

## Tourism

Our tourism development angle ought to be making Bangladesh into a preferred destination or natural retreat for foreign travellers rather than their incidental stop-over which she presently is, by and large. From Calcutta in neighbouring India to Dhaka, the capital of another country, it is a short haul and the air dash to Yangon or Bangkok though not as short a hop is not longish either. The implication is that those who came to neighbouring India or planned using the Bangladesh bridgehead to East Asia could do it at not much of an extra cost, but their sojourn in Bangladesh and travelling to and from her tourist spots will have to be worth the money they spend at the standard tariff rates. In other words, unless they have basically pictured Bangladesh as a tourist destination worthy of exploring on its own merit and attraction, they will not simply take the trouble of visiting the country.

Furthermore, what is claimed in government tourist literature by way of services offered is sought to be confirmed by the overseas travellers through independent writings and travelogues on the region and words of mouth of people who have been to the country beforehand. Hence reputation is of considerable importance built over the years by nurture. How do we fare there? Biman, the national carrier, is neither a ticketing nor a punctuality idealist, its in-flight service having been good, bad, indifferent all rolled into one. Bangladesh Parjatan Corporation (BPC), the organisation for promotion and development of tourism in the country, has not acquired a reputation for efficiency comparable with that of their counterparts in South Asia. The gap in its performance is, to large extent, the outcome of the under-developed state of our general infrastructure of which tourist infrastructure is usually an extension.

This is where the private sector tourist developers come in. But while successive governments have failed to look beyond the walls of BPC, they have not been able to extract much from it either. Fund constraints have dogged its steps much the same way that a befuddled management produced half-baked results. A massive private sector involvement, if necessary on a collaborative basis with interested private entrepreneurs from select countries, holds the answer for a rapid growth of tourism industry in the country.

The basic statistics of tourist arrivals from 1994 to 1996 are an eye opener to the slow pace at which we are moving in this vital income-generation area. From 1,40,122 in 1994, the figure rose by only 20 thousand last year — standing at 1,60,000.

The future of tourism in Bangladesh can neither be secure nor bright so long as we fail to have an ever larger number of local people flock to the tourist attractions side by side with travellers from abroad.

## Happy Vijaya

The Bengali mind preponderantly sees in the Pooja the coming back of the darling of the house for a short stay from her husband's forbidding abode in far Kailas. All other concepts of Durga — called the Devi everywhere else in the subcontinent — are mental, cultural and historical constructs that appeal far less to the minds of a race peopling for millennia this plane between the seas and the mountains. The homely Bengalees and their family values.

There is however far more in the Durga conception of the Devi — the mother principle — than merely a loving daughter. For one thing Durga symbolises the victory of light over the forces of darkness. And the slayer Durga is at the same time a paragon of beauty and only as her other terrible manifestation of Kali she is raw power. Only in enlightenment lies man's prosperity and Durga is the giver of so much and so many as spelt out in the prayer: *Dehi devi saubhagya-arogyam, dehi param sukham/Roopan dehi jayam dehi yasho dehi dvishojahi*.

It is the festival of festivals for all of this subcontinent. It never was much of communal or denominational occasion and over the years it has tended to be less and less of a worship than a concourse joined for rejoicing and lined by sheer bonhomie.

We wish our readers a Happy Vijaya.

## Step Back from Rivalry

Since India and Pakistan are keen on resolving their disputes bilaterally without any third party intercession, they should be wary of any incongruity developing in their working relations not to make it happen. Unfortunately, closely on the heels of the Indo-Pak Prime Ministers' meeting in New York on the sideline of the UNGA session, India and Pakistan have expelled each other's visa officers accusing them of spying, a ruse that has become the trade-mark of their arch-rivalry. Only six weeks ago, New Delhi and Islamabad had expelled two staff members of their embassies apparently in a backdrop of wordy ballistics traded by each other. Even the fact that official antenna on both sides has been catching positive signals all the time for the secretaries' level talks to be a continuing process could not quite stave off such an odd exchange of salvos. Their this many-shaded diplomacy resulting from a dogged pursuit of rivalry which has become obsolete in modern international parlance — Germany and Britain and France and Britain being the cases in point — confuses the SAARC-lovers to a point of utter bewilderment. We fully endorse British Queen Elizabeth's observations at the Pakistan Parliament on the occasion of the fifty years of independence of the subcontinent to the effect that removal of 'barriers' between the two arch-rivals would open up great development opportunities. Not only would they be the beneficiaries of disengagement, the entire SAARC region will find itself firmly set on a development path free from the expensive distractions of South Asian armory contests.

Call it a non-aggression pact, scaling down of armies or disengagement of forces, none of these can be a reality, far less a durable one, unless the disputes over the divided territory of Kashmir, occupation of a Himalayan glacier and demarcation of the boundary are addressed in an accommodative spirit. Let the first step in that direction be taken by an early formation of the working committees for each of these contentious problems.

# Some Reflections on Rural Credit

*The government should never assume the role of typical Mohajan by charging exorbitant rates of interest on borrowed money, nor should it assume the role of a philanthropist to give away credit at free of cost. The solution lies in between.*

There are three sources of rural credit in Bangladesh: institutional (eg. Banks), quasi-institutional (eg. Grameen Bank/NGOs) and non-institutional (eg. Mohajans, land owners etc.). They vary in terms of the amount of credit that they supply, rate interest, nature of collateral requirements and supervision. But an investigation into their operations tend to reveal interesting results which could be of interest to readers and policy makers. We draw upon household level data generated by a survey conducted by the Centre for Human Resources Development, Jahangirnagar University. The survey was done in 1995 and covered 425 households of 22 districts.

In the sample areas, 56 per cent of households (HHs) informed that they took loan in the year preceding the survey. The recipient households could be categorised into three groups: 'very poor' HHs (owning less than 0.50 acres of land), 'poor' small farm HHs (owning 0.50-2.0 acres) and 'not poor' HHs (having more than 2 acres of land). The proportion of credit recipients of three groups were 59 per cent, 58 per cent and 48 per cent respectively. The average size of loan received stood at Tk 8,553, Tk 8,476 and Tk 12,207 respectively. If we compare the average size with that of in 1980s, after allowing for inflation, we witness a negative real growth.

From where the loan money came? It could be gleaned that only about 15 per cent of sample HHs received loans from institutional sources. This is not much different from 12 per cent observed in the eighties. In terms of the total loan delivered by all the sources, institutional sources accounted for 21 per cent. At disaggregated level, the 'very poor' group received only 4 per cent of their total requirement from institutional sources as compared to 13 per cent and 30 per cent received by the 'poor' and the 'not poor' groups respectively. The poor group met 36 per cent of their credit needs from Grameen Bank and other NGO sources. One-fourth of their credit requirements were also supplied by friends and relatives. Village Mohajans contributed to about 19 per cent of their credit availability.

The 'poor' group of HHs met 36 per cent from friends and relatives, 20 per cent from Mohajans and 13 per cent each from banks and BRDB/Samity. The 'not poor' group of HHs de-

rived 52 per cent of the total credit from friends and relatives followed by 30 per cent from banks and 13 per cent from Mohajans.

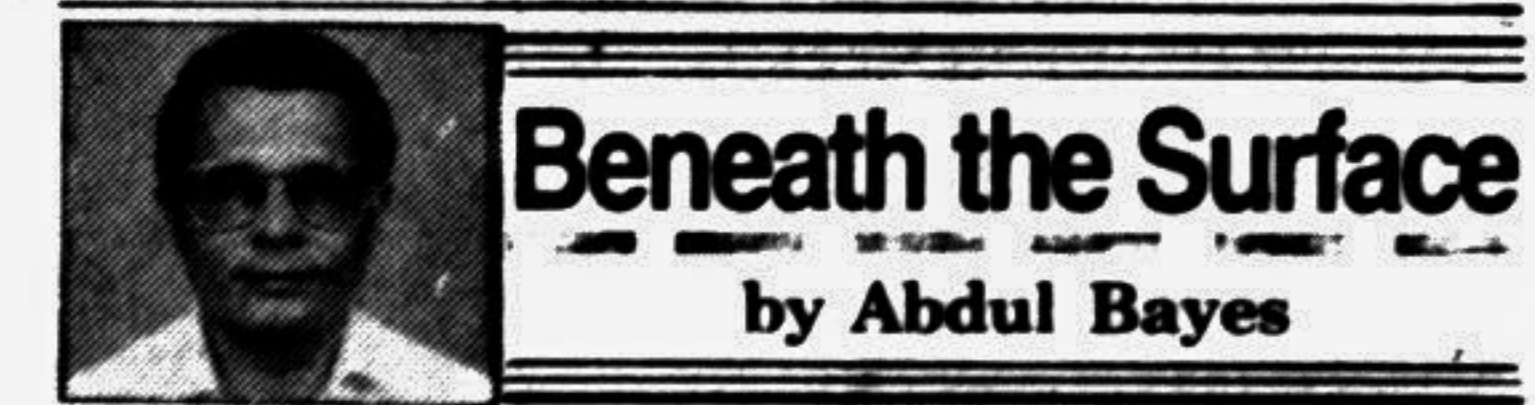
It thus follows that (a) government institutions still account for a negligible proportion of rural credit supply; (b) government institutions do very little to ease credit con-

different pockets to pour loan money into and they tend to vary according to the financial state of sample HHs. For example, the major portion of the loan money of 'very poor' HHs seem to be spent on food and clothing (15 per cent), followed by repayment of loans (15 per cent), and business and trade (15 per cent). Another

tenance. The 'poor' group appears to be more balanced in terms of sources of spending.

Few other features across HHs need mention. First, the share of credit going to business and trade is almost same (15-17 per cent) implying that all the households seem to be carrying out these activities in rural areas.

Second, the proportion of credit money used for the purpose of purchasing agricultural inputs is 8-9 per cent by both 'very poor' and 'not poor' HHs although 'poor' small-farm HHs spend 12 per cent. This group also seems to spend the least in ceremonies compared to the other two groups, and spends the most in livestock/poultry. Thus in terms of utilisation of loan-funds, the small-farm HHs ('poor' HHs) seem to perform better than other groups. In terms of capital formation through credit utilisation, the poor or small-farm HHs seem to be at par (spending 53 per cent) with the 'not poor' HHs. And third, none of the groups seem to deploy their credit money in pursuit of industrial activities in the rural areas.



## Beneath the Surface

by Abdul Bayes

straints faced by the 'very poor' and the 'poor' HHs; (c) over four-fifths of rural credit originate from non-government institutions; (d) Grameen Bank and other NGOs tend to help the very poor and the poor sections with credit; and (e) village Mohajans still appear as 'necessary evils' in rural credit market.

Few points are worth mentioning here about the utilisation of credit money. There are

big slice (12 per cent) goes to social ceremonies. But they also seem to stipulate 19 per cent on account of input purchase, livestock and cattle rearing and capital formation in agriculture. The 'not poor' group of HHs tend to spend the largest proportion (24 per cent) on account of fixed capital formation, followed by business and trade (17 per cent), health and education (10 per cent), and house construction and main-

## LETTER FROM AMERICA

# Time to Put Princess Diana and Mother Teresa's Deaths in Perspective

Dr Fakhruddin Ahmed writes from Princeton

*How we reacted to Princess Diana and Mother Teresa's deaths told a lot about ourselves. That we fall for the physical component of beauty rather than the spiritual. That we favour glamour over substance, facade over facts.*

is so impersonal, and they could not possibly go after Prince Charles because of his quick trip across the English Channel to fetch Diana's body. They went after the Queen next.

The 'cold' Queen was dragged back to London from Scotland and forced to give an unprecedented live television speech praising Diana. Throwing protocol and precedence to the wind, the public forced the Queen to fly the Union Jack at half mast at the Buckingham Palace. At Diana's funeral, Diana's brother, Earl Spencer, representing William and Harry's 'blood family', tread 'real family' took the Royal family to task. It was all in such poor taste! (A self-professed paparazzi-hater, Earl Spencer, nevertheless, invited the paparazzi to photograph him grieving over the grave of his sister!)

Things were not much better on the other side of the Atlantic. President Clinton, vacationing in Martha's Vineyard, was itching to attend Diana's funeral. Stupid protocol stood in the way. Hard to imagine that Diana was not a head of the state! Hillary went instead. If President Clinton was eager to attend Mother Teresa's funeral in Calcutta, I did not hear about it.

American newspapers and magazine, too, lost their sense of balance. Putting Diana on the cover after her death is understandable. However, putting Diana again on the cover the following week, even though Mother Teresa had died in the meantime, is nothing short of scandalous! TIME magazine did it, so did NEWSWEEK! The following week, TIME magazine proudly stated that since all copies of Diana's memorial

issue (second cover) had sold out, more copies are being printed to satisfy the public hunger. Therein lies the answer. Diana's pretty face on the cover sells millions of more copies than Mother Teresa's holy demeanor!

What had Diana actually done, save some symbolic appearances at charities, with homeless people, AIDS patients and at mine fields? Her personal life, with several outside-the-marriage romances, such as with Dodi Fayed and Pakistani-born physician, Hassan left much to be desired; it certainly was not worth emulating! How does that compare with Mother Teresa's lifelong devotion to the poor? Diana herself once said that other members of the Royal family, especially Princess Margaret, Princess Anne and Prince Charles had worked tirelessly for charities all their lives without ever being recognized!

Undaunted by inconvenient facts, the British are clamouring for a national holiday for Diana — 'Diana Day.' There are no holidays set aside for an individual in the United Kingdom, save Jesus Christ. They have made Elton John's second hand tribute to Diana, 'Candle

in the Wind', originally written for Marilyn Monroe, the single most sold single ever. They were Diana canonized. Clearly, the British tribe has lost its head!

The real candidate for canonization is not much of a topic of discussion on either side of the Atlantic. Just as well. Mother Teresa existed for the benefit of the poor. The rich in the West identified with Diana, however vicariously. Diana played out their fantasies; Mother Teresa did God's bidding. After Diana and Mother Teresa visited the homeless in New York City recently, Diana went back to her life of glamour, while Mother Teresa stayed back in the slum. That is why the poor grieve over Mother Teresa, and the rich wallow in sorrow over Diana.

Someday Mother Teresa will probably be canonized. However, canonization (making someone a saint) usually takes hundreds of years. Modern people are so impatient that they want the process speeded up! Ours is the usual longing; unless something happens during my lifetime, it is not important. In the Catholic church, the process of canonization cannot begin until five

years after the person's death. There has to be a thorough investigation of the person's life. Did he or she perform any miracle, a requirement. More important, did the candidate have any shameful lapse. The person investigating the saint candidate's life is known as the 'devil's advocate' (that is the origin of the expression).

If the candidate successfully survives the first stage, he or she is beatified. Beatification means that Catholics are allowed to pray to him or her for intercession with God. After a few more years, the person is declared a saint. Pope John Paul II has canonized more Catholics than any other Pope in history.

We hate to see people die young, in their prime. One of the reasons why President Kennedy is lionized so much is that he died so young. Since Mother Teresa had lived a full life, her passing away was much more understandable. For the secular West, who have dispensed with God completely, any kind of death, especially the death of someone young, makes no sense at all.

How we reacted to Princess Diana and Mother Teresa's deaths told a lot about ourselves. That we fall for the physical component of beauty rather than the spiritual. That we favour glamour over substance, facade over facts. Hundred years from now, whereas Princess Diana will be a footnote in history, Mother Teresa's halo will continue to glow ever brighter!

## To the Editor...

### Seema's rights

Sir, As a member of Amnesty International, I would like to call your attention on the tragic case of Seema Chowdhury who, after being raped by four policemen, died in custody on February 7, 1997 while her alleged rapists were acquitted for weak evidence against them.

If we welcome the statement made by the government that custodial rape and sexual abuse are not to be tolerated, Seema and other women's cases clearly show that such assurances haven't been implemented in practice.

I inform you that we have asked the Government of Bangladesh to carry out a thorough investigation about the different failures which led to Seema's rape and death and to bring to justice the people who were responsible for her rape but also for all the negligences leading to her death.

More generally, we have denounced the practice of 'safe custody', the refusal by the judge of any access to Seema by her family, friends and lawyers, and the fact that women's rights are not guaranteed in custody: therefore police stations should be visited by independent bodies and female staff should always be present when women detainees are interrogated.

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### Saturday banking

Sir, Consequent upon the repeated requests from the businessmen, the authority in a recent move has decided to allow the commercial banks of the country to keep open a few of their branches at the important places on Saturday. A brief news on the subject appeared in the national dailies on 18.9.97 also discloses that, such decision has been taken by the authority concerned for the convenience of the different business communities, who would be able to do their transaction even on a weekly holiday.

Though the step was welcomed by the business people, but at the same time, also has given birth to several questions and confusions. It is being understood from an Ad appears in the DS given by a private commercial bank that, out of its total 56 branches, only 8 branches would remain open on Saturday. Understandably, banking on Saturday would be confined to cash receipts and withdrawal only. In other

words, it implies that other normal important banking services and activities like clearing, transfer, payment of utility bills, opening of import L/Cs, negotiation of export bills etc., would not take place on Saturday that usually offered by a bank to its clients on rest of the days in a week.

Furthermore, a major section of the business people as elsewhere in the country other than the capital and main cities would be deprived from the given facility and service. As such, the directive issued would in no way serve the purpose of a businessman or a customer as a whole.

Mr Muhibul Abrar Choudhury  
Chittagong

### Family planning problems

Sir, In the family planning department medical officers (family welfare) and medical officers (maternal child health and family planning) have similar MBBS degree except MOs (MCH-FP) who have a fortnight-long sterilisation training. The MOs (FW) can have this training also.

In a district only two or three MOs (MCH-FP) are working. So the post of MO (MCH-FP) in hundreds of thanas is vacant.

As a result, a) employees at the thana level are deprived of monthly training based on 'maternal child health and family planning'; b) mothers and children are deprived of treatment; c) no clinical staff who can refer patients with complications; d) clinical staff fails to select appropriate method of contraception and patients receive hormone therapy (pill, injectables etc) haphazardly; and e) they receive hormone therapy which is not always suitable for them.

How pathetic scenario it is! So my fervent request to higher authority concern to consider the matter in a priority basis.

Dr Md M R Khan  
MO (FW)  
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### Plight of the dwellers at Uttara

Sir, Most of the house-owners of Uttara are rich no doubt, but some of them do not have the minimum sense of health and hygiene. The number one problem is that of drainage system in Uttara. The number two is that of carelessness of the

dwellers living in this locality. And the third one is that of garbage and human wastes that create an impression of unwholesome life-potters of the educated people living here.

Most of the housewives throw out polythene bags of household wastes here and there by virtue of having the property-rights. As a result, the conscious men and women object to this practice, but their voice is feeble. In view of this situation the DCC authorities should take up immediate steps to put an end to the following problems.

a) Drainage system to be built soon. b) Garbage disposal in time. c) Fines to be imposed in case of defaulters if detected for violation of the rules of health and hygiene and d) Mobile vigilance team to inspect the area every week without notice.

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### Netanyahu, a barrier to ME peace process

Sir, It seems that the key to re-open the door to ME peace process is in the darkest pocket of Benjamin Netanyahu, the Israeli Prime Minister. He is perpetrating a repugnant crime in front of peace-loving people around the world by doing unilateral and provocative expansion of settlements, land confiscations, demolitions and so on in the disputed areas of the West Bank. We could easily realise that only Israel stops its illegal settlements, the ME peace process can improve again.

But, violating the Oslo accord and showing thumb to the request — 'to stop settlement building in Palestinian territories' — of Madeleine Albright, Netanyahu had announced that they could not freeze settlements, just as one cannot freeze life.

Arafat has proved himself as a peace-loving person by giving commitment to Albright: 'I want to retreat that the Palestinian authority will meet all its responsibilities, and I hope the Israeli government will do the same... I say enough violence. This is time for peace.'

So, obviously, it is Netanyahu who has imprisoned the white pigeon of peace in Middle East. Would he let it free?

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## OPINION

# "Good News for NGOs and Business People"

It refers to an article titled as 'Good News for NGOs and Business People' authored by Dr Khandaker Qudrat-I Elahi, published in The Daily Star on 9 September, 1997. As Executive Director of Credit and Development Forum (CDF) (the network of the micro-finance NGOs in Bangladesh) I feel an urge to contradict certain views contained in the article.

First of all, I would like to appreciate Dr Elahi for referring to the 'Experience Sharing Workshop' jointly organised by the British Council and Credit and Development Forum on September 2, 1997. In fact, I do not know whether he was actually present at the workshop or he used any secondary source in preparing his article. I do not want to argue on the comparison he has drawn on the poverty situation as referred to the agriculture Census, 1996. But it seems, he looked at the NGOs' interventions in poverty alleviation from a very myopic point of view and did not study their thorough achievement in this regard. I think the following facts would enable him to gain some understanding about the contribution of the NGOs in reducing the poverty in Bangladesh:

According to the CDF statistics, 351 NGOs (excluding Grameen Bank) have organised more than 6 million members, who mobilised a total savings amounting to approximately Tk 2.4 billion as of December, 1996. Eighty per cent of these members are women and more than 50 per cent of them have been provided with credit to engage in some economic activities. Grameen Bank has organised nearly 2.2 million members as of July, 1997. 95% of whom are women and generated an aggregated savings amounting to Tk 5.96 billion. Grameen Bank has disbursed an amount of Tk 80.35 billion to them as credit up to this period. Moreover, Grameen Bank and other micro-finance NGOs have created employment opportunities for more than 100 thousand educated people of this country. The resultant effort of the Grameen Bank and NGOs helped to mobilise so far 8 million poor to bring about a

### Khandker Zakir Hossain

change in their lot. A tiny country like ours is trailing with 57 million poverty-stricken people suffering from intolerable pains in terms of hunger, malnutrition, illiteracy and diseases. Various research/studies have also demonstrated that the poverty situation of these targeted poor has improved due to intervention of Grameen Bank and other NGOs. In view of the above, does Dr Elahi still think that these were all futile efforts and that these did not yield benefit to the poor, though he termed NGOs' micro-credit approach as merely a 'painless'?

The point he probably misunderstood is that the NGOs' attainment towards poverty alleviation in Bangladesh and those in other countries of world makes a big difference. The commendable achievement of Grameen Bank and some NGOs in Bangladesh is now known worldwide due to more of its innovative approach than on any other count. Everyday, practitioners from various parts of the world are coming into Bangladesh to learn more about the best micro finance practices.

Such huge involvement of the NGOs turned the sector into an industry and the government of Bangladesh is considering to integrate NGOs in their effort towards poverty alleviation. There is no denying the fact that there are both positive and negative criticisms. The positive critics have been applauding the wider coverage and bringing in the success stories, while the negative critics are citing examples of exploitations, charging higher interest rates, fraudulent cases of NGOs etc. I think Dr Elahi would agree with me that the overall development is a long and complex process and hence criticisms are always welcome for further improvement. The NGOs have been practising a process for improvement for which they undoubtedly need criticism and inputs from people like you and also from the grassroots level. Mentionably, turning this micro-finance

sector into an industry has not taken place in a day. This is a history of more than two and half decades' practice and experimentation. Not only in the micro-finance sector, the NGOs have also demonstrated impressive successes in many other areas viz., adult education, family planning, sanitation and hygiene, disaster management, afforestation etc. Unfortunately, Dr Elahi has ignored all these achievements.

I would like to express my strong reservations to Dr Elahi's statement in that the NGO leaders prophesied NGOs as 'governments in waiting' or future private sector in waiting. Notably, the workshop was organised in connection with a study tour by the East African MFIs leaders to Bangladesh. And it was titled as 'Experience Sharing Workshop' for sharing of experience of practices in Bangladesh and East Africa. Candidly speaking, none of the participants gave any such notion nor discussed any points similar to his statements. For better comprehension, he is kindly requested to go through the news coverage on the workshop in different dailies of the following day i.e. The Daily Star, Independent, The Financial Express, The Bangladesh Times, The Bangladesh Patrika etc.

Dr Elahi has advocated to treat the NGOs' microcredit approach as a 'painless' and not as a major cure. I would like to raise a question to Dr Elahi whether countries like Bolivia, Kenya, India, Indonesia, Lesotho, Nepal, Nigeria, Pakistan, Philippines, Vietnam, Zimbabwe, USA etc. are pursuing wrong microcredit policies as transpired from his assertions. Are the governments of these countries then allowing to bring in these concepts/practices just as painkiller as a means of eradicating poverty from their countries? All these countries are massively adopting or replicating either Grameen or other approaches as a toll to alleviate poverty. So I tend to advise Dr Elahi to come up with some antibiotics for major cure of our rural poverty, of course without any side effects.