

## For a More Accessible PM

The 'Prime Minister's Question Time' was a good thought. The opening programme at the Jatiya Sangsad on Tuesday, as televised full on BTV, must have been one of the most seen chunks by the viewers. We welcome it with the rest of the nation. The duration of the programme — 15 minutes — however, does not do justice to programme's potential for good. It should right away be extended to half an hour. Depending upon the time of the Sangsad and importance of questions, a further extension by another quarter or half hour should be decided.

There is a general feeling that the Prime Minister is being boxed up by bureaucratic demands on her time and thought. The question time in JS will lessen the pace of her isolation from the parliamentarians. But what about the ordinary people? Perhaps, this was the consideration behind that grand meet-the-people programme on TV that came to a grand fiasco. That programme should be revived at once with lessons of the fiasco used for correcting the aberrations of the anchorman of the first show.

It is also very necessary that the Prime Minister meet the leaders of the professions, such as scientists and teachers, doctors and social workers, mathematicians, weather people and engineers, agronomists and water management experts. This can be held once every two months. In the intervening months she can get briefings on the state of the arts and also of society from the intellectuals, writers and artists.

Equally, if not more important than these is the need for the Prime Minister to meet the Press at a regular interval. These should be where she will seek to be questioned, may even be grilled. And these should be strictly business meetings.

This kind of exposure to many and better minds of the nation will complement the picture she gets from bureaucrats and her party colleagues — of the nation.

Neither the best of knowledge nor the best of intentions in the nation reside exclusively in the politician. There are enough temptations to feel that the politicians shun these as also do these the politicians. This must go and the two should combine to give the nation what has long been due to it — wisdom and application fused together and rendered in the loving and sincere resolve of a patriot. Who can initiate the process better than the Prime Minister? Hers must be a most accessible persona, hers must be a government crystal transparent. For the good of us all

## Can't We Beat Mosquitoes?

It is quite a revelation that the country's mosquito eradication programme is dependent on foreign aid and the government will be able to take effective measures against the tiny insects only when enough such foreign funds are available. Local Government Rural Development and Co-operatives Minister Zillur Rahman however did not specify, during his disclosure of the information at the Jatiya Sangsad, if we are entirely or partially dependent on foreign aid for our war against mosquito, nor did he mention the exact position of the fund in question. But it does not require great wisdom to understand that the fund situation is far from satisfactory. Why else should the minister speak in terms of future programme which is again conditional to the availability of fund?

Then should we consider we have lost our fight against mosquitoes? One might wonder why a country infested with mosquitoes cannot have provision for local resources in the annual budget for the purpose. The days of malaria in an epidemic form seems to have long gone but that is no guarantee for its total elimination. If not for anything else, at least for its nuisance values mosquitoes need to be effectively controlled. How annoyed people are can be gauged by the nickname (or should we call brand name?) they ascribe to mosquitoes after the name of DCC's mayors. Eradication of mosquito is quite a serious task and it should not be made conditional to the availability of foreign fund.

Yet there is no reason either to refuse foreign help if offered voluntarily. We are glad that the visiting mayor of the Birmingham City Council has offered her help in eradicating mosquitoes. Although we cannot be sure how experienced her city council is in dealing with mosquitoes, we can easily accept the help in waste disposal. If the city gets rid of its heaps of garbage and filth, half the job will be done. If the same rule can be applied to the improvement of environment throughout the country, arresting the proliferation of mosquitoes will be much easier. We exactly need such a country-wide drive.

## Welcome, Prince Charles

Charles, Prince of Wales and heir apparent to the throne of the United Kingdom, arrived yesterday in Dhaka on a three-day goodwill visit. Prince Charles is more a human being than a strait-jacketed royalty and much of this is his own deliberate doing. Intelligence had never been a necessary attribute for royalty. Charles not only has a great store of it but also, very unlike blue-blooded ones down the pages of history, has chosen to show it and pit it against others.

We welcome Charles amongst us with an unavoidable unease as to if he will find anything interesting here at all. A good reader of a medley of subjects and not a mean fashioner of things and ideas, the Prince of Wales, more a German than a Briton though he is, will find it diverting that it was a Welshman who founded here in Bengal the Indian Empire to the great glory of the court of St James and that the loot Clive and his cohorts made of Bengal — then the richest of world nations — saw Britain rule over world business for nearly two centuries. The Anglo-Saxon prevalence in the ethnic-cultural melting pot of the us owes in unknown measures to a spilling of the Bengal loot across the Atlantic.

The muslim is no more and the Royal Bengal is on the way out and is so pathetically here that Charles must have seen better specimens in the zoos. Can he be not shown any interesting pieces of architecture — medieval temples and mosques and modern structures with one or two redeeming points of departure and innovation?

We wish him delightful stay.

## Dates and Their Observance

25th March 1971. Our glorious independence and National Day. On this day, a heinous and brutal attempt was made to kill the pursuit of democracy by a democracy-loving people, albeit without success.

EVERY object, even a concept, may provide a different perspective or picture. If viewed from a different angle or with a different attitude. This applies quite vividly to the efforts made by diverse political parties in commemorating what they regard as a specially memorable day either in favour or against its significance relating to democracy.

15th February 1997. The first anniversary of what the ruling party, the Awami League, has termed as the democracy destruction day. A year ago, on this day, election to the 6th Parliament was held. Since the ruling Awami League party and its principal cohorts, the Jatiya Party and the Jamaat-e-Islami, boycotted participation in the election, the election as such lost its desired character as the appropriate tool for choosing public representatives from the entire population, professing all shades of political opinion. Does this imply that the elec-

constitutional requirement, finally gave in to the extraordinary method of referring the matter to the Supreme Court. The opposition then refused to cooperate and sought political advantage to discredit the ruling party and to bring down the government by force. The government somehow succeeded to stay in power till the end of its full term and transferred power peacefully to the caretaker government after having enacted the enabling legislation before dissolving the 6th Parliament. In respect to the opposition claim for the 6th Parliament to be unrepresentative and consequently invalid, the BNP's contention was that it represented the only legal and constitutional process to establish the extra-constitutional institution of a caretaker government. But for this, the country would have plunged into utter chaos, no election could be held under the caretaker government and the Awami League could not come to power by legitimate

amendment, introducing one-party political system in the country. A totalitarian system cannot be supplanted by a democratic process, historic evidence suggests that. According to the previous logic, in the absence of a general consensus, this day cannot also be acceptable to the people in general to be termed one way or the other. Nevertheless, it still remains to be the independence day of the two states created by the British at the end of their rule in India.

25th March 1971. Our glorious independence and National Day. On this day, a heinous and brutal attempt was made to kill the pursuit of democracy by a democracy-loving people, albeit without success. On the other hand, the day heralded a long and glorious movement of liberation by an oppressed people struggling to shake off bondage and domination. That is why it is rightfully called the Independence Day and, by implication, National Day.

6th December 1990. The day



## Currents and Crosscurrents

by M M Rezaul Karim

tion was not valid? Moral compunction will naturally dialect people not to accept validity of the election due to its failure to choose representation from all sections of people. On the other hand, one may note that, despite occasional conflicts between morality and law, the latter normally prevails over the former in less than the ideal society of ours. Therefore, if the election was not an unlawful act, did it serve a useful purpose? Did it promote the cause of democracy or did it actually aim at killing democracy?

These are issues which legitimately agitate minds of politically-conscious citizens. The then opposition parties' stand was clear. Their boycott of the polls stemmed from their contention that any election under the existing government would not have been free, fair and impartial. They demanded election to be held under a neutral, non-partisan caretaker government. The BNP, which had earlier dismissed the proposal on grounds of its failure to meet

means, it was pointed out. Both sides advanced apparently cogent, forceful, convincing but contradictory arguments, rendering the people divided to subscribe to one view or the other. So, the 15 February could be observed, strangely enough, both as a Democracy Day or a Democracy Destruction Day. There is no consensus and, therefore, cannot be observed in that spirit on a national scale.

15th August 1975. Several quarters argue, with some justification, in favour of calling this day as the Democracy Destruction Day. On this day, Head of State and Head of Government of Bangladesh, Bangabandhu Sheikh Mujibur Rahman, was assassinated, the Constitution was abrogated and power was seized by an unlawful authority. This is a classic case of demolition of democracy. In contrast, some section of people argue that democracy, in fact, did not exist in the country at that particular time. Democracy had already been killed by way of constitutional

marked the fall of General Ershad, who had ruled the nation for long 9 years, setting an unbroken record, from practically an absolute rule. He had assumed power staging a military coup, dismissing the government elected a short while ago through a general and widely-participatory election. The reasons stated to justify the action were sham and the resignation of the incumbent President had been achieved at bayonet point. Although President Ershad sought to legitimise his authority through elections, people are well aware of their lack of credibility. Despite some worthwhile development work to his credit, a popular upsurge was spontaneously generated and erupted in a mass movement which was participated by almost all the political parties. This led to the fall of the autocratic leader. This day, therefore, factually represented a day to reckon well, after the War of Liberation, and can well be observed as the Democracy Day in Bangladesh.

## OPINION

## Minimising Power Blackouts

AZabr

While the government is indirectly publicising the daily power cuts, (apparently having little control over it), the administration is chary of announcing any measure for controlling or regulating the non-essential use of electricity during peak and other hours. The priorities could be categorised according to the type of users and nature of use. Actually, there is no embargo (appeal is not in that category).

Electricity has to be rationed — that is the unpleasant reality of the day (and night) — and it gives a negative point to governance. From the shortage of surface-flowing water, the problem of shortage has spread to the electricity sector. More than that, the prime-mover area is also adversely affected, namely, the gas production, supply and distribution (the indirect message is that we are running out of the natural gas reserves). Not the public is being told that there is also shortage of gas pipelines! The government is silent about thousands of illegal electric connections — misplaced kindness! How the 20 per cent human systems loss is being decreased?

Pessimists might get some sardonic pleasure in spreading some wrong signals by pointing

out (not very logically) that most of these shortages have converged and accentuated since the new government came into power. It is a fact that it is more visible now. Some sceptics whisper of 'political' shortage (once the Opposition said so). So it would be in public interest to control the situation to meet the adverse supply and demand situation.

The policy publicity is on the proposed import of electrical power (and the message: 'wait for the new gas supply from under the Bay of Bengal'). These may be a long-term plans, and offer no immediate solution (three years' time-lag). The technical report on importing power is also not very encouraging.

There are other potential micro solutions on which enough initiative and publicity are not forthcoming. Attractive incentives may be offered to new small fixed and mobile private power operators, not only for import of the machinery, but also to encourage the private industrial sector to gear up, under a crash programme scheme, for assembly and part manufacturing of the needed components and ancillaries.

Are bank loans available readily and easily? The Electricity Act has been amended? The policy on mass use of cheaper solar power units (three-purchase?) is not clearly known (advertising campaign). What about importing a large consignment of small diesel power generators, through the TCB if necessary, and hire these out on contract basis (as vehicles are rented out by BRTS)? How many smaller power barges, launches, and autorickshaws are under construction or assembly?

There are no seminars and workshops on small generation schemes, in which the small businessmen can participate, with the backing of essential support services. Does 'national consensus' also required to these areas? The administration has to display a sense of urgency to haul out the consumers from the non-stop power blackouts, the frequency and duration of which are increasing everyday, instead of decreasing.

On second thoughts, we should be a bit considerate — we are not aware of suspected 'power' blackouts in the administrative sector, notwithstanding the regime's sincere efforts to 'neutralise' the bureaucracy.

## To the Editor...

### Is a Bangalee going to get the Nobel?

Sir, A long time ago, 1913, a Bangalee, a great Bangalee, Rabindranath Tagore got the Nobel prize in literature for his *Gitanjali*. We were introduced then as a rich cultural nation. After this, we are reading and reading in the newspapers who are going to get the Nobel prizes years after years. But we could not receive a single Nobel prize for a long time in Bangladesh, or even in West Bengal.

Recently, a dream is growing in our mind with a citizen of our country who is able to draw attention of the Nobel Prize Committee. Who is the citizen? He is Professor Dr Md Yunus. I have been reading in the newspapers for about 2 years that the US President Bill Clinton expressed his hope that Dr Yunus will be able to get the Nobel prize in economics for his foundation of the Grameen Bank.

Very recently, the Micro-Credit Summit, at a world-wide meeting in Washington, where Dr Yunus expressed his concept of the Grameen Bank, and announced his idea through the world leaders and he convinced them to take the idea to develop their economical condition in their country. There is a great significance of this summit for the Third World countries, and even for industrial countries.

Before the summit, a conference in the UN building where the ambassadors to the UN of its member-countries and many chief of the international

organisations and NGOs, like World Bank, UNDP, G-7, etc., Dr Yunus gave a speech. Hearing his speech, the president of G-7 said that the finest speech, he had heard in that building, adding: 'Dr Yunus you bring inspiration and a new confidence for us to fight against poverty.' The view of Dr Yunus now is extended world-wide. About 56 countries have already taken this idea and achieved the success. So we can say Dr Yunus has done something which is helping the poorest to develop them and is changing their lives at the world level. So, why cannot we expect that Dr Yunus is able to get the Nobel prize in economics? Now, this is only a matter of time, and I think, Dr Yunus already has brought a lot of honour and prestige for the nation. I firmly believe that Dr Yunus will be awarded the Nobel prize.

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### Who are Rajuk defending?

Sir, In early days people used to see and purchase land individually, as there were no other effective means for doing so. When Rajuk was formed, people sighed a relief, for they thought that it would be distributing government plots and so there would be no irregularities, fraud or forgeries and the like that happens quite often with a

private land. But now the question is: how far is this true? Are the people working for Rajuk really sincere in their job? I would definitely not bring this accusation to all the employees working for Rajuk, but there are some persons both at the lower and the upper levels of this office who are nakedly exploiting Rajuk plots and the related authorities are keeping quiet rather than taking stern action against them. I would like to come directly to the point.

My father, a freedom fighter and also an intellectual, was killed by the Pakistani occupation forces in 1971. In 1969 he was allotted a plot by Rajuk in Uttara and could only afford to pay one instalment before he was killed. My mother who is still working and has nothing other than this piece of land, paid the rest of the allotment money gradually from her salary. Few years back my mother's land was about to go away from her possession because of a big chain of criminals who move in and around Rajuk office, always looking for opportunities. One of these culprits who was a woman posed as

my mother (used the name of my *shaheed* father) and with help from both inside and outside the office, forwarded the file to sell the land to a certain person. The woman wore a black veil (by the picture she submitted in the file) covering most of her face and gave a prayer that she could no longer afford the expense of her children and therefore she wants to sell the land.

## MICROCREDIT FROM MICRO SOURCES

# National Initiative for Poverty Alleviation

by Muslehuddin Ahmad

*The present microcredits have not yet covered a large percentage of the poorest of the poor as they probably do not enjoy the support of the village inner groups that form a part of the microcredit decision making-process of some NGOs. Thus a NATIONAL INITIATIVE with full support of the people with financial means can effectively work towards alleviation of poverty in Bangladesh.*

A former Finance Minister reportedly said that microcredit was always a part of Banks' lending structure. But it was hardly practised. Indeed, the idea of microcredit goes back to our Prophet (S)'s time. It was he who, instead of giving loans to a poor man, gave him some money to buy an axe and engage in wood-cutting to earn his livelihood. Here we have the best example of microcredit from the micro-source to a working poor man without collateral. The wood-cutter's only collateral was his ability to work.

Informal microcredit arrangement has been in existence in Bangladesh, for ages. Money lenders have been advancing microcredits to the villagers at very high interest rates generally without collateral but had the oppressive recovery method. There were other informal microcredit arrangements through friendly loans for short periods which did not bear interest but often led to profit-sharing. But undoubtedly, the innovative idea of Prof. Mohammad Yunus which led to the setting up of Grameen Bank established the formal and sustainable microcredit facilities to the poor which other Banks failed to provide as the poor did not have any collateral to offer.

### Macrocredits to Rich Borrowers — Now Big Defaulters

But amazingly these banks advanced MACRO-CREDITS in terms of millions of Taka to many of the rich people against doubtful and even fake names let alone collaterals and today these banks are unable to recover such large sums of money from these rich borrowers. The amounts run into thousands of crores of Taka (Tk. 15,000 crores or \$35 billions). Such reckless advancing of huge credits by banks to still more reckless borrowers indeed made positions of the genuine industrialist borrowers bad and investment scenario gloomy. The present Finance Minister has rightly asked the banks to recover the amounts — at least 50 per cent by March, 1997. One does not know how such large sums of money were used by these rich borrowers but undoubtedly even if 50 per cent of this colossal amounts were advanced to the poor, the economic face of Bangladesh would have greatly changed by now and risk of recovery would have been minimal.

**Prime Minister's Initiatives:** The just-concluded Washington Summit on Microcredit spearheaded by the Prime Minister of Bangladesh was an attempt to raise funds from donors abroad with a view to helping the poor around the world. As it seems, the response so far on the proposed Fund of over \$21 billion over a period of nine years has been very little. However, the point has been adequately made to the international community.

But the best course for our Prime Minister would be to use her authority to crackdown on these rich defaulters for recovery of thousands of crores of Taka and use a good part of it for microcredit to the poor of Bangladesh.

**Microcredits based on Foreign Funds:** However, it appears that so far the whole effort towards poverty alleviation through microcredit has been mainly based on foreign funds. Grameen Bank, BRAC, Proshika and some other NGOs have so far made commendable efforts to provide microcredits to the poor but the need is undoubtedly gigantic. While present efforts to raise funds from foreign donors for the purpose may continue, the nation, however, should take upon itself the responsibility to help its own people. There are always ways to help the poor; it does not always have to be donors' money and offered through banks and other institutional means.

### Microcredit from National Micro Sources

Islam, and for that matter any religion, laid down the principle of rendering help to the poor starting with relatives and then to neighbours and so on by those who have the financial ability to do so. It is a social and moral obligation. There are, however, many people with financial means who have been making individual efforts to establish schools, colleges, madrasas and helping the poor in their villages. Indeed, over 50 per cent of the people of Bangladesh with varying degrees of financial abilities could come forward to extend microcredit facilities to the poor on INDIVIDUAL BASIS for overall poverty alleviation of the country. One has to just follow our Prophet (S)'s example.

Someone who can afford to lend, say, Tk 3,000-5,000 (he must be prepared to lose that money) to one of his/her poor relatives who is prepared to work and make best use of the money can really make best contribution to the society. The idea is: let a citizen take care of at least one of his/her fellow citizen, if not more. If, however, one can spare more money he/she can cover more of his poor relatives and neighbours or even other villagers.

**Practically all people with financial means living in the cities have their poor relatives and neighbours still in the villages who are in need of such micro credits.** In the Microcredit Summit, prime Minister Sheikh Hasina said that "this campaign will become one of the great humanitarian movement of history." Undoubtedly, the basic philosophy is to help the financially disadvantaged people who have the ability to work and make good use of the credit available to him/her. This is a humanitarian work and nothing like it. If the movement of Help The Neighbour Through Microcredits — pick ups and all such financially solvent citizens extend appropriate microcredits to their able-bodied people in the villages (Zakat, donations, etc., are different and only for people who have no means and unable to work), there could be enormous difference in the economic conditions of the people in the rural areas. It must be taken as a social responsibility by those who can afford to extend such microcredits. The citizen extending such credits, if these are in large numbers, can employ educated young men to keep accounts and oversee the performance of those who obtain microcredits.

### An Example of Citizen's Microcredit Programme

A very small-scale microcredit arrangement undertaken about a year-and-a-half ago on individual basis by a citizen 'A' may provide some guidance to those who are interested to undertake such humanitarian and social work.

'A' has chosen his own village and particularly his own neighbourhood which has considerable number of poor men and women and particularly women who have no access to any form of credit. His credit units range from Tk 3,000 to Tk 6,000.

Economic activities undertaken so far include raising of poultry, cows and goats mainly by women; horticulture, small trading, small scale fisheries, etc. He intends to organise some units with sewing machines that can subcontract garment work by village girls. This would open up the possibility of dispersal of garment industries in the rural areas thus reducing social problems in the garment industries in the cities. With communications and power generations improving there could be small workshops to provide infrastructure support. Handloom is an area that is totally neglected and deserves to be supported by such microcredits.

'A' decided to charge no interest but would participate in profit and loss. He would charge 10-15 per cent on the profit (depending on the size of the profit) and the repayment of the capital through appropriate instalments (different for different economic units) without disturbing the unit's normal activity. As the programme started about a year and half

beck no major loss has yet accrued. In case of some loss, further credit could be advanced depending on the nature of the loss — whether borrower was at fault and if so whether such faults could be corrected. Imposition of high interest rate like 20-25 per cent on capital is not intended as the motive is to help establish the economic unit which will be self-sustaining. The main objective of the programme is to establish an economic unit for him/her so that he/she does not continue to depend on others. This was probably the idea behind microcredit programme supported by the donors but as some reports indicate some micro programmes are losing their basic philosophy and flavour. Moreover, the programme suggested here is not intended to make profit by advancing microcredits to the poor.

While discussing this some economists felt that such programme may not be fully self-sustaining as loss elements may overtake the small percentage of the profits charged and flexible repayment of capital may lead to loss of the capital in some units. Some losses are likely but if Grameen Bank, BRAC and other NGOs microcredit repayment performance with practically commercial interest rates on capital is any indicator, then this programme should be viable with some variations. Higher percentage of profit, or say 20-25 per cent interest rates on capital is not intended as this may be seen as some form of economic burden on these poor entrepreneurs. This microcredit programme is based on microsources (individual sources) whose overhead expenses are expected to be small and any investment return except the provision for offsetting possible losses is also not envisaged. Therefore, strict economic justifications on traditional norms as done in case of other NGOs lending operations may not be applicable in this case. My impression is that if monitored well, the viability of the programme would not be threatened. Moreover the individuals undertaking such programme may adopt other corrective measures for viability of the programme depending on the performances of the people receiving such micro credits. On the whole, this programme invites all citizens with some financial means to come forward to help their own people — the fellow citizens which will lead to mobilisation of internal resources. If this becomes a NATIONAL INITIATIVE with all seriousness we would be able to substantially reduce our dependence on foreign donations for the purpose.

The following good things which are important from national point of view may emerge from this programme. (a) The citizen's consciousness to help relatives and neighbours in the villages will grow. (b) This will reduce gap between haves and have-nots and lessen the present social tension as the beneficiaries will be getting direct economic help from the fellow citizens who are seen only as rich people. (c) The citizens engaged in this programme would have strong interest to visit their villages more often as they will have to oversee the programme. This will help them participate in other social activities of the villages and thus better bonds would be established. (d) There will be reduction in the flow of unemployed from villages to the cities as they will be engaged in their own programmes in the villages through microcredits. The young educated will find some interest in staying back in the villages, instead of migration of the young folk and particularly of the young girls to the cities, which has already created serious social problems would gradually slow down as such micro-credit programmes should specially be geared to the families having such working girls. (f) This will lead to women's empowerment as she will be an earning member of the family and will have adequate control over the household.

This type of national initiative, in addition to the present ones mainly funded by the foreign donors, is essential for alleviation of large scale poverty in the country.

The present micro-credit facilities have apparently reached only a limited percentage of the poor. A big majority is still without support. It is evident that despite the considerable efforts of Grameen Bank, BRAC and some other NGOs, there has been no appreciable improvement in the general poverty situation in Bangladesh. Moreover, the present microcredits have not yet covered a large percentage of the poorest of the poor as they probably do not enjoy the support of the village inner groups that form a part of the microcredit decision making-process of some NGOs. Thus a NATIONAL INITIATIVE with full support of the people with financial means can effectively work towards alleviation of poverty in Bangladesh.

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