

## Yunus tells US House Committee

## Credit is human right

The Grameen Bank now operates 1,045 branches in 35,000 villages of Bangladesh, said the bank's founder at a discussion in Washington, reports UNB.

Prof Mohammad Yunus was delivering the key-note address at the discussion on 'Value of Micro-Enterprise Development' as a special guest recently.

The discussion session was presided by Chairman Gilman of the House Committee on International Relations of the American Congress, according to a message received here yesterday.

In his presentation, Yunus, also the Managing Director of the Grameen Bank, said the bank now employs about 12,000 staff, disburses 30 to 40 million US dollars and collects almost a similar amount as repayment every month, the recovery rate being 98 per cent.

"We have already covered over 12 million borrowers, 94 per cent of whom is women," he said.

Yunus also told the House Committee that the Grameen Bank, which also lends credit for house building, has so far given 315,000 housing loans with a perfect repayment record.

"A borrower can take a maximum amount of 500 US dollars for building a typical house."

Presenting an encouraging picture of the fulfillment of the bank's objective of promoting the socio-economic condition of the rural people, Yunus said its borrowers had taken an amount of about 1.30 billion US dollars as loans and saved about 84 million US dollars till April this year.

Studies also tell us that nutrition level in Grameen families is better than non-Grameen families, child mortality is lower in Grameen families than non-Grameen families and adoption of family planning practices is highest in Grameen families than non-Grameen families."

In his article on



Prof Yunus

"Alleviation of Poverty is a Matter of Will," Yunus observed that borrowers have improved their income, widened their asset base, moved steadily towards crossing the poverty line and towards a life of dignity and honour.

"The credit is a human right, credit creates entitlement to resources. The more credit one can receive, the more resources he can command, the more powerful he is."

Yunus, who began the project 19 years ago, by lending 30 US dollars from his pocket to 42 people, concluded that the poverty can be removed quickly and directly by allowing the poor the access to credit to utilise their own skills.

## Progress in Govt-QM talks

KARACHI, July 17: Pakistani government and ethnic Mohajir Qaumi Movement (MQM) negotiators reported progress in talks to end violence in Karachi, where 12 more people were killed today, reports Reuters.

"I feel there is an understanding and during the last two sessions an environment of confidence has been created," MQM chief negotiator Ajmal Dhillvi told reporters after talks in Karachi.

## JMB site

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people affected by the project — planned as part of the resettlement programme — until such a list is finalised.

The World Bank, the major financier of the giant bridge project, had earlier also expressed concern to the government on speculation structures on bridge sites.

## Nestle manufacturing

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many as 71 countries around the world.

Although this is his first visit to Bangladesh, he has long ties with this part of the world. He was born in South India where his father was a tea planter.

The purpose of his maiden visit to Bangladesh, he said, is to "touch base" and review with the management the activities of Nestle Bangladesh, and to discuss future plans. "The visit was overdue, to get a better sense of our investment in this country and to see where the opportunities are."

During his stay in Dhaka, the Nestle executive called on Foreign Minister ASM Mostafizur Rahman, Finance Minister M Saifur Rahman and Commerce and Information Minister M Shamsul Islam. The meetings provided some "positive" signals as to how the government leaders see the future of the country, he said.

He pointed out that he was particularly impressed by two factors present in Bangladesh: The homogeneity; and the orderliness in the behaviour of the people and the traffic in the city. "Seems to me that a new spirit of self-sufficiency is growing in Bangladesh, which is a very positive sign. Bangladesh is at a healthy stage of economic evolution."

The openness of the economy is also impressive, he added. "Bangladesh is more advanced than India in recognising the need for openness. It was a brave decision taken by the politicians...As it might bring some short-term difficulties."

Responding to a question, Garrett said that Nestle took

## Teacher beaten to death in Sylhet

SYLHET, July 17: A school teacher who was beaten up by some miscreants succumbed to his injuries at the Sylhet Osmani Medical College Hospital early today.

Protesting the killing, students of different schools put barricade on Sylhet-Tambul road at about 2 pm demanding immediate arrest of the miscreants. The barricade is yet to be removed till writing of this report.

They also brought out a procession at the Jaintapur thana Headquarters this morning.

The victim Abdul Khaled, 27, was beaten up as he tried to prevent a gang of drunken miscreants who were ransacking shops at Sarighat Uttar Bazar Friday.

On Sunday morning, the gang swooped on him with iron rods and lethal weapons and injured him seriously at Sarighat bazar.

## Khaleda visits flood-affected Keraniganj, Chandpur

KERANIGANJ, July 17: Prime Minister Begum Khaleda Zia today visited the flood-hit areas on the outskirts of the capital and distributed relief goods, reports agencies.

During a two-and-half hour trip on board a mechanised boat, she distributed relief goods among the flood victims and assured them that the government would provide all-out assistance to assuage their suffering.

Begum Zia visited the Char Keraniganj Bastuhara Colony and Laxmanganj in Keraniganj thana and entire Kamrangir Char in Lalbagh thana, where several thousand dwellings have been inundated.

During her visit to the Keraniganj area, Begum Zia also saw the progress of the construction work of the Second Buriganga Bridge connecting Jinzira and Keraniganj with the capital city Dhaka.

INO of Keraniganj Zulfikar Ali told UNB some 22,150 families were affected in all 11 unions of the flood-hit thana.

Labour Minister Mir Shaukat Ali and Amanullah Aman, MP, accompanied the Prime Minister.

Prime Minister today also visited Chandpur district and distributed relief.



Prime Minister Begum Khaleda Zia during her visit to the flood-affected Kamrangir Char in the city yesterday. — PID photo

## City flood situation unchanged

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undertake a massive post-flood agricultural rehabilitation programme. It also decided that the government agencies would prepare seed beds in five thousand hectares and the rest would be supplemented by private and farmers initiative supported by the government.

The meeting also decided to distribute these seeds free of cost among the farmers of the flood-hit areas.

The meeting also directed the concerned authorities to take necessary steps for early repair of infrastructure facilities, educational institutions and health complexes across the flood affected districts immediately after the flood from the existing budgetary allocation under the head of maintenances.

Our Narayanganj Correspondent reports: One more union — Brahmandi — in Aradhazara thana was hit by flood yesterday, raising the number of affected unions to 36.

Two people drowned in a boat capsized Sunday night at village Hatkupa under Sonargaon thana. With this, the

flood-related deaths rose to 12 in the district.

The two were identified as Lutfar Rahman Shapu and Shyamal Chandra Banik, both aged 30. They hailed from Amlapara in the Sadar thana.

The river Shitalakkhya marked a fall by 7 cm yesterday but was still flowing 6 cm above its danger level.

Crops on 29,818 acres of land in the district were damaged while some 11,000 houses were submerged. District fisheries department sources said, 28 fish beds were washed away by flood waters.

The district administration yesterday allotted five tonnes of wheat each to the Thana Nirbahi Officers (TNOs) concerned for distribution among the flood victims.

However, some 1,000 flood affected people of 150 families, who took refuge at Deoog Hazi Uzir Ali High School three days back, told this correspondent that they had received no relief.

Our Correspondent from Cox's Bazar reports: With the recession of tidal waters from the Bay, the road communi-

cation between Cox's Bazar and Chittagong resumed yesterday morning.

However, thousands of people in the Maheshkhali remained marooned as the island was still under tidal waters.

Eleven more unions in Pakundia and Hossainpur thanas of Kishoreganj district were affected as the river Old Brahmaputra swelled further causing a breach in Shahebar Embankment.

Our Madaripur Correspondent reports: Flood situation in the district worsened further with fresh areas in two more thanas going under water.

The flood situation in the northern districts of Gaibandha, Kurigram and Sirajganj kept on improving and many affected people in these districts started returning to their house from the flood shelters.

According to a bulletin issued by the centre, the Ganges continued to rise at upstream points, the Brahmaputra recorded fall at all points while all the rivers in the South-Eastern Hill basins marked sharp rise yesterday.

## Manzur murder

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produced before the CMM's court yesterday.

The CMM's court was temporarily shifted to Chittagong airport for security reasons. The authorities had also thought of shifting the CMM's court to Chittagong Stadium but the idea was dropped later because that would require more security forces as it was located in the heart of the city, another source said.

Meanwhile, according to highly placed sources, the Manzur murder case is likely to be shifted to Dhaka soon after being taken up in the District and Sessions judges court on July 24.

## DSE

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greenfield public company to float shares and issues relating to floating primary shares with premium came up for discussion in the meeting.

It was decided that an expert committee be constituted.

SEC Chairman Sultanuzza Khan, Secretary of the Banking Division Dr ATM Shamsul Huda, DSE Chairman Khurshid Alam and Chairman of Chittagong Stock Exchange Amir Khasru Chowdhury attended the meeting.

## DCC revenue

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Earnings on this head was Taka 62.66 crore in 1994-95 as against Taka 56.18 crore in the preceding fiscal.

Besides, it earned a revenue of Taka 4.44 crore as rents from markets, Taka 2.32 crore as wheel tax, Taka 3.35 crore as property transfer tax and Taka 1.18 crore as advertisement and entertainment tax.

The DCC sources also expressed the hope that earnings from trade licenses would increase in the current fiscal.

## No explanation of 'boycott'

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'boycott' and 'boycott' in the Constitution and in the Rules of Procedure, he added.

At this stage, the court requested Barrister Ashrar to elaborate the concept of boycott and walkout with its background, dictionary meaning and usage in different law books.

Your submission failed to impress us. Would you please give some details about the meaning and usage of boycott, walkout and absence."

Justice Mostofa Kamal told Barrister Ashrar. The government-appointed lawyer then mentioned a few references from a dictionary.

Barrister Ashrar said there are two types of boycott — ordinary boycott and group boycott. A group boycott affect the normal functioning of the House, he said, adding "this special type of absence should not be taken within the meaning of Article 67 (1) (b)."

Justice Mostofa Kamal then said suppose an MP after being elected managed a big volume of business for which he needed to go to Hong Kong. Before leaving the country he declared that he started boycotting Parliament session, citing a trivial reason. On return after three to four years, if he said that his seat would not be vacated since he was boycotting, then what would be the situation?

Barrister Ashrar said "but here is the case of a group boycott."

Chief Justice ATM Afzal said the reference was made with the intention that this type of situation should not arise again in future. He mentioned that the word boycott was coined from the name of Captain Boycott of Ireland.

The court also wanted to know what would be the practical implication if the Appellate Division says 'yes' or 'no' on the matter absence.

The implication is elections, Barrister Ashrar said. At this stage, Justice Rof mentioned some constitutional points regarding dissolution of Parliament.

The Chief Justice said these would be considered just as references for the proceedings.

On the point of consecutive 90 days Barrister Ashrar said that the period between prorogation and summoning of Parliament session would be counted in computing 90 consecutive days. The Speaker would decide whether an MP was absent for 90 days and he (Speaker) would inform the House, he added.

But Justice Mostofa Kamal quoting the relevant article, pointed out that it is obligatory for an MP to vacate his seat. It is not a job of the Speaker or Parliament, he added. He also said the Rules of Procedure seems to be very clear on the matter that the secretary concerned would bring it into the notice of the Speaker, who would inform the House.

The judges repeatedly said that they were discussing the pros and cons to get the views of the lawyers.

When the hearing resumed at 11-45 am after recess, Justice Kamal asked Barrister Ashrar whether it was within jurisdiction of the Speaker to deal with the matter, Barrister Ashrar said 'no' in reply.

Justice Kamal then said that the Speaker had given a ruling on the resignation of the MPs and asked so why the matter of absence would not be within the Speaker's Jurisdiction? Barrister Ashrar said that he got the jurisdiction wrongly.

S R Pal made a very precise submission and said that the MPs had been boycotting sessions in demand for a caretaker government. So Article 67 (1) (b) would not be applicable to them.

In a democratic process, walkout and boycott are forms of protest and in such a situation, they would not be deemed to be absent from Parliament.

"If anything is done en masse, that should not be taken into account," he added. He also said that as they are abstaining in protest, so

the question of leave of absence does not arise at all and Article 67 (1) (b) is not attracted.

"Neither the Parliament nor the Speaker should deprive an MP from his valuable seat in such a situation," he said.

On the point of advisory jurisdiction, S R Pal said if it is a purely political question, the court should refrain from giving any opinion. But it is not a purely political question but related to political issues, he said.

Justice T H Khan said, "The word absent is not unqualified, it is qualified by without leave of absence."

It is a unique and peculiar situation, he said, adding the framers of the Constitution had never thought that such a situation might arise.

"If they would have thought of such a situation, they would have incorporated a provision in the Constitution," he said during his inconclusive submission.

Justice Khan said the framers had only thought that an MP might need leave for certain unavoidable reasons and the relevant Article was inserted to enable them to have such leave.

"This type of absence is not contemplated in Article 67 (1) (b)," he said, adding "The elements and ingredients of this absence are different."

At this point, the Chief Justice asked if the boycott continued for years together, then what would happen. Justice Khan, who is President of SC Bar Association, said, "We would not find any solution if we go for speculation."

Justice Khan is likely to continue his deliberation today.

## 3 die in Sylhet road mishaps

From Our Correspondent

SYLHET, July 17: Three people including a minor boy were killed and 35 others injured in separate road accidents in Sylhet and Moulvibazar districts today.

## The Midnight File

## Blast kills 150 in Lanka

COLOMBO, July 17: Government-run television said today a truck explosion killed up to 150 civilians in rebel-held northern Sri Lanka, but military authorities described the report as unconfirmed. The television news bulletin said 50 civilians died when a truck blew up in an area of Jaffna peninsula controlled by the Liberation Tigers of Tamil Eelam. Other accounts said three explosives-laden trucks blew up on Sunday or earlier, reports Reuters.

## Minister on relief

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High officials of the ministries of agriculture, food and disaster management and relief were present at the press conference held at the conference room of the Press Institution of Bangladesh (PIB).

The state minister parried a volley of questions regarding allegations of misappropriation of relief goods and said, "during her recent visits to the flood-hit districts Prime Minister herself issued strong warning about any misuse."

He brushed aside Awami League chief Sheikh Hasina's allegations of misappropriation of relief goods and said, "with due respect to the opposition leader, I must say these (allegations) are all false."

Asked whether the resigning MPs had sought relief goods for their respective constituencies from him, the state minister said, "This is a question that I find difficult to answer but, what all I can tell you is that they (MPs) are always in touch with me."

The state minister said, after the recession of flood water, agri-rehabilitation would be the top-most priority of the government.

"The issue of giving loans to peasants in the flood affected districts on an easy term, will top the agenda in tonight's (Monday night) high-level meeting on flood situation and relief activities. The Prime Minister is scheduled to chair the high-level meeting at 7:30pm."

the state minister said. About waiving of agri-loan interests in the flood-hit districts, the minister said this is not being contemplated as such but "our government waived agri-loan interests amounting to Taka 2,500 crore in the past."

Replying to a question, an official said at the press conference that the government had planned to cover up the loss of crops in the current flood by taking up a massive agri-rehabilitation programme during the next winter "if needed wheat seeds will be imported."

The current floods have destroyed some 500 MT seeds, which will definitely affect cereal production in the country, he said. Taka 3 crore has already been sanctioned for seedbeds rehabilitation in 26 flood-hit districts and the Agriculture Ministry has sought more Taka 2 crore from the Finance Ministry, he also said.

UNB adds: Meanwhile, an emergency meeting of the Inter-Ministerial Disaster Management Coordination Committee yesterday reviewed the overall flood situation.

State Minister for Disaster Management and Relief Harun-Al-Rashid presided over the meeting held at the conference room of Cabinet Division at the Secretariat.

The meeting discussed the relief operations, sector-wise losses and rehabilitation measures taken in the flood-affected areas of 35 districts.

## WB: Agri products

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number of fruits and vegetables appear to promise profitability in both terms.

The economic profitability of fruit and vegetable production for export in fact seem to be high by the standards of most other crops.

The report noted that these exports currently account for less than one per cent of domestic production of fruits and vegetables and mainly cater to the demands of Bangladeshi communities living in the UK, USA and the Middle East. A number of factors constrain this market and result in a low-quality, low value product being sent abroad, it adds.

"Prospects are particularly good for exporting vegetables to western Europe, Canada, the Middle East, Japan, North and east Africa," says the Bank report. "Potential also exists for export of fruits and vegetables to Southeast Asian countries, particularly Singapore, Malaysia and North East Asia."

There exists good prospects for vegetables such as potato, brinjal, tomato, radish, bean, cabbage and cauliflower and fruits including mango, banana and lichi are of export quality, the report says.

The report identifies higher domestic prices, non-

availability of export-quality varieties, seasonal domestic supply, lack of proper grading facilities, absence of standard packaging and efficient transport system and lack of a sophisticated market intelligence system as the major constraints to development of export markets of fruits and vegetables.

"To promote the export of fruits and vegetables, the present transport, handling, grading and packaging systems must be improved to preserve freshness and quality," it adds.

According to available statistics, production of fruits in the country is around 4.2 million tonnes, which is far below the FAO requirement of '258g/head/day.' The consumption of vegetable is around '70g/head/day,' also a very low level.

Referring to the contention that increased fruit and vegetable production should be made available to the domestic market to raise the nutritional intake, the report says, "This issue is better addressed over the long run by stimulating economic growth and improving the incomes of Bangladeshi households so that they, too, may participate in the market for these high value products."

## ঢাকা ওয়াসা জরুরী বিজ্ঞপ্তি

ঢাকা ওয়াসার সম্মানিত গ্রাহকবৃন্দের জ্ঞাতার্থে জানানো যাচ্ছে যে, গ্রাহকবৃন্দের বিশেষ অনুরোধে পানি ও পয়ঃ অতিকরের বিল পরিশোধের সুবিধার্থে সারচার্জ ব্যতীত বিল পরিশোধের সময়সীমা আগামী ৩১শে জুলাই '৯৫ ইং তারিখ পর্যন্ত বর্ধিত করা হয়েছে। উল্লেখ্য যে, বকেয়া পরিশোধে বার্থ গ্রাহকদের সংযোগ তাৎক্ষণিকভাবে বিচ্ছিন্নকরণের জন্য কর্তৃপক্ষ কর্তৃক পরিচালিত বিশেষ অভিযানের কার্যক্রম অব্যাহত রয়েছে।

বকেয়া অনাদায়ের কারণে সংযোগ বিচ্ছিন্নি এবং পি ডি আর এ্যাঙ্কের অধীনে মামলার বিড়ম্বনা এড়ানোর নিমিত্তে আজই বকেয়াসহ হালনাগাদ আপনার পানি ও পয়ঃ অতিকর পরিশোধ করুন।

সংযোগ বিচ্ছিন্নি এড়ানোর নিমিত্তে উক্ত নির্ধারিত সময়ের মধ্যে বিল পরিশোধের জন্য প্রয়োজনে ঢাকা ওয়াসার সংশ্লিষ্ট রাজস্ব আঞ্চলিক অফিস বা প্রধান রাজস্ব কর্মকর্তা (ফোনঃ ৩২৫২৪০) বা বাণিজ্যিক ব্যবস্থাপক (ফোনঃ ৩২৭২৪৫) অথবা সদস্য (অর্থ) (ফোনঃ ৮১৬৭৯৯) এর সাথে যোগাযোগ করুন।

ওয়াসা-জঃতঃ ২৮০/৯৫  
ডি-৭০৪



আপনাদের সেবায় নিয়োজিত  
ঢাকা ওয়াসা

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