

Not a Copy-book Crime

In Siddhirganj on Sunday an armed group of young men broke into a house and gang-raped four sisters. They had before their all-night orgy bundled up the only man in the house — the brother-in-law of the siblings, at gun point. The same day at Malbagh ten young men trapped two sisters and raped the younger of them who is a quality inspector at a garments factory in the area. In Khulna, the previous day, a mother was raped by a group as a punishment for going to police over the rape they had earlier committed on her daughter.

Raping is older than civilisation. And collective raping was as usual a part of war spoils as any other during the medieval times. And this medievalism has spilled into the modern times in manifestations of unsurpassed horror — during the two World Wars, the genocide in Bangladesh and the Bosnian holocaust. But rampant gang-raping at peace time with all trappings of civilisation intact is something that has hardly happened anywhere else in human history.

Culture is man's first and best attribute. Perhaps that's why there is no end to attempts at defining it as much as abusing it. The latest use it has been put to has been particularly apt-default culture, which points to a new development in Bangladesh's anarchic finance management. Unnoticed by all a far worse development has occurred on the social plane. This new-emerging crime is no more a matter of individual behavioral aberration occurring sporadically. We as a society are already pervaded by, we are constrained to say, a rape culture. Ours must be a very hopelessly diseased society to willy-nilly let this happen.

This crime in which the males liquidate in a frenzy, all pretensions to many values of self-respect, honour and a chivalric jealous guardianship of a woman's izzat, is not of the class of larceny or even murder. And this is decidedly not wholly remediable by police action and court punishment. In a social milieu where school enrollment is growing radically and urbanisation is galloping ahead, both public and personal hygiene are making substantial ground, how can this abomination stay and even proliferate. The best protection against this should have been social action. Unfortunately, political harbouring of all kinds of criminals including the rapist has made a mincemeat of that pursuit of collective virtue which gives birth to social action.

The raping gangs have, all of them, guns. People dare not challenge them because of that. So, the problem is not such as can be simply wished away. The best of minds in the land as well as the best of wills must join together to banish first gang-raping and then repression of women of all kinds. This should have a high priority with both the government and society.

Exorcise Them Now

Five hundred unregistered *ayahs* whose lone source of income from the Dhaka Medical college Hospital, is tips from the patients or their attendants, has brought the reign of chaos and corruption at this old medical facility of the city under focus afresh.

As the report carried in yesterday's Daily Star informs, these women who for all practical purposes are a source of great nuisance and costly assistance that is fraught with the latent danger of all untrained hands, have no chance of being drafted as hospital staffers. Yet they routinely swarm at a few particular points of the DMCH in search of 'victims'. This has to be ended. If there is not any room for new appointments, people have no business to vitiate the atmosphere by hanging around like bats.

Seemingly, there reigns at the DMCH a culture of an utterly corrupt symbiotic relationship. Not just DMCH or IPGMR, all the state run hospitals have long turned into dens of corruption. From smuggling out of essentials like provisions and medicine to selling of beds through underhand dealings, there is hardly any form of preturfaction these medical facilities have not been tainted with.

The government can no longer stick to a see-no-evil and hear-no-evil sort of attitude. One wishes its recent missionary zeal in naming hospitals among other public places were shown in their reformation so that a semblance of justice to the word service was made in the field of our health care. The racket of various pressure groups enjoying blessings of political parties and figures which holds vice-like grip on the administration has to be broken beyond repair.

We suggest that Ministry of Health form a committee immediately with the state Minister as its head to probe into the heart of darkness of all the government hospitals and file a report in two months' time.

The government cannot afford to make light of the fact that all these hospitals were made on taxpayers' money and unless they can live up to people's expectations there is no reason why they should exist merely as edifices of corruption. And mind you, it has been good many years that the state-run hospitals have ceased to give any service, let alone a proper one, to people.

Hope Against Hope

Not only the world of poetry, some times life on this mundane earth also provides its share of improbable tales of unshakable faith. Bijoynagar, an unheard of village of Sunamganj district has recently caught the public imagination for one such act around a dead man. Mukund Kar, reportedly died of snake bite at the fag end of the last month. Instead of cremating him according to standard Hindu funeral practice, the man after six days, was sent on a wobbly journey by raft to a place from where no one returns. The reason late Mukund had a watery funeral was the firm faith of his relatives that one day the flotsam mortal remains would reach a master healer or *sarparya oja* who by virtue of his magical skills, will pull off a Lazarus act, and there will be Mukund, up and kicking on his feet again.

No body will be in his mind to share the faith of late Mukund's relatives. But the incident goes to show how entrenched in the psyche still is the legend of Behula the lady who with her dead husband—dead from snake bite as an enactment of divine wrath — went to the kingdom of Yamu or the God of death on a raft to win back life for Lokhinder. Legend says not which watery way Behula took to reach the land of death to revive her dead husband. But the distilled essence of faith remains in the mind. And that will remain until reason completely drives imagination out from the human faculty. Live on, dear faith.

What about Good Loans?

The defaulters should be punished, no doubt. At the same time, good borrowers may be rewarded by meeting all their credit requirements. If the economy must grow, the credit economy must expand at the corresponding rate. There must be new loans in increasing volume.

GOVERNMENT is taking steps to recover bad loans and stern actions against defaulters are not only being contemplated, the due process of law seems to be getting increasingly active these days. Terminating default culture as a "social disease", the Finance Minister said, "the present government is determined to change the culture in order to bring back sanctity in the financial sector". All this is well and good.

But, what about good loans? The defaulters should be punished, no doubt. At the same time, good borrowers may be rewarded by meeting all their credit requirements. If the economy must grow, the credit economy must expand at the corresponding rate. There must be new loans in increasing volume.

The concern of the government need to be well distributed between good and bad borrowers. We will not automatically move towards a better culture by taking action against defaulters. At present, the attention of the government is primarily focused on the tail-side of the coin. The head-side consisting of adequacy of credit deserves equal, if not greater, emphasis for an improved culture of credit.

The economy is now definitely suffering from intensifying credit squeeze, while the Finance Minister rightly stated that it was not possible to keep pace with demand for funding if the recovery rate of bank loans were very poor. The first issue therefore is to augment capacity of banks to ensure adequacy of credit for all. Recovery of pri-

ate sector over due loans is only one out of several policy measures in this respect.

Government itself through its public sector enterprise account for a substantial part of the total bad debt. The recovery process cannot be one sided only. In addition, government directly, apart from public sector organisations, was responsible for heavy public borrowing. This led to the present liquidity crisis and it is not entirely due to defaulters belonging to the private sector.

Simultaneous actions are called for on at least two fronts: financial sector reform is a must; at the same time, easy access to credit should facilitate desired growth of the economy. Both reform and growth are necessary and the policies need not be contradictory — if growth comes first remains the underlying principle at all times. Please note that I am not trying to plead for a compromise, but policy means that there is no alarm in the market. Today, bankers give the impression of being over-cautious since the Central controlling authority switched on to the panic button.

Basically, the capacity of the banking system needs to be augmented to provide for long term industrial credits as well as equity financing. Given this overwhelming priority, recovery of bad debt as the all-embracing concern of the Central bank is likely to be misunder-

stood by the businessmen. It has sent wrong signals to the market. Capacity augmentation of the financial system has several dimensions. Floating of industrial bonds is one out of several such financial instruments. For example, multilateral as well as bilateral financing institutions should be immediately approached to contribute to industrial funds of two types: i) large-scale and small and medium enterprises; and ii) equity participation fund. The bankers cannot expect more than 20 to 30 per cent as the level of equity funding by potential investors and the expectation of 50 per cent equity is likely to remain a distant mirage. In order to ensure profitability of new industrial enterprises, it is essential to enhance the level of equity through institutional participation.

Real estate development by foreign investors is another option which has hardly been explored so far. Price of land within Dhaka Metropolitan area has now gone up to Taka 30 to 40 million per acre. Government-owned lands, for example, part of the Old Airport

area, present area occupied by Dhaka Central Jail and several other locations including low lands, are available where housing or factory or commercial development are feasible. Given the price of land, this would also be an attractive source of fund to augment treasury capacity in support of investment and growth of the economy.

Institutional investors from abroad may be especially invited to set up their own investment banking business in

Bangladesh. The proposed Korean and Japanese Export Processing Zones should lead to the beginning of the operation of counterpart financing institutions of these countries. The huge expected investment in the energy sector of Bangladesh would also call for vigorous expansion of investment banking business.

It should be noted that there is no dearth of investment funds in the world today. What we are short of is stable expectation in terms of adequate returns from funds invested. Exchange rate stability is the key to this expectation. In the capital-rich country of United

States, one dollar in fixed deposit would earn less than five cents per annum. In other investment ventures with minimum risks, earnings are likely to be fairly low. Under such circumstances, if American investors are assured of a 15 per cent stable return as well as the assurance that such funds can be transferred back into dollars — then the job of investment seeking is already done.

However the task is not as simple as it looks. Within the last one year, Taka has been devalued by as much as 10 per cent. However, the more important factor is domestic investment. If it is shy, we cannot expect foreign investors to cross the immigration counters of Zia International Airport. For this purpose, there is no doubt that the capacity of the domestic banking system should be enhanced and the huge outstanding arrears will not enable the banks to fulfill the desired expectations. An important option in this respect would be to liquidate the borrowings by public enterprises and this will call for large-scale privatisation of loss making industries. Out right sale instead of deferred payments may be encouraged in order to generate cash resources as much as possible and as soon as possible.

The issue of adequacy of good loans and privatisation are very much inter-linked. In addition to the sale of loss-making entities, the govern-



Shaukat Khan

ment must accept the principle that it has got no business to be in business. Therefore an easy opportunity is to sale government shares in companies which are not directly managed as public enterprises. This will bring in not only revenue, but expand the scope of rejuvenating the stock markets of Dhaka and Chittagong. Then, why not sale the two five-star hotels of Dhaka to private parties which are owned by government? The buses and trucks of BRTC, the ships of Bangladesh Shipping Corporation as well as IWTC should all be transferred to private ownership. The scope of private initiatives will therefore be considerably expanded and the inevitable consequence will be increasing flow of private investment.

The issues are all related to provision of good loans. First, the government's strong commitment in support of private business will be firmly established and in such an environment, the relentless pursuit of steadfast policies to reverse the course of default culture will be favourably considered by all concerned. Secondly, although sources are unorthodox, government will be able to secure critical funds to rehabilitate the banking sector and create new funds for long-term industrial investment as well as the much-needed equity participation fund. Thirdly, privatisation will itself generate new domestic investment without the intervention of the banking system. Lastly, if above three conditions are fulfilled, direct foreign investment in large volumes cannot remain far behind.

WINDOW ON ASIA

LETTER FROM AMERICA

America is Not a Good Place for Fugitives

Dr. Fakhruddin Ahmed writes from Princeton

When the mixed racial ancestry of a famous black person is brought to light, is it to imply, not very subtly, that "good" non-black genes account for that person's achievement, and "bad" black genes do not?

ANDREW Cunanan, the suspected killer of Italian fashion designer Gianni Versace (the last name is pronounced "Versachi") was found shot to death aboard a Miami Beach houseboat. He apparently committed suicide. Police said that the gun found with Cunanan, also suspected in four other murders, was the same used on Versace. The houseboat was located only 3 miles from Versace's villa, where he was murdered only a few days ago.

Over ninety-five per cent of fugitives on America's most wanted list are caught. Cunanan did not have a chance. Sensing that the net was closing in on him, he took his own life. If he was caught and tried, he would have met the same fate at the hands of the judicial system.

At the end of the chase, America usually gets its man, or woman. Remember Patty Hearst, the heiress to the Randolph Hearst publishing empire? She was kidnapped by the so-called Simbonese Liberation Army, from her bedroom in Berkeley, California, in February, 1974. She subsequently joined her captors, took the *nom de guerre* of Tanya, and robbed a few banks. She and her new comrades succumbed to the relentless pursuit of the Federal Bureau of Investigation (FBI) agents within ten months. Charles Manson, the notorious murderer of actress Sharon Tate in 1969, and over thirty others, was also similarly nabbed. Then there was Ted Bundy, the serial killer, who terrorised the nation, coast-to-coast in the 1980s. He too was apprehended and made to sit on the electric chair. (A radio station

in the city where Bundy was electrocuted, requested citizens to switch off their lights and other household equipment during the execution, in order to provide more electrical "juice" for his execution!)

Who can forget Theodore Kazinsky, the Unabomber ("Un" for University, "A" for airlines). He was so named because over a period of eighteen years, starting in 1978, he sent mail bombs to university professors and Airline executives. As it turned out, Kazinsky was a Berkeley professor, who failed to make the grade. He became an anti-technology crusader and relished killing or maiming science professors. Although he literally took to the hills, the law enforcement agencies found him!

Serial killers have been a part of the American landscape since the nation's founding. General Custer massacred hundreds of native Americans, only to be cut to pieces by them eventually. Almost one hundred years before the O.J. Simpson case, another murder case had gripped the nation's attention. It involved Lizzy Borden. She apparently would not stand, pick up an axe and bludgeon her victims to death. Her parents were among her victims. (Like O.J. Simpson, Lizzy Borden was never convicted).

All of the serial killers named above are Caucasians. (Although Andrew Cunanan's father is from the Philippines, he is classified as a white) That

fact is not lost on America's whites. There is some convoluted ethnic pride here. The conventional wisdom is that serial killing requires a good criminal brain, and that the white criminals have more of it than black criminals. Simply put: white trash is smarter than black trash!

Most African-Americans have some white blood in them — the slave women were raped by the crew as soon as they were aboard the slave ships, and once on plantations, by their masters. There is a tendency in certain quarters to attribute good qualities in blacks to their "good" non-black genes. What with a wealth of books and studies — *"The Bell Curve"* comes to mind immediately — hinting that the blacks are stupid, prone to crime and downright dysfunctional, the black gene has taken a beating.

Some whites have tried to take advantage of the black stereotyping. In 1989, a white man told Boston police that a black man had shot him in the foot, and shot his pregnant wife dead. The nation was outraged; the Boston police rounded up all black suspects. Unable to stand the sham anymore, the man's brother told the police the actual story — the man had shot himself in the foot and his wife dead! Before the police could catch him, the man committed suicide by drowning himself in the Charles river.

Three years ago, a white South Carolina woman told po-

lice that a black man had stopped her at a traffic light, and kidnapped her two children. This time, the police were not so eager to believe her. As the world now knows, Susan Smith drove her car into a lake with her two boys strapped to their seats with seat belts, last! That is why some blacks want to de-emphasise their blackness. Golf phenom Tiger Woods for instance calls himself "Cablinasian"; alluding to the fact that he is part Caucasian, part African American, part Asian American. Other blacks, such as heavyweight boxing legend Joe Louis, who ironically

was of a much lighter hue than Woods, embraced their blackness completely.

When the mixed racial ancestry of a famous black person is brought to light, is it to imply, not very subtly, that "good" non-black genes account for that person's achievement, and "bad" black genes do not? Do historians write almost obsessively about Frederick Douglass' white father to indicate that the abolitionist's achievements — rising from slavery to become United States marshal and minister to Haiti, teaching himself five languages in the process — may have been the result of a superior intelligence

passed down through the genes of his daddy?

Media pundits could not tell the viewers enough about Tiger Woods' mixed ancestry after he won the Masters. His achievement was not black, viewers were told repeatedly, but black and Asian. That's all well and good.

Now wouldn't it be fair if those same folks, whenever crime statistics are mentioned, were as fastidious about detailing the racial ancestry of that tiny minority of blacks involved in crime? Down the line, O.J. Simpson must have had some whites in his ancestry. It will be a good idea not to hold one's breath waiting to hear...

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To the Editor...

Satellite dish facilities at RU

Sir, It is a fact that 'dish antenna' is the most popular and one of the best medium of communication and entertainment in the modern world. For the all-round knowledge, media, communication and entertainment of the students, the authority has given satellite connections in the residential halls of the highest institutions in the country. There are many channels like ATN, Star Sports, Star Movies, ESPN, Sony, Discovery, Zee, V, Zee Cinema, Movie Club etc.

In the other universities, even in the medical colleges, there are connection of all these channels. But in spite of being the second biggest university of the country — Rajshahi University — there are no connections of any such channels. As a result, the students of RU are deprived of the programmes of all of these channels. It is a discriminatory treatment at RU, isn't it? We know that even ATN televisions many important and enjoyable Bengali programmes. So, in order to eliminate the discrimination and to extend the scope of watching the satellite programmes at RU, we humbly request the authority to take immediate step for giving connections of those channels at the RU residential halls.

And by doing so, the authority would be doing favour to 22,000 students of RU.

A K Azad
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Law and order

Sir, The government is aware of it, but is not drawing attention to the alarming law and order situation prevailing in the country, getting worse day by day. The situation may soon go out of control of the police.

The police is being fired upon by the miscreants, *goondas, mastaans*, or the crime gangs operating all over the country, when the police go after to arrest them. It means such groups are getting bolder and bolder and openly defying the authority. A day might come when they will turn against their own leaders, due to internal dissension, in other sectors. The style will spread in the society, and one day nobody will be safe.

Here are some examples of what's happening:

a) Regular train, launch, and bus hold-up by armed gangs. There are daily reports in the press. It has become unsafe to travel, especially at night. The authorities are quiet about new and better measures to instill confidence on the public mind.

b) Dacoities in broad daylight in residential areas in Dhaka and other cities. Recently, there was an armed robbery on the second floor in the Azampur Estate during daytime. The armed gang cannot be captured by even 100 unarmed residents. Where is security at home and out in the street? Where to take shelter? The government must answer this simple question.

c) Obstruction, use of violence and threat to life when dropping tenders at offices. Why it is happening again and again in so many offices, and cannot be stopped? The authority is silent on preventive measures. How many have been arrested and prosecuted? No figures are issued for public information. There are other examples known to all. The indifference of the law and order agencies is astonishing. The outmoded police force is utterly inadequate to contain the modern gangs. How tens of thousands of illegal

arms are being confiscated? The regime has to announce stringent measures to maintain its favourable image.

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Phantom phone

Sir, The trouble with my home phone has gone out of proportion for the last six months, probably for hybridising two alien technology (analog and digital) under single roof of Dhaka's Sher-e-Bangla Nagar Exchange.

The persistent troubles are: While talking, the line frequently snaps on its own; suddenly the phone remains dead for several days; you can hardly connect to any number starting with 9, 4 or 5; an outside call from numbers starting with 9 and 5 hardly gets through; you need a heaven-sent luck to get an outgoing dial tone; if the dial tone at all comes, the call invariably goes astray.

OPINION

The VAT Syndrome

Abu Imran

People have shown mixed reactions to the budget placed for the year 1997-98. Even some of the members have criticized it. It is difficult to comment on all the aspects for the lack of space and also of knowledge. Let's look at only one aspect — VAT (value added tax).

VAT for the first time was introduced by the former BNP government which then was considered anti-people since it affected the poorest of the poor on the one hand while the desired revenue could also not be mobilised. It was later thought that the next government might do away with this. The reason was somewhat understandable since that was the time (last budget) when the government was newly-installed and they had rather very little time at their disposal. So they, presumably, just signed what was done by their pre-decessors with some cuts here and some addition there. But in principle that was the BNP budget with the Awami League tag. In that situation, there was little to grudge.

But it came as a bolt from the blue when the current budget (1997-1998) not only retained VAT, but it was extended to cover more items and thereby designed a frame to break the backbone of the poor consumer. The persons involved in production, distribution and marketing can very easily shift the burden on the weak shoulders of the consumers who are generally the poor. And in Bangladesh, the poor are the most neglected, ignored and even their grievances are not heard, not to speak of their solutions. Therefore, the extension of VAT and its operation would hit the poor like a cat

and (as learnt) put arbitrary figures as VAT dues, which at least one would optime that if he paid that amount, the next day he'd have to close the shop. So he prefers the underhand business to the mutual advantage of both the tax official and himself.

For instance, if the toll collector (tax official) demands Taka 5000 as the VAT amount over the day's or week's sales arbitrarily, saying that the shopkeeper might have sold an amount of goods etc., corresponding to VAT demanded, neither the shopkeeper can prove it wrong, nor can the collector claim his demand as 100 per cent right since there is no document like cash memo/receipt to prove its accuracy. So, the shopkeeper or his agent would agree to an underhand dealing at, say, Tk 200-500 as VAT and, say, Tk 100-200 as non-receipt fee (bribe) for the tax collector. Such an amount would appear not uncomfortable to the shopkeeper while a 100-taka (per shop) of invisible income to the official would be tempting to ignore his demand of Tk 5000 for the state treasury, since in the latter case none of them (either the shopkeeper or the VAT collector) gained, and hence the consideration for underhand dealing. But this defeats the state expectation of desired income generation from the local sources even ignoring the inconvenience of the poor who constitute more than 50 per cent of the total population. Thus in such exercise, the state gains little, the poor lose and more loss occurs.

VAT is desired to be retained and people put into inconvenience, then, let the VAT network be strengthened in such a way that the inconvenience of the common people is transformed to generate the desired revenue to help boost the economy. For example, if on the average a common man pays Tk 100 as VAT, then the population being 12 crore plus, it's supposed to generate 1200 crore taka as revenue which is by no means a paltry contribution. But this amount has to be generated/realised to achieve the end-result. And this can be done by re-structuring the VAT collection system. Perhaps the following measures may be helpful:

(a) All the shopkeeper/business houses whose daily transaction involve Tk 5000 and above should be obligated to issue cash memos/receipt for transaction done. Others should be encouraged to keep a record of daily sales for periodic inspection. Violators should be punished.

(b) Among the available tax officials those relatively more honest and efficient should be deputed for collecting VAT. They may be given incentive in the form of payment of a certain percentage of VAT collected. In their cases also, violation/irregularity should be made punishable.

(c) To start with, VAT up to thana level should be introduced so that the existing facilities for tax collection could be geared up to achieve the objective.

(d) Each VAT collector should be assigned in an area consisting of a reasonable number of shops/establishments he could cover. Let us say each person is assigned 100 shops at thana level while 50 or less in busy areas and cities where transaction may be larger. He would make inspection/collection weekly schedule according to his convenience and convenience of the establishment owner. He may cover 15-20 shop during a working day of extended period now. And thus he could cover all the shops in a week.

(e) There should be arrangement for overseeing and random checking by a higher body or squad who would take immediate decision to fine/punish the violators. Some sort of rules in this regard may be formed by the IRD/NBR, if necessary.

(f) If the present manpower is considered to be inadequate, then, a TA (Technical Assistance) project under suitable title, say, 'TA for strengthening the VAT system' may be taken up. This in addition to strengthening the VAT collection will also generate employment for the educated unemployed. After all, hundreds of TA projects have been taken up for this study and that whose outcome hardly serves any useful purpose since such TA leads to preparation of some kind of reports etc., which finds its way into storage room or its recommendations considered unimplementable. In both cases the outcome is zero. At least in the above case a good number of youths would be employed and through their honest efforts hopefully, desired revenue can be earned and in due course, out of the increased collection, it's very likely that even their pay and allowances could also be met.

The above suggestions may be too ambitious but are worth trying. However, in case it's considered unfit, then my simple suggestion would be to do away with the VAT syndrome so that the common people are saved from its scourge (pay high price for goods and services), and the corrupt practices it has generated can also be eliminated. Perhaps there is not a third option.

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