

## Opposition Boycott in India

Our opposition being in the midst of a parliamentary boycott themselves, may revel in some poetic justice that the world's largest democracy in the neighbourhood is currently faced with an opposition boycott of the monsoon session of the Lok Sabha. What is even more significant, the Indian opposition has gone a step forward by resigning from the parliamentary committees wholesale. The Indian parliament has been known for noisy scenes, bedlam and walk-outs but hardly ever work abstention on this scale.

Their withdrawal from all the parliamentary committees, an unheard-of step, can obviously be put down to their allegations that the ruling party were scuttling the committee system. The opposition thought that the findings of the Joint Parliamentary Committee in the securities scam were not being adequately acted upon by the government which was trying only to soft-pedal an 'action taken' formulation through the parliament dubbing it as an *interim* measure. If the Indian opposition had not gone for such extreme measures beforehand it might have been because an issue as serious as this one had not cropped up in the past. Basically, however, Narasimha Rao's government does not enjoy the majority of the previous governments in India, so that it has a modicum of vulnerability despite its self-vindicating continuity. The opposition seem to think they have a rallying point in the financial scandal. In fact, it has threatened that as the next step they might ask their members to resign their parliamentary seats forcing early polls in India.

Thus the implications can be serious for both the future of Narasimha Rao's government as well as that of the present parliament, if the parliamentary impasse is not broken primarily through a government initiative. The opposition may try to build on what is merely a technical difference over handling an alleged bank swindle, and stretch out to mould public opinion in their favour by harping on the point that there is a price-tag to liberalisation, in the shape of occasional financial scandals. So soon after his three years in office, which the Congress (I) celebrated only the other day with some fanfare, Narasimha Rao faces this attack from the opposition — in renewed vigour. The stabilisation of Narasimha Rao's government has largely been due to his economic liberalisation programmes, according to many India watchers. Which is why the same is drawing a flak from the opposition with such ferocity at the moment.

But all this does not mean that Indian democracy has gone foot-loose; in fact the way the present confrontation is resolved may very well end up adding a new chapter to the parliamentary practices in India which have grown in strength, diversity and resilience over the last 46 years to be absorptive enough. Besides, political parties of all denominations in India know very well that parliamentary proceedings form the bed-rock of Indian democracy in action. They are not simply mentally conditioned to turn their backs to the parliament indefinitely. Drawing-rooms or streets can never be a substitute for parliament. The Speaker of the Lok Sabha Shivraj V Patil said meaningfully, he was "both happy and unhappy" at the developments and went on to emphasise the need for the government and the opposition to persist in "carrying on a dialogue" for breaking the impasse. It is the system that will ultimately count.

## Disciplining Doctors

Finally a minister has acted decisively. The Health Minister needs to be commended because so seldom do our ministers take such clear decisions, when the situation so merits. One of the major criticisms against this government, is that it does not act courageously and in a forthright manner. The removal of as many as 40 doctors from duties is no exception to this rule. But however much one may like to sympathise with these doctors, the fact remains that the Health and Family Welfare Ministry's decision was a painful necessity too. Medical practitioners in the country are not specially known for their professional integrity. Certainly there may be a few exceptions but that should not make a case for the doctors in general. The difference between their attitudes to the job when in private practice and when in the government service is glaringly wide. While in private practice they would spend hours seeing as many patients as possible in a ritualistic fashion, but in government service — particularly in areas outside of big cities — the doctors continually keep themselves absent from the places of their duties and would not mind drawing their salaries regularly.

So the point is how the medical professionals are going to perform the job they are expected to do, not the loss of their service. The wicked practice they have been carrying on is common knowledge. It is only surprising how the faulting medical men could keep their service so long. Not that they are guilty of committing the offence for the first time now. The country's health complexes and mufassil hospitals are deserted by doctors en masse, leaving the medical service there in total disarray. As the hospitals go on limping, the authorities too turn a blind eye to the indiscipline most of the time. It is unbelievable that if the government took a stern measure earlier, the doctors could have made such a mockery of the whole medical profession. They could do so in collusion with a section of the relevant directorate and ministry.

Now that the ministry has come hard on some of the defaulters and wrong-doers, there is every possibility of the doctors mending their ways. For much too long this aspect has left a baneful effect on the country's medicare system. It will not be possible to clear overnight the backlog that has mounted over the years. But certainly corrective actions can initiate the process of a qualitative improvement in the performance of hospitals in the country. But unless the pressure is sustained, things may slide back to where they were. It is futile to lament over the past. The stress should be on what can be salvaged from the existing situation for ensuring the future performance. Penalising the erring doctors does not necessarily give a guarantee for improvement of the whole medical service. There are other vested interest groups resorting to all sorts of corrupt practices in the health-care service centres. They must be taken care of to deliver the goods. Hospitals are a dead thing without the staff who work there and it is these people who ought to be equal to the challenges and refuse to compromise their professional integrity.

# US Sets its Sights on Five Asian Markets

Javed A Malik writes from new York

**The US seems to be moderating its traditional stand and approaches towards human and workers' rights, nuclear non-proliferation, and violation of intellectual property rights**

THE United States seems to be in agreement with Asian leaders who believe that the 21st century belongs to the region.

Half of the 10 "Big Emerging Markets" identified by US policy-makers earlier this year are in Asia. The so-called "Big Emerging Markets" are expected to receive special attention from America as they are projected to be importing more than the European Union and Japan combined by the year 2010.

Asian countries which can anticipate improved economic and commercial relations with the US are China, Indonesia, South Korea, India and Turkey, although some are reluctant to put it in the region.

Other members of the privileged group are South Africa, Poland, Argentina, Brazil and Mexico.

Americans did not make any secret of their keen interest in Asia when they launched plans for an aggressive approach towards the Big 10. Solid evidence of the region's being given special importance emerged when, just six months after the launch of the initiative, Undersecretary of Commerce for International Trade Jeffrey E Garten announced that his country developed "the most elaborate strategy that the government

has ever had towards a developing country." The object of this strategy is Indonesia.

The Southeast Asian country will, in fact, be used as a model for the development of strategies for the other nine nations in the big 10.

The strategy includes the formation of comprehensive all-inclusive task forces to study a particular country and its situation. The task forces will then recommend what action the US government could take to ensure that the most benefits can be derived by it and the US companies from that particular country's economic growth.

The US plans to open "Commercial Centres" in these countries, away from the imposing, guarded American embassies. These centres will serve as focal points of the commercial drive by the US.

The long-term nature of this "most important focus of the administration's national export strategy" is evident when Mr Garten says, "It will test our ability to sustain attention over a longer period of time."

Plans also include working

with American private companies and business that are already in the country of interest and other government agencies to develop other strategies. Activities will include tracking of large development projects, developing data on growth industries, financing and technical assistance of the countries.

The US seems to be moderating its traditional stand and approaches towards human and workers' rights, nuclear non-proliferation, and violations of intellectual property rights, apparently realizing that, especially in Asia, it cannot go very far if it stands firm on these issues.

Although the government does not say so in very clear terms, a top Department of Commerce official said, "Pursuing our interests in these countries will require a balancing of commercial and foreign policy considerations."

The recent renewal of Most Favoured Nation (MFN) status for China by President Clinton seems to be a good indication of this more moderate approach.

The Big Emerging Markets... have enough political influence and aspiration to offer effective challenge to US policies in multilateral organizations such as IMF (International Monetary Fund), GATT (General Agreement on Tariffs and Trade) and the United Nations," the official warns.

He said of China, which may be the world's largest economy in the early 21st century if present growth rates continue, "Major problems separate us, but even greater promise draws us together."

Indonesia may be the next biggest of the Big 10 markets although less visible to the outside world.

With 188 million people, the fourth most populous nation in the world is becoming increasingly a major focus of American attention. It has one of the fastest growth rates globally so the opening up of its economy is of great interest to the US. US planners expect US\$100 billion worth of infrastructure projects there, as the country's 13,000 islands have to be linked via telecommunications satellite and power

lines. The US is actually not the only country keeping a keen eye on Indonesia. The country is the largest recipient of Japanese official assistance — a clear sign that it is also of great interest to the neighbouring economic giant.

Figures compiled by US officials clearly show why America has picked the Asian nations in its Big 10 list. It has been estimated, for instance, that just for infrastructure in the "Chinese Economic Area" in the next six years, over US\$560 billion will be spent.

India needs over US\$100-billion worth of infrastructure projects as the country, which will have 900 million people by the end of the decade, has only seven million phone lines, among other things.

For the projected infrastructure requirements, an American official says, "Often the bidding process is done through a government procurement system. Here the intercession of foreign governments in the process is essential and expected. This is where systematic, effective ad-

vocacy by Washington on behalf of our firms is critical."

But the task is not likely to be easy for the US. The targeted nations are big enough to exert influence in world affairs on their own terms, creating complication for the "World's only remaining superpower."

Many of these countries have both regional and global political ambitions and have significant technological power. Three of the Asian nations are already nuclear powers and their future directions are often unclear. What they do in future will be heavily influenced by their economic success and the treatment they get as trading nations.

In addition to these issues are environmental question, primarily the matter of sustainable development that has so often created a rift between developing and developed worlds.

In this complicated situation the stakes are high for the US and Mr Garten believes, "Our future ability to compete and create jobs and remain a world leader will depend on our ability to succeed in these [Big 10]."

He adds, "When I think of these markets, I think of nothing so much as America in the 21st century."

—Depthnews Asia

## POVERTY ALLEVIATION

# Creative Approaches for Credit to the Poor

by M Yahiya

Mahajan, with his exorbitant conditions, makes the poor gradually assetless and finally to a near-slave.

### Govt Intervention and Grameen Approach

During the 50's and the 60's in the lean seasons when near famine situations prevailed in some regions of our country, government initiated gruel kitchens for the survival of the poor. In the 60's we observed government's strong interventions of 'Food for Work' programme in the lean seasons to create employment for the poor (thanks to Comilla Academy, World Food Programme and the Government). In the 70's the new phenomenon of non-collateralised credit to the poor provided much more a dignified way for then to use their own talent and creativity for their survival as well as to participate in the building up of the country's economy. There had been many small credit initiatives during this period by the NGOs for the poor but special thanks go to Grameen Bank for giving it an institutional shape and politically establishing it within and outside the country.

I am personally a staunch supporter of Grameen Bank for years and my present feeling is that one Grameen perhaps is not enough for our country. The principle of 'hundred flowers should bloom' may be practiced to encourage creativity and flexibility in the practice of credit to the poor. And I visited ASA from the same view point.

ASA credit programme is designed in a very simplistic manner, suited to the people they are dealing with. Each village has one or three credit groups of 20 members in each group and 60 such groups or 1200 members are served by an ASA unit office. Each unit office has five officials, the unit officer and four community organisers. Each community organiser looks after 15 groups or 300 members. Before my visit, I had doubts how one community organiser with average 12 years of schooling could manage to visit 15 groups in a week, transact collection of savings and repayments of loan, record them and sort out problems that arise around group functioning. To my astonishment, I saw a young girl, Rebeka, completed

her all functions in a record short time. The system is so designed that things are done very efficiently and swiftly in participation with the group members. According to Rebeka, she visits three groups daily in three days of the week and two groups a day for three days. She needs to complete her group visits by the mid-day and return to the office by 1 pm for all recordings. By 3 pm before the bank is closed, she will have to deposit all balance in hand in the bank. I just wondered why should Bangladesh still remain so backward with such excellent potential workers. The capacity demonstrated by Rebeka is just a mystery to the fact that the Bangladesh women are lagging behind. My belief on ourselves got strengthened that the days are not very far when Bangladesh will respectfully emerge as a nation of hard workers.

### ASA Approach

The ASA unit office I visited runs in profit with an investment of around 26 lac Taka out of which nine lac is savings of the members. ASA charges interest on loan at a rate less than that of many such lending organisations. ASA presently has 263 unit offices in 24 districts of Bangladesh covering around three lac clients which benefits about 18 lac people. ASA claims, a unit office with 1200 clients becomes a profitable unit within nine months. If this claim is correct, it is remarkable breakthrough in taking the credit to the poor in a most cost effective and time saving manner.

A collection of impressive young people is the propelling force of ASA in the villages. They could have been a nuisance to the society and worrisome burden on their parents. But today they have been transformed into strong soldiers of building the nation and great friends and sympathisers of the vast poor majority of our country.

ASA is an NGO while Grameen is a specialised bank but both are engaged in providing credit to the poor. There are other NGOs, particularly BRAC and Proshika, which also have credit programmes for the poor. Grameen as a registered specialised bank is entitled to

Bangladesh (ADAB) can, through sincere efforts, create an environment to make the GO-NGO collaboration a reality for national development.

I am happy to know that ASA has made some dents in this respect. Palli Karma Sahayak Foundation (PKSF), a government sponsored non-government-style organisation, provided substantial amount of loan to ASA. At present, is negotiating with Argani Bank for such a credit. ASA estimates that borrowing from the commercial banks at the commercial rate of interest will still be viable for credit to the poor. However, the GO-NGO partnership should be based on mutual respect.

### Govt and NGO Collaboration

The question of GO and NGO collaboration is being debated in many countries. Many NGOs think collaboration with the government will result into more control of the government on the NGOs and many governments argue that collaboration is more necessary for understanding of the NGOs whose activities are quite often obscure or even unknown to the governments.

NGOs in the West and NGOs in the developing countries are distinctly playing different roles due to the objective conditions of the two regions. West, where the services to the people are more broadened, NGOs find more space in the advocacy work for their different types of rights. NGOs in the developing world, due to resource constraints and weak governments, most often enter into implementing development activities such as poverty alleviation, environment etc. In Bangladesh the necessity of NGO activities for implementing development work should be widely utilised as for the government alone to shoulder the responsibility is a difficult and time consuming task. Government resources may also be diverted to NGO activities. Such arrangements exist in other countries. For this we need a better understanding between government and NGOs. The willingness of both the parties for collaboration perhaps is latent in both the sides. The NGO Affairs Bureau and the Association of Development Agencies in

### Healthy Competition

During my visit I could note that credit giving organisations like Grameen Bank, BRAC, ASA, Proshika were in competition to attract the clients. It is also true that all these organisations together are yet far from reaching the total number of poor in the country but in some places due to the presence of all such organisations, healthy competitions among the groups exist. I observed in Zambia that government intervened in selecting the operational areas of the international NGOs and divided specific regions for each NGO. Some disadvantages of such arrangements were that the NGOs lacked healthy competitions in the same region, distribution of resources in different regions were uneven, beneficiaries of some regions suffered due to assignment of weak or inefficient NGO in that region, etc.

The visit to ASA village convinced me that the members are in a position to manage more capital than what they are offered now (ASA's maximum general loan to a member is Tk 5,000/- after three years of membership). Even few years earlier there was very little confidence on a loan of a few hundred Taka to these poor villagers. But today, as the members strongly demand for more loan, the ASA workers also feel confident that the members are capable of handling larger amounts. It is definitely time to study these aspects and pump more resources so that the members can venture into bigger activities. Government resources to

NGOs can accelerate the process.

Each NGO and Grameen Bank have their definition to select the clients. This 'target group' approach proved its validity for successful credit operations (much better than farmer's cooperatives or commercial bank loans to farmers). To my knowledge, many villagers who do not qualify by such definitions are also in a weak economic standing. And they are eager to benefit out of such credit initiatives, they are deprived from credit now and will soon become more poor for various circumstances. We should not allow this to happen.

### BRAC Approach

I understand the difficulty of mixing the assetless with the mid- or lower mid-level farmers. In the past, we experienced how the mid-level farmers dominated the mixed groups in their favour. In addition to that, the assetless are also the powerless, hence the loan recovery from them becomes easier than the mid-level farmers. While presently the loan to the poor mostly are invested in the petty service sectors, the loan to the mid and lower level farmers will directly be invested in the agricultural production. It is happy to note that recently in an interview to The Daily Star Mr Fazle Hasan Abed, Executive Director of BRAC mentioned that a second window would be opened for the entrepreneurs, graduated poor from BRAC borrowers. Let us hope that lower and mid level farmers will also have a chance to change their situation.

I understand PACT/PRIP-Bangladesh has encouraged the credit giving organisations of Bangladesh to form an association to promote coordination among them, to set a learning process mutually and to share information among them. No doubt it is a good attempt. The association should promote more understanding among the members and should undertake studies and encourage experiments in the line of small credit, which has a strong potential of changing the rural stagnation and leading to a stronger Bangladesh.

Let us learn from each other and strengthen each other. The objectives of these organisations have one thing common: 'alleviation of poverty'.

The writer is a community development practitioner who has worked at home and abroad.

## 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.

### "Character Certificate"

Sir, Thanks to Mahmuda Khatun Shathi for her letter captioned "Character certificates" published in The Daily Star on 27.7.94.

It is true that various authorities insist upon production of such certificates from Class I Gazetted officers, who normally do not readily agree to grant it and the difficulties of the candidates are quite genuine.

In the circumstances certificate seeking authorities may be advised to accept certificate of a candidate when furnished from (1) Headmasters of institutions where he/she received his/her education, (2) Chairman of the Union Parishad or Ward where he/she is a resident and (3) a doctor of

the locality who may have occasions to know the candidate or his/her family. The certificate from the Union Parishad or Ward of the locality may be supported by photograph pasted and sealed.

The 1st Class Gazetted officers may be advised to give credence and grant certificates when approached with the above mentioned three certificates. It is expected that they on the strength of the above three category certificates will be convinced of the person's identity and be in a position to grant certificate.

Authorities at various levels may kindly consider this since it is really difficult for one seeking admission in an institution or a job to obtain such 1st Class Gazetted officer certificates.

Rohan Masud Shaikh  
Sakhira

### Tribute to a freedom fighter

Sir, It was a great shock to all those who knew him for what he was. He was Majnu Mridha who passed away all on a sudden on 11 July last.

To many in Narsingdi, Shibpur and adjoining areas he was a dear one as their Majnu Bhai or Majnu Mama. This simple and courageous man fought fearlessly during the liberation struggle of 1971. He led the freedom fighters in several face to face encounters with the Pakistan army and won each battle. He was a great source of courage and inspiration to the Mukti Bahini. He snatched away the sleep and peace of occupation force in Narsingdi area. But at the same time he was a humble and sympathetic person to his fellow freedom fighters and friends. He was a man of great valour but vanity did never touch him.

After independence, he did not want any reward or recognition for his glorious role in the liberation struggle. He went back to his normal life and was engaged in social works for the masses. He distanced himself from any parti-

san views or activities detrimental to the social order. Though he has passed away from this world he will not be forgotten by those who have known him. May his soul rest in peace.

M U Khandaker  
Shibpur, Narsingdi

### 'Tribal Homecoming'

Sir, Hats off to The Daily Star for the Editorial captioned "Tribal Homecoming" in the issue of July 25, pertaining to the return of the Chakma refugees from India after languishing in the refugee camps for eight heart-breaking years.

This repatriation is undoubtedly another milestone in our relations with India. You have also rightly raised the issue of the Shantibahini fighting a bloody bush-war against Bangladesh for the last two decades with the implications of safe havens across the international frontiers. As such, this achievement may also be seen as nothing short of a miracle as the consequences could have been worse.

History is replete with instances where nations not only

lost their sovereignty but even their identity merely for minor pin pricks, real or imaginary, occurring on the remote borders. However it is not that the past eight years went bereft of efforts and negotiations with the PCJSS and the Shantibahini. What was conspicuously lacking was that, those were held under bureaucrats perhaps more intent on a sojourn, virtually lacking any commitment or conviction.

Under a democratic government, with the close co-ordination and co-operation of the representatives of the people, namely, the All-party Parliamentary Committee, there was possibly adequate commitment. This accountability and transparency highlighted both in the print and electronic media became the linchpin which helped the entire machinery propel towards a logical conclusion, constantly and continuously ironing out pin pricks, if any cropping up.

Now, I wonder why such parliamentary all-party committees are not formed for our life and death problems like the Farakka Barrage and Talpatty etc. This tribal homecoming should become a turning

point in our relations with not only the tribals but even with our giant neighbour India. This experience should also be applied vis-a-vis our relations with Pakistan pertaining to share of assets and of course the humanitarian issue — the perennially stalled repatriation of the stranded Pakistanis.

Frequently we hear and read about our assets with Pakistan by our FM, or the FM of Pakistan and also Rosy narrations such as housing is completed and resumption of flights to Pakistan with the stranded Pakistanis imminent etc. Abruptly we also hear gloomy stories of lack of funds, reluctance of this or that agencies in the matter. Once, an all-party parliamentary committee is entrusted with such delicate and intricate bargaining, their aforesaid experience with a combination of commitment and conviction and above all else, transparency, can achieve miracles in this case also.

S M Yusuf  
Chittagong chapter of the Popular Front for Repatriation of Pakistanis, Firozshah Chittagong.