

Khaleda Zia Returns with a Bitter-sweet Memory

Syed Badiuzzaman writes from Boston

For Bangladeshis, politics abroad is not different from politics at home. The home-style politics which already created considerable tension and triggered skirmishes in the Bangladesh community in the United States may be a potential cause for crime in future on a foreign soil.

To Learn or Not to Learn

The government has officially announced the cancellation of the disputed GSP certificates. Having hailed the government earlier in this column for showing the kind of courage and farsightedness it takes to deal with a delicate situation like this, we now urge the government to show similar resolve and vision in managing the fall out of a stern remedial measure.

There is no denying that the scrapping of the GSP certificates, irrespective of their automatic justification, will have its repercussions. Because all said and done, this will result in huge financial setback for those robbed of the preferential privilege, albeit due to their own fault.

Smarting as they must be under the financial impact of the punitive measure, these 'sufferers' are not likely to see the government compulsion behind the decision. Unrepentant, they will engage in a smear, may be hostile campaign against the government and will, expectedly, find sympathisers in the opposition. One can only keep one's fingers crossed that in their zeal to criticise the government, the opposition will not get carried away on this issue and stay focused on the reality: that these people tampered with the international business rules and paid the price.

What this snafu actually calls for is a careful, sincere and unprejudiced repairing job in order to help our garments industry make light of this undesirable reality. It is important that we learn the palpable moral of this GSP problem and the cloud our prospect in shrimp export seems to have gone under. It is easy to get away with irregularity for a while but the penchant for quick profit through breach of contract or corruption does not pay in the long run. Not only it makes the party at fault to undergo financial losses but also tarnishes the image of the country immeasurably. Besides, it takes years to build trust which a moment's temptation can destroy beyond repair.

Let this lesson contribute to the maturation of our growing export industry.

A Movement for Literacy

The nations of the world yesterday observed the International Literacy Day. How and why would the highly literate nations observe it? The day gains in importance as the literacy rate diminishes in the Third World nations. It is there that the day finds its true relevance. With literacy at hardly over 40 per cent, ours is one of the worst cases where only a sustained and all-in national effort can save all the endowments and achievements of the past and put them to breaking new grounds — through first of all making these societies universally literate.

The cause of literacy has suffered here the ignominy and neglect of being tucked away as a matter wholly of bureaucratic care. That first sin has spawned all kinds of corruption around the state arrangements for making the children and adults literate. This neglect is most pronounced in the major political parties' total avoidance of the issue. The two big parties, between them sharing the loyalty of more than 80 per cent of the electorate, have not cared to train one single child or person into literacy over the last decades. Not a day passes without a bevy of the leaders of the two sermonising on the good and bad of the nation, in print and in speech. It is evident from their ceaseless exhortations that there isn't any problem here named illiteracy. It could, in these circumstances, very legitimately be suspected that the two political behemoths want illiteracy to remain, keeping half of the nation as an easy prey for manipulation.

Literacy is not so much a matter of sustained schooling or formal education. It can be done through organising camps and drives and other campaigns. The literacy problem is crying for a movement — a mass movement. Who but the AL and BNP and the government can launch this movement? They will find a big ally in the NGOs. The NGOs' combined experience on the literacy front will be of immense value and help to a great national surge towards literacy. If this surge is not here by another two years, the government's claims to achievement in the education sector will be all falsity.

Come on DCC

We had doubts over the sincerity and sensitivity of political parties in matters related to public sufferings. Little did we know then that the City Corporation authorities themselves could be equally insincere in trying to solve a problem that has come to plague city dwellers for years.

The news is, owners of two of the seven sites designated for public meetings have expressed their surprise over DCC's (Dhaka City Corporation) choice of places. These people have reportedly, claimed that the DCC did not consult them or seek their opinion beforehand.

Our question is, why? Fixing sites for public meeting is a huge locative arrangement that calls for near flawless coordination among the parties concerned. How could the DCC fail to feel that? How could it lose sight of the problems that would entail such an indifferent and unilateral approach?

We all know what a tall order it is and it will be to rid the political parties of their anywhere-I-will sort of attitude in holding meetings given the vitiated political atmosphere and the general insensitivity of the politicians to public inconvenience. Main opposition BNP has already painted the decision as play of the ruling party to create political obstruction.

Under the circumstances, complaints like these which are tell tale signs of lack of homework and insincerity on the part of the DCC can slow if not stop the whole process of implementing a ruling that has become absolutely essential for the city dwellers.

We feel it is DCC's duty to make amends for its own indiscretion or insincerity and get its order on meeting places obeyed by all as soon and strictly as possible. It is a professional occasion to which it has to rise to justify its existence. People have suffered enough for the hypocrisy of the political leaders. Now they cannot be in the line of prolonged and renewed spate of sufferings due to the inefficiency of an office which stands there to deal with urban challenges and problems.

OPPOSITION leader Khaleda Zia returns home with a bitter-sweet memory of her just-concluded visit to the United States. While the BNP chief will be saddened for leaving behind in America a community of Bangladeshi immigrants just as divided as her party's US unit, she will be happy for successfully preaching her and her party's messages she carried all the way from Bangladesh.

The hallmark of her 12 day coast to coast trip was inauguration of a conference of the Federation of Bangladesh Associations in North America (FOBANA) in Los Angeles. But as Khaleda kicked off the three-day annual event at Burbank Airport Hilton and Convention Center on August 29, another conference of Bangladeshi expatriates began simultaneously — just a few miles away — at a recreation center.

Meanwhile, an intra-party squabble that had been going on for sometime within the US branch of BNP surfaced transparently as the party chairperson set her foot at New York's John F. Kennedy International Airport on Aug. 26 to begin her unofficial visit. Factional leaders followed by their respective supporters raced against each other to garland Khaleda Zia leaving her and other members of her entourage in a state of utter confusion.

But Begum Zia didn't keep herself busy only with trying to resolve her party's internal crisis and meeting the Bangladeshis in North America. She also met with Bill Richardson — the permanent representative of the United States to the United Nations who maintains a close connection with President Clinton — and UN officials. A politician-turned-diplomat, Richardson visited Bangladesh as a troubleshooter during a government-opposition standoff about a couple of years ago when Khaleda Zia was in power.

Wherever the BNP chief went to and whoever she met with in America during her visit, she pin-pointed the failure of the government in every field and carried on her high-profile campaign for her party. BNP is not a party which is pro-anti-India or any other country. It is a pro-Bangladesh and Bangladeshi organization which believes in the principle of equality and cooperation with all countries of the world including the next-door neighbours, she declared in clear terms while making her speech at the FOBANA conference in Los Angeles.

Nevertheless, she reaffirmed her persistent opposition to the Indo-Bangladesh water accord and the much talked-about four-nation sub-regional group comprising Bangladesh, India, Nepal and Bhutan. Referring to the transit facility, Khaleda Zia said while India opens its corridor to Bangladesh's Angorapota and Dahagram for only one hour each day on its national security ground, it

wants (a round-the-clock) access not only to Chittagong port but also to its eastern regions through Bangladesh. We consider the security of our state as an issue of utmost importance," she asserts.

We have been pushed into our final battle for our survival as a nation," she said, suggesting. "As in 1971, the Bangladeshi expatriates have a great role to play in this regard as well." Bangladesh's independence, democracy... all are vulnerable today to a multi-directional attack," Begum Zia told the Bangladeshi immigrants and called upon them to take a vow to repulse it. She stressed on unity among the expatriates for the welfare of their own and the nation.

But unfortunately Bangladesh's party politics in the United States and Canada is undercutting unity among Bangladeshis in North America as elsewhere in the world. FOBANA itself is a victim of it. Although its so-called united 11th conference took place on a single platform in Los Angeles, most North American Awami League members either stayed out of it or joined the parallel conference which was inaugurated by Bangladesh's Los Angeles Consul General Mohammad Al Harun. That conference organized by a faction of Bangladesh Association of Los Angeles received a message of congratulation from Prime Minister Sheikh Hasina while FOBANA was left out.

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Good News for NGOs and Business People

Dr. Khandakar Quadrat-I Elahi

In a seminar on micro-credit on the 2nd September in Dhaka, the NGO leaders had prophesied NGOs as the "governments in waiting" or the "future private sector in waiting". These statements indicate very clearly how much the NGO leaders are proud of their role and achievement in reducing rural poverty all over the world including Bangladesh. The 1996 Agriculture Census, however, contradicts the claims of our NGO leaders; it indicates that rural poverty situation in Bangladesh has indeed worsened. Should we not halt now and re-examine our conceptions of NGO approach and re-evaluate our values and beliefs?

reduced rural poverty is a bonanza for our business people. I suppose we can think of another group of people in our society to whom the information revealed by the recent census is a bad news for the economy of the country, because I do not know what that means. However, I do know that the information of enhanced level of rural poverty carries different messages to different groups of people in our society.

For the vast majority of our people, the information revealed by the recent census is no news at all, because they are the source of the news, therefore, they are themselves the news. The message they are getting from this information is that their conditions are not going to improve in the near future; they must be prepared for very long days ahead.

But for two groups of people in our society, the recent census has brought good news. The first group in the list includes our NGO leaders. As the poverty situation has deteriorated in the country, they will be able to collect more foreign aids for their crusade against rural poverty. They will argue, very persuasively, that without them the situation would have been much more worse.

The second group consists of our business people. The World Bank and other donor agencies have now more evidence and ammunition to heighten their pressure for greater structural adjustments in the economy — more privatisation and more trade liberalisation. Thus, in-

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To the Editor...

Letters for publication in these columns should be addressed to the Editor and legibly written or typed with double space. For reasons of space, short letters are preferred, and all are subject to editing and cuts. Pseudonyms are accepted. However, all communications must bear the writer's real name, signature and address.

Rural Budget and Development Strategy

Sir, I would like to draw attention to an article entitled "Rural Budget and Development Strategy" by Abdul Bayes published in your daily on August 2, 1997. The article is a by-product of author's larger study entitled "Experiences from Rural Bangladesh". The study was sponsored by CHR, Jahangirnagar University under linkage programme between the Jahangirnagar University and the Morgan State University, USA. The study was supposed to interview 1000 households with a budget over Tk 11 lakh. But the author covered only 425 households. The facts and figures quoted are not in line with the original report submitted to the committee under the chairmanship of the Vice-Chancellor in December last year. He has manipulated several information to make it attractive to the readers. As an economist, I think he is misleading the audience by manipulating the figures. He has shown many changes in the findings by considering the two survey time points — 1995 and 1982. Prof Bayes conducted the survey in 1995 which he correctly mentioned. Surprisingly, he used the survey of Dr Mahboob Hossain for comparison which he claimed that it was conducted in 1982.

In fact it is not true. In draft report presented to the committee, he mentioned that Dr Hossain's study was conducted in 1987 (on page 4 and several places in the report). In the report, in order to make the findings comparable and plausible, Prof Bayes sometimes used 1987 and at most instances also used 1988 (Table 4-6, page 74; Table 4-12, page 82). In the text, similar mistake was done. In the main report, he mentioned that the survey was conducted

in 1987. The total sample size he mentioned for the BIDS survey is also wrong. The sample size covered by the BIDS survey was 1245 households (page 5, first part of his report). Prof Bayes mentioned in his article that BIDS covered 640 households which is roughly half of what he has mentioned in his article. Prof Bayes also mentioned that he has covered 425 households with a budget of over Tk 11 lakh, and mentioned in the article that BIDS study covered 16 villages.

In his report, Prof Bayes mentioned that in the BIDS study there were 64 unions and two villages were purposively selected from each union (pages 4 and 5). Prof Bayes mentioned that BIDS ultimately covered 62 villages and 1245 households spread over whole of Bangladesh (his report, page 5). The question is: why did he manipulate the figures? Is it to show major changes between the two surveys? If he shows 1982 instead of 1987 and compares his findings with the 1995 survey, then what these manipulated results would do? Is it ethical? Is it professionally expected that he also provides a number of policy prescriptions on the basis of his findings?

What are the implications of the findings over Rural Budget and Development Strategy? In the report, page 34 Table 3.1, Prof Bayes compared the 1995 survey with that of the 1987 BIDS survey and shown per capita income as Tk 10170 and Tk 7283 respectively. In the present article he mentioned that per capita income for the two surveys were US\$240 and US\$125 respectively. The latter figures suggest that per capita income has almost doubled between 1997 and 1982 (1987) while his report (Table 3.1 page 34), suggests per capita income increased only by about 40 per cent between 1995 and 1987. The inconsistency in the in-

formation of his article is sharply evident if one compares the expenditure patterns. Here one would see that there is not much difference — 56 per cent and 67 per cent. Here he compared his findings with 1991-92 HES survey although in the article, he mentioned it as 1982 survey (Table 2.8 page 23). All the figures mentioned in his article are manipulated and to show the impact he has compared the information with 1982 survey which is simply imaginary i.e. no survey was conducted in 1982 of the nature he mentioned. However, in the report he compared his findings with that of 1987 survey. Sometimes, he compared his survey findings with the 1991-92 surveys but in the article he used 1982 for comparison.

The other information shown in the text are also manipulated and designed hypothetically to show the impacts. As a past member of CHR, I am very much familiar with the design, methodology and findings of the study. It is unfortunate that the author deliberately manipulated survey findings and published that in your paper. I would expect that the author would clarify the findings and the two surveys' time point which is important to justify the findings of his article.

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The love for wealth

Sir, The recent news about Fidel Castro's wealth was grim but not astonishing. Dictators both from are known to be fond of three Ws. And he is no exception. The bearded never-changing, olive-faded hero of Cuba, according to a survey by the New York's Forbes magazine, is worth an estimated \$81.3m, well ahead of many rich elite of the world. It is alleged that Castro controls at least 10 per cent of the ailing Cuban economy, investments in a string of palaces and hotels and has underground deals with Colombian drug cartels. Also included in the long list of kings, queens and dictators on the Forbes' survey the names of dictator Saddam Hussain weighing at \$2.9 billion; Imelda Marcos's fabulous wardrobe

and Romanian ex-dictator and his wife late Nicolae and Elena Ceausescu who used to dine off gold plates with their dog sleeping in a centrally-heated villa, the recently-ousted Mobutu Sase Seko of Zaire with \$6 billion in the 'piggy' banks and Robert Mugabe of Zimbabwe who recently married his former secretary with extravagant tastes — the wedding alone cost \$2 million.

Many others are in the list and we wonder if the list refers to some of our South Asian countries. Many may not know that the Nawab of Dir State in Pakistan had 54 pairs of world famous dogs, a German doctor and a large AC building which were revealed to us when I was sent by the commanding general to collect 10+1 (one for me) pairs of dogs for the bosses in the '60s.

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Sagging power cut

Sir, We are fond of power, and too fond of using it, and extraordinarily jolly about misusing it; in fact giving away many meterless connections — the small pleasure of life cannot, and should not, be measured! But when it comes to the installation of electric power stations on an urgent basis, whether floating or static, power-vested interests put a spanner between the spokes, especially before or after signing of the tender agreement. The newspapers regularly put out such sob or moral stories. Philosophically, power lies in not using it. It is the charged potentiality of the status, not the actual discharge of power. The capacity must be high, and the discharge rate low. Morally, our power insulation factor is not so powerful, hence the power leakages, not only to the earth, but to other earthlings and siblings (democratic dispensation?), disrupting the balance of mini-powers, causing the flow of sparks at unusual places, at unusual times.

Our buses may be rickety, and our drivers are not so powerful, but how many can resist playing footsie with the accelerator when the head is in the clouds? The resounding crash

is loud and powerful, contributing a micro unit to population control in an unusual way. Who is not aware of the Bengali proverb: *boshite diley shute chay* (an invitation to sit encourages looking forward hopefully for the bed).

A Husnath  
Dhaka

The 'Black' week

Sir, What a week? In a short time of 5 days we lost two of the most-loved women in the world. The first shock came when Diana — the Princess of Wales died in a car crash. As the world prepared for her funeral we were faced with the news of Mother Teresa's death. Both of these women had touched all of us, maybe not directly with their hands but with their outstanding love for humanity. They both crossed all barrier of class, religion, nationality, color or name in the world over. Mother Teresa and Diana will be alive in our thoughts. Hopefully our sorrows will turn to firm determination to make a difference in our surrounding that these two outstanding ladies achieved in their short lifetime.

While one was bracketed with glamour and the other simplicity, both of them was attached with a vital chord of their belief in helping the down trodden. While the two represented the two hemispheres their love for the helpless brought them together and found affection from the millions from the world over. Mother Teresa and Diana will be alive in our thoughts. Hopefully our sorrows will turn to firm determination to make a difference in our surrounding that these two outstanding ladies achieved in their short lifetime.

Akku Chowdhury  
Dhaka

Competition in banking

Sir, Today, France is regarded as "Overbanked" with the result that margins in lending business are extremely narrow due to tough competition within the sector. Some banks are effectively pursuing dumping practices and central bank governor Jean-Claude Trichet even had to remind that it is

as a roadblock in the way of unity of the expatriates but also harms their intra-community friendship, fraternity and harmony. The more the party politics of Bangladesh flourishes in America, the weaker the Bangladesh community gets there.

Interestingly, out of the expatriates from the three sub-continental countries — India, Pakistan and Bangladesh — only Bangladeshis are involved in direct party politics of their country. The Indians have Friends of Congress Party and Friends of Bharatiya Janata Party while the Pakistanis have Friends of Pakistan People's Party (PPP) although both are much larger communities than the Bangladeshis. As a result, they are much more united than the Bangladeshis, and therefore, have much stronger lobbies in the United States.

Celebrities traveled 12,000 miles all the way from Bangladesh to present their best before the expatriates at the Labor Day weekend in Los Angeles. But they too got split because of a split show of Bangladeshis. As a result, the great joy of a great gathering was also divided.

"cure" for Third World poverty. In other words, the microcredit approach has transformed from a simple "Poverty Alleviation" measure to the major "Poverty Elimination" approach.

This really puzzles me: I have failed to understand how a "painkiller" could turn into the "cure" of the disease.

We know of three facts of our life which determine our destinies in the society. First, we, humans, are social beings by nature and by necessity; we must live in a society for both satisfying our natural instincts and for our own protection and survival. Second, we are selfish by nature. We are always motivated and propelled by our self-interests. Finally, we are not voluntarily poor; there are of course few exceptions. Thus, being poor and living a lower-quality life are against our nature.

If we combine these three facts of our life, we will come up with one conclusion: poverty, by which we mean lower quality of life suffered by the vast section of our population, has been created by the society. Society creates poverty by originating laws and institutions which prevent these people from making efforts for improving their lots and force them to accept the quality of life they do not want and like. Thus, the "cures" of poverty lie in changing the laws and institutions which are responsible for creating it in the first place. The sooner we understand this reality and the sooner we can clear out our conceptions and consciences, the sooner we will be able to eliminate poverty from our society.

The NGO approach must be treated as a "painkiller" not as the "cure" for rural poverty in the society.

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forbidden to grant loans at a loss. In order to gain market shares, banks are cutting their tariffs much to the joy of their customers.... Another significant factor is the competition situation is not the same for all bank, because saving and co-operative banks continue to enjoy certain privileges. The state-owned big banks which have been driven close to bankruptcy as a result of management errors and an obsession for expansion are also only exposed to competition to a certain extent, for the state still guarantees the survival of these institutions. Probably the best known example here is Credit Lyonnais, whose rescue cost France taxpayer more than FF\$ 50 billion....

The above para about French banking scenario is taken from the periodical *Swiss Bank* written on the basis of finding of French senate entitled "Banks; we are concerned about your soundness." France is one of the leading highly developed country in the world, which can locate problems in their banking sector in time and trying to cure it.

There is no reason to compare our banking scenario with them. But recently in our country also an unhealthy competition has set in with some new banks trying step in and also old banks trying recover their earlier losses. A wild competition could not help to survive banks in a society like France. Result of activities started in 1984 came to surface only in 1996, as the aforesaid report noted. So our authorities must keep watch on our banking, because our banking situation is already in a very shaky position, as we observe from the reports published in the national dailies. Outcome of today's cut-throat competition will be seen some 5 or 7 years later, so there must be some step right now to save any unwanted situation in future. Here, I am not in a position to suggest a remedy, but I again quote from the proposal of French Senate Committee: "Harmonising the banking business practices by eliminating competition distortions which are no longer justified in a standard context...."

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