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Police Growing Edgy

Unlike the hartals during Ershad's autocratic regime, those against the BNP government were until recently marked by hardly any violence and police excesses. The week-long hartal, however, shows situation is now changing for the worse. The police seem to be running out of patience. A few incidents during hartal hours of the first few days are a testimony to the loss of police's temper. A police sergeant chasing pickets while brandishing his revolver is not a very usual and pleasant sight. Nor is it appropriate for the police to storm into a ward commissioner's residence and throw teargas shells into that house.

We do not say that the pickets are blameless either. Sometimes they resort to needless provocative acts. But that should be no reason for a disciplined force like the police to go berserk. One assumes that the police are trained to be equal to the provocation not by a show of force but by their skillful handling of the situation. The act of policing our society falls far short of the the standard set by a democratic society.

Police brutality as demonstrated from time to time has had much to do with the system itself. The failure to turn it into a pro-people service must be borne by all, but not as much as by the political underdevelopment. That the police wilt under pressure does not speak highly of the agency. On top of that sexual crimes committed by quite a number of policemen have not helped the uneasy relationship between the police and the public. The agency must earn people's confidence. To do that it must go through a reform process starting at the recruiting level. The minimum educational background considered for entry into the service can no longer be enough. That is perhaps the first step where the standard has to be raised. Further improvement has to be brought in through in-service training.

Ominous

There is bad news from Dinajpur. Three leaders of the all-party student and youth unity front were arrested on Monday. The secretary of the front, Waliur Rahman and the other two were caught after dusk and near the railway station in a style fit for nabbing infamous criminals. Seven cases have been started against 110 persons in connection with the movement following Yasmin Akhter's rape and murder by police elements. Wali is one of those charged in these cases. These actions have already provoked widespread resentment.

This disquieting development is solely the handiwork of the administration. What does it want by destabilising the Dinajpur situation and opening the wound that has yet to heal fully? When the heat was on it was agreed on all hands, specially by district administration that none will be proceeded against because of one's part in the heroic movement against Yasmin's gruesome murder and the administration's attempts not to recognise and acknowledge the crime. It is very natural for the Dinajpur people to fear that these actions do presage reverting to their old and horrendous ways by the Dinajpur police and general administration now that they are back on their sad-

The whole nation saluted Dinajpur people for their resolute protest against the raping and killing of Yasmin. Such protests generally entail excesses understandably because there are actions in frenzy and by a motley crowd. Was that glorious movement an act of crime? Police was embroiled as a party to the crime that triggered this unrest.

The Dinajpur administration must withdraw from what foolish things they have already done and desist from any further action in the matter. For them to harbour any idea of reprisal — vengeance to be plain — will be criminal. They must feel that they are still under the shameful shadow of Yasmin's raped and mutilated and slain body. The shadow will linger long if the police there fail to give a better and friendly and dutiful account of themselves to the people long bedeviled by them.

Exceptional Initiative

The foundation of a Rabindra complex was laid on Tuesday by Mr Reazul Huq, Deputy Commissioner, Khulna. In the meeting held on the occasion eminent writers and teachers wished the project Godspeed. On hand to eulogise the initiative were Dr Sanjida Khatun, Hasan Azizul Huq, Professor Kaikobad.

We joint them in complimenting the Khulna district administration on their taking up this project. The complex is planned to be housed in the site of the Phultala Dakhindihi house of the Roy Chowdhury's. It was Benimaday Roy Chowdhury whose daughter Bhabotarini was married to Rabindranath. A two storied house built by Nagendra Roy Chowdhury Tagore's brother-in-law still stands there. The idea is to build this and its seven-acre premise into a national keepsake by developing a museum and the related facilities.

The building together with the property has been lying there in continuing abuse for about half a century. No one cared. The present initiative comes as a very pleasant and necessary exception.

There is a Tagore Lodge in Kushtia town. When will that district have a deputy commissioner cultivated enough to take over that and develop a Tagore memorial?

Not Untouchables, but 'Huggables'

by Professor Muhammad Yunus

around the world continue to suffer from the misery of poverty. We are created a worldwide caste told that this number is system without anybody being increasing, not decreasing. horrified by it. If you don't We continue to respond to have collateral you are not the issue of poverty and creditworthy i.e. you are unhunger in the same way as we touchable. did a century ago. We offer Grameen Bank challenged the poor handouts and relief this caste system — because The biggest single innovation we have made in this effort is

VER a billion people

to invent the world "safetynet" to replace the word relief". We are amazed by the speed at which our knowledge is expanding in some areas. This unprecedented speed of expansion happens because we are interested in those areas. Our knowledge remains paralysed in areas where our interest is at the level of indifference. Designhow these can be poverty ing new concepts and institutions to cope with human issues like alleviation of poverty and hunger, and en-

suring human dignity for all

members of human society

falls under this category of

of human civilization should

be ensuring human dignity

for each and every member of

the society. But looking at the

condition of the poor around

the world we cannot say that

we have accepted this re-

Poverty is not created by

sponsibility with any seri-

the poor. Nor it is sustained

by them. The roots of poverty

can be found in our institu-

tions, concepts and theoreti-

If we take one institution

to illustrate this point I think

we will get plenty of food for

thought. In an economy

where money is the "open

sesame" for any economic

action, all we could come up

with was financial institutions

based on collateral. The un-

derlying principle of all our

financial institutions is uni-

versally accepted and taken

for granted. It says: the more

you have, the more you can

get; it you don't have any-

thing, you don't get anything.

That is it. If you happen to

belong to the second cate-

gory of people, you have al-

most no chance of starting on

your own. You must look for

None of us like a caste

semebody who will hire you.

system in any form, any-

where. Nobody should suffer

for his/her condition at the

start of his/her life. But fi-

nancial institutions have

former VCOAS, Gen (Retd) K

M Arif, has been scathingly

sarcastic about the "achieve-

ments" of the Ms Benazir

regime.

EVERAL years after

cal frameworks.

The prime responsibility

knowledge.

we felt that access to money is essential to move out of poverty, to unfold one's own potential, to become an active economic agent, to establish one's own human dignity. My efforts started out of my frustrations with the prevailing economic prescriptions for poverty alleviation — which I found to be very negative. All they can come up with are safety net programmés. I cannot see

creditworthy? Are the poor "untouchables"? With Grameen's experience, the answers are very clear. Not only are the poor not "untouchables" - they are "huggables". They are not only creditworthy, in many countries they are more creditworthy than the non-

poor and the poverty change because 2 million poor people painstakenly have demonstrated every day of the year for the last several vears that they can borrow money and change their lives? Shall we continue to accept that poverty and hunger as something that we can only sympathise with and

Will our thinking about the

distant past, as we do now about the plagues which raged during the middle ages. After that point of time only place where poverty can be found will be the museums. May be our great grandchildren will go to these museums to see what poverty was like. They will feel anguished because their ancestors were too insensitive and indifferent to so many people to let them go through the misery and indignity of poverty for so many centuries.

Impact of Grameen's credit programme has been intensively researched by many organisations. All come up with highly positive find-

Check, a traditional hand-woven cotton fabric made by poor weavers of Bangladesh, set up a telephone company to bring cellular telephones to the poor rural women of Grameen to create a new income-generating activity for them, as well as an instrument of empowerment. We are exploring possibilities of setting up a solar-energy company to create business opportunities for Grameen borrowers to supply electricity to rural households.

As Grameen's experience became known to others researchers, NGO's, social activists started visiting Grameen to see how far this is replicable in their own ings. Grameen borrowers countries. First serious repli-

cation effort came from

Malaysia, a decade back. A

new NGO was created to start

Grameen Programme in

Malaysia. Today, this NGO.

Amanah Ikhtiar Malaysia,

works throughout Malaysia

replications came into being

in 52 countries around the

Since then Grameen

very successfully.

Grameen programmes are operating in the USA. Canada, France and Norway. This only demonstrates the big gap left by the financial institutions in all of our coun-Now UNESCO is collabo-

rating with Grameen Bank to facilitate the replication of Grameen in its member countries. This will make it easy for member countries which are interested in starting Grameen programmes.

The World Bank has recently taken an important step to support microcredit programmes around the world. It has taken the initiative to invite bilateral and multilateral donors to join together to create what is named as - Consultative Group to Assist the Poorest. or CGAP. CGAP was born in June this year. This will provide funds and information to start new microcredit programmes and strengthen existing micro-credit programme. CGAP will hopefully make microcredit acceptable to the mainstream financial institutions, and help remove the caste system which exists in the financial world today.

Grameen, along with its partner organisations around the world, is preparing to hold a People's Summit on Microcredit in November of next year. The objective of the summit would be to help prepare an action-plan to reach 100 million poorest families of the world with microcredit, preferably through the women in those families, by the year 2005. Multilateral financial institutions, banks, investment firms, governments, UN organisations, NGO's, service clubs, social activists, media people, legislators, academics are invited to join the summit to find ways and means to reach the summit goal of reaching the 100 million poorest families with microcredit by 2005.

Poverty is denial of all human rights. There is no way we can allow poverty to

Let us believe that we can create a poverty-free world once for all. Let us participate with all our talents and creativity to make it happen

(Extracted from the author's speech at Unesco General Conference currently be-

Are the poor creditworthy? Are the poor "untouchables"? With Grameen's experience, the answers are very clear. Not only are the poor not "untouchables" — they are "huggables". They are not only creditworthy, in many countries they are more creditworthy than the non-poor.

alleviation programme. These are only programmes to keep the poor physically alive.

We tried something different. We dared to give the poorest people bank credit. We included destitute women who had never in their lives even touched any money. We defied the rules. At each step, everybody shouted at us

"You are wasting your money; it will never come back: even if it is working now, it will collapse in no time; it will explode into shreds."

Grameen neither exploded nor disappeared. It expanded and reached more and more people. Today, after nineteen years, it services over 2 million borrowers; 94 per cent of whom are women. It works in 35,000 villages of Bangladesh — that is, over half of the total number of villages in Bangladesh. Grameen lends out over

US \$35 million in Bangladeshi currency each month in tiny loans. Its repayment rate, 98 per cent, is the envy of many top banks around the world. Grameen offers housing loans, between \$300 to \$600 each, to build a decent tin-roof house with a sanitary latrine. Grameen has given housing loans to build more than 350,000 houses. with a repayment rate of nearly 100 per cent.

Now how do we answer questions like : Are the poor through our best efforts.

touch only marginally? Grameen Bank has relied on the creativity of the poor to generate income and employment for themselves Grameen's tiny loans have helped the poor to invest in microenterprises (keeping poultry and livestock, trading in small amounts, funding traditional crafts such as weaving, pottery, etc.). Such home-based microenterprises have allowed the poor the freedom to live in their own villages, to make own decisions, and to be self employed with dignity, rather than seeking wage employment in urban industrial areas. Credit for microenterprises has therefore paved the way for development with a human face, development that not only directly benefits the poor but also development that avoids the costs of urbanization and the alienation of the factory system.

I have come to believe that the alleviation of poverty is a matter of will. If poverty is unacceptable to all of us, it can be removed once and for all from the surface of the earth. We can make the next century the last century for poverty to exist on this earth. By the time twenty-first cen tury approaches its midpoint, the world will be able to look back and think about the scourge of poverty and hunger as something of the have steadily increased their income. They start crossing poverty line by the fifth year of their membership in Grameen Bank. One-third of Grameen borrowers have already crossed the poverty line. Grameen is working hard to see that all of the two million families who are with Grameen now, cross the

poverty line by the year 2000. Grameen borrowers are mostly illiterate. That slows down their capacity to bring changes in their economic and social situation. We have requested UNESCO to help us design and implement a basic education programme to guarantee hundred per cent basic education for all the two million Grameen families by the year 2000. UNESCO responded enthusi-

UNESCO and Grameen have signed a Memorandum of Understanding during Beijing Conference. It aims at creating the basis of partnership between these two organisations to collaborate in the fields of basic education, communication technology, science and culture to eradicate poverty at a faster pace from among the Grameen borrowers.

UNESCO-Through Grameen collaboration already initiatives have been taken to launch a basic education programme, facilitate marketing of Grameen

our value-added export in

world. To provide technical assistance to replicators a new organisation was created. Grameen Trust, this new organisation, provides training to the staff of replication projects, arrange workshops for specialised staff, provide accounting softwares for branch accounting and MIS, make publications on various operational issues available, publishes newsletter to let the replicators keep in touch with each

tives of NGO's and banks, and potential replicators. Grameen Trust provides funding for Grameen replications where funding is difficult to arrange. It now provides funding to 55 projects in 14 countries, including Philippines, India, Nepal, China, Vietnam, Nigeria, Lesetho, and Bolivia.

others. Grameen Trust organ-

ises exposure and dialogue

programmes for policy mak-

ers, legislators, chief execu-

Grameen type programmes are coming up in all kinds of countries. Besides in third world countries,

ing held in Paris, France) tential, to give necessary oping nation with economic certification to US Congress. potential attractive to west-Our aid then rapidly dried ern investors. The F-16s or other sophisticated military

the application of the Pressler Law in letter and spirit, effectively drying up US economic and military aid to Pakistan, the Brown Amendment has been passed in overwhelming fashion by US Congress. The most important factor in the public mind regarding the stoppage of US Aid was the refusal of the US to honour the contractual obligation of delivery of F-16s (how many only God and the US \$350 million plus discrepancy in accounting can tell) already paid for, therefore the critics point to this lack of success as a rank failure, papered over by the sop of the Senator Brown initiative to allow the rest of the military equipment stuck in the pipeline to flow through. The Ms Benazir regime is naturally effusive over the Amendment's approval as they point to a significant turnaround in our relationship with the US, which at one point of time in 1993 was about to declare us a "terrorist nation" in the company of such luminaries as Iraq, Libya, North Korea, Sudan etc. In a recent article

put the facts on record, it was a major fail ire of the Zia regime to accept the Pressler Amendment. Given that in the late '70s the US Congress had passed a law against nuclear proliferation, banning aid to all developing countries engaged in the pursuit of nuclear expertise, the Pressler Amendment was simply a mechanism (allowing the US President to certify Pakistan's continuation of non-nuclear status) to allow US economic and military aid to flow into Pakistan in the wake of the Soviet incursion into Afghanistan. With US in an antagonistic relationship with Iran, Pakistan was vital ground as a logistics base to counter the Soviet threat. The Soviet invasion was seen as a precursor to the longawaited Russian dream of reaching the warm waters of the Indian Ocean, this would expose vital US interests in the Gulf (particularly its oil) to Soviet interference. At the same time, it would tal interests by obtaining the

open a totally new front to the existing ones in the West (Europe and Atlantic Ocean), East (Japan, S Korea and the Pacific Ocean) and the South West (Turkey, Middle East and the Mediterranean). A

direct land route to the Indian Ocean would allow the Soviets to maintain a major fleet in the Indian Ocean, outflanking NATO and putting both the Middle East and the ASEAN countries. normally US allies for the most part at maximum risk. The entire US global policy was under threat and it was little wonder that Pakistan again became a "cornerstone" of US policy fairly rapidly. Given that after the execution of the late PM Zulfigar Ali Bhutto in 1979, Gen Ziaul Haq was many degrees worse as an international pariah than Gen Sani Abacha of Nigeria is today, this was a remarkable transformation From the doghouse, the late dictator rose to the top of the heap as a bulwark of the free (read western) world against Soviet expansion. Every nation has a fundamental right to protect its own vital interests, in the early '80s, with Iran, the designated western póliceman for the Gulf gone, Pakistan became vital to the US to keep within the western camp. Since we were antipathic to the Soviet presence in Afghanistan, it suited Pakistan to play the "great game" on the side of the West. One wonders what would

have happened if Pakistan had pragmatically come to an arrangement with the Soviets that would have allowed Soviet hold over Afghanistan restraining of the Mujahideen in some accommodation with the Soviets and a land access to the Balochistan coast with permission for Soviet naval facilities. One doubts that this scenario would have been palatable to the people of Pakistan or that the Afghan Mujahideen would have been restrained in any manner without guerrilla warfare taking place on both sides of the Durand Line. As such, it suited Pakistan's interest to come to terms with the US in its third party war in Afghanistan (a la Vietnam) but the fact remained that we did have options that we failed to use as bargaining later! chips during negotiations with the US with respect to US economic and military aid mostly as a grant. This was because of a total failure of the Zia regime (of which Gen Arif was a vital member) to protect Pakistan's fundamen-

Top of the agenda should have been Kashmir. India was an ally of the Soviet Union by treaty, it was supporting the

maximum benefit from the

circumstances.

production and population,

Russian adventure in Afghanistan. We should have taken a firm commitment from the US, which was on record about self-determination for the Kashmiri people, to support Pakistan's cause. This we failed to do! Next, we should have never agreed to a conditional aid package. The US had accepted India's nuclear potential and we should have insisted that we should be treated at par with India over the nuclear issue i.e. acceptance of our nuclear expertise as a necessary deterrent to India's overwhelming numerical superiority in conventional weapons and equipment, almost a 4:1 ratio at places. This we failed to do! Since Karachi was used as a major logistics staging port for Afghan refugees, the main feed for the Afghan Mu jahideen, we should have insisted upon development, at US and western expense, of

early 1980s would have crossed the \$ 10 billion mark, estimated today conservatively at \$25 billion. This would have put the economy into the orbit of the Asian Tigers like Japan, Taiwan and South Korea, even Thailand and Singapore in the early 1980s. This we failed to do! In the end, the US and western countries should have been asked to forgive our debt in the manner they have done post-the Gulf War for Egypt (\$14 billion), Jordan (\$750 million), etc, that would have got us out of the debt trap. That we failed to do! While people like Gen Arif are fine human beings who deserve individual respect, they have no moral right to cast judgment on successive governments who are reaping the whirlwind for their failure in sowing the

ASISEEIT

Ikram Sehgal writes from Karachi

Karachi and an alternate port at Gwadar. This we failed to do! We should have insisted upon development of first class motorways connecting Karachi to Peshawar (and up to the border), Karachi to Quetta/Chaman (and up to the border), Gwadar to Quetta/Chaman as well as Gwadar to Rato Dero (connecting the Karachi-Peshwar Motorway). This we failed to do! We should have gone for four to five modern cities at western cost in the geographical alignment Quetta-Peshawar to house the refugees, taking over the cities and relocating Industrial parks in the aftermath of the war. This we failed to do as we were happy with supply of tents in which many Afghan Refugees still live in 15 years

 With respect to arms and equipment, we should have insisted for in-country manufacture from F-16s to tanks to small arms, as Turkey and Egypt and other had done. This we failed to do! Above all we failed with respect to the down. In 1990, soon after the economy. Ours is a cottonbased economy and we are smothered by US and EEC quotas on our textile manufactures. If our quotas had

been raised to reflect our

wind to the country's advantage. Let us not blame the US, if we go to the negotiating table and do not ask for what should be our right, why should the other party give away things not asked for? Their negotiators were protecting the vital interests of their country, for our negotiators their vital interest seemed only to be the survival of the regime.

As we approached the end

of the Afghan war, we were repeatedly told by the Bush Administration that since the Pressler Amendment was law in the US, if we failed to curb our nuclear aspirations we would run afoul of US Congress as the US President would not be able to certify that we were not engaged in nuclear proliferation. Accustomed to such warnings in the past, we gambled that we could still get away with certification despite the fact that the raison d'etre for continued US assistance, Soviet involvement in the Afghan conflict was winding fall of the Ms Benazir government, then US President George Bush found it difficult in the face of mounting evidence that we had

"uncapped" our nuclear po-

up, particularly military aid. The portents were there on the wall for anyone to see but we kept hoping otherwise and kept paying installments for the F-16s kept in storage in the Majave Desert. As the cooperation between the CIA and ISI also scaled down in Afghanistan, the Afghan Mujahideen turned from freedom fighters into potential "terrorists of the fundamentalist-kind." To make matters worse, the then PM chose a man with conservative religious bent, Lt Gen Javed Nasir, to be DG ISI, thus running afoul of the US on one hand and his own COAS Gen Asif Nawaz Janjua on the other, though for different In an inspirational example of Murphy's law at its

worst, at about the time the US was clamping down on terrorism as a world policy, Javed Nasir's ISI seemed to embark on their own Jehad "in the spread of Islam." Needless to say, with great and undisguised glee, the Indians smeared us far and wide for true and false alike, mostly false. Soon we were almost among the nations on the US hit-list. The events of 1993 changed things and by the end of the year the new DG ISI went to the other extreme in a "more loyal than the king" exercise, not only putting paid to our intelligence expertise gathered over a dozen years of working closely with a superpower in the continued demise of another superpower but effectively destroying most of ISI's inherent capabilities acquired through hard experience. Worst of all, the best (and most) of ISI's human assets were sent home, mostly to ruminate as to why they risked life and limb in their country's cause for so long? From a peak wartime capability the ISI rapidly became filled with peacetime soldiers loath to change the status

Enter Ms Benazir into this sorry state of things. We may not agree with the US on a great number of things, we cannot escape the fact that it is presently the only superpower and one that we have to live with whether for hightech and/or sophisticated military expertise or for economic development, we have to primarily deal with the US. From a terrorist nation status, however extreme in being judged so, we had to return to the status of a devel-

equipment remained beyond our reach but the ones in the pipeline were still needed. The ignorant cannot even begin to understand why it is necessary to be an economic powerhouse before aspiring to maintain a credible military deterrent, particularly in the face of development of high-tech and sophisticated military hardware by India indigenously as well as an ability to acquire such equipment from all available world sources. The Pressler Law ensured that all US investment was closed to us, with the rest of the developed world taking its cue from the US. We were bereft of necessary US government financial guarantees for investment available through OPIC. MARAD, etc. We had to break out of the cold that we were being thrust into, a stage would have come that the military and economic disparity would have been so predominantly in India's favour that they would not have to go to war with us to establish hegemony in the entire region. It was necessary Ms Benazir took it up as the utmost challenge to stop the rot and reverse the Ms Maleeha Lodhi, our

Ambassador in the US, has done a remarkable job. Not only did she have to break the mindset in the US Congress as regards their attitude towards a dependable and time tested friend, she failed to convince the US Administration (and at that a Democratic one) that we were partners in the effort. The whole Pakistani community, normally riven by divisions along party lines, came together as she motivated them to do so out of a commitment to national objectives. It was a team effort that had Ms Benazir's unrelenting charisma in the west to back the effort in accomplishing a national purpose. We needed the Brown Amendment. According to an old saying, even a journey of a thousand miles has to start with a single step, this was one giant stride down the road to acceptability as a responsible player among the comity of nations. So let's not be peevish about credit where credit is due, let's not "hash" the Brown Amendment out of spite. One has to be objective and pragmatic about ground realities, the Brown Amendment is one such reality.