

Let Sirajganj Become the Model

Can Sirajganj show us light and set the pace as well? Or will it founder the same way things crashed in the Dhaka University after a JCD-BCL truce failed to last six hours? As Sirajganj is not quite Dhaka in any manner, an element of hope for a town free from college campus eruptions survives into the fourth day of AL and BNP leadership signing, a nine-point code of conduct including a moratorium on campus violence.

The code of conduct came into force in the wake of a bloody BCL-JCD clash at the Sirajganj University College early last week in which scores were injured, seven of them seriously. The beauty of the Code lies in its being signed by 16 top local leaders of the two main political parties of the nation — the Awami League and the BNP. In this it differs from what ever has been done in Dhaka to stop for good the menace of campus violence.

The futility of holding in virtual siege schools, colleges or universities could not be better demonstrated than by the miserable failure in the polls of Jamaat-e-Islami which for decades have reduced to fiefdom two premier universities of the nation — Chittagong and Rajshahi. BNP's pre-eminence in DU has produced only liability at best to the party. Students no more decide the course of the nation and its politics as it used to be the case for close on to four decades. Times were when students used to persuade leaders to courses of the students' own choice. Students parties were independent entities then. Later, during the time of Ziaur Rahman, the parties were rather persuaded to take under their wings the student bodies. The students ever since have lost their grip on society and a great many of them have gone over to *mastani* as a compensation for their slipping power.

We pray the Sirajganj code to succeed and set a model for all other towns and cities including Dhaka.

Act Before it Spreads Here

The world congress against commercial sexual exploitation of children adopted an agenda urging the governments around the globe to have a rod in pickle so that prospective practitioners draw their horns in their frightened observation of the fate of those found guilty.

In the backdrop of the UNICEF estimation that some one million children a year are forced into child prostitution, trafficked for sexual purposes or used to produce pornography, the conference in Stockholm of people involved in the issue and the concerted call emanating from it sounds like a lenient settlement of a belated appraisal.

It need not wait the assemblage like the one in the Swedish capital to understand the enormous psychological devastation experienced by the children who betrayed either by their innocence or the pressing economic hardship of their guardians get trapped in the vicious cycle of commercial sexual exploitation. Rich in poverty as a general syndrome, Asia's problem with this phenomenon is much greater than the West where awareness and measures are likely to produce desirable result simply because of better economic condition.

Some of the Asian countries like Thailand and the Philippines have over the years become the happy hunting ground of the child sex traders. It is on alarming rise in countries like India and Sri Lanka.

Commercial exploitation of child sex may be a relatively new phenomenon but the general abuse of children from paedophilic perversion has a long history of shame, secrecy and suffering. While commercial aspect continues to hog the headlines, the non-commercial or domestic aspect of abuse tends to lurk in levity. Along with different non governmental organisations government should launch a vigorous campaign to increase social awareness on this issue.

Bangladesh may still not be a hotbed of sexual exploitation of children for commercial purpose but it has alarmingly immense potential to be one. With pornographic films, videos, etc. and all other wonders of communication technology arriving almost a day after their invention, the evil of broadened and sophisticated exploitation of children for sexual purpose, be it commercial or non-commercial, looms larger than ever before. Therefore we must urgently take all necessary steps to prevent its occurrence here.

Quite Timely

The setting in motion of the mobile post-office, first of its kind in this country, has come as a very timely and welcome understanding of public grievance. We hope Dhaka will be a trail-blazer in this innovation as more of these vehicles will be seen across the country to offset the inconvenience of the tax-paying citizens caused by the inept and irritating performance of their static predecessors.

Postal service has long been a source of chronic public suffering. Not just the long queues, contumely of the unreasonably glum and sour people behind the counters and the incorrigible agents of system-spoiler among the service seekers themselves, there are other rotten features within the postal system. More often than not complaints are heard about letters from relatives, friends or well-wishers in a particular neighbouring country not reaching their desired destinations. Why no one knows as no one bothers to explain.

Of late, corruption of a monstrous proportion is reported to be going on inside the GPO itself. Allegedly a section of corrupt employees in connivance with their bosses are fouling up the whole process of DV visas — a lottery based immigration opportunity extended by the US government to different zones around the world. It is in the air that lucky winners are being deprived of fortune as the awarding papers sent by the authorities in the USA are getting hijacked by a organised gang once they land in the GPO. They are not disseminated according to the addresses instead they are being gathered and sold at a huge price to people intensely eager to immigrate. Let the advent of mobile post office be the beginning of the end of inconvenience and corruption of all sorts.

Parliament: The Militant Minutes

A part of the residual is spent in glorifying their party achievements. Then what is left for the constituency and for the country's problems? Almost nothing.

To thank the present government for taking this new but bold initiative of exposing the happening of JS to the public.

The JS sessions are one of the most expensive ventures in Bangladesh. While in session, it is reported, the cost of operation per minute is Tk 15000. One might dispute the figure but let us not, for the sake of arguments, refute it for a while. Suppose that in one minute, an orator can throw 160 words. Therefore, the cost of a word in the JS stands at Tk 94 (i.e. the price of a word is Tk 94). On the other hand, if a minute costs Tk 15000, then a five-hour session (for a day) of JS would cost Tk 45 lakh a day. With one day's of JS expenses, alternatively, 1500 destitute households could be funded for income generating activities (at Tk 3000 per household). There are innumerable options to use the money productively. Why then we are spending this princely amount for holding JS sessions? What are the benefits expected from this expenditure?

To tell the truth, it is a very difficult task to quantify the impacts of JS sessions. Again, direct estimates are not possible either. The activities of the

JS could, possibly, be dubbed as service sector activities wherein the contributions of the esteemed members are likely to improve the overall service deliveries in the society. For example, (a) a fruitful discussion on law and order situation along with some biting steps could arrest deterioration and thus help boost business/trade, investment, normalise civil life, ensure congenial atmosphere; (b) criticism of inefficient use of resources in the economy, pervasive prevalence of corruption and proper suggestions might help the economy from these ills. There are many other similar positive benefits that we can expect from the JS. In a parliamentary system, at the end of the day, the overall contributions should be reflected in the overall performance of the economy. Intu-

tively speaking, if JS sessions could be properly and productively utilized, the benefits arising out of a minute's deliberation should far outweigh its cost of Tk 15,000. That is why so much expenses are being incurred for running parliaments all over the world.

There are many members of JS who seem to be aware of the costs and benefits. They spend their total allocation of time in ventilating the grievances of their people in their respective constituencies. (b) criticize the government for lapses as noticed; (c) suggest remedial measures. They tend to speak, in such a manner as if they have to pay to the government Tk 94 for each of the words they throw. The TV viewers value their speech much more than the costs involved. But unfortunately, it does not happen all

the time and for all the JS members. More often than not, we become scared of some of their horrible performances. From random observations of some of the members' speech we estimated that two thirds of the allotted time are being spent on glorifying the contributions of their respective leaders, dead or alive. That is, for each five minutes of speech, the said speaker appear to spend more than three minutes in 'worshipping'. A part of the residual is spent in glorifying their party achievements. Then what is left for the constituency and for the country's problems? Almost nothing. Since worshipping has no social benefit (only) we can possibly conclude that this group of members brutally waste Tk 15000 per minute. What a colossal loss to the society!

Even in developed countries, allegations loom large on the utility of parliamentary sessions. Voters in the developed world also tend to complain that their representatives in the parliament fail to truly reflect the wishes and challenges of their respective constituencies.

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Do not know whether our learned leaders are aware of the fact that the public in general strongly feel that none of the parties in the parliament live upto the expectations of the people. This certificate from the public should, possibly, be enough to convey the message that the intrinsic cost of a minute in the JS session is much more than Tk 15,000. So let us maximize the gains and minimize the costs.

We are just the beginners en route parliamentary democracy. It is quite obvious that we would experience such problems more severely.

Wranglings over the souls of the deceased is not a good sign. There are many countries in the world which developed fast despite the fact that they faced national catastrophe either due to war or due to the follies of their national leaders. But who cared? People and leaders of those countries hardly cried over the spilled milk. They worked hard and harder. The past could be a point of reference for a while but the future should be the point of destination for all time to come. How long shall we chew the past to kill the future? Let us stop the militant minutes in the JS and sacrifice them for those who are born to day. A minute in time might save nine.

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Beneath the Surface

by Abdul Bayes



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Some Thoughts on Industrial Policy, 1996

by Mohammad Sirajul Islam

THE new government's Industry and Commerce Minister had emphasised the necessity of a new industrial policy to stride fast the country's socio-economic progress. Bangladesh, a least developed country with a low human development index (HDI) below 0.500, ranking 143rd in 174 countries of the world, is still having its 56 per cent urban and 51 per cent rural population below poverty line (as of 1990). Moreover, 65 per cent of the country's employed labour force comes from agriculture while 16 per cent and 18 per cent comes from industry and services respectively (1990). The incremental growth of exports in money terms is jeopardised by high imports being 16.7 per cent of GDP (93) against only 9.5 per cent of exports. Country's gross domestic investment being 14 per cent against gross domestic saving of only 8 per cent of GDP (US\$ 24.0b — 93) it shows enough scope and also dire necessity for improvement and enhancement in this respect.

The development strategy all over the world is continuously and rapidly changing to suit the demand of time and technology. The structural adjustments with definition, operation, monitoring have, therefore, undergone interesting changes in the domain of industry. The US small business, being recognised as the backbone of American economy, in fact, deals with smaller enterprises. So is the case with Japan and India. Some 10 million small businesses are very successfully operating in USA. Japan has some 6.48 million SMEs (Small and Medium Enterprises) out of a national total of some 6.54 million private business establishments (excluding primary industry). India has over 2.4 million small industries spread all over the country contributing about 50 per cent of the value addition to the manufacturing sector. Almost 42 per cent of India's export emerges from small industries. Interestingly, the nontraditional products account for more than 95

per cent of the small industries exports. India boasts for adopting a pro-active policy for systematic growth of small enterprises through establishment of support institutions for providing facilities to small enterprises, development of technology diffusion, project ideas formulation, feasibility studies, development financing, commercial banking, infrastructure provision (sheds and land in industrial estates), marketing and export supports, raw materials depots, design and common facilities centres.

Finding SME and small scale enterprise (micro enterprise) as a formidable force for accelerating growth as well as reducing inequality of income with disposal, here is an attempt to address some of the vital issues hindering its envisaged target.

Structural Adjustment: The restructuring of industries in broad three categories namely, 1) large or big industry, 2) small and medium enterprises (SMEs), 3) small scale enterprises (micro enterprises), has already been in practice since long in developed and developing economies. In Japan and ASEAN countries nothing else except this terminology is in use in words and spirit. Keeping conformity with our economies' acceptability we may suggest the definition of SMEs and SSES as follows.

1. Definition of 'Small and Medium Enterprises'	
Sector	Employees capitalization
Manufacturing & Mining etc.	Not more than 250 employees or Tk 40 million
Wholesale	100
Retail and Services	50
2. Definition of 'Small-Scale Enterprises'	
Sector	Number of employees
Manufacturing, etc.	Not more than 20 employees
Commercial and Service	5

This restructuring will have the inbuilt and ingrained marketing facility with the enterprises through inclusion of wholesale and retail operation in it. It may be mentioned here that the suggested definition has good resemblance with that of Japan which has proved to be wonderful in this respect.

Technology: In this dire

the sector (for example, textile, plastic, engineering, food processing etc.) as per choice of trainees for 7/5-member groups each. This is already in practice at Entrepreneurship Development Institute of India (EDII) with great success. In course of time there shall be more such training centres in different

divisional headquarters. Such efforts in private sector may be supported by government. DFIs. Moreover, post training rehabilitation of successfully trained potential entrepreneurs will have to be ensured through provision of credit and infrastructure facilities by bank and BSCIC.

Credit Management: At this nascent stage of industrialisation credit being the most sought after ingredient for industrial development ample opportunities shall be there in DFIs, NCBs, CFI to meet the demand of entrepreneurs. What is interesting is that in some cases potential trained entrepreneurs face inability to draw fund from banks, BSCIC, etc. in view of their not having collateral asset for mortgage. In such cases provision of venture capital shall be there. Moreover, government, BSCIC/banks may advance credit to entrepreneurs in the following procedures:

Loan amounts	65 to 90 per cent of the necessary funds
Term of loans	15 to 20 years
Term of deferment	2 to 3 years
Interest rates	Low interest

In addition, the existing procedure of marginal credit limit (MCL) for ascertaining the credit worthiness/limit of a entrepreneur by bank is very old which needs to be revised.

Financing non-performing (sick) industrial units: The whisking out of non-performing industrial units from sick list to active/performing one is equally important along with candid drive to check it from falling into bankruptcies. The above suggested measures for credit management may save many units from such bankruptcies. However, the genuine bankrupt units on such an emergency can borrow up to ten times the total amount of premiums/installments already paid from a fund namely, The Mutual Relief System Fund created/subscribed in all credit financing banks. Japan Small

Business Corporation (JSBC) which was established in 1980 by the Japan Small Business Corporation Law to implement comprehensive policies to assist SMEs have so far advanced loans worth 264 billion yen to 47 thousand non-performing units under the system.

Poverty eradication and women in development (WID): Poverty eradication should be one of the prime objectives of our industrial policy, 1996. Such objective can be attained through holistic approach trickling down the benefits of growth to poor along with grassroots level programmes. The involvement of mass population with income generating activities in rural, semi-urban and slum areas of city is a must for the purpose. NGOs activities may be more geared up and coordinated. Local government institutions may play vital role like 'Prefecture' of France and Japan.

It is estimated that presently only 10 per cent country's women labour force is involved in economic activities. As such programme for involving more women in economic activities is the need of the time. Scope for entrepreneurship development among women may be provided through training, credit facilities, marketing prospects at home and abroad is to be streamlined

on preferential treatment, initially.

Information network and market intelligence development: Product's ultimate goal is its proper marketing. Our endeavour to face difficulty in marketing their products. Main lacuna is absence of dependable data for making market forecasts, sale and future programme in this regard. As such, for information network development, industrial and commercial technology information village/centre may be set up initially at Dhaka, may be in private sector.

Structural adjustment in ministry: It is a good gesture of the present government that the Ministry of Industry and Commerce is placed under one minister. In fact the activities of this two ministries are very much integrated and interrelated. In Japan, it is called Ministry of International Trade and Industry (MITI). As such, to coordinate the activities better and to make the country industrially solid and developed, both Industry and Commerce Ministries may be put together as Ministry of Industry and Commerce.

The writer is the General Manager of BSCIC. The views expressed here, however, are his personal and in no way of BSCIC/government.

OPINION

Clearing the Filth Together

Mukhtadir Ahmad

I bring to your attention the incredible deterioration of our environment and the apparent lack of any government or private action to monitor and review the situation, let alone remedy to the crisis we face. The other day I drove to Saver and I saw a scene I frequently see on such trips. It had rained earlier in the morning. Puddles were accumulated along the road. And in one of those puddles, a man squatted to urinate, ignoring the fact that he was literally peeing on himself? Across from him oozed some red syrup look-alike effluent from the walls of a factory draining the same network of puddles. No more than six or seven feet away from all this someone had decided to slaughter a cow. And of course, all of this was happening by the side of a major highway! It is not surprising that a people uneducated and perhaps unaware of the risks of environmental hazards would engage in such activities. What is sad is the failure of our government and non-government organisations to make a difference in relieving us from such a condition.

The scene I described is no different elsewhere. You go to Cox's Bazaar — the beach, the Parjatan Corporation prides itself to be one of Asia's longest — is the daily dumping ground of carcasses of dogs and other animals. Parjatan Corporation's motto in its posters is "Come See Bangladesh Before the Tourists Arrive." Keeping Cox's Bazaar in such a filthy state will ensure the permanent postponement of arrival of the tourists in Bangladesh, perhaps thereby also ensuring the continuation of a derelict state-owned organisation whose services are notorious among all who had the misfortune of experiencing them. (For a quick feel of the competence with which the Parjatan Corporation operates, try visiting its office at the Sheraton Hotel. It is billed as "an information and reservation" office. The half-asleep clerk who does not have the capability of making any reservations in any of the Parjatan Corporation facilities, neither do they have knowledge of any of the elementary tourist information, such as flight schedules to any of the prized tourist attractions of our country.)

The rising class of wealthy families in Bangladesh share a false sense of security: the tall buildings that are going up in Dhaka offer no immunity from the diseases that breed at their door step or across the streets, rolling up the windows of air conditioned cars will not protect them from the germs out side. If for no other reason

simply for the fact their own chauffeur is from a filthy ghetto.

We should not forget the lessons of the plague in India. By receding from the poor and trying their best to forget them, the Indian rich thought they could be safe in their international hub. But, the plague brought the Indian rich, at least momentarily to see the truth — that notwithstanding the new glitter, India was still India — poor and filthy to the point of being the breeding ground of a medieval scourge. Bangladesh's road to prosperity, the few should not blind us from this simple fact: nobody is secure till everybody is secure, nobody is healthy until at least most of the of the people have been relieved of ill health.

Bangladesh's NGOs have made a name for themselves internationally for effectively discharging to the poor many valuable services for social and economic improvement. A recurring feature of these NGOs is their ability to grand scale up a particular module of service delivery. What we are yet to see is wholesale change in the living conditions of any one single community. You visit a 'Grameen' village, I am told, that sure the few Grameen borrowers are doing better and seem more vibrant among the sources of social oppression. But, alas, the village at large remains a sad mess — grinding poverty continues to haunt most of the villagers' unsanitary condition of living remains unabated. It is time that these NGOs turn their attention to create successful models of whole village development. Perhaps grand scaling up was a necessary precondition to turn inward and leap for broader changes within these communities. The macro conditions that inevitably affect the actualities of even the simplest village could be perhaps more easily controlled with the support of a super network of organisations that NGOs or NGO-like entities such as the Grameen Bank, BRAC, etc., now have.

Of course, I hope as they look inward and attempt to bring about larger change, environmental hygiene will feature prominently in their efforts. The government must wake up and do its part. I know of not a single country in the world that has prospered without the support and commitment of an effective government. The NGOs of Bangladesh notwithstanding, the government must play a principal role in the affairs of its people. Attention is urgently needed in saving us from the filth that is literally drowning us.

To the Editor...

Arbitrary increase in taxes

Sir, In his budget speech in the Parliament as well as during his press briefings later on, our Finance Minister has proudly announced that the current year's budget has not imposed any new taxes. This is only a fallacy, designed apparently to hoodwink the public, for according to a news item published on the 14th in The Daily Star, the government is likely to take a decision on increasing the power tariff by as much as 15 per cent. It is, perhaps, equally likely that, as in the past, the tariffs of other utility services also, such as water, gas, etc., will be similarly increased. If such increases are not new taxes, then what really are they? Such arbitrary increases without the approval of the Parliament are unthinkable in any civilised society.

It is possible that there are genuine reasons for shortfalls in revenue in the power sector, but that is only a part of the story. There are other major factors which are primarily responsible for the shortfalls. One is the system-loss which is one of the highest in the world. This excessive system-loss which is much above the international average is caused due almost entirely by corrupt practices on the part of some unscrupulous employees of the Power Distribution Authority as well as a large number of consumers.

It is for everybody to see how thousands of fully air-conditioned private commercial offices, shops, restaurants, community centres, etc., have mushroomed in Dhaka city alone, but do these establishments pay even a fraction of the cost of energy consumed by them? Most of them hardly do although it is quite easy for the technical personnel of the authorities concerned to estimate the costs.

The other factor is the huge arrears owed mostly by government and semi-government organisations including the City Corporation. The arrears

run into thousands of millions of takas, requiring the Power Distribution Authority to borrow similar amounts. The interest on such amounts will alone make for at least 25 per cent of the shortfalls in revenue. The question now is: why should the bulk of the population of the country be penalised, firstly, for the corrupt practices of a small number of unscrupulous government employees and consumers, and secondly, for the failure of the government and semi-government organisations to clear up their arrears? It will not at all be difficult to root out the corrupt practices provided stringent measures, such as long-term prison sentences and heavy fines, are taken and the same standard is applied to all defaulting government and semi-government organisations as is done in the case of ordinary consumers, i.e. by disconnecting the power lines. The best way to reduce the system-loss will, of course, be to fully privatise the industry or at least the entire distribution system.

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Waiting for justice

Sir, While waiting for seven years for my case to be heard in the Sub-judge court, Dhaka, I was interested to read the reported statement of the Acting Chairman of the Law Reforms Commission, Justice Naimuddin (Daily Star — August 8) that one of the reasons for the delay in the administration of justice is the functioning of courts for two hours a day on an average. This is incredible. As Justice Naimuddin said, there is no accountability and/or supervision. I hope the Commission would be able to remedy the dismal situation.

In this connection it is worth noting that under Order 8, rule 2 a defendant is required to submit his written statement within two months.

Manzur Ahmed
Dhaka

Sheikh Hasina and Morality

Sir, Our attention has been drawn to an inaugural speech of Prime Minister Sheikh Hasina on 6-8-96 in a 5-day conference on universal primary education at Dhaka Hotel Sheraton where she rightly said that inclusion of moral teachings in school curricula is a must if we want to save the country and nation from erosion of values. There is no denying that it is not only Bangladesh but also the whole world is passing through a very critical crisis evolved from world-wide severe moral degradation. In this context an educationist from Bangladesh Prof. Dr Abu Obaidul Hoque, Founder President of Foundation for Moral Development Approach (FMDA) has already initiated a widely talked-about proposal viz. "A Universal Moral Development Proposal to UN: A New World Order for Peace" in a view to combating all the crucial human problems today like AIDS, poverty, environment pollution, violation of human rights, oppression on women, terrorism,

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Improve the condition of Bhanugach Station

Sir, I want to draw the kind attention of the authorities concerned to the hapless state of Bhanugach Railway Station. Bhanugach on the Dhaka-Sylhet route is a very important railway station since it serves a huge population in and around Kamalgonj Thana. It is also the feeder for railway services to over a dozen famous tea gardens, Jaintika, the Inter-city Train has a stoppage there but the station building as well as the platform is still more or less what existed during the British period, believe it or not! I would, therefore, request the Railway authorities to undertake immediate action to raise the level of the platform, modernise the station with waiting room and other facilities and provide permanent roof over the platform as is available in most standard stations.

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