daily Star" I became a regular reader of it. Not only this, I started propagating for subscribing this daily, to my friends and relatives. Many of them told me later that they had found this paper with a difference. However, we will be showing greater respect to the departed soul if the present editor and the management hold on the tempo he created in the arena of journalism.

The analytical reports published in the front pages of "The Daily Star" in times of political crises and written by S M Ali were the masterpieces. He was a seer and a visionary. I was stunned and saddened when I

saw the news of sudden demise of S M Ali.
Fariduddin Ahmed
Advocate, Supreme Court,
Dhaka.

Sonali Bank recruitment

Sir, Some of our ex-students, now agri-graduates have informed that Sonali Bank has fixed "Agricultural University, Mymensingh as their venue for conducting written and oral tests for recruiting a good number of senior officers. It would perhaps be convenient for most of the graduates coming from different parts of the country should the Bank fixed the venue at any college in Dhaka. Because in Dhaka almost all the persons have either their own or relatives' houses to stay. Would the Sonali Bank authority please look into the matter for providing equal opportunity to every candidate?

M Zahidul Haque
Assistant Professor BAI, Dhaka.