

on Friday

YOUR 20-PAGE WEEKEND PAPER

VOL. IX NO. 33 REGD. NO. DA 781

INTERNET: <http://www.dailystarnews.com>

FALGOON 7 1405 BS

DHAKA FRIDAY FEBRUARY 19, 1999

ZILQUAD 2, 1419 HIJRI

20 PAGES PLUS MAGAZINE : PRICE TAKA 9.00

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ALL THE MAJOR PARTIES TO THE CURRENT POLITICAL CRISIS, EXCEPT THE COMMON MAN, ARE PROCEEDING WITH THEIR RESPECTIVE SCHEMES FOR THE MUNICIPAL ELECTIONS, CAUSING FEARS AND ANXIETIES AMONG ORDINARY CITIZENS.

The Election Commission (EC) is going ahead with its preparation for holding the polls 'peacefully'. 'To make sure that the elections are held in a free and fair atmosphere, we have already made arrangements for deploying adequate number of security personnel,' said a 'determined' Chief Election Commissioner Mohammad Abu Hena yesterday. As announced earlier, elec-

tions will take place in 54 municipalities under 44 districts on February 23, the first day of the staggered polls. On the second day, February 24, elections will be held in 33 municipalities under 25 districts while on the third day - February 25 - polling will take place in 50 municipalities under 38 districts.

According to EC sources, some 35,000 personnel from army, police, armed police force, BDR, coast guards and Ansars will guard a total of 2091 polling centres of 137 municipalities under 57 districts.

About 32 lakh voters, including 14.3 lakh women, are supposed to exercise their franchise in the elections, estimated to cost Tk 7 crore.

Meantime, the mainstream opposition parties have not only decided to boycott the polls but also publicly announced that they will resist the elections - if held with the present CEC in charge. The opposition alliance, led by the Bangladesh Nationalist Party, says the CEC is biased towards the governing Awami League.

In a bid to drum up support for their campaign, the alliance partners have been holding separate public rallies across the country. They have even asked government officials not to co-operate with the government, which is determined to

see the elections take place.

As part of their strategy to resist the polls, the opposition has already enforced an 18-hour hartal on the date of filing nominations on January 26, and a 60-hour shutdown in the second week of this month.

Yesterday, the parties have again called a three-day countrywide general strike, starting at 6:00 am on February 23. Most of the opposition MPs have already joined their district level leaders to make sure that elections are not held during hartals.

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By Nurul Kabir

Citizens fear clash of 'peaceful polls' and 'peaceful hartals'

By Shehab Ahmed

Land mine peril

Death trap
along border
with Myanmar

By Shehab Ahmed back
from Ukhia, Cox's Bazar

Zainal Abedin watches the world go by, squatting on the bench of a village shop at East Dargabill under Ukhia thana in Cox's Bazar. He cannot work anymore as his left leg had to be amputated three years ago after a landmine shattered it when he was gathering woods on the Bangladesh-Myanmar frontier.

Zainal, 21, and his cousin Tofail Ahmed were lucky to survive. But two of their friends, Adhir Barua and Abdul Gafur, another cousin, 30, died when the landmine planted by the Myanmar border guards blew them up in the thick forest-clad slopes of the Waladong Mountain, separating Bangladesh and Myanmar.

The doctors at Cox's Bazar hospital had amputated the leg from the knee. A hospital run by missionaries at Dulahazara provided him with a false leg and shoe to help him walk. 'But I cannot work anymore,' says Zainal, a tall and strong young man. 'I have become a burden to my family. Instead of helping my landless father and five brothers, I have to depend on his (father's) income who is a farm hand and an occasional woodcutter.'

He still writhes in pain as some splinters have still remained in different parts of his body. He alleges that doctors did not treat him properly since he had no money. His cousin Tofail, in his early twenties, corroborated him.

Tofail was fortunate not to lose any of his limbs. But he has had pains and finds his right arm very weak as it used to be before the mine blast. He believes there is at least four splinters left in his body causing pain that prevents him from doing normal work. He also says the doctors had not cared much for him as he could not give them enough money.

Both of their families are going through a very difficult time. Zainal and Tofail could earn Tk 20/30 a day selling



Victim of Myanmar land mine. —Star photo: AKM Mohsin

woods or bamboo they could gather from the hills. They did not know that mines had been planted in the area by the Myanmar border guards ostensibly to prevent the Rohingya refugees escaping from Arakan.

The mines have taken their tolls heavily on Dargabill and nearby Tukatuli village.

Sufia Khatun, 21, and Khurshida Begum, 21, lost their husband Zahir Hossain two days before the Eid-ul-Fitr last year. He left behind a son, Kabir, 6, and Monowara, 2. Both widows could not say what they would do. Zahir Hossain did not leave behind any property other than his homestead.

No one ever bothered to find out anything about us, Khurshida Begum said as she tried to comfort her daughter.

Even the animals were not spared. At least 22 elephants

High Court puts Kafco on hold

Star Report

While the government has taken a tough stance to protect national interests in the crisis-ridden Kafco, the High Court in a public interest litigation yesterday ordered that there be no decision in the next one month on the disputed commercial settlement proposed by the company's general contractor.

The 'commercial settlement' deals with acceptance of the fertiliser plant supplied by the general contractor. The plant has been described as substandard, composed of low-quality and cheap equipment, forcing shutdowns for 37 times.

Two Japanese companies - Marubeni Corporation and Chiyoda Corporation - got the million general contract, which was eventually valued at US\$ 425 million inflating from US\$ 300 million in 1988.

The court adjourned the hearing till March 10 responding to a plea from the Attorney-General and said: 'In the meantime, parties are directed to maintain status quo for a period of 1 (one) month.'

Petitioner Mohammad Shahed Razmul Bari, a lawyer, had pleaded for a Court verdict directing the government and its agencies to 'refrain from all steps to approve any compromise or settlement' between the Kafco management and the General Contractor (Marubeni and Chiyoda) 'in relation to the construction and acceptance' of the plant.

The petitioner also wanted the court to 'instruct' the representatives of the government and its agencies on the Board of Directors of Kafco 'to vote against any such compromise or settlement'.

The petitioner called it 'an application for an injunction' against the government 'in respect of certain sovereign guarantees given by it on certain loans made' to Kafco and 'in respect of its approval of a proposed agreement' between the fertiliser company and the two Japanese companies.

The respondents were the government of Bangladesh (represented by the industries secretary), the energy secretary, the Board of Investment (represented by its executive chairman), BCIC (represented by its chairman), Kafco (represented by its managing director), Haldor Topsøe A/S (sued at its local agents Orixid Limited), Marubeni Corporation, Transammonia AG (sued at its local agents Atlas Shipping Lines Limited) and Chiyoda Corporation.

Earlier this week, the industries minister told the Japanese aid agency, OECF, that the government being the largest shareholder in the US\$ 600 million joint venture would not accept the deal proposed by the general contractor. The agency and the two Japanese corporations are partners in a consortium that has a 31.29 per cent stake in the company.

Holidays for municipalities on Feb 23-25

The authorities have announced public holidays on February 23, 24 and 25 in the municipalities to enable the employees of government, semi-government and private offices to cast their votes in the Poushabha elections, an official handout said here today, reports BSS.

It said the 137 municipal areas in 56 districts would enjoy the holidays on their respective voting days.

The Election Commission has prohibited movement with weapons in the Poushabha areas from 6 pm of February 21 to 6 pm of February 26.

Meanwhile, with only four days ahead of the polls the Election Commission today said army would be deployed along with police and BDR in different Poushabha areas to ensure voters' security and enable them to exercise their franchise in a congenial atmosphere.

The Commission earlier decided to deploy army personnel along with the police and BDR members in some vulnerable municipalities following a report of the home ministry.

Prayer Timings	
February 19	
Azan	Jamaat
5-27	5-31
Zohr	12:15
Asr	4-30
Maghrib	6-00
Esha	7-15
	7-20

Source: Islamic Foundation

Access to credit holds key to growth of SMEs

A Daily Star Roundtable

By Staff Correspondent

Lack of access to credit and the absence of a level playing field are the main obstacles hindering development of the small and medium enterprise (SME) sector.

This was the consensus among speakers at a Roundtable conference on 'Obstacles to SME Development in Bangladesh' jointly organised by The Daily Star, Job Opportunities and Business Support (JOBS)/Institutional Reform and the Informal Sector (IRIS) programme USAID held in the city yesterday.

The conference was moderated by Mahfuz Anam, Editor, The Daily Star.

The speakers said credit could be made available to such entrepreneurs by creating 'secured financing arrangements' against movable properties. Establishing credit information system to serve the needs of all business creditors

would also help.

The absence of a level playing field for SMEs in Bangladesh, they pointed out, was due to low ceiling for VAT exemption putting the SME products subject to the tax, which negatively contributed to price competitiveness.

High rates of duties coupled with inefficient utility services increase the cost of finished products, reducing their competitiveness against imports, they said.

Allen Welsh, a JOBS fellow, gave the background presentation on Secured Finance. He said that SMEs in most developed economies rely on business credit using movable property as collateral. 'Movable property financing is responsible in large part for the economic success of developed economies. In these economies, movable property is considered as good or even better collateral

than a mortgage on land and buildings.'

He, however, pointed out that before offering such credits against moveable properties, a creditor must have the guarantee that such collateral will be protected by law.

Welsh also noted that two components were central to this essential 'legal certainty' -- one being that a creditor must be assured that the law will back up the creditor's claim to the collateral upon default by the debtor, and that recovery will be fast and inexpensive.

The second is that the first creditor to give loans based on movable property 'must be certain to prevail over others who may claim a right to the collateral.'

'Enforcement of security interest should be simple, cheap and fast as a modern secured financing law must offer options. See page 11



Participants at the roundtable yesterday.