Founder-Editor: Late S. M. Ali

Dhaka, Tuesday, November 17, 1998

Congrats to PM

Prime Minister Sheikh Hasina caught the runaway hartal problem by the scruff at her Sunday meeting with editors of national dailies and news agencies. In a major political policy decision of great topical import to national economy, stable order, public welfare and international goodwill, the PM has categorically forsaken hartal option for her party when it would be in the opposition. We wholeheartedly congratulate her for this most unambiguous declaration. By doing so she has sent a positively resonating signal to the opposition to reciprocate in banishing hartal from politics in Bangladesh. The battle against hartal seems halfwon.

It should clear the deck for consensus-building with the opposition on ridding the country of hartal. BNP has the status of a shadow government waiting in the wings of power supposedly having a similar concern at the back of its mind which the present ruling party has in the immediacy of its consciousness to avert a roller-coaster ride when in power. The alternating benefits to be enjoyed by both sides far outweigh the false feel of power by recourse to hartal that has come to be publicly viewed as an abuse of political, social and economic rights of the people. We in The Daily Star have particular reason to be elated for we have all along been writing against hartal. We condemned the AL when it brought havoc to the economy by its relentless hartal when in opposition. In the same view we have condemned BNP recently when it began to resort to the same.

In fact, when the present opposition leader Begum Khaleda Zia had been in power, the vehemence with which she grilled the then opposition AL for frequently resorting to hartal is very much a matter of public record which can now be laid squarely on her doorsteps. In addition to economic losses and disregard for social rights hartals have been marked by increasing violence in the streets for no better cause than taking the people on a partisan ego-trip.

The point that hardly needs to be overemphasised here is, if the use of hartal is fully abjured by consensus the focus of opposition politics will automatically switch on to a new set of alternative options that will help improve not only the quality of dissent but also that of governance in the coun-

Prime Minister's declaration of the intent to shun hartal when her party sits in the opposition needs to be immediately seized up by the leader of the opposition. Begum Zia is expected now to make a similar statement abjuring the use of hartal. For, it is she who had originally floated the idea not so long ago. All she needs to do now is publicly reiterate her stance in response to the PM's offer and thus set the ball rolling for a cast-iron accord on the subject.

Flood's Fiscal Fallout

The havoc that the floods of July-September wrought on the economy, particularly agriculture, can hardly be over-estimated. But its longer-term impact required a great deal of careful study. The government has been a little too reticent to make an assessment of the flood's impact on economic growth. On the other hand, the World Bank has come up with a fairly detailed assessment of the flood's impact, drawing on official data and its own assumptions. While the Bank's assessments are basically indicative rather than definitive, its forecast that gross domestic product (GDP) would grow at around 3.3 per cent this fiscal still creates a lot of room for concern.

The Bank's assessments suggest that the floods have impacted heavily on macro economic fundamentals, which had been fairly sound over the past two fiscals. Increase in current expenditure is likely to widen overall budgetary deficit to over five per cent, which Finance Minister Shah AMS Kibria had successfully contained to a manageable level over the two previous fiscals. External financing is likely to take a major knock and put forex reserves under severe pressure. The government, obviously, has its work cut out.

The government has rightly chosen to concentrate financial resources on agriculture, since rural rehabilitation holds the key to economic revival. But it also needs to pay close attention to the problems of industry and commerce, since these sectors are critical for growth. Here, the importance of macro economic management cannot be over-stated. Unless it can demonstrate that macro economic fundamentals are sound, investor confidence is likely to suffer. Prospects of lower GDP growth this year ought not to panic the government into taking decisions that may adversely affect the discipline Kibria has evidently brought to the management of the economy. In addition to tight fiscal discipline, if the extra expenditures are

Antidote to Exam Cheating

well-targeted and efficiently deployed, then there

is no reason why the economy cannot bounce back

to a higher growth track even before this fiscal is

Leaders of the nation's educational enterprise met on Sunday at the congenial BARD campus at Kotbari, Comilla to talk 'Corruption in Public Examinations: Remedies and Prevention.' We do not yet know what wisdom they arrived at through observing the problems from differing viewpoints and from the base of diverse experience. But newspapers have reported the education minister's speech on the occasion. As generally happens, this was, all of it, exhortation.

Although the subject matter was finding ways and means to remedy and prevent corruption in education, the minister, as reported, spoke only on the prevention aspect of unfair means at the examination halls. The scope of the subject matter thus was limited to the exclusion of corruption by education managers and teachers. It can be said with a fair amount of certainty that the reasons, sources and even resources of 'unfair means' at the exam

hall exist outside of the halls. The examinations have all become cheating friendly. The syllabus, the way it is taught and not

taught, the questions — all are parts of a design to entice the examinee to go for copying. If the schools and colleges — or in one word — the teachers taught their pupils as they should have, there would have been no need for copying. The questions could drive the last nail on the coffin of cheating if those could be so as not to be answered by unintelligent memorising of set answers prepared and traded in by the greedy among teachers.

Historic Turkish-Syrian Agreement

The most remarkable point of the entire agreement is the acceptance by Syria that PKK is a terrorist organisation.

FTER two days of intensive talks between ▲ Turkish and Syrian authorities in Adana, a town in Turkey close to the Syrian border, an accord has just been signed removing the danger of a possible armed conflict between these two neighbours.

The crisis appeared to burst out suddenly with the Turkish side taking a distinctly hawkish posture. There were troop movements from Turkey close to the Syrian border. Militant statements from the senior army commanders culminating in statements from President Suleyman Demirel threatened Syria with dire consequences, should she fail to agree to terms set out by Turkey.

Turkey wanted Abdullah Ocalan, the Kurdish leader, who has been masterminding a bitter war against Turkey, from Syrian soil, to be extradited from Syria. Turkey threatened Syria with dire consequences should Syria fail to deliver immediately. That Turkey was not bluffing became evident when Egyptian President Hosni Mubarak rushed to Turkey and offered his good offices. President Mohammad Khatemi of Iran sent his emissary to Ankara as well. A period of intense diplomatic traffic followed. Whereas Turkey allowed the Egyptians and the Iranians to continue their mediating efforts, she kept up intense pressure on Syria. The Syrians became convinced of the seriousness of the situation and not only sat at the negotiating table, but virtually agreed to the terms set out by Turkey.

The Accord is as follows: In the name of the President of the Arab Republic of Egypt, H

T the advent of the 21st

A Century, the whole global

A willage is taking up

drawn programmes. Some are

joyful welcome functions. Some

are serious thought-provoking

discussions, discourses and

publications. Festivities and

nervousness are gripping many

On one hand, there is the plea-

sure of stepping into another

century which will dawn ex-

pectedly with fantastic techno-

logical developments, fun, frol-

ics, comforts and on the other

there are enormous challenges

painful fall-outs of the mod-

ernisation to face. There looms

a future and there lurks uncer-

tainties and some ominous

The general people of

Bangladesh have been living in

thousands of problems. Catas-

trophes after catastrophes are

visiting us. It is true that we are

not taken aback but the mis-

eries are too much to bear. The

nature seems to be against us.

Or the mother nature puts us to

test so that we learn to live and

not merely exist. Things may be

illustrated in different shades

in various moods and colour

but nothing feels adequate to

mitigate the sufferings of the

ful are adding a legion of man-

made untoward incidences

causing terrible pains to the

whole nation. They are making

the humankind most hapless

and helpless. They rape them

They tie them and cut off their

limbs. They have been desecrat-

ing the holiest premises. But the

victims have nobody to turn to.

Their condition is like 'there is

water everywhere but not a drop

to drink'. There is an elected

government, there are law en-

forcers, human rights activists

lawyers and international or-

ganisations but everybody

seems to be bonded by some in-

visible ropes and de-activated.

number of scourges and faults

It is not possible to remove or

correct them overnight. Sadly,

many do not want to recognise

the problems because either it

has not affected them or they

Cheap Homo Sapiens: In ev-

ery sphere of life, the jungle

laws are prevailing. If you have

the might, you have the right.

You can kick and kill, the world

is yours; there might be some

protests but nobody to punish

are equipped to tackle it. So

forget the nation.

We confront an innumerable

To all these, a devilish hand-

poor helpless.

colourful, thoughtful and well

E Hosni Mubarak, in the name of the President of Iran H E Syed Mohammad Khatemi, the Foreign Minister of Iran Kamal Harrazi, the Foreign Minister of Egypt Amr Moussa, brought messages in the name of Syria in the light of which in order to discuss the question of struggle against terrorism, Turkish and Syrian delegations met in

Adana on 19-20 October. In the meeting the Turkish side repeated the statement made to the Egyptian President in order to remove the tension in the relations. The Turkish side besides recalled the following points made to the Egyptian President in the light of points made by Syria:

kind of activity which could disturb the security and stability of Turkey.

2) Syria has accepted PKK as a terrorists organisation. All terrorist activities from PKK or any other source have been forbidden in the country.

3) Syria will not allow any training camp or trade activities of the PKK

4) Syria will not allow PKK, her territory to be used for passage to a third country. 5) Syria will take all steps to

In order to implement the above decisions in a transparent manner, the parties have

prevent entry of PKK and issue

instructions for control of bor-



The Horizon This Week

Arshad-uz Zaman

1) From now onwards Ocalan is no more in Syria and will not be allowed to enter

2) PKK (Kurdish guerillas) will not be allowed to enter 3) From this point PKK

camps are no more in Syria and

will not be allowed to resume activities. 4) Many PKK have been arrested and produced before the

The list exists. They have been accepted by Syria. Syria has accepted the above mentioned points. The two sides have agreed to the follow-

1) Syria will not allow any

decided on the following mech-

In this connection: a) The security authorities of the two countries will immediately set up at a high level tele-

phone connection. b) The two sides will appoint two additional diplomatic representatives in the respective missions.

c) The Turkish side presented to the Syrian side proposals relating to fight against terrorism and the Syrian side promised to put up the relative proposal to the Syrian authorities and inform the Turkish side of the result within the shortest possible time.

d) The Turkish and the Syrian sides decided that following agreement from Lebanon, to fight PKK terrorism on a tripartite basis.

e) The Syrian side gave a guarantee that she will faithfully implement the above deci-

The most remarkable point of the entire agreement is the acceptance by Syria that PKK is a terrorist organisation. In south eastern Turkey, Turkey has been fighting PKK guerillas for the last 15 years and nearly 30.000 lives have been lost on both sides. Whereas the loss of lives on the PKK side is high. the number is considerable among the Turkish security forces. Turkey has put nearly 100,000 troops to combat terrorism. PKK has been killing indiscriminately and has not spared women and children. She has been attempting to sow

terror throughout the area.

PKK has been carrying out a campaign allover the world and has made some headway in Europe. The Turkish offensive to win public opinion on its side appears to be bearing fruit. The last stronghold of PKK has been Syria, who has been harbouring the leader of the PKK Abdullah Ocalan for nearly twenty years. With its expulsion from Syria, PKK has received a severe blow. It is reported that Ocalan has taken refuge in Russia. Turkey has good relations with Russia and particularly in the economic field the relations have been going from strength to

By taking an uncompromising tough stand Turkey has achieved a notable success.

Buchwald's COLUMN

Land of the Freebie

It used to be if you wanted to earn frequent flyer mileage you flew on planes. The more miles you flew, the larger the bonus. Then, at some point, you would get a free ticket for loyalty to the

But this has all changed. You no longer have to fly to get a mileage bonus.

Several hotel chains now have deals where you can earn flying points just for sleeping in their beds. You can get 500 miles for an eight-hour snooze, and 1,200 miles if you also sleep there in the daytime.

I was at a hotel reservations desk the other day, and there was a pamphlet that said you can earn mileage by playing a round of golf at the local country club.

This sounded like a good deal until I received a letter from American Airlines announcing that I could earn 2,000 miles with a lifetime subscription for Deer Park bottled water.

I didn't realize how easy it is to build up mileage until I took a flight to Phoenix and got to talking to the passengers in tourist class: "How did you get onboard?" I asked a grandmotherly type. "I called my grandson in Boston," she said, "and earned 5,000

miles from the phone company. A man next to her said, "I bought flowers for my wife to celebrate our anniversary and they gave me a ticket. Unfortunately it's only good for one person on the date of our anniversary. My wife wasn't as thrilled with it as I was."

The man across the aisle said, "I got 10,000 miles for filling up my gas tank and buying a new tire. The gas station across the street offered me another 10,000 to change my oil."

There were many passengers on board who had earned fre-

One passenger was given 7,000 free miles for staying in a

quent flyer miles just by using their credit cards in department

hospital more than a week. It seems there isn't anything you can't do to win free miles. One wonders how the airlines make any money when they are giving away so much transportation.

By arrangement with Los Angeles Times Syndicate and UNB.

I asked a ticket agent, and he said, "I think we do it on vol-

OPINION

Ponderings at the Vestibule of 21st Century

strength

by John Arun Sarkar

However, if you are weak and helpless, you must learn to obey without any word lest you should get hit, battered and who knows slaughtered. If you are a female, it will be more degrading and painful - you get stripped first, then raped and finally slaughtered.

Where life is so cheap, one must play it very safe. A minute of mistake may bring in an ocean of irreparable sorrow.

Society, Mores and Taboos: It is a very coherent society having hundreds of strong and deep-rooted mores and taboos One of the strongest is 'you respect your seniors no matter

Unfortunately, the seniors say the nicest of things but do never what they say. Interestingly, the juniors obey them meticulously but eventually, they become the same 'say all

do nothing characters. Another is 'you have to be very religious.' You have to perform the rites and rituals toto as dictated by your religious gurus. If you do not practise, it does not bother the power-mongers as long as you are obedient to them. But if you are a poor man, you must perform the ceremonial religion as well as practise it i.e. you have to be patient, polite, obedient and very softie — don't worry, Almighty will reward you after death. So, don't question and don't

Elites Speak: On the stage, in the public, the copycat elites simply reproduce all that they have heard from the representatives of the international agencies, nobles, the anchors of the cable lines and comperes of the talk shows.

Interestingly, the same set of people hurl the most abusive words without any visible sign of inhibitions towards their subordinates. In doing this dirty job they are very much equal to the slum-dwellers who are illiterate, uneducated and deprived of all necessary amenities and as such living very substandard lives. This revelation of bad tastes of the elites possibly indicates that though a so-called wealthy class has emerged, cultural maturation is yet to come. They might have learnt to decorate

their occasions with imported flowers, but they are yet to come of age and learn to appreciate the pure beauty of the flowers without any vanity for the money spent in importing them. They buy the prize-winner books to harness their shelves but not to read.

Properties and Protection: The total lawlessness has been the rule of the day. The people in authority, of money and power can snatch away your property at mere wish Overnight they may call you a cheat, forger, your documents false, fake and evict you from your land systematically by the hired henchmen backed by law enforcers and some manipulative efficacies of some unethical professionals.

The only protection that a helpless man in such a situation can contemplate is 'flee

away, sooner better. The Religious and Other Mi**norities:** Where rapes, murders. property grabbings, abductions, arson, unlawful evictions are very much everyday happenings, the religious and other minorities are the most vulnerable of the population no wonder. In the presence of a big chunk of so-called fundamentalists, without timely support of the authorities and being even betrayed by the administrations many a time, they have learnt to be excessively submissive and give in to the unjust demands of goons and musclemen very soon. When it becomes unbearable, they shift from one locality to another

and finally leave the country. Crimes and Godfathers: Bangladesh has now become the country of godfathers. Every culprit has a godfather. Whether it is social arbitration or lawful actions by the authorities, the godfathers can easily handle the situations and safely get the criminals off the hook. Crimes one may commit without any restraint if one has a powerful well-connected god-

Education: Degree you may obtain but expect not to learn. Teachers and tutors are there to help you get the divisions and classes. If you are a member of a cadre of a political party and can tote guns, they may also

help you go scot free by some eye-wash actions even if you have raped your fellow students on the very campus.

What's the use of learning? You need to earn, amass wealth, live comfortably. If you have good connections and a degree. job/business/money is not a problem. What else do you want? To get the things done. you may saddle on the shoulders of some poor but knowledgeable and hardworking persons and direct them. They are very good beasts of burden. Don't worry, they don't cost you

If you are not a good student but your parents have enough money, go abroad, obtain a degree, learn to say 'Hi, Guy, Gal, Darling, etc.' and on return to the country, you fill up a post of an Executive in your uncle's office. That's life, man.

Oh! You cannot get along with your wife, replace her. It's a poor country, girls are very cheap! There are many in waiting for your perusal.

Commerce: Our public machinery has already epitomized itself as failure. Good news! We have embarked on privatisation. All evils will go.

Thanks to our foreign benefactors. They have prescribed a wonderful alternative. And we have privatisation. There are energetic fresh graduates and an introduction of modern furniture, electronic gadgets, appliances and what not. We are overwhelmed at the first flash of brand new shiny polished floors and walls.

Now, alas! we have this default culture. The list of defaulters has been published. Most the big mouth so called industrialists (many call them mere traders) are defaulters. Many of them own banks. Bank directors are also alleged to be defaulters.

At the very outset of privatisation, the resorting to all sorts of manipulative manoeuvrings has dismayed the whole nation.

Employers/Employees: Most of the employers are reactive. They believe in the saying that Mother doesn't give unless baby cries!' But they always overlook the truth that mothers are not cruel beings rather they are very generous. They can't rest

until the baby is well-fed. Mothers are proactive. They do all the things for their babies without the babies' asking. Thus, we see the bond of affection between a mother and a baby. If the same bond could be fostered between employers and employees, it would do overwhelming good to the companies and the society.

The employees always feel that the employer is not considering their good at all. There is not much future in the company. There is no job security. delayed/no promotions, uncertainties about increments. nepotism and so on. The family members and relatives of the owners are time to time inducted into with higher salaries and facilities despite being of inferior academic backgrounds and skills.

Gender-awareness: Though a few organisations appoint females based on equal opportunity policy, there are a few those do not recruit females by policy. Most of the private organisations do not allow even three months maternity leaves. forget other facilities essential for female employees.

As reported, females are harassed at their work places regularly. Many incidences appear in the newspapers and many more are known by words of others. Not only at garment sector, the condition is no better in many other posh offices too. Nobody has time and courage to look into them. Particularly if the harassing personnel is in the good book of the employer. the employer being a devout profit-worshipper may not hesitate to offer a few females to the altar of oppressors.

Politics and Economics: one's partymen rape and kill. it's a stray incident and if one's opponents have done it, they are doing it systematically. One's opponents are always doing anti-people politics and one's partymen are doing propeople politics no matter what they do. This has been the politics of Bangladesh.

One will define and re-define a defaulter to save a few or to trap a few. Some economic decisions are taken by someone's party. As such to him, it is the wisest. The economic policy of

others, no matter how noble that appears, it is of course very faulty. This is our understanding of economics. Civilisation: We cut the ten-

dons and limbs. We rape our costudents. We kill/slaughter whoever opposes us. We set fire to the shrines of other faiths. we demolish the houses of believers of another religion but we are not uncivilized. If somebody braves the audacity to call us uncivilized, we surely will pass an indictment announcing a reward on the head of the arrogant person.

Disappointments make an endless list. The stepping into the 21st Century may be made an occasion to pledge to establish justice and equality and undertake some projects to im-

prove the lot of the people. The government and the opposition are better informed than the common men. In their speeches, they tell us all that is good and to be done. Will it be too much to expect them put their own words into action? Obeying their commands many have already laid their lives but that has not brought any good to the countrymen. It has been sheer wastage of some valuable lives only. Governments change but they never keep their words.

Only if the leaders themselves would take some practical steps to materialise the very good things they preach every day, many of the problems said above and many more unsaid would go and Bangladesh would be a really livable place. The government may implement the much discussed separation of Judiciary from the Executive and commissioning of Ombudsman giving the incumbent free access to evidences and authority to indict the culprits whoever it might be. The indifference in this regard casts shadows about the integrity of the people at the helm of affairs.

The common men do not ask for too many things from our leaders. They only request them to ensure protection of their lives and property and an assurance to allow them die a natural death.

CORRIGENDUM In the article "Saving the Last of Our Hopes" by Brig (Rtd) M Abdul Hafiz published yesterday the word "teachers" erroneously printed in the sentence "It is a permanent slur ... ground for their prey" in the middle of the fourth para

should be "lechers"

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.

Village telephones and national policy

Sir, The brief report on the field research evaluation on the sociological and economic impact of village telephones, carried out on Grameen mobile cellular phones in the villages, in association with a German research agency (DS, Beneath the Surface column, Nov 7) deserves to be widely publicised at home and abroad, for evaluation, implications, and identifying policy strategies and options.

GB rural cellphone scheme is a globally unique experiment in an under-developed country making use of high-tech IT techniques. If the project is successful, it will change the lives of two-thirds of the world's population.

GB has been modest about it. and keeping a low profile (further in-depth studies will take time); but the government, BTTB, and the independent agencies should assess the situation for the information of the international donor agencies for initial investment on more pilot projects in some more countries of the Third World. What is the opinion of ITU?

How GB and BTTB communicate on this unique rural programme? The Telecom Ministry has hardly anything to say about planned development of rural telephony (wireless of course, there is no other cheaper way). Simply issuing commercial licenses to some private operators is not the end of the issue.

The village phone is a core issue for the poor and for the rural areas where 80 per cent of our population live. The freedom to access information quickly and cheaply is a basic right, and it should have Number One priority for the rural areas.

The official telephone policy is a bit hazy, with the private and public sectors acting as competitors. Who will do the strategic long-term planning (the players cannot and should not do it)? The National Tele-

com Policy should be a hot docunicut, as a lot of time has already been wasted. A Zabr

Dhaka

Italian agriculture

Sir. It is gathered from the special supplements published in different national dailies on the occasion of the National Day of the Republic of Italy that less than 10 per cent of the labour force in Italy is employed in agriculture which were 33 per cent in 1960s. The decline in agricultural occupation is likely to continue. Compared to other sectors. Italian agriculture is particularly an underdeveloped economic sector because of organisational weakness and production imbalances. As a result, Italy has a huge deficit in food and agricultural products including the dairy items. On the other hand, rice is one of Italy's specialised crops and is exported in huge quantities along with olives, grapes and other citrus fruits.

It seems to me that Italy has potentiality to produce agricultural crops including rice. What is needed is strengthening of its organisational set-up plus introduction of an effective agricultural extension system to organise farmers and to establish balance in production.

Incidentally the headquarters of the Food and Agriculture Organization (FAO) of the United Nations is stationed in the Italian capital, Rome. It is

strongly felt that the FAO should undertake special project for bringing about improvement and development in Italian agriculture. In fact, FAO and other related international agencies should put emphasis on providing both technical and financial support to those countries which have fertile land and favourable climatic condition for growing foodgrains and other agricultural crops in large quantities so that the surplus production could be utilized for feeding people living in countries where natural calamities and other socio-economic factors have made it difficult to make successful agriculture. M Zahidul Haque

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The CC elections

Sir, The civic problems, hardships and difficulties of the city dwellers of Dhaka City Corporation, Chittagong City Corporation, Rajshahi City Corporation and Khulna City Corporation are mounting unabated due to negligence in duties, carelessness inefficiency and alleged corruption of some officials of DCC, CCC, RCC and KCC for a long time.

The election of Mayors of the four city corporations is likely to be held next year. We feel that the services and performances of the present mayors of city corporations have always been far from satisfactory. They are

more interested in party politics than rendering useful services to the city dwellers.

We are of the opinion and we strongly suggest that the election to the office of Mayor of City Corporation may be held on non-political party basis so that non-political noble, honest and sincere persons may take part in the forthcoming city corporations election and the non-political candidates if elected may serve the city dwellers better without any political affiliation, fear, favour or ill-will against anybody. O. H. Kabir

6, Hare Street Wari, Dhaka-1203

Three months gone: No HSC classes

Sir. It is really a pity that the classes of HSC course for the sessions 1998 through 2000 have not yet begun in most of the colleges, although the session begins from July '98. The students have, however, been exacted last 3 months' fees and they have already been given notice to pay for the current month. But they have not seen the light of classes, although the teachers have had their salaries.

There may be further disruption of classes due to hartals and unforeseen incidents which cannot be ruled out in Bangladesh perspective. Ultimately the students will lag behind in their studies and will

appear at the final examination without completion of their courses. How long will this continue in our education sector? Government's first and foremost duty should be to set things right on priority basis at least in the education sector. Dhaka

Unproductive investment Sir. We should take lessons

from the recession of some of

the South East Asian countries

which have been experiencing the severest economic crisis in this part of the world. Most of the banks in Indonesia and Malaysia had invested a huge amount of money for the con-struction of high rise buildings for residential purposes.

Unfortunately these apartment buildings do not fetch adequate returns against, for an unproductive investment in the house-building sector. Naturally the present position of these two countries have some effects on the minds of our builders and developers because of their failure to pay back the loans taken against the real estate business at a high rate of interest from the different bank's of our country

At the beginning of the 21st century this type of business will not be good for Bangladesh. Abul Ashraf Noor

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