

Khaleda Returns

As our writer from Boston wrote yesterday it was a bitter-sweet trip for Khaleda Zia to the USA via Pakistan, from where she returned on Monday last. Her first political trip abroad since losing power — her trips to Saudi Arabia were to perform Umrah and to have an operation — did more to divide the expatriate Bangladeshis abroad than it did to push forward the BNP version of things at home. Whatever semblance of unity there was among our compatriots in the USA — admittedly wafer thin — now stands deeply weakened with the two groups ready to get at each other's throat. Compared to the expatriate Pakistanis and Indians in the US, we have been divided into bitter political groups that greatly weaken our lobbying efforts with the US law makers. Begum Zia's trip only added further to the already existing divisive process.

There are two important statements that she made during her trip. One that she is not going to call for a mid-term election yet; and the other that she is not opposed to transit but to giving a "corridor" to India.

As to mid-term elections the frequent mention of this very term is in our opinion a way of raising the issue and making the public acclimated to the notion. We think, whatever she may say now, it will all depend on the future development and how BNP sees its own chances if snap elections were to take place. We think a mid term poll would not be good for democracy. BNP should not forget that in spite of AL's efforts it did complete its full tenure of five years and that gave certain continuity to the governance process.

Her talks with the US leaders will have no doubt given her some perspective on how the US is looking at us, and at her brand of politics.

As for the transit issue, this is for the first time that BNP leader said that she is not opposed to it but only to giving corridor to India. To the best of our knowledge there has not been any proposal of giving a corridor, and nor such a facility has been asked for by India. However, the government should welcome this clear position of BNP and declare unequivocally that there is no question of giving any corridor. We think some convergence of views can be hoped for in this regard if AL and BNP clarify their stances.

Khaleda Zia's sojourn in Pakistan was far more successful for her, than it may have been good for Pakistan. She was able to demonstrate her special relations with Pakistan, though at some political cost and at a considerable opposition of some powerful members of her inner circle. We hope this trip abroad will strengthen the opposition leader's realisation as to how far behind we are in the global context and see the urgent need for us to put all our efforts to develop our country. This means that the existing nature of our politics will have to change, and dramatically at that. Is it too much for us to hope for?

The Order of the Day

Poor infrastructural facilities take the underpinnings of all our bleating about better productivity and low labour cost to woo the foreign investors. Finance Minister SAMS Kibria was poignantly eloquent on the problem in his address while opening a two-day conference on the infrastructure investment facilitation centre: "Chronic underinvestment and neglect over many years in the past is responsible for the situation".

It is not in the reach of the public sector of a developing, resource-constrained country like Bangladesh to go for sustained development of infrastructure simply because of the huge cost it calls for. Besides, the government has other fishes to fry.

So, private sector has to arrive in the scene. The said conference which concluded yesterday in the city generated hopes of some positive tidings up that street. The World Bank proposed Infrastructure Investment Facilitation Centre (IIFC) which aims at channelling 225 million US dollars into the private initiatives as equities is expected to attract private capital to the tune of 1.5 dollars in few years. And all this is to be ploughed in the areas like ports, roads, energy, telecoms and water supply. A heart-warming prospect no doubt.

However, all will go in vain if we cannot ensure proper environment for all these great economic activities to take place. Political stability is absolutely the sine qua non for foreign investment. Both the party in power and those in the opposition need to realise that.

A Paean of Youth

Rafter has truly rafted the ground in the world of tennis. In an amazing run of giant killing act, the twenty four year old handsome Australian has won the men's singles title in the US Open to become the first grand slam winner from Down Under since another Patrick — Pat Cash — who won the Wimbledon championship in 1987. Rafter's holding of his dream run of upending one big gun after another till the end meant he was also the first Aussie to win the US open after John Newcombe who had won it last in 1973.

What is remarkable about Rafter's victory on Sunday is that it was not recorded against an older, high profile opponent who had probably got blasé from over acquaintance with success. In Britain's Greg Rusedski he not only did have a coeval who was as keen as him for success but also somebody who was clocked to have sent down a serve at 142 mph (230 kph) per hour — the fastest serve ever recorded in the game's history.

If men's singles final was a celebration of both power and youth, women's finale was definitely an exultation of the latter. Martina Hingis, the ruddy, refreshing wonder girl of tennis made light work of the jazzy American Venus Williams who started well to raise the visions of an emulating Althea Gibson's feat — the first African American to win the title 40 years ago but lost way in a maze of errors. Though it was a case of so near yet so far for the young, jazzy American Hingis the irresistible Swiss lass, added another feather in her cap by reportedly becoming the youngest woman's player to win at least three major titles.

Three cheers for novelty and youth.

Gearing Up the Economy: Essential Tasks

Lagging farm income is the root cause of economic slow-down today. If farm incomes can be enhanced, demand for goods and services, particularly those of the manufacturing sector could be immediately boosted.

ACCORDING to newspaper reports, the economy is moving up slowly in the first gear on a perilous road — full of pitfalls, sharp turns and twist. Revenue generation has slowed down. There may not be enough imports of those goods and services (for example, reconditioned cars) which generate the greater portion of revenue from customs duties and taxes. At the same time, government expenditure has not slowed down. Public borrowing consequently expanded. Given a limited volume of available funds, there may not be enough for private sector credit. Government's primary concern is now bogged down to fiscal management and at the same time, provide for enough liquidity — credit for long-term industrial investment in particular. However, this narrow focus does not constitute the essential task. The major cause of the slow down is else where: it is the depressed agricultural prices.

There has been a bumper jute crop of 80 million bales. The farm-gate prices of raw jute (white) in the market today is as low as Tk 180-200 per maund against last year's price of Tk 350-550. The fine variety of jute called Tasha is being sold at Tk 250-350 against last year's price of Tk 500-700. An average loss of Tk 100 per maund means a net loss of Tk 3,000 crores of disposable income to farmers. Prior to jute, prices of rice, paddy, and other crops were dominated by the post-bumper harvest followed by equally good boro harvest. At least 15 million tons of paddy entered the primary markets and farmers suffered from few thousand crore taka of less income.

Basically, though the government does not realise, time has come for an effective farm income policy. Lagging in farm income is the root cause of economic slow-down today. If farm incomes can be enhanced, demand for goods and services, particularly those of the manufacturing sector could be immediately boosted. This is the surest way of gearing up the economy and on an immediate basis.

Government should, without any delay, create a jute price stabilisation fund and enable government agencies to purchase jute directly from growers. Obviously, a huge inventory of raw jute would pile up within a few months. Simultaneously, send out trade missions abroad — to every nook and corner of the world where there is a potential demand for jute and try to maximise forward sales of both raw jute and jute goods for delivery within the next 12 months. Aggressive marketing initiatives are necessary at this moment. Export sales of jute and products thereof in a competitive international market will critically depend on the exchange rate. Subsidy on this account may be called for. However, instead of a fixed rate of subsidy, a weekly or variable rates of exchange rate support may be enforced, depending on export prices offered by our competitors. The aim is to ensure most competitive prices for our jute.

At the same time, banking sector reform must go on. There is no reason to relent and provide additional borrowed funds to those jute traders who have existing overdue loans. The press reports and howling by those who count about the sorry state of the economy — all constitute a clever ploy. The intention is to subvert the government's tough policy on realisation of unpaid debts. Therefore, we need an alternative policy and measures to sustain a fair return to jute farmers. Activate the Jute Marketing Corporation and also utilise the food department's infrastructure for purchase of stocking of raw jute. The balers of jute can work on contract with the government. The shippers and exporters of jute will have access to this stock for export and millers can lift the stocks on the basis of their weekly requirements so that their need for advance purchase and therefore need for huge credit will considerably diminish.

The jute programme suggested for immediate implementation will therefore incorporate a fair return to farmers, an aggressive marketing initiative, backed up by the variable exchange rate subsidy for ensuring competitive international pricing. At the same time, there will be no compromise with regard to overdue loans. Banking sector reform must go on simultaneously.

The proposal calls for a high level of administrative capacity, authority and mobilisation of active support from several ministries, departments, corporations and our embassies abroad. A special high-powered task force may be set up for the purpose under the direct authority of the prime minister. Cooperation of the workers' unions will be essential. Above all, the cost of the programme will be enormous and all of it may not be recoverable. However, if we intend to get back the lost markets and create new markets for jute; and at the same time, efficiently provide for the necessary price support to farmers — then it is worth a try right now — in spite of pitfalls and difficulties which many in the government would not hesitate to point out.

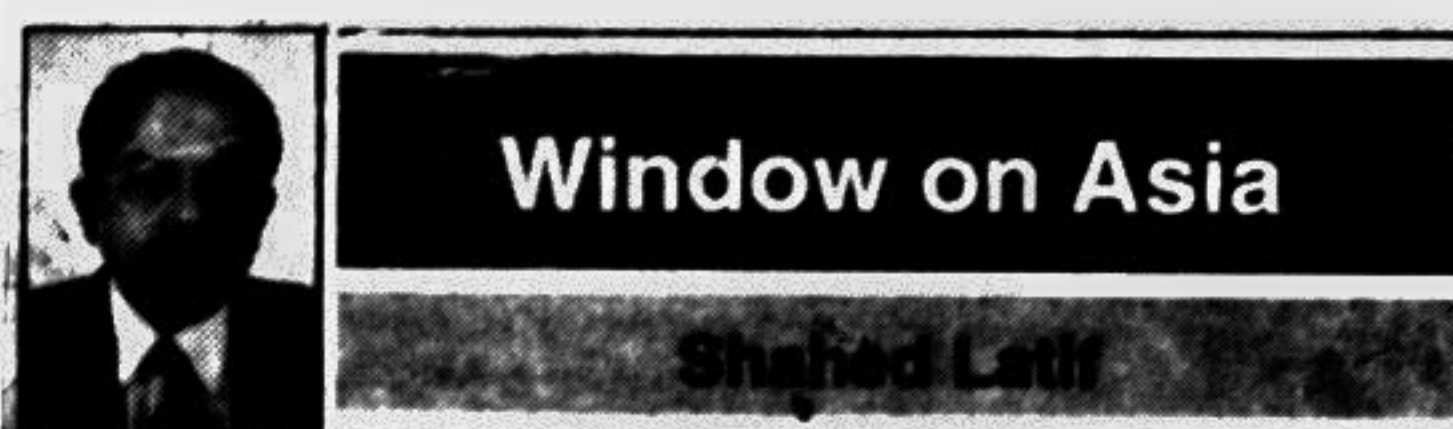
In a year of bumper harvest, some amount of price decline compared to harvest prices of the previous year is inevitable. Field reports published in local newspapers indicate that a relative decline in prices of high-quality jute have been much less. This implies that there is no dearth in demand. If government is in a position to organise large scale purchase, farm level prices of jute should pick up and the commodity should eventually get sold abroad or within the country.

Farm gate price of raw jute is now the key to the gearing up of the economy. Next in importance will be the lowering of the bank interest rates. A long-term loan today will involve at least 14 to 15 per cent interest, which is much too high. Monetary policy should start playing its due role in promotion of economic growth. It does not mean any compromise with banking sector reform. Lowering the cost of credit will mean reduced cost of investment. It is bound to have a growth-inducing impact on the economy without raising the alarm bell of inflation. Also, low interest on deposits may lower the savings volume. It may be noted that there is considerable scope to reduce the spread between interest paid to deposits and interest charged to loans. Overhead cost of nationalised banks are much too high. Increased volume of business should lower administrative cost. A part of the bank reform should be to enhance bank efficiency through more business.

Next is the stock market. Although the volume of transactions involved in terms of number of shares changing hands is yet very small, a healthy growth in demand for shares and stocks would have far reaching psychological impact on private business. It has been suggested by many that a beginning of the stock market revival may be initiated by institutional investors whose policies in this respect can be strongly influenced by the government. Demand for shares must increase. Following this, government may unload its own holding of shares in various public limited companies. Thus both through enhanced demand for shares by institutional investors and enhanced supply of shares by government, the total turnover in the market would significantly go up. It would, then, lead to enhanced expectation. Private investors would then start returning to the market.

The jute price stabilisation fund would call for huge amount of funding. Where is the money? According to newspaper reports, Tk 700 crores worth of customs duties on imported cars goes as stipend up due to litigation. Number of customs cases are piling up every day. Special measures should be taken to augment the capacity to deal with these pending cases and government get its due revenue. The revised taxes imposed under the current budget also led to adverse impact from falling yield of public revenue. Import of cars, for example, has declined, and revenue earnings have fallen much more — in spite of higher rates of taxes. Perhaps, a revision of the tax structure is necessary in order to restore the revenue-earning potential of imported goods and services.

I have given some suggestions for gearing up the economy within the short run of the current budget-year, which is exhaustive. The key element is the farm level price support. Let us begin with the programme for giving a fair return to jute farmers. It would follow by a similar programme for the aman crop, beginning in November which is not far behind.



Window on Asia

Lies, Damned Lies and Statistics

When an economy does just fine, the people understand it — nobody can mislead them. If they have jobs, nobody can convince them that they don't have jobs. When their businesses are booming, nobody can convince them that a recession has struck the economy.

EXACTLY the same title this writer used for a commentary in *The Financial Express* three years ago, when the then opposition leader, the current premier, vehemently challenged the economic statistics of BNP government. To day, with the reversal of fortunes, the current opposition leader, the then premier, leaves no stone unturned to make the same argument. The debate receives a kind of boost — almost on a daily basis — as the current finance minister and his immediate predecessor grapple with conflicting sets of statistics.

Statistics, by itself, is a dubious subject. A great statistician once remarked that if your legs are in a furnace and your head is in a freezer, statistically it can be shown that you are indeed in a comfortable position. No wonder, Mark Twain, in his *Autobiography* (1924), condemned statistics by saying, "There are three kinds of lies — lies, damned lies and statistics." One can imagine, what could have been his reaction if he were to live in a country like Bangladesh — especially this time around.

This is an exciting time indeed. While top business leaders warn the government about an imminent downswing of the economy — and the former finance minister in question dramatises the situation by foreseeing a grand-scale misery only two months away — the current finance minister constantly asks the nation not to be misguided by such exaggerated statements. Statistics could help, then again, it appears that everybody has his own baggage of facts and figures — what a country!

Last Saturday, while addressing a group of international bankers gathered in Dhaka in connection with an Islamic Development Bank sponsored training course, the Finance Minister blasted his critics and opponents who, according to him, were engaged in "negative campaign" about the economy. The Finance Minister claimed that the banking liquidity position, flow of bank credit and the rate of inflation were satisfactory, exports sector was doing well and investment was rising. So, everything is fine — don't worry, be happy.

Of course, not many people seem to be awfully convinced with the assurances of the Finance Minister. Several economic commentators signalled a possible downswing in the economy. Numerous newspaper reports and editorials indicate that ordinary people as well as small traders widely believe that the economy is experiencing a kind of recession, and the Finance Minister appears to have succeeded in creating scores of powerful critics both in the ruling party and the opposition.

Therefore, there are a lot of confusions around, and as a result, the ordinary people can easily get lost in the quagmire of economic facts or in the morass of statistics. Unfortunately, the nation doesn't have an independent agency to provide dependable and accurate data on anything — be that the state of the economy or the abuse of hapless women across the country or the unbridled corruption of customs officers in the sea ports or the airports.

That, however, doesn't stop our political leaders from quoting statistics of their choice. Given the rudimentary stage of the nation's socio-economic and political development, they always find their collaborators in the agencies concerned to come up with the desired kind of statistics and, at the same time, to conceal disturbing ones. After all, nobody comes to power to be disturbed! The corridors of power must be red-carpeted, the world of the powerful must be cloistered, and only the most acquiescent, the most complacent should be around.

Otherwise, who is advising the Finance Minister not to even acknowledge the problems of the economy that literally wiped out private sector enthusiasm, dangerously crippled the capital market, dwindled the foreign reserves and sharply re-

duced the government's revenue earnings. Can anybody come up with so-called statistics to show that these sectors are alive and well?

Yes, the Finance Minister is right, the banking sector is now out of the holes as per as the liquidity crisis is concerned. The banks do have surplus liquidity — as of August 7, it had Tk 20,25 billion, while the required amount should be around 14 billion. But the Finance Minister gives a somewhat wrong impression when he claims that in 1996-97 the loan disbursement almost doubled compared to 1995-96.

He is referring to the total banking loan to the private sector that stood at Tk 79.32 billion in 1996-97, which exceeded the disbursement of 1995-96 by an amount of Tk 29.63 billion. But he apparently forgot to mention that of the total credit extended to the private sector in 1996-97, only about 15 per cent — Tk 11.24 billion — was long-term loan. In 1995-96, the long-term loan was about Tk 708 million larger than that.

Moreover, the comparison with 1995-96 seems somewhat out of context. This was a year of serious political turmoil, when the country experienced prolonged civil unrest, economic life of the nation

was seriously disrupted, and significant damage was done to the national output/income and export opportunities. A sensible comparison could be done with 1994-95 or 1993-94 fiscal years.

When political situation was relatively stable. In those years, credit to the private sector stood at Tk 209.7 billion and Tk 259.2 billion respectively. How does the credit supply of 1996-97 compare with those years?

Next one should ponder about the foreign exchange reserve situation. The forex reserve of the country expanded from \$1 billion (3.3 months of imports equivalent) in 1991-92 to \$3.1 billion (6.3 months of imports) in 1994-95. Even in 1995-96, the reserve stood at \$2 billion.

Currently, the foreign exchange reserve stands at \$1.6 billion. The government already devaluated Taka several times in last 14 months, and appears to be working on some other solutions to the problem. But nothing seems to work. The slide continues.

The story is all the same in respect to capital market, inflation rates, private sector economic activities, investment and trade. Of course, some political quarters are taking advantage of these weaknesses of the government and perhaps blowing up the situation beyond proportions. Otherwise, how can someone with sound mind can comment that the economy will be collapsed within two months? That, however, doesn't justify the current Finance Minister's diametrically opposite claim that things are under control and there is nothing to be worried about. How can you ask the people to remain calm and quite inside a burning house?

Perhaps it is about time for the government to realise that everything is not as good as they tend to see through their coloured spectacles. When an economy does just fine, the people understand it — nobody can mislead them. If they have jobs, nobody can convince them that they don't have jobs. When their businesses are booming, nobody can convince them that a recession has struck the economy. The fact that the Finance Minister himself carries a set of statistics in his pocket all the time is a great testimony that everything is not fine with the economy.

The blame-game doesn't help. The economy needs to be steered out of the downswing before the situation gets worse. A growing, expanding economy doesn't need statisticians to point out the facts. The facts — almost always and almost everywhere around the world — speak louder than the statistics. The government's unwillingness to understand it and acknowledge the problem in time helps none but its opponents.

Opposition: Indifference and Lack of Direction Thwarts its Goal

by An Observer

BNP jumped at a floating straw in calling for a day's hartal on August 24 to protest the price hike on petrol and other liquid fuel. What does the BNP do when there is no strike?

THE standard of politics in Bangladesh continues to totter at the lowest level. At present our political culture is based on top heavy structure without adequate solid foundations to be able to stand several layers and generations of political development, with the in-built ups and downs. Stable political buoyancy is similar to that of a well-designed ship — the ship of state carries the nation forward, through weather fair or foul.

There is the economic 'poverty level' used as a unit by the international agencies; hence there could be a political 'poverty level' to mark the political ratings. As a detached observer from the middle-class bracket (which means educated enough to prod the brain to start thinking, while lacking in social mobility due to spartan economic self-regimentation exercises), some of these observations might well echo the views of the mute millions.

While the elected regime in power are rather elusive about their clear subjective goals, the national priorities are well articulated with objective flavours, and projected as fodder for the voters. The Opposition, resting from annoying (eczemaz?) governance for 4.99 years, appears to have lost its sense of direction on two counts: it is rather philosophic about what the party should do, and not so pragmatic about what to tell others to do.

BNP jumped at a floating straw in calling for a day's hartal on August 24 to protest the price hike on petrol and other liquid fuel. What does the BNP do when there is no strike? It frets, grumbles, and complaints about this and that, and goes on nagging in a dazed stupor. Constructive programmes are not announced. There appears to be no shadow cabinet to elaborate on the accusations hurled at the opponents. There is no method

in its campaigns. It is trying to reinforce its organisational network. Better hurry.

The bankruptcy of ideas is confined to a single item on the agenda — hartal appears to be the only nasty solution for every ill or denial. The public are getting fed up over the over-use of strike calls as a political weapon. There is a sort of feudal mentality — the masses are supposed to respond to the strike calls as and when commanded by the high command. What about other sane options without stopping the daily work?

The best option is to fight it out inside the parliament. But, unfortunately, the ruling party's record and performance in the JS since coming into power is certainly nothing to brag about. Any student of politics can easily draw up a long list of decisions taken bypassing this august body representing the people.

Accusations and counter-accusations by the two main political parties will not cut any ice with the public. The politicians are not playing their own game, and they know it. They cannot get out of the vicious circle.

They cannot do so unless there is a change in orientation on the approach to politics, before getting lost in the political jungle, and then on the trees and the branches. Adhocracy is unstable politics — the outside support will also be ad hoc.

The people have the right to get frustrated and criticize the negative political environment existing for decades, plus 21 years of absence of the great reformers who were not given a chance to pull up this wretched nation, groaning from one crisis to another. There is no consensus on whom to thank, de-thank, or denounce (one cannot denounce own weakness!). The Opposition has to be active (not violent) every week of

the month, analysing the problems of the nation, and offering alternative solutions. The people need a clear conception of the political trends. The Opposition experts should not feel shy of availing of the chances to articulate indoors at high level and at high profile professional gatherings.

The imagination of the powerful minority (who influence the society) have to be captured. The politicians cannot rely exclusively on their own political workers and activists. The huge 'market' of 'neutral' citizens have to be motivated. At 37:34 ratio, the marginal gains and losses are critical. Salesmanship, yes; but not direct political salesmanship. Most citizens are 'allergic' to over-dose of bombardment of political radiations. The liberty to enjoy one's own profession has to be ensured — it is a basic and fundamental right. Are we aware of political pollution? The political environment needs change of air.

Some styles in local politics have to be modified. For some strange reason, the politicians and their leaders talk politics all the time. It is neither necessary nor desirable. There are many social, moral and development issues for spotlighting, without seeking a political solution to all the problems in a society (politics is not a panacea, as popularly believed in this part of the world).

More mechanisms and channels have to be utilised for exchange of views between the politicians and the non-political thinkers. A light game may be tried: in a drawing room, a politician should be able to hide his profession from those in the room who do not know him. After the introduction, avoid talking shop.

The Opposition's clear programme of its role (of check and balance, not violent or disruptive) is eagerly awaited. More than a year has been wasted.

To the Editor...

Fundamentalism

Sir, Mr Md Asadullah Khan is taking a simplistic view (DS, Sept 3) of religious fundamentalism, one example being the explosive speeches at Manik Mia Avenue. Why this sentiment peaked during the current regime, and not earlier? What was the provocation for ordinary Muslims not involved as political activists? These protests are being ventilated through political/religious channels.

The feelings of the silent masses should not be treated lightly. The Muslim world is watching. This world is not 100 per cent fundamentalist. Second, extremism cannot thrive in this Info Age.

Don't gulp all that the politicians say. Form your own judgement. I differ with Mr Khan's conclusion — finding fault with the majority of Muslims.

A Muslim
Dhaka

Traffic jam in Dhanmandi

Sir, Traffic congestions in the city have become such a chronic feature that we have now begun to consider that as a fact of life in Dhaka. The problem is even more compounded when traffic brings life to a standstill, even within residential areas, like Dhanmandi.

A case in point is the daily ritual of blaring horns, jangling rickshaw bells, unprintable language of drivers and passengers alike, and the endless logjam of cars, rickshaws, buses, etc., at any given intersection and bridge within Dhanmandi residential area. I have as an afterthought also included the fumes from the vehicles as sources of further aggravation and irritation.

Since schools and offices in increasing numbers have come to roost on a permanent basis in Dhanmandi's erstwhile quiet and peaceful environs, I shall refrain from asking for their removal, as mine would just be a pathetically lonely voice, not quite vocal enough to be heard by the powers that be. But, may I be allowed to broach a feeble

request? Will it be too much to ask if a few traffic policemen be posted at the quite distinctly obvious pressure points during school hours, 7:30 am to 8:30 am and 12 noon to 2:30 pm, so that the traffic be regulated? I do not know whether this thought has occurred to the authorities, or if at all as a taxpayer, am entitled to ask this question.

At another place, at another time, in a more civilised society which harbours conscientious city fathers, perhaps this letter would not at all have been necessary. But we live in an age, in a place, where we must be thankful for even the most minuscule of mercies; my dream in life therefore is to wake up in the morning and be able to see a traffic policeman, controlling traffic on Road 8, Road 32, etc., making movement of vehicles smooth, regulated and quick. A very mundane dream, that I hope would be answered one day.

Ms Farzana Shakil
Dhanmandi R/A, Dhaka

"Dying for a Change"

Sir, Your timely editorial "Dying for a Change" is one that echoes the feelings of many a helpless victim and their relatives. If society, religious organisations and family turn a blind eye, the problem will not go away. They are in need of our compassion and help. In the present Bangladesh context, break up of the joint family, men and women both are becoming bread winners. What happens to the sick, mentally disturbed and the elderly? The mentally unhinged cannot fend for themselves — they require constant attention. Some of them are released from hospitals without any follow-up, more damaged by the side effects of powerful drugs.

It cannot be tackled at government level, and commercially, it is not as lucrative as clinics, schools etc., are. I'm sure there are some ashrams and homes where these disabled people can be housed, especially the mentally disabled.

There are other communities where there is a place for their

own. Our neighbouring country India has already shown us the way. Couldn't we follow their example — homes for paying and non-paying patients and the elderly?

I hope this will draw the attention of the readers, organisations and individuals who could help out in some way, through your esteemed newspaper, these victims and their relatives.

R Ahmed
Chittagong

Housing in Sylhet

Sir, The Housing and Settlement Department developed and allotted land in three phases of Shahjalal Upshahet of Sylhet town. The project proved to be a grand success. Already beautiful houses of Dhaka standard have come up in the housing estate.

Now there is need to develop another housing estate because demand for plots is very high. It is learnt that the Planning Commission is contemplating to construct flats through Housing and Settlement Deptt for allotment to the public. But in a mofussil town like Sylhet, people are allergic to the idea of purchasing flats. Such a scheme is bound to fail. One has to think about the local context to ensure the success of a scheme.

Hence I request the ECNEC and the Planning Commission to wisely think on the matter and allot plots to the people instead of flats so that they can build their houses as per their own taste, resources and requirement. Situation of Sylhet is vastly different from that of Dhaka.

Saleh Ahmed Chowdhury
Dhaka Cantonment
Dhaka

Mahathir's reply

Sir, One questioner asked Dr Mahathir Mohammed, as to why he did not indulge in corruption and nepotism. His simple reply was, "I fear Allah, and I have to meet my Creator".

Shahabuddin Mahtab
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