

No Provocation, Please!

BNP Secretary General Abdul Mannan Bhuiyan has alerted Home Minister Rafiqul Islam to certain 'sensitive areas' appearing on the route map of his party's long march from Dhaka to Khagrachhari, scheduled to begin today.

This is indicative of the fact that while brisk preparations were afoot for the long march there has been an undercurrent of anxiety on the part of the organisers not to see it pass into the hands of potential adventurers and saboteurs.

But we are flabbergasted by the reported instructions of BNP leader Lt Col (ret'd) Akbar Hossain MP to workers of his party to carry 'licensed arms' during the June 9-10 long march.

We feel this must not have reflected the opinion of the BNP top brass. Even so, the party leadership must publicly dissociate themselves from the provocative utterance made by Akbar Hossain MP and call it into question to clear the air immediately.

Questions on Gas Deals

The present messing up of the gas situation may prove too expensive for the nation — and also for the AL government itself. Locked in about one-sixth of Bangladesh's netherworld it is literally the socio-economic transformation into a higher society — higher in civilisation and culture and higher in the way of poverty-free population all privy to a meaningful life.

The golden prospect is being fouled up first by a total absence of transparency. The government is guilty of not laying its cards before the people in the case of such utterly callous performance of Occidental — in Magurchara as well as in their subsequent operations, said to be done without authority.

At the root of such undesirable developments may be the Production Sharing Contract — PSC — which is said to differ materially from the one Bangladesh drew up under Bangabandhu.

A seminar in Dhaka on Sunday demanded unequivocally the leasing of the important blocks 9, 10 and 11 to BAPEX. We don't know what the government has to say to that.

The whole question of how much gas can do for our society is shrouded in the mystery about the total gas deposit. Bangladesh experts, at least most of them, feel like putting it at 25 trillion feet. And the foreign companies involved in the gas rush believe this to be beyond 80 trillion. To export or not to export depends on this figure.

Why isn't the government coming out with a detailed picture to avert a path of disaster exemplified so poignantly by the power sector? Please be open, please take people into confidence.

Just Not Done

We were taken aback by it. How could the authorities think of inviting the visiting Minister of a foreign country to attend a public meeting that essentially belonged to the interest and initiative of the ruling party? It was a case of very poor understanding of the difference between a state and party occasion.

But that was not the case with Prime Minister Sheikh Hasina's meeting at the Paltan Maidan Sunday last. First of all it was essentially a party meeting and, secondly, the Sri Lankan foreign minister was on an official visit.

Sloppy use of authority and muddled thinking like this could also plant seed of avoidable embarrassment in bilateral relationship. And all this might happen due to the carelessness and poor understanding of things by certain over-enthusiastic individuals.

A Plunder-free Strategy

There is no need to promote large scale integrated textile mills unless the credentials are well known, equity participation is genuine or there are proven methods to verify full cost of investment. Government funds and public money ought to be earmarked in small doses to millions instead of in billions to very few.

LAST time I wrote that the Bangladesh economy today stands thoroughly ravaged by three types of plunder. First, massive subsidy and salary payments out of the national budget which have an entirely negative impact on the national economy.

Obviously, the resultant crisis of the day calls for a plunder-free strategy. After the plunder, what should be done now. We must remember that vast majority of our population are neither 'money-men' nor moneyed men.

Decision delayed is decision denied. The present government has a total life span of five years. It should have decided that each year useless subsidy and salary payments ought to be reduced by 15 to 20 per cent so that by the end of its term, the burden is cut down by at least 75, if not 100 per cent.

the gains would be substantial since much more resources would be devoted to directly productive purposes. For example the old age pension scheme could be expanded by at least five times or the rural works programme can be expanded and create employment for few more millions of rural unemployed.

With one third of the portfolio of loans being considered bad, a new approach is necessary for banking and private sector development. Let us begin with small savers and small entrepreneurs who were ruined by stock market plunder and with those, as mentioned before, who are neither money men nor moneyed men.

However, this is only possible through very careful preparation, detailed organizational build-up and meaningful practices and procedures. Most important, we have the successful example of Grameen Bank and some other NGOs, who have made micro-credit not only a big business, but the most suc-

cessful business as well as development initiative of the country. Above all, there is no plunder involved. Micro-credit is not the domain of the delinquents but millions of very poor, majority of whom had never seen a five-hundred-taka note before the first dose of a very small amount of loan without any collateral.

Therefore, let government arrange special loan programmes for modern manufacturing activities which could be efficiently carried out through small scale enterprises. The definition of small scale is of critical importance. It may vary depending on the particular product to be manufactured or service produced.

The suggestions are based on the existing practices and procedures of Grameen Bank involving micro credit operations. No doubt size of the loans in case of small industries ought to be bigger. It may be noted that the mature Grameen Bank borrowers can now secure up to Tk. 500,000 as loan although they might have begun

into groups of five and create a centre involving eight such groups for the purpose of efficient supervision of loan repayment as well as rendering of management, marketing and technical support. Each individual group of entrepreneurs must fulfil the stipulated set of savings and business working principles based on which first only one from each group would be given a loan to set up a unit (obviously small) of production.

observed and then two others will be given the loan. The performance of the three will then determine if the remaining two will get investment loan. The group leader will be the last to receive.

The suggestions are based on the existing practices and procedures of Grameen Bank involving micro credit operations. No doubt size of the loans in case of small industries ought to be bigger. It may be noted that the mature Grameen Bank borrowers can now secure up to Tk. 500,000 as loan although they might have begun

with an amount of Tk. 500 only. The basic principle to be observed is that borrowed funds are not available for lake side palace development by sponsors who are already notorious as big time defaulters.

It is certainly true that technological constraints and economics of large scale production may prevent us from adopting small scale approach in all instances. However, we know that the propensity to plunder is related to size of investment. The 'Robber Barons' believe in massive investment. Their proposed volume of investment will always be big since in real terms, their equity involvement would tend to be zero and in addition, they must flush out funds to pay for bribes as well as transfer money abroad.

Let us avoid big investment. Bank loans should be available to genuine small investors, manufacturing numerous consumer products or providing services including utility ventures, like small scale electricity generation. There is no need to promote large scale integrated textile mills unless the credentials are well known, equity participation is genuine or there are proven methods to verify full cost of investment.

drawn on the basis of fictitious papers and documents. It may also be noted that such plunders of the past were shared with others. Also, a significant part of borrowed funds were stored abroad. As a consequence, cost of investment piled up which cannot be repaid now from the earnings of the factory (if any).

The micro-credit programmes call for intensive supervision since the poor are not educated and they must be made aware of the possibilities and brought within a system of weekly repayment. Most important the services must be brought to their door step, every week, 50 weeks a year. The case of industrial investment is quite different since, in many instances, the intention was never there to set up any industry but simply make a windfall gain out of the sanctioned loan which they convinced themselves, need not be repaid. Such inherently delinquent tendencies call for a close supervision approach which is easier in case of small industries where the total investment is also not very big.

Let us avoid big investment. Bank loans should be available to genuine small investors, manufacturing numerous consumer products or providing services including utility ventures, like small scale electricity generation. There is no need to promote large scale integrated textile mills unless the credentials are well known, equity participation is genuine or there are proven methods to verify full cost of investment. Government funds and public money ought to be earmarked in small doses to millions instead of in billions to very few.



Window on Asia

Shahed Latif

Therefore, let government arrange special loan programmes for modern manufacturing activities which could be efficiently carried out through small scale enterprises. The definition of small scale is of critical importance. It may vary depending on the particular product to be manufactured or service produced.

N-Tests Have Not Helped BJP Much

Pallab Bhattacharya writes from New Delhi

There were strong signals from some of the Big Five countries (US, Britain, China, France, Russia and Germany) that at the Geneva meeting they would go for a direct role in Indo-Pak dialogue on Kashmir.

SELDOM has an Indian government found itself so politically isolated at home on a largely foreign policy issue as the coalition headed by Bharatiya Janata Party. This was evident on the first three days of the budget session of Parliament which were dominated by debate on the nuclear tests by India and Pakistan and handling of the situation following the blasts at Pokhara.

In fact, the crescendo of opposition parties' criticism of the rationale and timing of Pokhara tests had been steadily rising even before the session began. Inside Lok Sabha and Rajya Sabha, the opposition attack on the government of Prime Minister Atal Bihari Vajpayee only acquired more firepower.

The government came under attack not only for what the opposition alleged setting off an arms race in the subcontinent but also for 'inadequate diplomatic acumen' in presenting its security concerns before the international community. The tone and tenor of the debate, especially of the opposition attack, remained largely untouched by the Pakistani tests.

A concerned Vajpayee did make efforts for consensus. He first appealed for support from opposition recalling how BJP set aside its political rival-

valry to back the Congress government under Indira Gandhi's leadership at the time of India's first nuclear test in 1974 as well as during wars with Pakistan in 1965 and 1971.

Then he had a meeting with main opposition Congress leaders Sharad Pawar and Dr Manmohan Singh, the party's leaders in Lok Sabha and Rajya Sabha respectively. But that did little to help BJP. On the contrary, some of the harshest comments about the government came from Congress including its senior leader and former Lok Sabha speaker Purno A Sangma.

Former Prime Minister Inder Kumar Gujral said India's tests had started a definite Pakistan-centric colour to India's security concerns he warned the government against implications of playing the China card.

"I do not know why the Prime Minister specifically mentioned China in his letter to the US President. I do not know who drafted the letter. But do know that it was not drafted by the Ministry of External Affairs," Sangma said. The Defence Minister (George Fernandes) has termed Pakistan's nuclear

tests as India-specific while our own tests were China and Pak specific. Is this the way a great country like India should behave? Have you applied your mind on how to deal with the situation after exercising the nuclear option? The Prime Minister's reply to these was Pakistan's tests should set at rest the questions of timing and threat perception which prompted India to conduct the tests; that India's tests were not country-centric and were broader and deeper and any delay in conducting the tests would have made the exercise more complicated and difficult.

On the external front, Indian diplomacy rose to a new high pitch and the Vajpayee government appeared to have recovered some lost ground in containing the sharp international reaction to Pakistan tests.

In an attempt to live down the combative image created by the remarks of some senior ministers of his cabinet, Vajpayee reeled off a series of pronouncements and proposals striking a tone of moderation towards China and Pakistan.

These included repeated emphasis on dialogue with Pakistan, on the basis of modalities agreed during a meeting between Gujral and Pakistan premier Nawaz Sharif on the sidelines of the Business Summit in Dhaka in January this year. offer of no-first use of nuclear weapons, moratorium on nuclear tests, willingness to discuss Comprehensive Ban Treaty and Non-proliferation Treaty and talks for a treaty for fissile material cut-off.

While Vajpayee was conciliatory to China and Pakistan, he was assertive and firm towards global powers for preaching nuclear disarmament while stockpiling nuclear weapons themselves.

The flurry of high-level diplomatic activities spearheaded by Prime Minister's

Principal Secretary Brajesh Mishra, a retired Indian Foreign Service officer, began in the backdrop of a none-too-favourable situation for India. There were strong signals from some of the Big Five countries (US, Britain, China, France, Russia and Germany) that at the Geneva meeting they would go for a direct role in Indo-Pak dialogue on Kashmir.

Implicit in this, according to officials here, is the view that Kashmir could be a flashpoint, a view rejected by New Delhi which says there is no dispute over Kashmir as it belongs to India.

Meanwhile, the Pakistan tests do not appear to have helped the BJP much, if the outcome of recent bye-elections to three parliamentary and 51 assembly constituencies spread across 13 states was any indication.

The bye-elections were the first major battle of ballots since the BJP-led coalition assumed power at the centre just three months ago.

True, BJP and its ally won two of the three Lok Sabha seats in the bypoll. But Congress piped BJP in the assembly constituencies winning in 16 of them followed by the saffron party with 12.

To the Editor...

Long march, without visa?

Sir, Our opposition leader Begum Khaleda Zia had earlier declared that the CHT region would go under Indian rule if the peace treaty was signed. We all know that the peace treaty has already been signed. Now that part of the country is supposed to be Indian territory as declared by her.

However, she has planned a long march towards CHT in protest against the peace accord. On the eve of her planned long march, we would like to ask her: 'Has she got Indian visa to get there?'

Md Khalil Jibrán Fatih Khasabdir, Sylhet

President vs Chancellor

Sir, According to the constitution of Bangladesh, President has the ultimate power, which he usually does not exercise. Any bill passed by majority vote in the Parliament becomes law only when the President signs it. If the President does not agree to that bill he usually refers it back to the Parliament for reconsideration.

Similarly, the Chancellor of BUET has enormous power, which he/she usually does not exercise. The Chancellor as a norm, honours any decision taken by the academic council or the syndicate or for that matter any other statutory body of the university. However, if he/she does not agree to any decision taken by majority vote in the academic council it is referred back for reconsideration, although he/she has the power to overturn the decision.

The crisis at BUET has occurred partly because the Chancellor who has inadvertently opted to overturn a decision in favour of a very small minority, who, as it turned out, misled her with lies and fabrications. The nation would have faced serious crisis if the President chose not to sign (in favour of the opposition minority) the CHT bills approved by the Parliament.

G S Rahman 2/2, Shajahan Road, Mohammadpur, Dhaka

'Import' of Doctors

Sir, So now our ever-so-caring government wants to import foreign doctors. Indeed, why not? Since the commodities are being imported or smuggled unabated, flooding our markets with cheap low grade stuff of all kinds (from sugar to harmful drugs and insecticides), why not doctors also? All the jobless doctors from abroad, of both good and bad 'qualities' will flood our markets to the satisfaction of our simple people.

People are so anxious to welcome foreign doctors being fed up with the service of the local ones. An MP once said that they will have some human beings at least, since according to him our local doctors are not that anymore!

Well then, Mr MP we too are very unsatisfied with your kind, having brawls in the Parliament over trifling personal matters, whereas the country is going to dogs. But, who cares? Also we are awfully fed up with our electricity problems, water problem, gas problem, law and order problem and banking problem, to name but just a few.

Why not 'import' experts in all these fields too, to overcome our endless day to day miseries? You must also consider importing law makers too from abroad, to run our country smoothly and efficiently. Who will do something to save our country from this anarchy and lawlessness which is so rampant now. Also, in your list of imports please don't forget to include officers for all government departments — customs, law-enforcing agencies, secretariats etc. for none like doctors are giving their services properly.

Dr Sarah Dhaka

Doctors and poor patients

Sir, Medicare for two groups of patients one of a few affluent and wealthy persons consisted of ministers, MPs, bureaucrats, industrialists and businessmen, and the other group of majority poor and destitute people comprised farmers, labourers, fishermen, workers and domestic servants offers us a melancholy contrast.

While the later group is de-

prived of medicare, cannot even afford payment of consultation fee to the doctors and purchase medicine, suffer and pass away due lack of medical treatment the former group spends uncountable amount of money lavishly, visits foreign countries very often for medical check-up and treatment and longevity of pleasant life.

Indeed there is a heaven and hell difference between rich and poor people of our country for medicare. Medicare services in our government hospitals and health complexes are very inefficiently managed, rapacious, low standard and corrupted.

We would request our ministers, MPs, political leaders and Deputy Commissioners to kindly visit and inspect our government and private hospitals, clinics, medical stores in the cities, towns and villages for the sake of accountability and transparency and to ensure humanitarian medical services and supply of fair price medicine to the poor patients of our poor country.

O H Kabir 6, Hare Street, Wari, Dhaka-1203

'Defence expenditure'

Sir, All praise goes to Brig (ret'd) M Abdul Hafiz for his thought provoking article titled 'Defence Expenditure and Related Debate' printed on June 1. It is a matter close to the heart of many of us meek 'bloody civilians'. For a poor country like ours, to have to allocate more than nine per cent of the national budget for defence expenditure is nothing but a national shame. A question often arises in the minds of the thinking populace: Is the armed forces for Bangladesh or is Bangladesh for the Armed Forces?

However, all credit goes to the Armed Forces for their valiant efforts during the Liberation War. Without their sacrifice Bangladesh would not have been a reality. We have to give credit where credit is due. But the time has come to re-think our priorities.

A Concerned Citizen Banani, Dhaka

OPINION

Import of Auto Rickshaws

What Happened to the Enquiry into the Bank Scandal?

The report (21 May) on bank loan to import auto rickshaws has rendered a tremendous public service by preempting a move to import 5000 auto rickshaws by advancing a loan of 50 crore (aka by a consortium of four nationalised banks in the country. It has averted a potential environment disaster and break of law by the banking sector. According to the report, while three nationalised banks refused to bank in their decision not to offer loan to the defaulting Auto Rickshaw Drivers' Co-operative Federation which already owed 32 crore taka arrears loans to banks, the Sonali Bank reportedly under pressure and duress from two very influential Cabinet ministers approved a loan of Tk 12.50 crore to the Federation in violation of the policy of import ban on auto rickshaws for environmental reasons and in breach of Bank Act not to offer loans to defaulting clients.

It is now universally admitted by all including the survey reports by the World Bank, the UNDP, WHO, the Ministry of Health and Population Planning, the Department of Environment, the Atomic Energy Commission and various environmental lobby in Bangladesh that the auto rickshaws with 2-stroke engines are the principal offenders contributing to the thick blanket of smoke and pollution in the air in Dhaka city and responsible for the high incidence of respiratory troubles including asthma, bronchitis and even lung cancer. The survey reports have also confirmed that the air pollution due to high doses of carbon monoxide, hydrocarbon and lead poisoning is also the cause of increasing number of kidney and liver diseases and poses a serious health hazard of retardation of brain of children. There is no exact statistics of how many tens of thousands of people are suffering or how many have

and environment protection. It is a question of financial discipline. The violation of environmental law and the breach of rule, if any, of the policy of ban on import of auto rickshaws was a culpable offence and must be accounted for. Only the other day the job of German Environment Minister, Angela Merkel was on the line over a storm of protest in Germany against shipment of contaminated German nuclear waste to England and France.

It is also a question of transparency and accountability of the government and its functionaries. It is a question of responsible and good governance. The issue is all the more serious because it is a scandal over alleged involvement of two ranking Cabinet ministers. Only recently, the Finance Minister of Japan resigned over the scandal involving his Ministry officials who enjoyed perks and privileges offered by banks by way of vacation in holiday hotels and entertainment in restaurants.

This government is pledge bound for transparency and accountability of its administration. The public has the right to know. The inquiry report of the state bank must be made public if the government wants to come out clean or else there will be a suspicion of an attempted cover up. Such apparently small episodes, often ignored, only add up to blowing a hole into the reputation of the government. If the allegation about lapses which was never denied, is found to be correct, a house cleaning will not go amiss, maybe starting with Ministers at the top. A tough action by Prime Minister Sheikh Hasina will be a measure of damage control and will bolster the credibility of the government. Populist magnanimity is one thing and prudent statecraft is another. The twin often do not meet.

Abdul Hannan died of these ailments but the figure must be alarmingly high. It is hard to believe that unless our lives are considered expendable, how anybody, other than those who have collusion with the manufacturers, importers and the Auto Rickshaw Federation lobby to serve their vested interest, could have approved such a dirty deal endangering public health. It is clear that the authorities are taking advantage of the lack of people's awareness about their rights, or else they would have to pay huge damage costs. Only recently the US cigarette manufacturers had to pay compensation costs of 368.5 billion dollars when about 40 states sued them for medical treatment of patients who suffer and who died of lung cancer caused by smoking.

The congested, cribbed and clogged city traffic is the handmaiden of auto rickshaws which again are the arch villain mode of transport used by the spiralling web of city's crime ring. The alternative to the city's transport problem is a public transport system with double-decker buses and smoke free high quality taxis.

However, the disclosure of the bank loan scandal was hopefully discussed in the cabinet meeting and apparently at the behest of Prime Minister Sheikh Hasina, the Bangladesh Bank intervened, cancelled the release and disbursement of the loan approved by Sonali Bank and ordered an immediate enquiry into the matter. People breathed a sigh of relief. Needless to say, the successful intervention of the state bank was a challenge and disgrace to the authority of the office of the Minister.