

Tragedy on the Khowai

Perhaps we would never know exactly how many of them died. The strong current of a turgid Khowai has ruled out that possibility effectively. In a few days' time, this ceremonial seriousness that we see now, will have died too. It will be business as usual and human life will remain as cheap as it has always been in this country.

Sad and shocked as we are at Thursday's accident in Habiganj, we take this opportunity to lodge our protest against this strange failure of the authorities to show the minimum care about public safety. Because we are convinced that this latest case of the loss of human lives by a speeding train on a bridge was avoidable. From reports available so far, it seems there was enough time and room for coordination and caution among all concerned—the police and army personnel there, railway authorities and the driver of the killer train to stay out of harm's way.

The sensitivity and concern for human lives shown in the closure of the pontoon by the people who manned it were all lost in the failure to consider the outcome of this emergency measure. They lost sight of the fact that closing the pontoon due to the rise in water level was not a solution to the stranded people on the two sides of the river and also that it was tantamount to forcing people to the only other option left for them to cross the river—the railway bridge.

The services personnel should have acted on the understanding that a railway bridge like the one on the Khowai at Shayestaganj is exclusively for railway carriers. Spatially, it is not designed to hold even human traffic. Either they should have ensured that there was no traffic movement on the rail bridge until some alternate ferrying arrangements were made or they should have communicated the nearest railway stations to know the passage schedule of the trains and cleared people from the bridge accordingly. In the event of prior intimation and proper coordination chances were that the train would have mounted the bridge at a much less speed than at what it was actually travelling. We are sorry to observe that they literally saw the tragedy brew and come down almost right through the day.

The real tragedy of an accident is that its lessons go unlearnt more often than not. We hope this one will prove an exception. We do not want to see any more enquiry committees churning out posthumous wisdom on irreparable losses for some heedless people. We want to see humans grow in care and feelings for fellow humans on their own. Let there be no more accidents due to human indifference and error.

Jerusalem Bombing

Once again innocent lives have been lost in the hands of terrorists. Suicide bombers exploded three bombs in a busy Jerusalem shopping mall killing three and injuring about 165 shoppers and passers-by. This paper has always condemned the loss of innocent lives regardless of the justness of the cause in the name of which terror is perpetrated. Today again we raise our voice against such methods to push forward the Palestinian cause. But having said that we unhesitantly add that these bombings point to a deep frustration that Palestinian people are feeling due to the lack of progress in the peace process envisaged in the Dayton formula. Palestinian leader Yasir Arafat has repeatedly called upon the US President to see to the implementation of the very agreement that he himself helped produce. The Palestinians have moved a lot—some would say too much—from their historic positions to accommodate the western position and the Israeli concerns so that peace gets a real chance in this troubled region.

With the election of the present government, Israel's mood and attitude have changed. It has moved away from the Dayton agreement in a fundamental sense, and the US administration knows it. While we understand the latter's reticence to admit so in public, we however hope that this view is conveyed to the Israeli premier and his government in private, and in the strongest of terms.

We are happy that US Secretary of State's visit remains on track. Postponing Albright's visit would have only postponed addressing some of the issues that need to be tackled urgently. However we are unhappy at the tilt of the US President's comments on Thursday in which he practically toe the Israeli line by putting the whole responsibility of stopping terrorism on the shoulder of the PLO leader. He is accused of not doing enough to catch the Hamas terrorists who have claimed responsibility for the latest bombing.

The Palestinian administration, to assuage the US, has already started to arrest some Hamas activists. This move, we hope, will strengthen Arafat's position in the eyes of the US backers of Israel, and cause further pressure to be put on Israel to implement the Dayton accord. It is in its meticulous implementation that any real chance of peace in the Middle East lies. We hope that this is the message that Secretary Albright will carry to Israel.

To Keep Diana Alive

Literally watched by the whole world, Princess Diana's last rites will take place this morning. Never in the recent past has the world been as united in sorrow as it is today, and has been in the last few days after the tragic death of Princess Diana. Hundreds of millions of people all over the world are tied together this morning in a feeling of personal loss in her death. Most of us would not, perhaps, be able to articulate as to its cause, yet all of us feel a deep sense of loss at the untimely departure of such a magical person.

But what will come of all our grief? Yes, the feeling itself is noble enough. But we wonder if we cannot turn this global grief into a positive energy towards achieving some of the goals that the Princess was espousing. Fight against land mines was her most recent and far reaching project. Can't we create great pressure on all the land mine producing countries to ban this explosive which hurts the innocent far more than it does anything for the war?

Her devotion to the cause of children is something which people all over the world can take to heart, especially we in South Asia. If we can devote a fragment of the media space and time for her causes compared to what has been devoted to her during her life time and especially during the last few days, then we will have paid her a most sincere tribute. Let us resolve to carry on her fight and by doing so perpetuate her presence among us.

Economic Crisis: How Much Fact, How Much Fiction?

The most disconcerting sign seems to be lurking on the horizon of revenue generation. Revenue collection, reportedly, is growing very slowly to defy the target.

amount of Tk 1,125 crore was approved for term lending and Tk 1,160 crore was disbursed. The working capital loan disbursement stood at Tk 6,659 crore against the approved Tk 6,807 crore (about 98 per cent). In fact, working capital disbursement amount seems to have doubled in 1996/97 (Tk 6,659 crore) compared to that of the preceding year (1995/96). By and large, the total loan disbursement in 1996/97 stood at Tk 7,819 crore against an approved amount of Tk. 7,932 crore (about 99 per cent). Barring 1995/96, the total loan disbursement lagged behind the approved figures in all other years i.e. 1991/92-1994/95.

Bangladesh Bank figures on loan amounts appear to indicate that lending activities are not as shy as have been shown by the critics nor are those performing worse than before. In fact, they seem to be performing better. Nevertheless, the euphoria of a liquidity crisis could have sprung from the following reasons: First, it might have so happened that some banks declined to approve lending claims of some people. This could be due to the fact that banks have been asked to look seriously before they leap into business and thus shrug off the blame for bad debts. The stringent and conservative outlook of the banks is not surprising given public anger and anguish against their rate or default loans. We feel that even if a bank does not have much in its vault, it can entertain a good bankable project by arranging rediscounting facilities from

Bank Bangladesh. Second, when the government decided to uphold the bold decision of not bowing down to the claims made by the exploiters of GSP facilities who tarnished our export image, some of them might have been denied access to credit facilities of banks. This group could be the architects of staging the so called liquidity crisis drama. It will not be surprising that they would raise more hue and cry in future to eke out a better deal from the government.

Government borrowings from banks for various purposes (including meeting annual expenses) and national savings. The alleged growing surge in revenue expenditures of government, the non-fulfilment of privatization and revenue targets etc. could force government to reduce the limit and thus squeeze economic activities.

There is, in fact, allegedly, one serious problem in the agriculture sector—problem of over production. Farmers have tremendously contributed to

more progressive by raising the price of petroleum proportionately at a much high rate than that of other products which are used by low income groups. The decision is welcome in view of the huge environmental problems they tend to pose. However, in tandem with the rise in energy prices, especially of petrol prices, what the government should do is to ensure a drastic cut in the fuel consumption of the public sector. No doubt the price rise would affect private consumption through price effect, but waste oriented public sector might not resort to rational use—to negate the basic objective of the price rise.

The most disconcerting sign seems to be lurking on the horizon of revenue generation. Revenue collection, reportedly, is growing very slowly to defy the target. Few reasons could be adduced to the shortfall: (i) Some importers prayed to the court for stay order on their valuation of duties on imports and are receiving it. In developed societies, in the case of such request for stay orders, economists or financial analysts are reported to be consulted with to examine private benefits and social costs of stay orders. Unfortunately, we do not have such system and hence importers are legally getting postponement of the payment of taxes, may be for years to come. (ii) The degree of corruption in tax administration seems to continue unabated. The other day I was coming out from ZIA and witnessed cash dealings in and around the luggage belt, good escape by some

passenger with heavy load of cartons through green channel, exchange of money for imported commodities inside customs area etc. It is, perhaps, not necessary to raise at this point what I saw while going out through ZIA. But suffice it to say that, the fences are eating up the crop fields! Similar allegations are heard about Chittagong port customs. Once some of the officials were transferred and later they were again retained under pressure from powerful lobby. Unless these economic law and order situations (bribes, delay is project approvals, monitoring, political highhandedness etc.) could be brought under serious control, the development objectives of the government might get a big jolt.

The alleged culprits that rampaged the share market and robbed people of their small savings have duly been identified by the government and sued. That was a welcome move. But for unknown reasons, the chase seems to have stalled and the 'actors' are believed to conspire to destroy the share market. Likewise, the bold decisions to punish loan defaulters appear to have stopped at a certain point, even some of them threatened to take Bangladesh Bank governor to task.

One might interpret that the above episodes are signs of weak governance. An elected government's most powerful weapon is its mandate from the people for a term of five years. It should be ruthless to the culprits—irrespective of party affiliation—and sympathetic to the productive forces of the society. Otherwise, to thrive on crisis mongers would go all the way to turn problems into crisis and crisis into chaos. Unless there is a crisis of confidence among the ruling party it is not hard to face the few problems cited above.

Beneath the Surface

by Abdul Bayes



A choosy attitude among bankers regarding term lending is not all that bad, we suppose: Over confidence, over enthusiasm in this respect in the past cost us in terms of bad loans. Time has arrived, perhaps, to look at the quality of projects rather than at the quantity of projects. The speed of lending activities of 1980s should never be back to produce industrialists but not industries! Let us prefer less to more of this kind.

The problem in the financial sector that can be perceived is the problem of safe limit to credit expansion. The limit is a function of many variables, important of which are gov-

ernment borrowings from banks for various purposes (including meeting annual expenses) and national savings. The alleged growing surge in revenue expenditures of government, the non-fulfilment of privatization and revenue targets etc. could force government to reduce the limit and thus squeeze economic activities.

The recent price hike of petroleum products is also construed as a serious crisis by the critics. Fuel prices should have been raised much earlier to (a) reduce smuggling of the product across the border and (b) to extract revenue for the government. It was judicious on the part of policy makers to make it

Diabetes: Is it Really that Dreadful?

by Prof A K Azad Khan and Dr M G Kibria

Today, September 6, is the eighth death anniversary of National Professor M Ibrahim who dreamed for quality service for diabetic patients.

available in Bangladesh.

Home Blood Sugar Monitoring and Hospital Visits

The objective of frequent follow-up of diabetic patients is monitoring which is essential for adjustment of treatment. One of the simple and cheap monitoring method is urine sugar testing. The other and more reliable monitoring is



National Professor M Ibrahim, founder of Bangladesh Diabetic Association

insulin. But individuals with type-II diabetes (non-insulin-dependent) have either deficiency of insulin or defective action of insulin. The beta cells (insulin secreting cells) of type-II diabetic individual may be compared with a tired horse and oral tablets with a whip. If you start whipping a tired horse, initially it will run faster but after a while become totally exhausted. Similarly in type-II diabetes, oral hypoglycemic drugs (staining foods) whenever he wishes. A diabetic individual must understand that he is his own physician and must learn how to control his metabolic derangement. Doctors or diabetologists can only help him from time to time to achieve this goal. One must also understand that diabetes is fully controllable although not curable. One should consider diabetes as a state rather than a disease. A man with refractive error wears spectacles life-long and he becomes accustomed but never feels that he has a disease.

Diet: Control or Planning

Diabetic diet is simply normal diet minus sugar plus regularity in timing and quantity of meal. If a diabetic takes sugar-containing food, the sugar will be readily absorbed and the blood sugar level go up. However, artificial sweeteners like saccharine, aspartame etc. can easily be used with food. Diabetic diet planning does not mean monotonous diet every day. Diabetics may be taught to meals. For example 3/4 th cup of rice can be exchanged with one slice of bread or 30 grams of meat can be exchanged for one egg. The Diabetic Association of Bangladesh provides a guide book for each registered diabetic individual where different food exchange regimens are illustrated.

Diabetic Education and Management

Diabetes is a life-long disease. Other than hypertension no other chronic disease is as frequent as diabetes. Many diabetic individuals may not have any symptoms at all. Thus the question arises, 'Why is treatment required for diabetes?' Long standing uncontrolled diabetes may give rise to several

caemic agents work well initially but after certain period it fails even with maximum dose because by that time the beta cells are totally exhausted. In such cases insulin is required even in type-II diabetes. Availability of micro-fine needles has made insulin injections virtually painless. In fact, it is the fear not the pain which stands as an obstacle for accepting insulin therapy. Instead of syringe, one can use insulin pen. With an insulin pen one just has to dial the dose and inject almost painlessly. One can easily carry such insulin pen in his pocket wherever he goes. Such an insulin pen is already

blood sugar testing which is usually done in hospital or laboratory but now-a-days with advancement of science this is possible at home or office. Home blood sugar monitoring devices have become handy and now in fact can be carried around in the pocket. These devices are accurate, require only one drop of blood from finger prick and give blood sugar result within 30-60 seconds. Different kinds of devices like Glucometer-GX, Encore, Midsense are already available in our market. Home blood sugar monitoring gives the patient more freedom for diet planning. Fasting blood sugar

should be kept below 6.0 mmol/L (100 mg%) and two hours after meal (breakfast or lunch) below 7.8 mmol/L (140 mg%). But one must not bring down the blood sugar level too low to avoid hypoglycemia. Ideally blood sugar should be estimated several times daily for assessment of the diabetic condition throughout the day. But unfortunately even at the Diabetic Association of Bangladesh we test only one sample a day per patient due to huge patient load and only in few instances we can afford to test two or more samples. Frequent hospital visit also takes the patients' time; their wage is lost and many a times they are accompanied by relatives/friends who also suffer the same problems. Moreover monitoring blood sugar only once a month may not be enough for adjusting the treatment. It also takes longer to achieve ideal control. But it has been shown (DCCT trial) that strict blood sugar control can definitely reduce the risk of all long-term complications of diabetes. The target of diabetic management should aim at strict blood sugar control which is possible only with more frequent monitoring. It is encouraging that awareness of diabetes is improving in our country, but awareness regarding importance of perfect control is still lacking even among doctors. If proper diabetic education can be ensured then patients can monitor their diabetic state at home and can adjust their diabetic management accordingly. Thus the frequency of hospital visits can be minimized which also will minimize the patients' time loss, transportation cost, wage loss of themselves and their accompanying persons as well.

Home blood sugar monitoring also provides timely diagnosis of hypoglycaemia/hypoglycemia and facilitates early and proper management without unnecessary suffering and possibly hospitalization. If the frequency of hospital visits can be reduced from once a month to once every three months, then the patient load in diabetic centers will also be decreased which should improve the quality of service specially in busy centers like BIRDEM where monthly patients' attendance is about 76000. Preliminary results of our study on 'cost effectiveness of home blood sugar monitoring among the patients of BIRDEM' suggest that fre-

quent home blood sugar monitoring and three monthly HbA1C monitoring at diabetic center is cost-effective and can ensure better blood sugar control than conventional monthly one or two sample blood sugar testing at hospital. Measurement of HbA1C gives an overall estimation of blood sugar control over the last three months.

Is Home Monitoring a Substitute for Hospital Visit?

Proper management of diabetes does not mean only the good blood sugar control. It includes regular monitoring of body weight, general well-being, blood pressure, at least yearly monitoring of urinary protein or microalbuminuria, kidney function tests, lipid profile, ECG, fundoscopic examination of eye and neurological examination as well. So home blood sugar monitoring is not an alternative to hospital follow-up; rather it is supplementary to regular diabetic follow-up and proper diabetic care. Reduction of daily patient-load may also help the physicians to ensure the above mentioned components of total diabetic care. This has very important implications. Because early detection of albuminuria (presence of a component of blood protein—albumin in urine) is essential for prevention of kidney failure, similarly early detection of retinopathy is essential to prevent blindness.

Today, September 6, is the eighth death anniversary of National Professor M Ibrahim who dreamed for quality service for diabetic patients. Nothing could make his soul happier than if we can maintain the standard of his service. This is the era of tele-medicine. In western world some diabetic centers utilize the advancement of tele-communication and provide advice to patients through e-mail. Patients can transfer the stored data from home blood glucose monitoring device directly mobile telephone and e-mail and get back instruction in the same way. This may now sound a fantasy in Bangladesh but what is the harm in dreaming. No one would have been happier than our National Professor M Ibrahim if this dream comes true.

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favourable investment climate unless some committee, comprising of MPs, are there to monitor the implementation and progress of the direction. This I write with my experience in BOI.

The other day, I went to BOI office to obtain an investment guide-book for foreign entrepreneurs which my foreign principal requested me to provide him with details of investment policy. To my utter regret and shock, I was told by BOI officials that they did not have any guide book for investment policy, and the ones they had were out of stock. My question is why such an important booklet is allowed to be out of stock? They should have ready stock of all the guide-books and should not come up with any negative answers.

This indicates the callousness of our government officials to which the Prime Minister and her Cabinet colleagues are not paying heed.

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To the Editor...

Corruption in Bangladesh

I was amazed, though pleasantly amazed, reading the opinion poll on the different departments of the government who are leading in the "Corruption Stakes" (Daily Star 13 Aug 97).

That such an organisation exists which has the guts to organise such an opinion poll which is then published so prominently, is a source of great encouragement for those of us who are fed up with the debilitating effect which wholesale corruption at all levels is having not only on our economy but also on our national character.

One should not be surprised at the departments named in the opinion poll who have taken the top 'honours'. This was to be expected because their activities are an open book, done on wholesale basis and most of them do not hesitate to flaunt their gains in public with impunity. Any shame attached to such activities has long ago been dispelled by the new-com-

ers of the present generation—all wanting to wash their hands too in this never-ending 'Ganga'.

Not surprisingly one department which makes all those listed in the poll look like they are still in kindergarten when it comes to corruption, is not even mentioned in the report published. They keep a low profile and their activities are far away from Dhaka.

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Politics of hatred

Sir, We have a VIP lounge at Zia International Airport. All our VIPs use this special lounge at the time of departure from the country and returning to the country.

Politicalisation of national events will create divergences in national focus and solidarity. Exercises in corrections of past history is a time-consuming undertaking, needing the proper foundation, structure,

and environment, and calm neutrality, away from the day-to-day priorities and pulls of distractions. It should be undertaken by unbiased experts at non-political level. Current affairs sometimes create unpredictable situations. Muddy waters must be allowed to settle down before the perspectives can be seen clearly for processing. The head must prevail over the heart. Fact has no feeling.

Political parties cannot make national contributions solidly during the period it is consolidating its base or structure. The latter period is long and unpredictable in emerging states in the Third World, influenced by changing flux of social, cultural, economic and political forces. In addition, all local noble missions are influenced, directly or indirectly, by strong international scenarios in the global village (short of time and short of elbow space). Leaders of the society (not only the politicians) need time to relax in social ambience before sitting down with a clean slate to act as national scribes or memory banks.

Hatred erodes co-existence for generations, not to speak of intolerance during the brief sessions of the Parliament. Today, we are faced with the basic question: what is the correct perspective of life?

A Retired Onlooker
Dhaka

FDI and Bureaucracy

Sir, The conscious people of this country feel that unless massive foreign investment