

Lawlessness will Not Pay

On Sunday and Monday the press reported heavy clashes between rival groups of mastans or musclemen in Khilgaon and Mohakhali. Another incident relating to musclemism is reported from Chouddagram, Comilla. This time it is no rivalry between two of their groups but the tragic death of a man who refused to give her younger sister in marriage to a member of the gang that stabbed him to death. In both Mohakhali and Khilgaon incidents, one pedestrian each — a woman and a youngman — was shot in the indiscriminate cross-fire. Several other people, including the members of the hooligans, also received injuries of various degrees.

The similarity between the two successive days' incidents in Mohakhali and Khilgaon should be indicative of a rivalry trend set in the mastan culture. But the incident of Comilla is what appears to be a fair reflection of the uneasy relations between common people and the musclemen. In the final analysis, however, the internecine feuds among the mastans and their aggression on society are not isolated developments.

Indeed, the cancerous growth of musclemism in our social body now keeps the common people in a constant sense of fear and mortification. That they sometimes clash is a manifestation of over-flexing of their muscle. In the process, however, the stranglehold of musclemism on our society continues to get tightened. This is the worst thing that can happen to a society, thanks to a general sense of resignation to this awful fate.

No doubt, this government can boast only a poor record of law and order situation. What is even more surprising is the government's apparent unconcern for the state of things. Apart from a few high-sounding drives against the anti-social gangs, this government has failed to put in place a concerted and effective programme to deal with the most harrowing social menace. Today the impression is clear that the law enforcers are as helpless as anyone else in the face of the bullies' threat or are unwilling to intervene in the mastans' brutality. Sometimes their complicity with those elements cannot even be ruled out.

There is every sign that the government has lost control of the situation. Mastans are only filling the administrative vacuum. Whatever big achievements may be to a government's credit, if it fails to provide the security to the lives and property of its citizens, it loses the right to govern them. It is beyond comprehension why the anti-social elements are not punished when they are undermining the administration and helping erode its credibility. For an autocratic ruler like Ershad, terrorism and deterioration of law and order situation may be paying for the time being, but for any democratic government it can be the measure of its greatest failure. If the Begum Zia administration just made the terrorism and violation of laws its priority issue, it surely would have come out of the test quite creditably.

The government owes to the nation an explanation as to why the situation is getting worse. If it made a serious effort and failed, people could draw some consolation. But the government would neither say if it is unable to tackle the problem nor give a convincing try. It will be hard to believe that the terrorists are stronger than the administration. It is time for the government to realize that all its efforts in the areas of development, trade, industrialisation, investment will flounder on the rocks of lawlessness and social unrest.

Nusrat's Exit

The simmering power struggle within the Bhutto family has now come out into the open. Nusrat Bhutto, second wife of the People's Party founder, Zulfikar Ali Bhutto, and mother of the newly elected Prime Minister, Benazir Bhutto, has declared that she will defy a decision of the party's central executive committee, removing her from the co-chairmanship of the party. Her defiance is understandable, but much more so is Benazir's decision to kick her out. Nusrat had outlived her utility. During the initial days, after the senior Bhutto was hanged and when Benazir herself was abroad, Nusrat kept the family flag flying by keeping the party alive and together.

But those days are long past, and Benazir has long become her own person. She does not need her 'Mummy' anymore. There is no question, that Benazir is the leader of PPP — its main organiser, and the central driving force. It was she who rebuilt the organisation and steered it to victory on two occasions within the last three years. Throughout it all Benazir's role became pivotal and she emerged as the pre-eminent political leader of Pakistan. In such a situation, political differences were bound to develop between these two strong-willed and powerful women, especially as both were heirs to the dynastic mantle. It was, perhaps, her maternal instinct to see her son re-established in Pakistan, or her design to clip Benazir's wings a little bit, that made her back Murtaza Bhutto's bid to return to Pakistan (from a 14-year self-exile in Syria) and enter politics in a big way, including taking over his father's mantle, which Benazir had long claimed, and has been given by the party, as hers. Murtaza's return is highly controversial because of his association with a terrorist group called Al-Zulfikar which had, at one stage, hijacked a Pakistani plane. This was during Ziaul Huq's days, when Benazir returned home and took up the civil and democratic challenge against the military dictator, Murtaza took up the more controversial route of armed violence against the regime.

What is of interest is the "why now" question relating to Murtaza's return. Ziaul Huq has been dead many years now. But Murtaza never expressed the wish to return till the last election. Benazir's split with her mother became open and bitter when Nusrat openly backed Murtaza's candidature in several provincial seats against PPP candidates, thereby creating a tremendous confusion in the minds of rural voters. Given Nusrat's role during the election and the fact that Benazir has, once again, delivered victory to her party, it was only natural that the party high command would side with her, and not Nusrat. Nusrat was wrong to back Murtaza's return at a crucial time when Benazir needed all the support she could get. She was wrong again in backing Murtaza's candidature against the PPP's choices. And she is wrong now in trying to defy a decision made by the party hierarchy. Benazir cannot accept any dilution of her authority.

HUNGER is the worst form of deprivation of a human being. The real cause, in most of the incidents of hunger, is lack of ability to pay for food. If we are looking for a way to end hunger we should be looking at ways to ensure reasonable level of income for all. Hunger is a symptom of poverty. If we can root out poverty, we root out the systemic cause of hunger.

In other words, hunger should not be viewed as a feeding problem. I see it as a problem of untying people from chains and barriers created by societies around them. These chains and barriers have disabled people, crippled them, refused them access to work and income. This situation is described as poverty. Poverty is not a creation of the poor. It is the creation of the "system" which is made up of the concepts, theoretical frameworks, policies and institutions. If we can change the "system" appropriately — we won't have poverty left in this planet.

Poverty is the denial of all human rights. But we don't feel concerned about it because that's the way the "system" makes us look at it. The present "system" promotes the look of indifference towards poverty, not that of concern. Over a billion people around the world are deprived of their human dignity, and the world is deprived of their creativity, ingenuity and productivity — this should be enough cause for concern for anybody.

Each human being is endowed with unlimited potentials. But the existing "system" allows us to unleash only a small part of it. The poor never get a chance to explore their potentials at all. The poor keep on suffering the miseries and the indignities because they never get a chance to use their capabilities to change their lives. This happens because those who design the system and run the system do not care to give them these chances. All they offer them are pity and hand-outs.

World Bank's Mission

The World Bank was not created to end hunger in the world. It was created to help development. To the World Bank development means growth. Single-mindedly it pursues growth to the best of its ability until it is distracted by other issues like hunger, women, health, environment etc. It tries to adapt itself to these considerations without giving up its basic goal. It adopts the rhetoric of all these issues pretty easily and quickly, but it cannot translate those rhetorics into action that easily. Conservatism at its core makes it difficult.

Two things may have contributed to this conservatism. Firstly, the World Bank does not have any compulsion gen-

Hunger, Poverty and the World Bank

by Prof Muhammad Yunus

erated by the theoretical framework within which it operates. This framework does not assign any urgency or primacy to the poverty alleviation. As a consequence, its pronouncements about poverty alleviation gets translated only through humanitarian add-ons, like safety-nets etc.

Secondly, people who work at the World Bank were not hired to eliminate poverty from the world. They were chosen for qualities which may not have immediate relevance for poverty alleviation.

World Bank Needs to be Changed

In order for the World Bank to take poverty alleviation seriously these two issues have to be resolved in favour of poverty alleviation. This may require us to go back to the drawing board, to design the bank from the scratch. We shall also have to design a theoretical framework, putting the poverty alleviation at the central place. We shall have to define goals in terms of measurable reduction of poverty each year, in each country, and setting a date for freeing the world from the poverty once for all. We shall have to design methodologies and work habits which are pro-poor, and hire people who have the ability and commitment to do the job with all the seriousness it deserves.

Until this restructuring is done, to achieve its poverty alleviation goal, the World Bank may immediately create a window (like IDA) with exclusive mandate which will be managed by exclusive people hired for this purpose. Poverty alleviation should not be mixed up with usual World Bank projects. The new window should formulate its own business practices, rather than follow the existing procedures which are not conducive to poverty alleviation efforts. The hall-mark of this window will be that it will not claim to have all the answers. It will have the humility to learn, experiment, and continually seek better answers.

It is very important that we change the World Bank to create a poverty-free world. The World Bank is the flagship of all the development banks in the world. All regional development banks, specialised development banks, bilateral development banks, national development banks follow the lead of the World Bank. Even non-bank development institutions follow the World Bank without ever raising any question. Its influence is global and total. Unless we change the course of this flagship we cannot change the course of the ships charting behind it.

All these changes can come only if we find poverty totally

unacceptable to us, and if we believe that poverty can be eliminated with affordable cost, that basic technology to eliminate poverty is known to us (and we can improve on it as we proceed). We need unshakable political will to end poverty and hunger.

Grameen Bank: A Bank for the Poor

Current conceptualisation of poverty is no help in alleviation of poverty. This conceptualisation is based around the assertion that the poor are responsible for their poverty. They are poor, because they are lazy. They are poor, because they lack skill, or they lack initiative, or entrepreneurial quality; they suffer from cultural backward-

ness, or they lack ambition; or they have bad habits (drinking, drugs etc). Working on this conceptualisation we produce programmes and projects to make the poor ready to think like us and act like us. Obviously, we don't make much headway through these efforts.

In Bangladesh we run a bank for the poor. We think of the poor differently. We think they are as capable and as enterprising as anybody else in the world. Circumstances have just pushed them to the bottom of the heap. They work harder than anybody else. They have more skills than they get a chance to use. With a supportive environment they can pull themselves out of the heap in no time. We offered tiny loans to the poorest people in one village in 1976. People showed how good they were in using the money to earn income and pay the loans back. But that's not how conventional bankers look at the poor. To them the poor belong to the class of untouchables. Encouraged by the results we expanded our work to



A success story: Manjira paved her way to the coveted King Baudouin prize working with Grameen Bank assistance.

two villages, ten villages, one district, and then five districts. At no point we had any problem with getting our money back.

For a while you feel confused. What is real? What you hear about the poor, or what you experience with the poor? We relied on our experience. We kept on expanding. Today, Grameen Bank, the poor people's bank in Bangladesh, operates in 34,000 villages, exactly half the number of total villages in Bangladesh. Grameen Bank currently lends money to 1.7 million borrowers, 94 per cent of them are women. The borrowers own the bank. We lend out over \$30 million each month in loans of under \$100 on average. Repayment record of our loans are over 98

per cent. Besides income generating loans we also give housing loans. A typical housing loan is of \$ 300. We have given more than 220,000 housing loans so far with perfect repayment record. Studies done on Grameen tell us that the borrowers have improved their income, widened their asset base, moved steadily towards crossing the poverty line and towards a life of dignity and honour.

Studies also tell us that nutrition level in Grameen families is better than non-Grameen families, child mortality is lower in Grameen families than in non-Grameen families, adoption of family-planning practices is higher in Grameen families than in non-Grameen families. All studies confirm the visible empowerment of women.

All these only add up to say that if we had changed our banking system the poor would have had a chance to change their life, if we can change our development banks — this would make the poverty reduction much faster.

Doing Business Differently

In many ways we do our business differently than other banks, including the World Bank. For one thing we don't blame our borrowers if things don't go right for us. Instead we blame ourselves. We train our staff to find fault with themselves, not with borrowers. We tell our staff: 'Things will go wrong only if you don't do it right.'

We take quite a bit of time preparing our borrowers to learn how to make decisions within their five-member groups. We raise the question with them what would be their reaction if one of them fails to pay her weekly instalments. We repeat the following advice many times to them so that they will remember it when the occasion arises:

'Please never get angry with the person who cannot pay the instalment. Please don't put pressure on her to make her pay. Be a good friend, don't turn into an enemy. As a good friend your first response should be — Oh my God, she is in trouble, we must go and help her out.' We advise them: 'First find out the story behind the non-repayment. From our experience we can tell you that most often there is a very sad story behind each case of non-repayment. When you get the full story you'll find out how stupid it would have been to twist her arm to get the money. She can't pay the instalment because her husband ran away with the money. As a good friend your responsibility will be to go and find her husband and bring him back, hopefully, with the money.'

It may also happen that your friend could not pay the instalments because the cow which she bought with the loan money died. As good friends you should promptly stand by her side, give her consolation and courage at this disaster. She is totally shaken by the shock of the event. You should cheer her up and prepare her to pull herself together. Ask Grameen to give her another loan, and reschedule and convert the previous loan into a long-term loan.'

Grameen reminds its staff that no borrower should, at any time, get a feeling that she has added to her misery by joining the Grameen group. We are in the business of reducing misery of people, not increasing it. If we are not capable of doing that, we should close down our shop and find something else for a living.

Poor Suffer Because of Debt-burden

Stories that we hear about the enormous debt burden ac-

cumulated by a large number of countries around the world and the miseries caused by the structural adjustment programmes imposed on them, by the World Bank, make us feel that two of our banks work quite differently.

When we hear about how countries are made to pay these debts through their noses, surrendering bulk of their import earning, leasing out valuable resources at throw-away prices to make extra income, sacrificing social and environmental considerations to earn enough to repay their huge debts, we find it difficult to accept this as banking. Causing misery to people, and to nations, cannot be banking.

At Grameen we follow the principle that the borrower knows the best. Of course, the World Bank follows a very different principle. We encourage our borrowers to take responsibilities by taking their own decisions. When a nervous borrower asks a Grameen staff: 'Please tell me what would be a good business idea for me,' the staff knows how to respond to the request. He is trained to respond in the following way: 'I am sorry I am not smart enough to give you a good business idea. Grameen has lots of money, but no business idea. If Grameen had good business ideas also, do you think Grameen would have given the money to you? It would have used the money itself, and make more money.'

But it is quite different with the World Bank. They give you money. They give you all the ideas, expertise, and everything else. Your job is to follow the yellow lines, the green lines, the red lines; read the instructions at each stop, and follow them. The World Bank is eager to assume all the responsibilities. They don't want to leave out any responsibility for the borrower, except for the failure of the project.

The World Bank approaches the borrower through a string of powerful missions. The missions are so plentiful at no point you are too far away from the next World Bank mission. Despite all those arrogance of expertise, supervision and money, the projects don't always work out. It is not fair to blame the borrower for failure of projects and make the poor suffer for it.

We Need World Bank on the Side of the Poor

Banking can be done in a humane way, in a pro-poor way. We must make serious efforts to find it and put it into work. The World Bank is the most powerful financial institution in the world. To eliminate poverty from the surface of the earth, we must learn to bring the full force of this institution behind this effort.

Slow Boat to Vietnam

Vietnamese boat people are in no hurry to return home even though money to look after them is running out. Isagani de Castro reports for Inter Press Service, from Puerto Princesa, Philippines

1989 were automatically given refugee status. Most of them have since been resettled in North America and Europe.

Many of those who came after had their refugee status applications rejected, but most still hope they can be resettled in Australia, North America and Europe.

The Philippines wanted to close the Palawan camp at the end of this year, but has moved the closing date to sometime in 1994. Other first asylum countries have rejected local integration of the boat people and want to shut down their camps, too.

In Hong Kong, authorities are getting ready to close refugee centres, which have accommodated at least 200,000 boat people in the past two decades. Many have since found homes elsewhere and some 31,500 people have returned to Vietnam since 1989 — some of them sent back forcibly.

Indonesia is leading the way in repatriating the boat people, having recently entered into a tripartite agreement with Hanoi

and UNHCR to return Vietnamese who refuse to go home "in an orderly fashion without the use of force". Malaysia may follow the Indonesian formula.

The rate of voluntary repatriation is slow. For the asylum camp in the Philippines, for instance, only 430 people have left since 1989 of their own accord.

Some social workers note though that the number has risen steadily through the years, from only 15 returns in 1989, to 71 in 1991 and 144 as of August 1993.

The UNHCR had tried to hasten the pace by offering US \$360 in cash allowance per returnee if they registered for voluntary repatriation by November 1, 1993. The amount was cut to US \$240 per returnee after this date.

Returnees will also receive US \$30 monthly in assistance from the UNHCR for a year. There is also a European Community (EC)-funded credit programme for them that will end in 1994.

But while money will be a big help for the returnees, it often is not enough to persuade them to make the trip home. In Hong Kong, some returnees are even known to have fled Vietnam again to qualify once more for repatriation assistance.

The golden sand beaches, azure seas and coral islands off the Palawan camp make it probably one of the most scenic camps for Vietnamese boat people anywhere. Living conditions here are certainly better than the concentration camp-style quarters in Hong Kong.

Vietnamese on Palawan go in and out of camp quite freely and run small shops and restaurants. Aside from the food, shelter and transport they get from the UNHCR, refugees here earn quite a bit on the side.

Phung Hoang Vu now has a shop for custom-made rings, bracelets and other trinkets. His Vu Goldsmith Design attracts both Vietnamese and Filipino buyers and earns him about 5,000 pesos (US \$170) monthly. Refugee workers point out that in contrast, the monthly wage in Vietnam is about US \$30.

The Palawan camp also receives about US \$50,000 monthly from overseas Vietnamese who have relatives in

the camp. Pham Van Nhat, for instance, gets about US \$50 to US \$100 monthly from his brothers and sisters in the United States and Canada.

Gutnik says other camps in Asia are stricter when it comes to allowing refugees to set up business since they often deter people from leaving.

A regional meeting of the Steering Committee of the Comprehensive Plan of Action for Indochinese asylum seekers will be held early 1994 in Geneva to determine what to do with the remaining refugees.

Countries hosting asylum seekers have the option of forced repatriation, but Gutnick says a gradual phase-out of the camps is a better alternative.

O'Donnell says she foresees financial difficulties for the 1994 action plan because the priorities of the international community are in other problem areas like Somalia and ex-Yugoslavia.

"Don't forget that this problem and the international assistance to Indochinese boat people have existed for 18 years," she says. "So to get funds for the project is getting more and more difficult."

This is also the concern of many boat people, who fear the UNHCR will soon let them fend for themselves.

O'Donnell adds: "We still have a long way to go. We need to make the asylum seekers understand that their future is in their own country."

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.

Better late than never

Sir, There is simply no room to brook second thoughts that your commentary and its perfect timing deserve commendations from the nation because it did not only bring out an imperfect rejoinder which again resulted in many articles agreeing with what you had written with the end result being that the warring factions had to take cognizance and step back from the precipice.

They are not going to agree to this but what does it

matter as long as the job gets done? Predictability enough the 'rejoinder' from the Awami League does not even now deem it necessary to accept the emptiness of his various accusations directed towards you and your commentary. None is ever expected.

Now going on to other matters, I was particularly encouraged to read in your paper of Dec 04 the news item that 'PM opens confere on democracy today.' Sixty parliamentarians are expected to attend from 25 countries including 25 from Bangladesh.

What about the rest of our parliamentarians. Do they know "the role of parliamentarians in a developing country", "local government and regional planning", reconciling differences within a democratic framework, and "local government and local level planning"? Their actions so far only justify my proposal that all our esteemed parliamentarians take part and learn from such conference. They need to.

(The last paragraph of this letter was published on Monday under the heading 'A reader appeals'.)

Syed Tasleem Hussain
Uttara, Dhaka

"Exceptional weapon"

Sir, Thank you for your bold and timely 'commentary' published in your paper of 27

November. We would like to see this sort of commentary in times of political crisis. While the leader of the Opposition was on the verge of show-down and the fate of the parliament was at stake, your suggestion to both the leaders seemed to me only soluble, to break the impasse.

But you seemed to me a bit partisan towards the leader of the opposition, since you have started criticising the Prime Minister, who never finds anything good in the Opposition. On the contrary the leader of the Opposition is not only critical of the leader of the House, rather she goes for personally attacking Begum Khaleda Zia trampling all the parliamentary norms. (Aminur Reza Choudhury, The Daily Star, November 29).

Again you have said 'Over the past nearly three years,

she (the PM) has said literally every sort of negative thing about the Opposition as there could be.'

However, your following comments seemed to me as quotable quote 'Resignation or its threat is an acceptable and traditional democratic weapon. But it is an exceptional weapon and — like everything exceptional — should be used with extreme caution and only, I repeat, only, when all other ways of reaching an acceptable (as against ideal) solution is absent.'

Albeit you have jotted down the befitting commentary still then there are some cynic in and around us who will be nagging — for this sort of commentary — that you are being appreciated by every conscientious citizen of the country.

Fariduddin Ahmed
Advocate
Supreme Court of Bangladesh

Importance of English

Sir, The importance of English language as a medium of education, office and business communication has now been positively evaluated by all quarters in Bangladesh. In my opinion, higher educational institutions from colleges to universities should re-introduce English as the medium of instruction. This will help the students learn colloquial and practical usage of English. The application of English, parallel to Bangla, should also be increased in our daily communications.

M Zahidul Haque
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