

Election '96: The Maturing of a Nation

by Shameem Ahmad Raihanuddin

The significant voter turnout and most notably the enthusiastic participation by the female voters is another welcome change. The subdued excitement of those who have emerged as winners and the cool, though a bit grumpy, reaction of the losers are also new experiences.

A Positive Step by President

These post-election days are very delicate. Premonition and anticipation alternate in most minds. President Abdur Rahman Biswas's resolve not to waste a moment in installing a new government after the electoral processes have been completed, comes as a most needed re-assurance for a nervous nation.

The President has done even better and we take heart from that. Not only he acknowledged that the June 12 election was 'highly participated by people of all walks of life with enthusiasm', he went ahead boldly to say, "The results of the election should be accepted in good grace". In saying this he anticipated what the ambassadors in Dhaka called on him to say. And the same sentiment will no doubt win the heart of the nation and inspire it to hope for good things to come on the morrow. Indeed, this is the spirit that, embraced by the BNP, could lay the foundation of a national reconciliation that is so much needed at this moment.

When the election processes will be over? To expedite it the EC should make haste and, if the law permits, gazette the announced results, not waiting for the June 19 outcome. With the elections on the coming Thursday completed and the results out by late evening (hopefully), the main job of the conduct of election will have been done leaving only some unimportant loose ends to be taken care of later and in leisure. President can then swear the gazetted MPs and on the basis of the majority emerging from those present, can call its leader to form the government. This we say considering the import of the communication Jatiya Party has made to President.

Are we rushing the President? No. He himself has said he wouldn't waste a single moment to install the new government. We only share his sense of urgency. When the nation has given its choice, there must not be any delay in making that choice to take effect.

Meanwhile, let us hope no unforeseen development would spoil the president's positive and helpful good work of Saturday.

Women's Issues and SAARC

South Asian Association for Regional Cooperation (SAARC) is still in search of its formal rationale as a forum. Hamstrung by state sponsored insincerity and self-defeating unwillingness to discuss existing problems among the neighbouring South Asian countries, the Association really cuts a sorry figure when compared with smaller other regional bodies. Heaven knows when the SAARC will be what it was meant to be but for the time being the issue it can deal in with the prospect of considerable positive effect is the one that involves the great number of underprivileged women of the region.

Unlike the diverse, difficult and sometimes dangerous issues involving state and men the women's issues of the region have an air of characteristic communion. The fate of women is more or less same in all the countries.

A legacy of injustice, prejudice and persecution stemming from male chauvinism has been the source of obstacles on the way for women to make substantial and meaningful contribution to the cause of national development in all these SAARC countries. It is the same story in Bangladesh, India, Pakistan, Nepal, Sri Lanka, Bhutan and Maldives with the obvious and understandable variation in degree. Justifiably the speakers most of whom were representatives of the different SAARC countries assembled here in connection with the parliamentary elections emphasised women's representation at all levels. One thing came out clearly from The Daily Star organised discussion on State of Women's Movement in SAARC countries that constitutional expediency is no guarantee to the cause of free, unhindered participation of women in nation-building. A concerted effort steeped in awareness and enlightenment is needed to ensure women's recognition as the due and deserving sharer of men in development and SAARC as a superstructure can do a lot in that direction. At least that will give SAARC a semblance of logic until a new dawn cracks to relieve it of its existential embarrassment.

As Courageous as Ever

When the Burmese junta arrested 262 of Aung San Suu Kyi's supporters this was clearly designed to discourage the leader on her latest course. Suu Kyi has responded by holding another meeting in front of her house. She is not one to try to slight authority by this act of spurning a ban. Her election triumph negated by brute force, she is sustaining herself as well the soul of the Myanmar people through courting a moral position — high enough not only to discomfit the junta but also to daunt it. In fact, she must be among the very few in all history to make morality a cornerstone of politics, not unlike the post-Kalinga War Asoka.

Suu Kyi says she is not against the law aimed exactly to contain her. The law bans meetings etc. that would destabilise the state. She says her meetings are not doing that. So? But state-power is not yet something that takes its counsel from logic. The junta is hardly likely to tolerate the meetings if they decide these were becoming a challenge to their tenure. What then?

World nations have lately been taking interest in this state that had shut itself off from the world for most of the years of its existence. The junta's recent gestures — and covert overtures — have further encouraged international attention to look hopefully towards Yangon. This attention should now make it its business to stand by Suu Kyi.

Let the brilliant daughter of the great Aung San pass her ordeal and guide her people on to a new dawn of democracy, national integration and prosperity.

THE seventh parliamentary elections have been held, results of 273 seats out of 300 unofficially declared, observations of international poll watchers and reactions of the political parties received. All these events so far have taken place in ways almost unprecedented. The composition of the caretaker government and its accountability to the President was unique. The appointment of a bureaucrat as the Chief Election Commissioner (CEC) was a departure from the normal pattern in this country and a smart move. The adherence by and large, by the political parties to the code of conduct agreed by them and announced by the Election Commission was also a change from the normal. The manmade crisis in the army just before the elections, and its most responsible handling resulting in a peaceful resolution was exemplary. The significant voter turnout and most notably the enthusiastic participation by the female voters is another welcome change. The subdued excitement of those who have emerged as winners and the cool, though a bit grumpy, reaction of the losers are also new experiences. All these clearly indicate that Bangladeshis have come a long way since the seventies, are more politically conscious, and are capable of giving the right decisions despite allurement and pressures of some sort or the other. In short, it may not be too soon to state that the nation has indeed demonstrated its maturity.

There are many aspects of Election '96 worth highlighting. The campaigning by the two major political parties for instance. The Awami League's, including their leaders, campaign this year compared to that in 1991 was less caustic and more cautious. On the other hand, the BNP's campaign in 1996 smacked of vengeance and arrogance leaving even some of their most ardent sympathisers frustrated. The party's chairperson herself at times appeared to have forgotten the sobriety and dignity with which she had won the votes in 1991. Another aspect which cannot be ignored is the virtually scandalous horse-trading by the two major parties just

prior to the elections. Such trading have also taken place in the past but this time principles, values, and philosophies were simply no bars. The only consideration this time seemed to be the size of the purse of those being traded. Another notable phenomenon was the entry of retired armed forces personnel into the Awami League, again just prior to the elections — a move perhaps felt necessary by the party to improve its image to this particular profession. The most notable aspect though of this year's elections is the verdict by the people. As stated by S Y Bakht in the 14 June '96 issue of this daily the verdict has indeed been for democracy. Based on the results from the 273 constituencies and the indicators from the others it is abundantly clear that the people have firmly rejected the communal fundamentalist anti-Bangladesh forces. The people have also by and large ignored the autocrats, and have shown their

aversion for the corrupt, although the most notorious of them all has returned from all the constituencies he had contested in despite his confinement. They have also ignored those veterans whose usefulness and effectiveness in the Parliament were no longer felt. The people have clearly demonstrated their maturity by the above verdict they have given. They have put the onus of charting out their future on two major parties, who have played significant roles in 1991 and in 1996 to strengthen the democratic process in this country despite frequent threats to the same. It is now the turn of these two parties to demonstrate their maturity. Assuming no surprises after 19 June '96 those who have the larger number of seats in the Parliament at the moment must understand that this verdict by the people is not a mandate for them to do and undo as they please. They must appreciate that they have been given a chance to govern.

A chance which they repeatedly for some logic, claim to have been deprived of in the past two decades. They must remember that the people have not forgotten the path they took to reach the position they have reached today. The party whose fortune has been reversed must objectively analyse the reasons for the same. They in their turn, should appreciate that the people have indeed reprimanded them for their non-governance and mistakes to put it mildly. However they must also not ignore the brighter side of the election results. The people have returned them from over a hundred seats making them the strongest opposition in the history of this country. The post election behaviour, with the exception of a few minor incidents, by the two major players in the last elections have been reasonable and therefore welcome. The assurance by the leader of the BNP that her party stands for "positive politics" and for

peace and that her party will be ready to serve the people in any capacity has greatly relieved an apprehensive nation. She deserves to be hailed for her graciousness and for her assurance of not taking to the streets which is in sharp contrast to the reaction of the leader of the Awami League in 1991. She, however, has to prove her sincerity and sense of responsibility in the coming days when she is called upon to play a role in the Parliament quite different from the one she has gotten used to playing, again assuming no surprises this week.

The subdued reaction of the leader of the Awami League is also noteworthy. Her assurances of working towards the "healing of wounds" and running the country through "national consensus" may sound to many as being hypocritical since that is exactly what she prevented her arch rival from doing in the past years, but must be welcomed. One can only hope that having achieved what she has been longing for she will do more than simply apologise for past lapses — she will correct those and demonstrate her maturity by providing a bold leadership and by truly committing herself to democratic parliamentary norms and practices.

A Bank That is Being Talked About the World Over

by Prince Talal Bin Abdul Aziz

The Grameen Bank has succeeded in extending banking services to materially disadvantaged women and men. It has boosted women's self-confidence, involved them in production... It has created job opportunities for people suffering from rural unemployment and involved disadvantaged citizens in an institutional organization...

UNESCO invited me to participate in a symposium held last month concerning a bank in Bangladesh called the Grameen Bank which may be considered to be one of the most famous banks in the world, even if, unfortunately, it is not very well known here in the Arab world. I looked forward to attending this seminar, particularly since the Bank had become so well known. However, exceptional circumstances prevented me from doing so, and I designated a personal representative, Professor Hamdi Kandil, who spent 15 years with UNESCO, to attend on my behalf.

This important seminar was chaired by our friend Mr Federico Mayor, Director-General of UNESCO, and by Dr Muhammad Yunus, the Bangladeshi Professor of Economics who established the Bank. It was attended by numerous representatives of international and regional organizations and many world-famous personalities, including Queen Sofia of Spain, as well as ministers and ambassadors of various countries, and a number of European fashion designers.

In view of the abundant information about this exceptionally instructive and interesting experiment, I have thought it appropriate to bring it to the attention of our fellow Arabs in the hope that the whole subject may be profitably studied and that a serious attempt may be made to adopt the idea and apply it here in the Arab world.

Dr Yunus was teaching economics in a university in a rural area until the mid-1970s, when it became clear to him that what he was teaching at university bore little relationship to the realities of life around him, and that the theoretical economic principles he was transmitting to his students could not alone help Bangladesh to progress. The first conclusion he drew was that most banks were founded on principles which could not serve poor people. Rather, given the way in which they were organized in his country, and in most, if not all, countries of the world, banks worked in favour of the well-to-do alone. While they collected the savings of all people equally, they invested those savings only in projects of the wealthy. Furthermore, they offered loans in principle only to people with sufficient security.

Dr Yunus dreamt of a completely different system, under which loans might be made to the materially disadvantaged who could offer no security, in order to bring them into the cycle of production as long as they remained able to work. He was certain that they would

repay the loans and would thus pump more cash into investments. While the prevailing philosophy was based on a closed circle of "low income, low savings and low investment," the underlying philosophy of the Grameen Bank was one of "low income, loan and investment, leading to higher income, higher investment, higher income, etc."

However, in 1976, when the idea first occurred to Dr Muhammad Yunus, there was no bank in Bangladesh which would agree to lend to poor people without any form of security, and he himself was obliged to stand surety for a loan to five rural women, the total value of which was less than \$300. He applied to numerous banks for further loans, but his salary was not sufficient to enable him to stand surety for them.

When, on the advice of Dr Yunus, the rural women bought

everyone in Bangladesh was wary of such a game and thought he was mad. Indeed, when the representatives of the bank went to visit women at the beginning of the experiment to encourage them to apply for loans with which to buy looms to weave muslin, the women themselves used to refuse, saying that they had no experience in dealing with financial matters, and ask that the loans should be in their husbands' names, a request the representatives of the bank always rejected.

However, the project overcame all the obstacles, and over two million people have borrowed from the bank since it was established. Of these, 1.9 million, or approximately 92 per cent, have been women. The repayment rate has been 98 per cent, a rate attained as far as I know, by no other bank in the world, and certainly not by our Arab

and other countries. Thirdly, it is the borrowers themselves who have become the owners of the Bank. Dr Yunus devised a system whereby a \$10 share of the Bank's capital is sold to borrowers once their circumstances begin to improve. Fourthly, it has been the Bank which has gone to the people, and not, as in the case of other banks, the people who have had to go to the bank. In this way, the Bank now has 1,062 branches throughout Bangladesh, serving 35,441 villages, or over half the villages of the country.

The Grameen Bank has thus succeeded in extending banking services to materially disadvantaged women and men. It has boosted women's self-confidence, involved them in production, created a better tomorrow for them and freed them from exploitation by money-lenders. It has created job opportunities for people

channels. The following evening he appeared on two other programmes, and soon Dr Yunus and the Grameen Bank were on everybody's lips in France. How I wish there were such a successful bank in the Arab countries I wonder. Why do banks in our Arab world, mainly limit their services to the well-to-do? Why do they not also serve the materially disadvantaged? Why do simple people not participate in the circulation of capital? Why do the banks not provide them with opportunities to work and participate in production in order to contribute to the progress of the country?

The standard answer is that banks use their funds, which are basically the funds of depositors, to provide loans to investors, who build factories and launch production projects which, at the end of the day, enable the less fortunate to work and be pro-

the banking systems in our Arab countries should be broadened so that they may serve not only the wealthy, but also involve the materially disadvantaged and enable them to have their own institutions, not simply in order to lend to the latter as long as they are capable of working, but also in order for those people to become owners and managers, having a say in and contributing to the life of these institutions and hence to their own lives, so that they may play a part in the development and progress of their country.

In this connection, I do not wish merely to list facts about a successful experiment which I believe could be adopted here in the Arab world. Rather, it is my duty to go one step further, by making a concrete proposal. I would be pleased if our Arab press and media could propose and adopt with me the idea of establishing a project for Arab banks such as the Grameen Bank in the various Arab countries, and in particular in the least-favoured regions of these countries. In this respect, I should like to announce that the Arab Council for Childhood and Development, of which I have the honour to be President and which is concerned with development and the future of the rising generations, is willing to provide interest-free loans to be repaid over a period of ten years following a grace period of five years, the total amount of which would be half the capital of the proposed bank of up to \$150,000, as seed-money for any initiative for the establishment of this bank, in order to improve the circumstances of the materially disadvantaged in any Arab country and thus to make them useful and productive members of their Arab societies.

We should perhaps begin with a pilot scheme in Egypt, not only because Egypt is a generous country whose institutions are concerned to provide a better future to all, a country which has produced such figures as Talaat Harb, the pioneer of the successful national banking system, but also because of the great number of its villages and inhabitants and the high proportion of its women and young people in the prime of life who are available for work, the diversity of its economic infrastructure, the abundance of various crafts and rural light industries, etc and the well-established nature of its banking system, in the hope that if the scheme is successful, it may be extended to the rest of the Arab countries.

The author is the President, The Arab Council for Childhood and Development



Dr. Muhammad Yunus

looms with which to weave the muslin fabric for which Bangladesh has been famous for centuries, and began to pay off the loans, he became convinced that the undertaking was not a risky one. And so began the 20-year-long venture as a result of which he now occupies a position of pre-eminence with the unanimous agreement of UNESCO, and has received, together with the Bank, which has become the largest bank of all Bangladesh, tributes from eminent international institutions; indeed, it is being suggested that he should be nominated for the Nobel Prize for his efforts in the eradication of poverty. (to which the United Nations has dedicated the 1990s) and for his role in the advancement of women.

Muhammad Yunus gambled on the capacity of women. Ev-

Indeed, it is being suggested that he should be nominated for the Nobel Prize for his efforts in the eradication of poverty (to which the United Nations has dedicated the 1990s) and for his role in the advancement of women

banks, according to what we read in the press. The borrowers have not done this out of fear of any conditions which they may have signed, the only thing a borrower signs are 12 'undertakings', not 'conditions'; these undertakings were not imposed on them by anyone, but rather were suggested by the rural inhabitants themselves. For instance, they undertake to send their children to school when they reach school age, to teach illiterates in their families reading and arithmetic, to install taps for clean water in their homes, to use family planning methods, and other similar, simple and easy undertakings which contribute to the advancement of individuals and society in Bangladesh.

The borrowers have been able to repay their loans for four main reasons. First, borrowers have clubbed together in groups averaging five rural women each. Whenever one of the women falls or is unable to work, she is helped by the others; in other words, the group has always shown solidarity in the repayment of the loan. Secondly, the Bank has established networks for the marketing of their hand-woven textiles in the West; last year, four million metres of fabric were exported to Italy, Germany, France, the United Kingdom, the United States

suffering from rural unemployment and involved disadvantaged citizens in an institutional organization which they can understand and manage themselves, thereby reviving the craft of hand-weaving, a part of the cultural heritage which had been in decline under pressure from standardized industrial techniques. Finally, it has placed the name of Bangladesh on the tongues of millions who had never heard of it previously.

The seminar was attended by a number of famous European fashion designers, and was followed by an exhibition of hand-woven textiles. An evening dress made of such hand-woven muslin costs only 20 francs, and a number of fashion houses are said to be very interested in this material, since it has the human touch which they find lacking in so much standardized industrial production. Many people have now become familiar with this material after having seen, in the international press and television channels, being worn by the wife of the American President, Hilary Clinton, and her daughter on their visit to Bangladesh.

On the very first evening, Dr Yunus was a guest on a well-known programme on one of the main French television

ductive. This is a different matter, however, and while such an approach is certainly needed, it is not all that is needed. Running after the well-to-do exclusively in this way is bound to marginalize the materially disadvantaged in society. Therefore, the existing banks are not sufficient by themselves so long as they fail to provide services to the latter category. I also believe that institutions with flashy names and attractive goals, such as Co-operative banks, Development banks, and even Islamic banks, do not fill this gap. If further proof is required that this is so, we need only request them to provide us with a list detailing the identity and social class of people to whom loans have been granted or who have been involved through banks in development, the amounts loaned to them, the types of security, the amounts repaid, the projects thus funded and the true nature of the development which is ascribed by some to such banks.

The aim of these remarks is not to criticize a particular bank, to present in a dazzling light the amazing experiment of a bank in Bangladesh, or to direct our anger against some of our own banking institutions. All we are saying is that the philosophical horizons of

To the Editor...

17th BCS Exam

Sir, The allegation against mismanagement and irregularities in the 17th BCS Examination (written) brought by Mr Z A Haider (DS, letter, 9th May) is not baseless. Wide scope for adopting unfair means in such a big competitive examination was duly made use of by the traditional advantage-takers for which the good and qualified ones had to suffer. I don't know if Mr Z A Haider himself was an examinee or not, but I myself was. And, therefore I would like to add my practical experience to his 'painful' one.

In Government Titumir College where I was an examinee, immoral practices were many. The invigilators, invariably insufficient in number, seemed not to take adequate measures against the candidates who were indulged in adopting unfair means. In General Maths and Science in Everyday examinations a candidate was caught red handed copying from a sheet provided by the candidate behind him. The same thing happened in Psychology and Mathematics (elective) exams. In Mathematics examination three candidates (each committing an of-

fence) impudently bandied words with the female invigilator who showed a little courage. But what punitive measure was taken against the insolent trio by the authorities is not known. Malpractices had been there virtually every day. Candidates talked to one another, the weaker candidates kept on vexing the stronger ones sitting next to, and the toilets and bathrooms became studded with note-books, guides etc and thus helped the frequent toilet goers. I am sorry to write that all of my friends who appeared at the same examination had the same experience as I did. In Eden Women's University College, one of my friends says, the honourable invigilator virtually finished her siesta during Psychology examination and thus the wrong doers got the upper hand.

One may complain that I am relentlessly finding faults with only the poor invigilators. But I politely beg pardon and would like to defend myself saying that there were invigilators who performed their duties well, but they should have been even better in that. Well, how much power they had been vested I don't know, but expelling an examinee openly indulged in sharp practices needed no gallantry, I believe.

Here I would like to add that BPS still enjoys a wide-ranging faith and respect of the nation. Their method of choosing qualified public servants for the republic still leaves a little controversy. But I dare say, they have been showing a little bit 'weakness these days. In the preliminary test (17th BCS) there were a good number of questions which were themselves wrong and so was the case in a test held on 31 May, 1996. The last but not the least, they seem hardly interested in punishing the culprits indulging in unfair means in the examinations they have to arrange frequently. Would the honourable Chairman of PSC be so kind as to look into the matter and thus save the faithful institution he heads from any blemish?

Md Abdur Razzak
New Eskaton, Dhaka.

Specialised

Specialised is human. But if the error is made by doctors at OT while operating upon a pa-

tient, what could be then the consequence? Very serious undoubtedly!

According to a report released by AP, doctors at Quency Hospital, USA have mistakenly removed the wrong kidney from a cancer patient leaving the elderly woman patient with just one diseased kidney. The authorities are now investigating the case.

Meanwhile, I feel that hospitals all over the world particularly those of the developing countries are seriously lacking sufficient number of specialised physicians and surgeons. The pressure of patients on the few number of specialists in different medical disciplines is tremendous. They are to attend a huge number of patients at a time which compel them to take hasty decisions and to perform quick operations. Hence it is essential that the specialists pay attention and provide time to train their junior colleagues for creating sufficient expert physicians. This is very much important in case of Bangladesh too.

M Zahidul Haque
Asstt Prof. BA,
Sher-e-Bangla Nagar, Dhaka-1207

Bangladesh youth hockey team

Sir, I congratulate our young hockey team on their deserving victory over their world class Indian counterpart which clearly indicates that Bangladesh has emerged as a new power in the international hockey, beyond any doubt.

Time and again our hockey teams were striking near to the prefect but this time they have hit the target. But, it is the most regrettable that they were always ignored by our hockey organisers. And in one of their foreign tours they even didn't have any money to buy their food, so far I remember. This attitude must change now and they demand special attention because they have shown us a glimpse of hope in this game. Bangladesh Hockey Federation and National Sports Council must chalk out a well-thought programme to promote this game from the grassroots in order to catch the talents from their budding stage. A few school authorities are doing this successfully at the moment.

Lastly, I suggest a red-carpet reception for these boys only for defeating India irre-

spective of end results of the Singapore meet.

Bachchu
Goshala, Fazlul Haq Road
Strajigony

Parking and meeting places

Sir, As far as I remember, the elected DCC mayor made enough hullabalo over winning mayoralship in respect of meeting place for public and car parking plaza. Unfortunately, nothing has been achieved so far, except a temporary eviction of hawkers, pedlars and footpath vendors from most of the Dhaka footpaths and adjoining areas. In Motijheel area officials are parking their cars for the whole day at no cost while humble poor hawkers are facing difficulties to survive since they used to survive on road trading.

Under the above facts it is neither fair nor justified in terms of social justice. Let the DCC do something immediately since the mayor's term in office is going to be over and since there is no difficulty to find meeting places for public or car parking.

Alimudul Alam
14, Eskaton Garden Dhaka