

Micro Credit Programmes and Poverty Alleviation

by Dr Muinul Islam

Has the time not come yet to re-orient the banking system of Bangladesh in light of the successful experiences of the micro credit operations? Instead of finding fault with the Grameen approach, let the mainstream banking system come forward to clean up the mess it has created, and play the role assigned to it by the nation regarding economic development.

THE Grameen Bank has been systematically institutionalising the world famous micro-credit programmes of Bangladesh...

Bangladesh is one of the most prolific breeding grounds of endemic poverty, which is an end product of the system of exploitation, economic inequality and deprivation in a society trying to emulate the capitalistic principles centering around the philosophy of 'open market economy'...

the vast majority of the people helps to keep the class consciousness level of the working people at an underdeveloped stage on the one hand, and hinders the emergence of any particular dominant class or classes in the society and polity...

parties, military officers, civil bureaucrats and bankers or on the basis of rent-sharing arrangements, but the whole industrialization exercise has all along been thwarted by the massive diversion of capital to legal and illegal trade, capital flight, real estate, hoarding and conspicuous consumption...

frequently undermine the economic sustainability of the poorer sections of the people. Diseases, medical or other types of emergencies and man-made crisis and economic disruptions also act to marginalize them...

Bangladesh. The poor women of rural Bangladesh have proven that they are immensely bankable, if the proper institutions are innovated, and the rules of the game are properly framed...

also added a new dimension to the sustainability issue by questioning even the continued survival prospect of many of the MFIs. Some over-zealous critics of Grameen Bank have even started circulating the sensational news of the impending demise of the Grameen dream...

with two of his critics published in a popular daily of Bangladesh. Therefore, we feel that it is time to put the record straight. Micro credit movement has evolved into a viable mechanism to deliver institutional credit to the poorer target groups...

Putting the "National" Back into the National Water Plan

by Saleemul Huq

In order for a plan to be truly "national" it needs a much wider process of consultation and input from a very wide section of the community.

THE National Water Management Plan (NWMP) is currently under preparation by a team of international and national consultants working for the Water Resources Planning Organisation (WARPO) under the Ministry of Water Resources...

zen of the country from drinking, bathing, washing and other activities, including irrigation, navigation, water transport and ecosystem functions that almost everyone in the country can be said to have a need regarding water which must be taken into account in any planning exercise...

that the IPOE (and WSAG) take the initiative to seek a feedback from a select group of persons who are related to the water and environment sector and come up with practical ways to ensure that there is a genuine sense of participation by all concerned in the NWMP process...

THE efficiency, effectiveness and reliability of the police in our country have been suspect for some time now. But it has never been at such a low ebb as it is being perceived these days...

Indian Democracy and the Police

by T Ananthachari

As far as the police themselves are concerned there have been numerous failures and inadequacies on their part and most of it could be safely attributed to professional aspects. Take for example, the problems of women-police misbehaviour, crime against women and the numerous aspects of domestic violence against women etc. the police have by and large failed to deal with such problems with a sense of understanding of the social changes that are taking place but have allowed themselves to be part of the blame rather than the remedy.

rather than the remedy. There have been a variety of cases in which police inaction and indifference ultimately led to agencies like the national Commission for Women etc. to intervene to seek the required remedy...

achieves, however satisfying it may be to individuals, definitely call for total systemic effort rather than at the individual level alone. This is where the continued failure to set in motion police reforms as envisaged by the national Police Commission becomes relevant and important...

allow any worthwhile reforms of the police to materialise. What about the members of the All India Services, who are the principal functionaries in the Secretariats both at the Centre as well as the States...

the Supreme Court and it is hoped that very soon the Executive would find it necessary to steer in the required reforms. There is an impression that successive IIMs have attempted to find simplistic solutions to major failures in the field of law and order and crime investigation...

What Constitutes a "National" Plan? Bangladesh has over the decades carried out many exercises to develop "national" sectoral plans (e.g. for agriculture, fisheries, environment, etc.)...

What Can Be Done? In order to take corrective action now it is being proposed

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