

Legal Reforms and Bank Loans

Once again the need for immediate legal reforms in the banking sector has been reiterated. In a seminar of the Bangladesh Institute for Bank Management (BIBM) held last Wednesday, speakers appeared unanimous on the issue. In fact we have all been unanimous on the issue, and for long. What is puzzling is the lack of progress in this effort. Ministers, bureaucrats, experts, bankers, borrowers — everybody remotely linked with the financial sector, have time and again stressed on the need for reforms in this sector. And yet we seem to have gone nowhere on this score. As has been revealed, the experiment with Artha Rin Adalat (a special court for financial loan related affairs) has been a big flop. Set up in 1990, the Adalat was able to recover only about 4 per cent of the total overdue loans that amounted to Tk. 32,673 crore in 94-95 period.

According to a report released by the Bangladesh Bank last Tuesday 40 per cent of bank loans are overdue, the failure to recover which is resulting in the stagnation of the financial sector. Let us be clear about one thing, Banks are there to give loans, and the larger the amount they give out, the better it is for the banks and for the economy. In fact it is on loans taken by entrepreneurs that all sorts of business activity depends. Given the critical role of bank loans in all sorts of economic activity, it is all the more necessary that the recovery process be clear, easy and regular. Even in cases where a party falters in repayment, there are clear banking practices as to how such cases can be tackled. What concerns us, and everybody in the banking sector, is the deliberate subverting of the process by borrowers who manipulate papers and falsify facts not to repay their loans to the banks. It is prosecuting these wilful defaulters that our laws relating to such matters are found to be terribly wanting.

We suggest that since government initiative in this matter has been rather slow, why not the bankers themselves take the initiative and frame a draft of a proposal for legal reforms. Once the draft is made, a series of open public discussions can be held on it, to improve the draft, and to create public opinion behind such a move. We in the print media would be happy to participate in such public discussions so that the issue can be thrashed out thoroughly, before being finalised. Such a move will create the right type of public pressure, which the government will no longer be able to ignore.

Critical Turn in Bosnia

Serb aggression and atrocities are poised to take a critical turn with the overrunning of United Nations posts manned by Dutch peacekeepers in Srebrenica. Not only have the Serbs captured the pocket, a UN declared safe haven, but they also seem to be busy pushing through their ethnic cleansing programme. The 30,000 to 40,000 Bosnian Muslims who sought shelter with the Dutch troops have forcibly been taken away and all males above 16 years of age have been separated from women and children. Reportedly they are being herded to some destination for questioning on their involvement, if any, in military action against the Serbs.

This certainly is an ominous sign. What the Serbs are doing now has a close similarity with Hitler's persecution and banishment of innocent civilians. Refugees returning to Tuzla are relating that even boys over the age six have also been taken away. If that is true, Serbian leader Radovan Karadzic is certainly up to something diabolic. Serb military commander Gen. Ratko Mladic has announced that all males over 16 from the Srebrenica enclave would be detained and screened for war crimes. But the question is what has a boy of six to 12 to do with the war? The question of their involvement does not arise.

The Bosnian Serbs have defied all human values and considerations ever since they embarked on their war which has been literally modern times' worst pogrom against the Bosnian Muslims. The UN Security Council's resolution for immediate withdrawal of Serb forces from Srebrenica has failed to impress upon the neo-Nazis of former Yugoslavia. Instead they are carrying on their own heinous programme. Since late 1991, the UN has passed as many as 77 resolutions on the Serbs, Croats and Muslims. But most of them have been violated mainly by the Serbs. The threat of NATO air strike now sounds meaningless because the refugees the Serbs have taken away will surely be used as hostages and/or human shields.

Perhaps this is the Serbian reply to the deployment of rapid reaction forces by some countries with the blessing of the UN. So far no country other than France has taken a strong stand to meet the latest crisis. But France alone cannot go for war against the Serbs. The lack of a united and coordinated strategy — both diplomatic and military — has been at root of the growing defiance by the Serbs of the international calls for sanity. Now they seem to be unbeatable. But allowing them to go freely with what they are doing will be considered one of the greatest failures of our time. We urge the international community — particularly the big players — to take the matter seriously. It seems that the Serbs have to be beaten in their own games.

No Substitute for Good Teaching

A high school headmaster in Maharashtra, India has committed suicide by drowning. Reason: he wasn't anymore able to bear the shame of his school's poor showing in the state school board examinations. Rajendra Hajre was only 29, an age at which the full promises and allurements of life tug inexorably at a person to finally engage in the serious business of existing. Before that a patch of a dozen years is replete with sentimental proclivities towards committing the most showy and beating thing on earth, namely, suicide — mostly caused by romantic vicissitudes. Rajendra was past that. No sentimental fool was he. He took his calling as seriously as it should be taken — ideally, which is a foolish thing to do in our country.

The government brags on endlessly about its generous doles to education most of which goes to building and maintaining facilities and all kinds of infrastructural things and to the upkeep of the education management personnel. But education, all of it, is a matter of teaching and imbibing and nothing beside. It is wholly the business of the teacher-in-his-classroom. And to be effective in that role the teacher needs to build himself or herself into a person that radiates education — knowledge on transmission that is — for the whole of the waking hours. If the pupil is the end-all of education, perhaps the teacher is the be-all of it.

Empty and oft-times foolish government vaunting aside, there are always talk all around of changing education textually, philosophically, structurally so on and so forth. Never is any stress laid on the need of good teaching. The meagre teacher-training arrangements are all summary courses cramming miles and tons of alien gibberish into unwilling heads. The would-be teacher's soul is not touched and there is no true initiation into the fold at any point of an ordinary person's being ordained into the world's most sacred calling. Although nowadays the Hippocratic oath, taken by the healers for over two thousand years, is distinguished more because of its flagrant violation, it is strange that teachers were never required to go through any such thing. Bad teaching which is worse than no teaching is the largest single factor in the shameful degeneration of our educational standards.

Rajendra Hajre may not have been a brilliant teacher. But that he lived for education, there can be no doubt. How we hope our teachers had the same kind of self-respect in them. The teachers are yet to launch any movement for improving their dedication and quality as teachers — and this cannot be brought about from outside their fold.

Share Market Concerns: Locked in the Lock-ins?

A vigorous debate as to whether the recently introduced lock-in in the share market is conducive for the healthy growth of our share market is currently on in Bangladesh. It may be mentioned here that the Securities and Exchange Commission (SEC), in its new guidelines, placed lock-in for one year for foreign investors who obtain shares in allotments of Initial Public Offerings (IPOs) and from right issues. The step is a departure from the past when no such lock-in periods were there. The idea of a lock-in comes right on the heels of Mexican stock market crash, Indian stock market scandal and some other share market vibrations in this part of the world. The Policy Implementation and Analysis Group (PIAG) deliberated on this important but sensitive issue in its July 1995 issue of Industrial Policy Quarterly to provide the readers and the share holders an overview of the lock-in as being treated from both the sides of the fence.

Why Lock-in?

The SEC has many arguments to back its stand about lock-in. First it is being argued that such a step would "provide a level playing field for both local and foreign investors and protect investors' interest". Second, a time restriction relating to liquidation is, in fact, needed to cushion the market against sudden pull-outs. Third, since allotment of IPOs are not available for local investors and hence have to be drawn from over subscribed public subscription, the lock-in would induce encouragement among the locals and thus would lend a level playing field. Fourth, the lock-in is not an uncommon or unheard of proposition in this part of Asia not to speak of the world for example, as a safety-net, lock-in for two years exists in Sri Lanka while in India it carries five year. The argument for lock-in is further sharpened by the fact that many markets have other kinds of controlling devices e.g. capital gain taxes which is not there in Bangladesh.

The Rebound

There is doubt that the introduction of the lock-in appeared as a bolt from the blue in a country where funds are only just flowing in re-

sponse to the much avowed publicity of a free market soon after lock-in was introduced in February, 1995, severe admonition began to pour from foreign investors. Foreign fund managers expressed their frustration against lock-in and placed an appeal imposed without prior consultations with foreign investors involved in the Dhaka bourse; (c) the decision to introduce lock-in is a clear contradiction to the commitment of the government representatives at the Euro-money international investment

conference in Dhaka in January 1995 and (d) the lock-in period may create a "grey market" of local shares outside the country, causing distortions in prices and depriving local brokers of commissions from trading in external shares. By and large, the opponents of the lock-in thesis tend to contend that the lock-in was an "anti-foreign investors" rule which could

be counter-productive as far as the growth of the emerging bourse is concerned.

As noted earlier, as a sharp reaction to the stock market crash in various places of the world, the authorities quickly moved to contain an outburst of funds and thus resorted to the lock-in. It is being argued that such a reaction came forth a bit hastily and perhaps without fully understanding the full dynamics of the stock market prevailing in other countries of the world. These could be a number of other options e.g. bridge financing, allotment of IPOs, to local institutional investors etc which could partly serve the purpose of lock-ins.

Noticeably, this has caused not much of a damage to the market — as is being told. The trend in the placement of new IPOs has not noticeably gone down for example, during the period since the lock-in, there have been \$12.1 million of new investments through initial public offerings compared to \$0.72 mil-

lion during the comparable period last year.... It is being argued that the damage that is being expected due to lock-in may, in fact be due to higher interest rates in developed countries which now tend to siphon off a part of the liquidity from outside to inside.

Concluding Remarks

There is little doubt that the lock-in provided some stability in the volatile share market but definitely at the cost of foreign participation in the market and in IPOs. At the moment, it would be suggested to be more watchful with a close monitoring of the situation and if it appears that the lock-in tends to deter smooth flow of funds and shares in the bourse, timely action needs to be taken. For the development of the nascent capital market nothing can be more important than assuring a commitment to liberal policies and a further commitment to make policies credible. Further policy change, would warrant participation from both sides of the table. In order to dispel any misgivings in the minds of the foreign investors, a re-examination of the regulations, if necessary, should be made with immediate effect.

Beneath the Surface

by Abdul Bayes



for a repeal. The arguments against lock-in as aired by the opponents seem to be as follows: (a) it would be damaging for the capital market at its present stage when much of the success of the DSE owes to commitment to liberalization. The lock-in appears as a shur on liberalization and also tends to negate free flow of funds; (b) the lock-in was unilaterally

imposed without prior consultations with foreign investors involved in the Dhaka bourse; (c) the decision to introduce lock-in is a clear contradiction to the commitment of the government representatives at the Euro-money international investment

HALF a century ago, with less than 50 member states, UN was born in San Francisco, a city in the West coast of the United States of America. The principal purpose of the creation of this World Body was the maintenance of world peace. Judging from this yardstick alone, it must be admitted that the world has not seen a major conflagration during the last 50 years and to that extent UN experiment must be considered a success.

To some extent United Nations is the successor of the League of Nations which followed the First World War 1914-1918. The League of Nations lasted barely two decades. First World War saw practically the same actors on the stage as the Second World War (1914-1945). Once again Germany was vanquished and this time in Asia Japan joined the ranks of the losers. The Second World War saw the rise of the United States of America, as the pre-eminent world power.

It is the reflection of this reality that the UN was born on the US soil. It is worth recalling that whereas the US kept aloof from the League of Nations — and this in line with her long standing policy of keeping away from European quarrels — the Second World War saw her as a major

UN-Golden Jubilee Thoughts

by Arshad-uz Zaman

UN is often criticised for inaction or lack of action. In defense of this body it must be said that it is the sum total of all the sovereign states and reflect their collective weakness and strength.

player on world stage. She took a decisive hand in fashioning the post Second World War world and thus midwived the birth of the UN.

The great handicap the League of Nations suffered from was the lack of executive power. Lack of any teeth. Thus when Benito Mussolini, the Italian dictator played havoc in next door Ethiopia or Hitler's Germany mauled Czechoslovakia, the League of Nations remained a bystander. It is in order to redress this situation that the concept of Security Council of the UN was born. This was expected to become the executive arm of this largest body comprising all sovereign states of the world. The Security Council originally had 11 members (now expanded to 15) of whom 5 permanent members — China, France, Russia, UK and USA wield veto powers. Any of these five members can obstruct any resolution by using a negative vote. Following

the reunification of Germany after the destruction of the wall literally by their hands and the rise of Germany as a pre-eminent power and the rise of Japan as a foremost Economic Power, there is mounting pressure to include them as Permanent Members of the Security Council. India is also in line given her size and growing power.

Peace keeping is the principal function of the UN and any threat to peace anywhere in the world must be tackled by the Security Council. The Second World War had seen the joining of hands between the West led by the US and East led by the Soviet Union. That situation collapsed almost immediately after the end of the War. The word 'Cold War' was coined reflecting the new realities of a world divided between East and West. The United Nations — which has hardly ever been united expect

for the brief period following the Second World War — could not escape this new reality. Indeed the United Nations is a mirror image of the world we live in.

The harsh wind of the Cold War has buffeted the Security Council more than any other institution. The world was polarized into two camps led by the USA and the Soviet Union. The two Superpowers reached out for the whole world and the Outer Space for power and influence. The Cold War reached the moon and the stars not metaphorically but literally.

I had the good fortune of being posted in the Pakistan Permanent Mission to the UN in the late fifties and early sixties. There were 82 member states then and now more than another hundred have been added.

Competition for global supremacy between the US and the USSR could be sensed in the corridors of the UN.

Yuri Gagarin, the first Soviet Cosmonaut to travel in space strode the vast halls of the massive structure on the East River of Manhattan. 1960 UN General Assembly witnessed the Greatest Political Show on Earth as virtually all important world leaders appeared along with colourful Nikita Khrushchev of the Soviet Union. 1960 saw the wind of decolonisation of Africa assume gale force and consequent swelling of the ranks of the Third World.

If in numerous fields the UN was doing pioneering work, due to Cold War the Security Council remained paralyzed and to that extent UN image as a peacekeeper became tarnished. Indeed the Cuban missile crisis of 1962 when the world came on the brink of nuclear war between the US and the USSR, did not even get aired in the UN. My boss Sir Zafrulla Khan of Pakistan was the President of the UNGA but could do little more than carry on routine consultations as the two superpowers carried on their dangerous game of brinkmanship.

It is a very different world in the nineties compared to the post Second World War. The collapse of the Soviet Union has brought about a great qualitative change in the world situation. USA reigns supreme as the sole Superpower. The UN and

particularly the Security Council reflects this new reality. There is no longer the automatic Soviet veto to western sponsored resolutions and vice versa. On the other hand other powers like the European Union — the formidable Economic power, Japan and now emerging China have appeared. These developments will bring about a new situation in the twenty-first century.

UN is often criticised for inaction or lack of action. In defense of this body it must be said that it is the sum total of all the sovereign states and reflect their collective weakness and strength. It is no more united than the world itself.

UN was born to spare mankind from the scourges of war. During the half century of its existence the world has been spared the horrors of the kind that visited us during the Second World War. If we have not seen a global war it is more due to the balance of forces than any other cause. However, the mere existence of this world body has had beneficial results in many fields. On the other hand the terrible failure of the UN to halt Serbian aggression against Bosnians tarnishes the UN image almost beyond repair. Those who are shapers of events of the world must ponder deeply on this aspect.

A final personal thought. My class friend from Paris Boutros Boutros-Ghali is the present Secretary General of the UN. This is the first time that the destiny of this World body has been placed in the hands of an eminent personality, who belongs to Africa — and the Middle East. I wish him all success in this arduous task on the Golden Jubilee of the UN.

Keeping Quiet About the 'Leaky Time-bomb'

Barry Chamish writes from Jerusalem

Israelis are finding that nuclear power is a double-edged sword. Most are happy with the military strength it brings, but many are increasingly disturbed by the domestic health hazards of nuclear power generation. The government prefers to keep both issues under wraps.

WHILE Israel refuses to buckle to foreign pressure to sign the nuclear Non-Proliferation Treaty and thus have its reactors inspected, many Israelis are demanding greater openness about their country's nuclear programme.

A homegrown wave of lawsuits is leading to public demands that details of operational security at its Dimona reactor should be disclosed. Under pressure from Egypt and Syria, the United States has been trying to persuade Israel to shut down the Dimona reactor. Just four days after his inauguration, US President Bill Clinton sent nuclear aide Louis Dan to Israel with a message that made officials of the Israeli Atomic Energy Commission cringe.

"Close down the Dimona reactor," he demanded. "We're trying to establish a New World Order and everyone's asking us. What about Israel? On top of that, you should know our experts say it's obsolete and dangerous."

The latter statement has since become the basis of a campaign to shut down Dimona on the grounds that it is a health hazard.

The next US citizen to fly to Israel to make the same claim was Bernard Lown, a Nobel Prize winner and founder of International Physicians for the Prevention of Nuclear War. He told the Israeli media that "the Dimona reactor is a time-bomb. It's old, obsolete and probably leaking radioactivity."

The government rejected the appeals of Dan and Lown but was hard-pressed shortly after to dismiss the conclusions of both a professor of botany from the Ben Gurion University of the Negev and the chairman of the Israeli Atomic Energy Agency who concluded that nuclear waste buried near the reactor was polluting underground water and plant life in a large radius around Dimona.

Enter the Minister for the Environment, Yossi Sarid, an ambitious left-wing politician who wants to be leader of the peace process, not the environment.

He quickly established a reputation as defender of big interests when he sloughed off claims of enormous cancer rates near government-connected nuclear facilities in the Ayala and Bet Shemesh Valleys with the

specious statement that the levels of sickness were no higher than those of the rest of the country.

Sarid's reaction to the attacks on Dimona's safety were similar. He said the amount of radiation around Dimona was little different than elsewhere in the country and even organised a media tour complete with experts toting Geiger counters to prove it.

But this campaign is failing in the face of a daunting obstacle: two attorneys are suing the government for cancer suffered by 16 workers at Dimona. And despite threats against employees, the number of suits is growing.

Four years ago a Dimona technician, Haim Klein hired lawyer Reuven Lester to sue Dimona for the cancer he had contracted. He claimed that when he started work at the reactor in the 1960s, precautions against radiation exposure were minimal and that the minimum permitted level of exposure was ten times what it is today. Klein died a year later but 15 other workers followed in his footsteps by suing for compensation. Six have since died of cancers of the liver, colon, lungs and lymph glands and their families are continuing to seek an average of about \$300,000 in reparations.

Lester's task has been complicated by secrecy agreements signed by the workers and by laws protecting the Dimona operation from public scrutiny.

Unless information is released, Lester cannot defend his clients. His only case is that they worked at Dimona and contracted cancer. Details of radiation levels, precautions and accidental releases are essential to his case and the government refuses to release the data.

Judge David Cheskin came up with a compromise. He would appoint an expert who would be privy to the sensitive information and

would report back to him. But neither Lester nor his clients would have access to the same material, so vital to the prosecution of their cases.

Another lawyer handling Dimona suits is Gidi Frishtik. He has taken a different tack. In partnership with Knesset (Parliament) member Limor Livnat he has introduced legislation that would automatically recompense Dimona reactor cancer victims without need for legal action. The Bill passed first reading but it is far from certain if Sarid will allow it to pass. His line remains that cancer rates in the vicinity of the reactor are no higher than in the rest of the country.

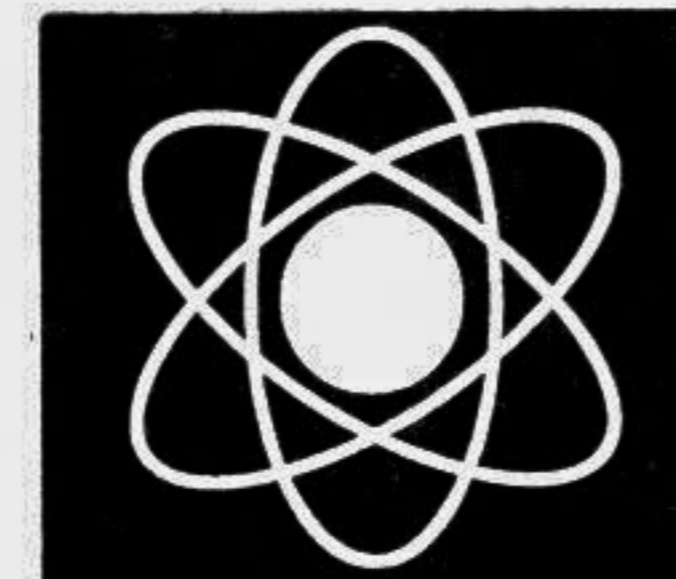
Although the names of the applicants for compensation are public knowledge, only one, Avraham Benvenisti, has spoken out. He dismisses Sarid's contention. "Eight of us worked in the same lab and we all contracted cancer. We tried to receive work-related compensation from the social security institute but they turned us down, so we had no choice but to sue."

Benvenisti quit his job last year because of "the witch-hunt taking place at Dimona. Anyone who sued has been demoted or forced to work at undesirable posts. There are other cancer cases who will not sue because their jobs have been threatened."

While Benvenisti feels free to speak, albeit under military censorship, only two other victims have reluctantly agreed to speak to the Israeli press and then on condition of anonymity. One revealed a disturbing fact: "We knew when there was a mishap and even then we were not instructed to take special measures. I know of two or three serious incidents involving radiation releases that took place."

— GEMINI NEWS

Nuclear Israel



- 1952: Atomic Commission founded
1955: First reactor built at Nahal Soreq with US help
1960: France helps build second reactor at Dimona
1974: US says Israel has nuclear weapons capability
1979: Secret joint nuclear test with South Africa
1986: Nuclear technician Mordecai Vanunu arrested after revealing nuclear weapons programme
1990s: Estimated to have 200 nuclear warheads with delivery systems

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.

Time to Target Men

Sir, Thank you very much for printing the 'Time to Target Men' on July 11. At very long there is a voice to be heard that family planning is, especially in a country with traditionally limited rights of women, very much a matter concerning men. It always surprised me that the NGOs and other organisations who are in the FP campaign never targeted men although they decide — if any deci-

sion is involved which is open to doubt — what happens with regard to their family.

The article speaks diplomatically of the needs of men. I would like this to be read as responsibilities of men.

The more observation in this respect: For a long time now it is known and scientifically proven that the gender of a child is being determined by the father. But still women are blamed if they given birth to a girl/girls. Family planners should try to

correct this wrong notion with full determination in order to stop the untold suffering of many mothers!

H Lechner
Dhanmandi R/A,
Dhaka

Politics-free campus

Sir, Our attention has been drawn to a write up, viz. 'Plea for Politics-free campus' by an eminent educationist Dr Abu Obaidul Haque. We fully support the appeal and we must thank and congratulate him for initiating such a timely and important issue for the survival of our education system.

As per suggestions and steps put forward by Prof Huque for the sake of our national interest, politicians of the major parties, teachers, students and guardians should immediately come to a consensus to make our

campuses free from politics which is the prime root of violence, killings, terrorism, indiscipline and prolonged session jam.

Why are we not following the strategies in campuses abroad, particularly campuses in India which are completely free from politics? Dr Huque very rightly argued that this is high time for us to do it the sooner the better. A vigorous political and social movement should start immediately in this regard.

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Bureaucratic Mystique in South Asia

A K M Jalaluddin

What the CSP's were Taught — XI Academic Lessons and Assignment Papers

DISCIPLINE at the Civil Service Academy was strict. If you did not attend a lecture, explanation had to be given. 'You are being paid to attend these lectures', we were constantly reminded. Attendance must be 100%. If any one missed a riding class he would be put on penal riding. Once we asked Deputy Director Khan, what should we be doing in case it was raining during the riding classes? 'No classes then, because the horses may fall sick', was the answer.

It used to be, generally, a gruelling six-day week. The following is the lecture timetable followed during the second term (Jan-March 1967) by the CSP probationers:

Table with 2 columns: Day, Lecture Topic. Monday: Public Administration, Language, CPC, Group Discussion. Tuesday: Development Economics, Cr. PC, Rev. Law, Extension Lecture. Wednesday: Public Administration, Islamiat, Rev. Law, Evidence Act. Thursday: Language, PPC, CPC, Rev. Law, Islamiat, Darse Quran. Friday: Development Economics, Language, Cr. PC, Evidence Act. Saturday: Evidence Act, judgement Writing, Rev. Law, Development Economics. (CPC: Civil Procedure Code; PPC: Pakistan Penal Code; Cr. PC: Criminal Procedure Code; Rev. Law: Revenue Law)

The CSP and PFS probationers had the following lectures in common: Public Administration, Development Economics, Islamiat, Darse Quran, Group Discussion, Extension Lecture.

For Language the apprentice diplomats learnt French while the CSP probationers (apprentice generalist administrators) took lessons in either Bengali or Urdu (depending on which wing one belonged to).

The Mess Nights were of special significance as a method for polishing up the rough gems: the probationers supposedly were. Formal speeches, after dinner speeches, jokes, etc. Were a part of the mess nights — apart from wearing formal dress on the occasion.

Zafar Hilaly (PFS) found the dress regulation particularly irksome. He already had the experience of eating meals rubbing shoulders with the highups of several countries (Agha Hilaly, his father (K.S. 1938) was Pakistan's envoy to New Delhi, Moscow, London and Washington DC). Hilaly found an ingenious method to deal with the problem of

lacking a shawlani during summer days. He would just wear the salwar and shawlani; and nothing below: No shirt, no undershirt. Soon he gathered a number of followers. The high pontiff of Mess Manners' (Deputy Director, Administration) watched the delinquency with disapproval but could not do much about it.

The course contents of the academic part of the training were interesting — and significant from the viewpoint of an ordinary citizen (this is, in my opinion, a very respectable term, NOT certainly a PEJORATIVE one. Ordinary citizens, in the ultimate analysis, are the master of the country. It is they who hire and fire governments). In Pakistan, the bureaucracy had inherited the MAI-BAP role of the by-gone days (especially field officers like Deputy Commissioners and Sub-Divisional Officers). 'Deputy Commissioners are the eyes and ears of government' declared public administration textbooks for school students. The CSP probationers were encouraged to follow the ICS tradition of competence, honesty and loyalty.

The quality of instructions was uniformly of a high standard. The most interesting lectures were given by DDT Tariq Siddiqi. He was provocative, innovative and imaginative.

"How do you evaluate examination papers?" Siddiqi asked. I was a lecturer at the Dhaka University until September 1966 and thought I knew the answer. I volunteered to say that the important elements were:

— Who are being examined? What is the level of competence expected?

— Time allowed for the purpose.

If we are examining ten-year-olds and they are writing an essay on the aeroplane in 30 minutes, we can visualize in our mind what was the kind of best answers that could be written in the allotted time. If those criteria were met, he would get 100% marks and for answers of lower quality we could devise a formula to award marks.

"Good answer", granted Siddiqi. But I would give you only 80% marks if you wrote as well as I could. If you wrote better than that, you would of course, get higher marks.

So, no wonder, all eyes were fixed on Shawkat Ali when he got 100% marks for an assignment paper on local government from Tariq Siddiqi. Siddiqi was not only exceptionally brilliant, he was also ever ready to recognize others' brilliance. Shawkat Ali repeated the feat for his assignment paper on 'service classification' and 'rank classification'.