# The Daily Star

Founder-Editor: Late S. M. Ali

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## The 50th UNGA

This year should have marked a grand occa sion for the United Nations. In fact, a lot of preparatory work had been done for the commemoration of its 50th founding anniversary But the miserable performance of UN's peacekeeping role in Bosnia, and its shameful failure in stopping or even reducing "ethnic cleansing" of the Muslims have taken much of the sparkle away from the celebrations. Mood today about the UN is sober, and even a bit distrustful.

The 50th UNGA will have to do a lot of soulsearching. Why did it fail to address in Bosnia some of the fundamental principles of its Charter? Racial and religious persecutions were some issues against which there was a global consensus, and yet the UN failed to mobilize the international community against it. There is also the issue of one-sided sanction against Iraq that has brought the UN to some disrepute. Questions will also have to be raised about some of the basic policy shifts of the Secretary-General. Ever since Boutros Boutros-Ghali took over, a few years back, he has been planfully cutting back on the development activities of the UN, and putting more and more emphasis on its peacekeeping role. Under his stewardship more and more generals and military strategists filled the corridors of the UN Headquarters than development experts.

Though it fell to Ghali's lot to preside over some of the biggest world meetings like on population (Cairo), social issues (Copenhagen) and women's empowerment (Beijing), he cannot be credited to have been the originator of any of them.

Over the years, the UN had become the most effective forum for the ventilation of North-South issues. But under Ghali, this role dwindled.

During the current GA, and especially during the 50th anniversary commemoration, the above concerns must be addressed by the member states. With all its shortcomings the United Nations remains the best thing that came out of the rubbles of the Second World War. It is still the grandest experiment that humanity had ever launched, and the greatest machinery for international cooperation that was ever set in place.

While we will point out its shortcomings with the most critical eye, we will, nevertheless, lend this body our most sincere, wholehearted and passionate support for the tasks its Charter has entrusted it with.

## Hartal Fall-out

At the end of a three-day hartal, the longest in free Bangladesh to-date, there is bound to be some stock-taking. The exercise will be principally focused on the political agenda that have bounced back after the strike. But that does not mean we should make a short shrift of the economic and civic fall-outs of hartal like the soaring prices at the marketplace and the stinking garbages, piled up and littered all over the city. All concerned must pay heed to the fact also that nothing originating from a strike should ever be regarded as truly apolitical.

We want the prices of essentials to settle back to their pre-hartal levels at the earliest. The contacts all the major political parties have with the industrial, agricultural and trading houses and lobbies must now be utilised by them to help re-establish the equilibrium between demand and supply as quickly as possible. At a time like this, traders are expected to keep from harmful speculative dealings based on hoarding. The opposition political parties have both the moral and political obligations to ensure that factory-owners, transport operators and commercial persons who are their sympathisers put in some extraeffort to make up for the losses.

In the exemption list of the hartal-callers, garbage disposal does not figure, not in precise terms, at least. This lapse should not recur in the future hartal programmes. In the meanwhile, the DCC has its hands full of garbage to clear from the city streets.

## **HK Voters Speak**

The just-concluded elections in Hong Kong mark the fulfilment of a long-cherished desire for democracy in that city-state. Never before in the 150 years of British colonial suzerainty over HK were elections held to all the 60 seats of the Legislative Council. It is significant that governor Patten's democratic reform has yielded this extraordinary result at the fagend of British rule in Hong Kong. Her sovereignty is in a state of animated suspense before being transferred to China in 1997.

China's natural interest in the polls was reflected through the appeal she had made to 'patriotic residents of Hong Kong' to show a good turn-out in the elections. But this has since been diluted by the Chinese who have threatened to disband the newly-elected parliament. The break-down of results shows a tenuous balance of power between the pro-China Democratic Alliance for the Betterment of Hong Kong (DAB) and, its rival, the Democrats. On the face of it, the DAB has a tally of 10 as against 29 for the Democrats; but the business lobby, anxious for a smooth passage to Chinese rule, has come out successful in a good number.

Inasmuch as HK's transition to Chinese rule in 1997 is a settled issue, we wish to see it accomplished through bon homie between Hong Kong and China.

## Grameen Bank — for What it is Not

If the example of Grameen on its present scale of diversified operations could be replicated by at

least one dozen (if not more) such organisations, only then it would be possible to eliminate

poverty from Bangladesh within a reasonable time-span of 10 years.

meen Bank indicate that some of us are quite critical of the substantial achievements of Grameen Bank for what it is not. This is perhaps because we are so much used to a peculiar morbid culture of failures. It is extremely difficult, if not impossible, to appreciate the exceptional success which are indeed very few and far between in our land of crises and disasters. We all thrive in criticism. It is the means of sustenance during long hours of useless "adda" during

working hours, in particular.

On the other hand,

intellectuals feel, without

criticisms, their writings

would tend to be dull and

sterile.

HE recent writings in

the homeland of Gra-

Even at the cost of being dull and sterile, personally, I have no hesitation to put on record my deep admiration for the remarkable achievements of Grameen Bank and recent criticisms are indeed quite out of place. The institution is being criticised for what it is not.

Of course, ours is a free country and there is freedom of press. My critic friends have every right to hold a different view and I would urge them to come up with their opposite views to what I am going to state in this article.

T is in our blood to

blame someone else.

On the political front,

over the past centuries we

began by blaming everything

fair and square on the British.

Fair enough. So, we drove

them out. The Pakistani junta

can only blame themselves

that the then East Pakistanis

blamed them for the injustice

meted out to the Bangalees.

So, we very rightly blamed

them for everything that was

wrong with us and we drove

them out, too. After the

emergence of Bangladesh, we

had no one alien to blame.

So, a new culture emerged:

new government of Sheikh

Mujibur Rahman in the newly

independent Bangladesh for

not being able to right the

wrong in less than four years.

Very few sympathised with

the fact that hundreds of

bridges were destroyed.

schools and colleges were

demolished, country-wide

road communication was

severely affected, interna-

tional trade was an unknown

frontier, thousands of

Bangalees had to be repatri-

ated, millions of refugees had

to be rehabilitated, the

Indian Army had to be sent

home, and so on. And, as vic-

tims of classic cases of be-

trayal and conspiracy, Sheikh

Many of us blamed the

blaming each other.

20 per cent rate of interest is not comparable with less than 20 per cent - charged by all other banks. It is not an exploitative charge, compared to other sources of such institutional credit. With less than 20 per cent, there are evidence of exploitation of the poor by all other banks

which are overlooked. The

20 per cent of the original amount borrowed. I do not understand why the critics missed this point. For What it is Not

Again Grameen Bank is being blamed for what it is not. It is not rendering only the banking functions. Within the 20 per cent, elements of



Window on Asia

**Shahed Latif** 

frequent visits necessary in case of other banks, other informal charges made, low level of repayments and preferential access to these credits are evidence which should also form the basis of any meaningful comparison. Above all, 20 per cent is not the real rate of interest since borrowers are paying back the principal amount every week through 50 weekly installments and finally when the loan is entirely repaid at the end of the year, the interest payments all together amounts to much less than

several social development actions are deeply involved but seemed to have been ignored by the critics. A culture of literacy, nutrition and disease free like is injected within the continuing system of credit disbursement and full repayment for the purpose of income and asset generation. Within a couple of years, the total destitutes owning their very own land and houses, to say the least is an incredible achievement - never before witnessed in this country.

ing up with the conclusion that in terms of alleviating poverty, the impact of Grameen Bank had been marginal would definitely imply that there is something wrong with the sample or the methodology of the investigation. Millions of its borrowers every month provide ample evidence of its success and its impact on poverty allevia-

tion must be substantial. However, statistical conclusions are sometimes misleading: for example, if you put one leg inside a burning stove and the other inside a freezer, then the statistical law of average would tend to conclude that you are on the average, quite comfortable. Perhaps it was one of those statistical fiction which the analyst failed to ignore. In the process, Grameen Bank is being blamed for what it is not.

### Footnote

Lastly, many thoughtful development specialists while conceding the achievements of Grameen, add a footnote to the effect that the rate of expansion is very slow. It would take a very long time to reach all the poor and the Therefore, any study com- destitutes of the country:

able to reach all of them since in the meantime, many more would join the ranks of the poor. Again Grameen Bank is being blamed for what it is not.

perhaps it would never be

Never in his wildest dream. Dr Yunus would have thought of assuming the monopoly role to eliminate poverty from Bangladesh. It is not a product or service market, to be cornered by one single enterprise. It can never be the work of one man and the organisation he

has created for the purpose. On the other hand, if the example of Grameen on its present scale of diversified operations could be replicated by at least one dozen (if not more) such organisations - yes, only then - it would be possible to eliminate poverty from Bangladesh within a reasonable timespan of 10 years. Perhaps BRAC is the only other organisation which has come up so far with solid achievements as well as the desirable scale of operation. We need many more but that also may not be enough.

In the ultimate analysis. there is no substitute to a genuine pro-poor government, a good government dedicated to poverty alleviation through economic growth and social develop-

# Brickbats and Bouquets

Mujib and family were assassinated. Did the killings eradicate the problems that the self-proclaimed killers claimed were the reasons for killing the Sheikh? Aren't all those and many more new problems still existing today?

More than a Bank

more than a Bank. There is

no single institutional term

by which it can be described

It is an institution for eradi-

cation of poverty with the

unique distinction that the

institution is of the poor, by

the poor and for the poor. It

is owned and operated by the

poor. Its financing arrange-

ments are clear and trans-

parent, subjected to the

scrutiny not only of

Bangladesh Bank, but also of

the poorest of the poor

whose elected representa-

tives constitute the majority

of the Board of Directors of

where ownership is not clear

since the NGOs are not struc-

tured in a similar manner;

nor subject to the control of

Bangladesh Bank in terms of

their financial operations. I

would, however, point out

that in this respect Grameen

Bank, does not suffer from

any superiority complex. But

given its constitution,

Grameen Bank is quite unlike

an NGO and, therefore,

being more than a Bank, its

Third, Grameen Bank,

please do not call it an NGO.

Second, it is not an NGO

Grameen Bank.

First, Grameen Bank is

Ziaur Rahman took over and, of course, some people somewhere blamed him for everything that was going wrong in the country; otherwise he, too, would not have been killed in the brutal manner that he was. Some people blamed him for the way he came to power, for reducing some politicians to a commodity; still others blamed him for uprooting a democratic set-up by involving the military.

Sattar Shaheb's government was not spared condemnation for failing to satisfy the bulk of the population and, in a dramatic turnabout, he actually blamed some of his ministers on his way out of office.

In came Ershad. Because of the women and the wealth involved, people considered it a pleasure to blame him. People blamed him for being a military dictator, for squandering public money, for

by Chintito producing a "child" from nowhere, for his amorous adventures, for making a co-

Some of the accusations are valid and people have every right to express them

terie of "chamchas" million-

democratically. And, if necessary, avenge the wrong doings through mass movements. But, the unfortunate and unfair part is that when we blame our leaders, we blame them en package. But, then such is the norm of the



Bangladesh political centrestage. Their good deeds are never taken into consideration. If they have done something wrong, everything else they did must be proven wrong. So remove the roads they built, destroy their bridges, abolish the systems introduced by them.

Perhaps not everyone considers the present government's move to abolish the Upazilla system as one taken in the right earnest. Another example: after the fall of Ershad, some people uprooted the road dividers in Motijheel commercial area just because those symbolised the ousted government.

Of course, our leaders have faults. Perhaps the foremost of them is that they became our leaders, chosen or thrust upon us. It only goes to show that Sheikh Mujib, Ziaur Rahman, Sattar, Ershad et al are only humans. But, then, are not all of us? Which naturally leads us to the conclusion that we, too, have faults. But, how many of us stop to think that we, I, me, us, are also to blame for some of the wrongs that have

contributed in part to the continual ruin of this country. this society?

We have also developed a partisan disposition that is absolutely suicidal. If one is an Awami League follower, to him everything about Ziaur Rahman is bad. If one finds shade under the BNP banner. everything with Sheikh Mujibur Rahman is wrong. How naive in modern context! But this Mohammedan-Abahani tendency is very unhealthy for a nation.

While we criticise Sheikh Mujib, can we not shower accolades on this greatest Bangalee for leading us to freedom from the heinous clutches of Pakistani misrule? While we rebuke Ziaur Rahman, can we not praise his efforts to develop international relations? While we condemn Ershad for his misdemeanour, can we not attribute him credit for developing the national road network and sports? Can we not broaden our hearts just that much more to give them the adulation they deserve?

While our muscles shall continue to flex to brickbat our leaders for their misdeeds, we shall do ourselves a world of good if we offered them the bouquets they

## Admission tests

Sir, The Ministry of Education has in principle decided that there will be no admission tests for the students who will seek admission in the universities. They are to be selected according to marks obtained in the HSC examination. About college admission. I have nothing to comment. But I can not make out how the authority can think of taking such step at Honours level. Certainly this decision will inspire students to obtain more marks in any way than to know more about the whole book. There is no doubt that, Government has taken such measure to save education from the aggres-

sion of coaching centres. For the University and Medical admission tests, students had to study the whole book regularly to do well in the tests as there was no cut and dried syllabus for such tests. However, to make the system more credible, authority could make a merit list of students adding 2 per cent marks from SSC, 8 per cent from HSC and the remaining marks from the admission test. This will be a more pragmatic system o admission in undergraduate level of studies.

Jabedul Haque University of Dhaka.

## Flight of civilization

Sir, The photograph published in the first page of the 17 September issue of The Daily Star is an eye-opener.

While the country was sort of relaxing in a 72-hour hartal holiday, a poor man (It is "suspected" he must be a gentleman also, as he was "fool" enough to admit reportedly that he was walking his way to work, instead of pretending to guise to be one of them when intercepted by the picketers, which any "smart guy" would do!) was being stripped off his clothing for not actively joining hands in a move to strip off a crown glued tightly to the head of the "power". Looks offensive indeed on the part

of the gentleman at a time when we have to act rowdy at every opportunity, and always fight with our hands instead of the heads!

Your 18 September editorial "How Low Can We Stoop!" rightly points out how a public movement for any cause could be dwindled by the act of insanity, obnoxiousness and excessive enthusiasm of the people who should be working for promotion of the cause. The case here is a point that our political leadership could perhaps see. turning the side of the coin.

But the issue here has a different and no less important hue. We have here a handsome young man, wearing pairs of expensive-looking jeans and sneakers, and apparently well-fed as could be noticed from the photograph. He could be any of our neighbour's son or a younger brother of whom the society could be proud of and turn on for help in any adverse situation. He is a representative of the emerging generation to take charge of the society and the nation. But I get the shock of my life when I see him act in this manner on this hartal day. He pounces upon the strolling man, uses his muscles which are advantaged by virtue of age and unhealthy social environment, and strips the man off his clothing and succeeds him to literally bring to the point of begging for preservation of his human dignity. This he does in assistance of fellow chums and in the presence of a number of on-lookers, apparently enjoying the act. The incident takes place in the vicinity of the Dhaka University, the apex learning centre of the country of which we are proud of.

Watching the picture, surmised with pathos that the young man was not stripping the poor man off his clothes, but he in fact was peeling off the skin of our very civilization! By this act we have proved we can stoop low, very low indeed! We should warn our consciousness that unless we put an immediate brake to the

nosediving morality and sense of decency, it won't be long before we shall find ourselves to the point of "crawling on our four"!

Farhad Chowdhury Elephant Road, Dhaka

## Manpower export

Sir, Over past fifteen years increasing number of our people are leaving Bangladesh for employment abroad. This is due to over population and ever increasing unemployment problem

in the country. The employment of Bangladeshis abroad not only helps us earn more and more foreign exchange through remittances received from our expatriates but it also fosters cordial and friendly relations with many foreign countries. In this connection our relations with the Arab world, United Kingdom. North and South Korea, Japan, Malaysia and Singapore etc is worth mentioning. Our people also acquire vast knowledge and experience in visiting many

toreign countries. So far Bangladeshis have been going to different distant lands for employment on 2-3 years contract service which is renewable if both the employer and the employee mutually agree. But for the first time we have received a new and attractive offer from abroad absorbing our agriculturists, cultivators and farmers in the developing agricultural land in the African state of Mali. It is learnt that a team of our experts would soon leave Dhaka for Bamako to work out the details of the offer made by President Alpha Oumar Korane of Mali who recently visited Bangladesh.

The socio-economic condition of the people of Mali, a former French colony which won independence in 1960 is almost similar to Bangladeshis. Mali's per capita income is USD 210 whereas our's is USD 220. The rate of literacy in Mali is 32 per cent, our's is 30 per cent and 90 per cent people

of both the two countries are

The offer of employment by Mali for the Bangladeshi as agricultural workers in the western African state shows how closely and friendly and closely maintain their ties with each other. Late President Ziaur Rahman happened to visit Mali in the year 1981 and recently one of the main roads of the capital Bamako has been named after him.

What we feel about Mali's gracious offer of import of manpower from Bangladesh for developing her agricultural land is that an agreement may be made between the two brotherly countries employment o Bangladeshis is Mali on long term basis instead of 2-3 years contract basis. In this connection we feel that Bangladeshi agriculturists. cultivators and farmers who would be engaged in developing land in Mali may be allotted agricultural land with easy and attractive terms and conditions on long term lease agreement of not less than twenty five years renewable after expiry of the period if both sides agree and twothirds of the share of the produce of the agricultural land may be enjoyed by the

Long live Bangladesh-Mali friendship. O. H. Kabir

### Dhaka-1203 Suggestions to BCCB

Sir, The Cricket Season in Bangladesh has just begun with the participation of BCCB Team in the current Moinud Dowla cricket tournament now being held in Hyderabad, India. We wish our Board Eleven's success in this prestigious tournament. The Cricket Control Board although announced the 16 member team but refrained from announcing the names of the Manager and Asstt. Manager for some unknown reason. In order to attain maximum performance and co-ordination from the players, it is always advisable to

announce the names of

Manager, Asstt. Manager & Captain well in advance for proper planning. BCCB will be wise to follow the foot prints of other countries specially India, Pakistan and Sri Lanka who appoint the Manager and Asstt. Manager well in advance from former captains and renowned play-

Pakistan has recently appointed two former captains. i.e. Mustaque Mahammad and Majid Khan as Managers for two years. Similarly Duleep Mendis, the former Sri Lanka captain is now the new Manager of the Sri Lanka Cricket team touring Pakistan. Ray Illinglworth the former England Captain has been made the team manager of the England team which will tour South Africa in October and also for the World Cup to be held in February/March, 1996.

Such important appointments of past great cricketers make a great difference in the performance of the team as the participating players know who they are playing under BCCB should select from among former Captains and renowned national players who have respect within the team and we suggest them to consider former captains and players like Shafique Ul Haque Heera, Ruquibal Hasan, Gazi Ashraf Lipu, Jahangir Shah Badsha, Mainul Huque and Daulatuzzaman for the purpose. We want good of Bangladesh Cricket Team and hope BCCB will consider such long term plan.

Swapan, Akber, Babu and Agrabad, Chittagong.

## Miss Bangladesh

Sir. Because we have a Ministry of Culture Affairs headed by a woman minister. I don't see any reason why someone should be "deeply puzzled and upset" when the same woman minister presides over the meeting regarding the taking of a resolution involved with the contest of Miss Bangladesh held in Dhaka. Whoever has said that holding of a beauty contest in our country will make

the country known to the millions all over the world and that every patriotic Bangladeshee ought to feel a pride in that must be a 'nut'! The ignorance and audacity with which a handful of people are trying to prove their patriotism is an absolute proof of insanity, misjudgement and lacking of all reli-

gious values.

One 'Kautilya' of Dhaka University (Star-dt. 3-9-95) has rightfully stated that the contest held in Dhaka did in no way cross the borders of decency (Was he or she present there?). The only secret or the main issue concerning the Miss Bangladesh contest is being supported with such evil design and motive as though this contest was limited to only "ALL IN A ONE DAY SHOW." Surely the members of the organising committee and the judges ought to come up with an explanation, be frank, true and faithful in explaining, exploring and exposing the steps. the measures, the number of days, the rules and regulations and the agenda that followed previous to the final of this whole affair.

Not having beauty contests in Bangladesh will take us back to the Middle Ages and make us unbelievers in the true Bangalee spirit of intellectual, cultural and religious terms -- something that will make every womenfolk of our country to die a double death in shame? What in reality are the beautiful women asking their counterparts to do with their body? Why were the judges, numbering six, composed of only ONE WOMAN judge? And don't anyone forget the background of those menfolk, who spent most of their lives outside the coun-

It is improper to believe that Miss Bangladesh, which is primarily a beauty contest, is being portrayed as something representing the values of the Bangalee people. This is not the factual picture. Surely we have not started to believe ours is a culture that allows free-sex? Nahtasha Kamal Wan, Dhaka