

Founder-Editor: Late S. M. Ali

### Address Their Immediate Needs

Dhaka, Saturday, August 21, 1999

TNVASION of the Osmany Udyan by at least ■5,000 'evicted slum-dwellers', and their pronounced determination to stay there until such time as the official "plan for rehabilitation is completed", somehow comes as an inevitable consequence of a flawed pursuit of a sound policy the widely-criticised and now-suspended eviction drive. Added to the reported 'relocation' of the dispersed lot in other slums at different areas in and around the capital, it also comes as a strong reminder that the government's long-term plans in this regard, as outlined by Prime Minister Sheikh Hasina herself at the first meeting of the recentlyconstituted slum-dwellers' rehabilitation committee, is not pertinent to their immediate needs. Moreover, sudden appearance of cellular phone-sporting Sabhapati Saheb of Bangladesh Bastuhara Samity, which is reportedly housed at the central office of the ruling party, suggests activism on part of vested interest groups to exploit the spoils of the eviction drive.

Administrative measures to relocate and rehabilitate slum-dwellers in rural areas through "the Asrayan project for the homeless, housing project for the homeless, Adarsha Gram (ideal village) project, and providing loan and training for the poor" definitely deserve some praise. Also, accent on strengthening rural economy and local government bodies shows that government has the right idea as regards the Herculean demographic challenge posed by the city-based slum population. Indeed, administrative and economic decentralisation holds the key to reducing the strain on the capital caused by relentless rural-urban migration. However, despite having an apparently well-thought-out plan, the government itself has made a mess when it precipitously embarked upon the eviction before even properly working out any expeditious and expansive rehabilitation programme.

At this point of time, the government should pay attention to the crying need of the evicted and dispersed lot. Immediate steps to arrange interim housing arrangement for them before eventually relocating and rehabilitating them to the rural areas could only make up for the violation of fundamental rights it has perpetrated by launching the so called eviction drive.

#### Crime Curve

Despite the loud talk of a huge success in combating terrorism, instances of mugging, murder and rape are up, particularly in the metropolis. An innocent eight-year-old girl lost her life on Wednesday at East Bashabo, in suburban Dhaka. The unfortunate girl Tumpa was standing in front of her house when two bullets fired from the guns of in-fighting terrorists took her life. Two other local youths were injured in the cross-fire. One of the terrorists got caught with a loaded revolver.

Reports say that under the special drive launched by the police lately only seven alleged 'bus dacoits' had been arrested. On the first day of the special drive on Tuesday last at least nine cases of crime were reported from the city, including the grotesque chopping of wrists of one Ramzan in the Motijheel thana area, killing of a motorbike rider at Wari and robbery on a passenger bus near Science Laboratory in Dhanmondi. In fact, no one knows where the known criminals are hiding from the police. Are they at all untraceable?

Since the launching of the special drive to catch terrorists in April last, much success has been claimed for the south-western areas of the country but the situation in the capital has worsened. Several so called terrorists and miscreants are arrested almost everyday from Dhaka but the crime rate does not fall. Are the police picking up real culprits? It is obvious whenever the police go for a special drive criminals get the signal and go underground. If the action is preceded by good intelligence work it can prove to be effective.

## A Sector Called Chaos

CHAOS has become synonymous with our transport sector. Government's inadequacy in tackling this unruly sector came to light once again when the Chittagong wing of the Bangladesh Road Transport Federation called a 24-hour strike from Tuesday evening to Wednesday morning leaving the port city de-linked from the rest of the country. This time a dispute arose between the Bangladesh Road Transport Federation and Chittagong Truck Owners' Association over illegal toll collection. At one point the Chittagong City Corporation closed down ten offices of the Federation which is cited as the proximate cause of the

We have been observing this phenomenon in quite a number of other areas of the country. This fresh surge of transport strike involving Chittagong has an added adverse effect on the economy if one takes into account the troubles in the port area of the city. There have been suggestions editorialised by this paper calling for a composite body to address the various demands that crop up from different sectors from time to time. Communication is still major problem between the workers and the management. They still look at each other with hostility and malice. And the transport sector people go for these ill-conceived programmes without thinking of the inconvenience bound to be caused to the commuters, especially the female passengers.

What needs to be done is something constructive and pragmatic. To this effect, the steps needed to be taken are convincing this bunch of people to shun their vested interests, and then, to enforce the laws of the land pertaining to the right to free movement on the highways. The members of the public must not be held hostage to the mercy of transporters' whims.

## Village Phones: Where Poor Get More!

"One should hardly have to tell academicians that information is a valuable resource: Knowledge is power. And yet it occupies a slum dwelling in the town of Economics. Mostly it is ignored". Time has come to realize that lack of information could propel and perpetuate poverty with no less severity than the lack of endowments of other resources.

per cent of the prices received by those in control villages. The argument that market efficiency is improved is highlighted by two examples in particular: (a) the price of eggs in target villages was reported to be Tk. 13/hali (four) during the period of the survey, compared to Tk. 12/hali in control villages, (b) Saudi Rial sold at Tk. 12.50 per unit in target villages compared to Tk. 11.50 in control villages. Likewise, vegetable growers in a target village informed that VPPs helped them by providing easy and instant access to the prevailing market demand and supply situation and thus aided them in making appropriate production decisions. Besides, the sample respondents argued that VPPs have reduced the role of middlemen who often used to deceive them in the absence of market information. Also, the supply of agricultural inputs such as diesel and fertilizer is reported to be smoother and more stable in target villages than in control villages. Livestock and poultry breeders, most of whom are small, marginal and landless households, reported productive use of VPPs. Quick contacts through phones reduced mortality rates of chicks. Poverty and food situation improved following the increase in income resulting

The Centre for Development

Research of the University of

Bonn, Germany produced a re-

port on the impact of Village

Pay Phones (VPP) in

Bangladesh. It's a Grameen

Bank's baby, nursed and nur-

tured by the prevailing rules of

micro-credit programmes. The

moot questions of the re-

searchers were: Is telephone of

any use to the poor? Is tele-

phone a consumer item or a

production input? The re-

searchers (A. Bayes, J. Von

Braun and R. Akhter) reached

the conclusion that in

Bangladesh context, VPPs are

growingly becoming production

input and the poor benefits

more from the phones. Some of

the aspects of the report are as

While the cost of communica-

tion in the previous mode, say

by road transport, used to be Tk.

71.58, the present mode i.e.

telephone costs only Tk. 16.82,

yielding a surplus of Tk. 54.77.

The most important observa-

tion to be made is that the CS of

the poor, Tk. 77.86, is 50 per

cent higher than that of the

non-poor. The amount of CS, if

converted at present rural price,

could purchase 12 kg of coarse

rice. Furthermore, the moder-

ately poor gain a CS of Tk 91.64.

followed by the extremely poor

Tk. 61.30. The non-poor extract

the lowest amount of CS (50.78).

That the poor would reap the

maximum CS following the ad-

vent of VPPs is quite obvious;

the poor usually do not have

much in the way of alternatives

to communicate with the out-

side world — neither relatives

to help with a phone call, nor

relatives to provide a ride to the

destination. For the poor, the

advent of VPPs opened up a

lower-cost alternative for ex-

Supplies: The farmers in the

target village received 70-75 per

cent of the paddy prices paid by

the final consumers, dis-

cernibly more than the 65-70

TASTE is of Devil' — so

the chain of events, comments,

criticism, observations on the

issue of transit or corridor or

transhipment, whatever it is.

one may be constrained to

conclude that neither the

government nor the BNP-led

of the matter or of the past

actions over it. Such desirable

exercise could have diffused

much of the turmoils in the

preceding weeks and even have

consigned the spectre of the

ignominious hartal out of sight

this way. It transpires now that

when the cabinet mooted out

the proposal none thought of

going deep into the subject by

way of collating all the past

records and cross-linking each

other. Whatever information

was placed on table had only

some superficial linkage with-

out being specific anyway. It

was recalled by way of reference

that former President Ziaur

Rahman had given transit fa-

cilities in 1980 to India and

that again in 1993 under

SAPTA agreement the then

Prime Minister Khaleda Zia re-

newed it. There was absolutely

no anticipation on the part of

the present government that in-

spite of such references BNP

particularly would make a fuss

of it. On the contrary, it reacted

sharply against government's

'decision' on principle to give

India transit facilities. There

was however no instant eluci-

dation of the government's

standpoint to cool down the

heat that the opposition gener-

ated in the first opportunity. They were provided an unso-

licited opportunity to beat up

Hasina was the first person to

start the process of clarifica-

tion. In her public meeting at

Bianibazar, Sylhet she tried to

trace out BNP's role in 1980 and

in 1993 and told her listeners of

the qualitative improvement

Prime Minister Sheikh

their agitational programme.

Let us clarify the contention

for the moment

opposition made in-depth study

says the holy Quran.
After having watched

Prices of Products and Input

changing information.

Consumer Surplus (CS):

the following:

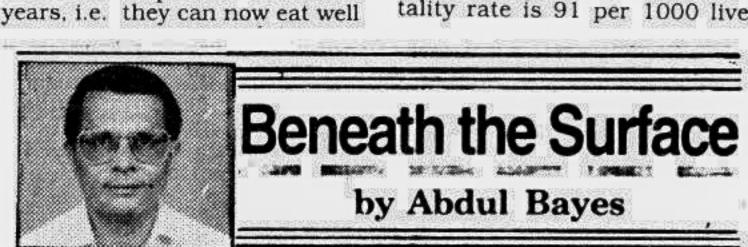
The self-reported food situation of the entire sample of phone owning households improved by an average of one month, and that of the poor improved by more than two months. On the other hand, none of the households reported any decline in the situation during the relevant periods, al-

from the use of phones.

though 14 per cent reported the same situation as before. However, one-fourth of the respondents reported that their food situation had improved by four months (i.e. these households reported that they can now "eat well" for 4 more months than they could earlier), and onefifth of the cases responded that their food situation had improved by more than three months. In all, 86 per cent of the phone-owning households reported that their food situation had improved over the

and other assets to pay for their travel expenses. The inhabitants of target villages informed us that communication with the outside world had become very fast and following with the arrival of VPPs in villages.

Human Capital Formation:
As a result of the availability of VPPs, villagers can now contact clinics, doctors or ambulances rapidly, even at night. These kinds of benefits did not exist in sample villages in the past. In a country where infant mortality rate is 91 per 1000 live



during more months of the year than before.

Dealing with Disasters: One major benefit of VPPs was seen during July - September 1998, when Bangladesh was hit by the worst flood in modern history and two-thirds of the country's area remained submerged for more than two months. People and transport began to get stuck en route. When people got stuck in or near target villages, the mobile phones proved to be invaluable for sending messages to worried relatives or informing employers or calling relief

Overseas Communication:
In almost all the villages, a
fairly large number of people
are reported to be working
abroad. Many of them belong to
poor families who sold land

births and the maternal mortality rate is also very high, VPPs' contribution to saving lives can hardly be exaggerated.

Empowerment of Women: When the issue involved is the spending of earnings from telephone services, however, 58 per cent of the owners make joint decisions, while 36 per cent decide entirely on their own. In other words, sample women appeared to have greater latitude in deciding how to spend phone income than in the case when other issues are involved. For example, 36 per cent of the respondents decide entirely on their own where and how to spend the profit money, compared to 16 per cent and 30 per cent for other cases. The team of researchers were able to ob-

serve that the mobile phones

gave their owners greater mobility within the village than they had had before. This is because incoming calls for villagers make it a necessity to bring the phone to them, and if none of the family members are found to be available, the women themselves have to rush about with the mobile phone. This job they have to perform even during the night. Again, since many of the phones are placed in their shops in a nearby "hat" or "bazaar" (small market), owners were found to go to the phone whenever needed. Thus, mobile phones appear to have enhanced women's mobility not only within the village, but also outside it.

Changes in Social Equilib-

rium and Status: Interestingly some of the people who came to make phone calls were the relatively wealthy villagers who once helped these poor women with food, shelter or employment as maid servants. The women in control of cellular mobile phones are proud of their present business. According to them, it has not only paved the way to their earning additional income, but its ownership has also conferred on them a certain amount of prestige. Everyone in their village and in adjacent villages now knows them and identifies their "bari" (cluster houses) by the name of the technology they own, e.g. phone bari (house of the phone) or by the name of the owner (e.g. "Nurjahan's bari"). But this was not the case when the same women used to undertake traditional activities such as rearing poultry, husking rice or selling groceries. Their present economic activity is not only giving then more income,

but also more prestige in the eyes of the villagers. Their social status is further enhanced by the increased income that seems to be raising their households' standard of living. Villagers now respect phone owners. Some of them are also invited to social functions (even to marriage ceremonies of the village elite), something which would have been unthinkable in the context of rural Bangladesh earlier.

Knowledge and Confidence:

When business people approach them to make phone calls to various markets, the women. who stand beside the caller, get to know the names of the markets and the commodities in which they generally deal. When villagers receive calls from outside the country, the phone owners get to know the names of the places from which the calls originate. Sometimes owners are told about the currency or the socio-economic conditions in that particular country. Thus, each day, owners get to know new things and expand the horizon of their knowledge. Ownership of a mobile phone had given these women confidence.

Conclusions: Given the profoundly positive impacts of VPPs, the government need to come forward with a helping hand. In fact, the GB style of management could make phones more pro-poor than any market based system. This latest technology, if necessary needs to be supported by subsidy to provide access to remote villagers. To quote G.J. Stigler: One should hardly have to tell academicians that information is a valuable resource : Knowledge is power. And yet it occupies a slum dwelling in the town of Economics. Mostly it is ignored". Time has come to realize that lack of information could propel and perpetuate poverty with no less severity than the lack of endowments of other resources.

# Whipping in the Void

by Kazi Alauddin Ahmed

There is no harm in seeking opinion of opposition parties on major issues. Government can tell them what it wants to do and solicit their opinion. The two opinions would eventually have many things in common to safeguard national interest.

her government was giving to the issue. She referred to the transportation aspect in the previous two agreements where BNP agreed to India's proposal to carry goods through Bangladesh land route on their own transports. On the other hand, she said that, her government was going to ask India to deliver their goods in sealed containers at one border to Bangladeshi frucks/lorries manned by Bangladeshi workers. These would then be carried to the other border and again made over to the Indian trucks to carry inside their territory. Here, the Prime Minister claimed that it would be, in fact, a case of 'transhipment', not of 'transit'. Let us note that the original announcement on the issue didn't mention it as such.

later from that of the past, was not made known. The ministers of the government, taking cue from Sheikh Hasina's public disclosures above, started criticizing the opposition without putting any additional input in defence of their contention. However, the Commerce and Industry minister Tofail Ahmed later gave some more information. A televised interview with him revealed the date on which Chowdhury Tanveer Ahmed Siddiqui, Ziaur Rahman's minister of State for Commerce signed an agreement on transit with India in 1980. And in corroboration of Tofail Ahmed's testimony, for 1993 episode we saw Begum Zia (file picture) speaking to an assembly on the signing of SAPTA agreement. The Commerce and Industry Minister drew the attention to clause 12 of the agreement

where, he claimed, there were

It was 'transit' instead and the

distinctive feature transpiring

provisions for transit facilities to be given to India and Indian trucks carrying their goods through Bangladesh land route. So, it was 'transit' which BNP now considers synonymous

with the abominable 'corridor'. Between the period former Finance Minister had an interview with BBC when, among others, he contested Tofail Ahmed's disclosures saying if it was true that BNP government agreed to giving transit facilities to India what was then the necessity of the present cabinet to take a second decision. Very pertinent point indeed! But could he really hide his pretensions or assumption of a blissful ignorance? Not being so vocal as his other colleagues in the party have been Mr Saifur Rahman, sub-consciously shifted to another aspect which his adversaries in the government didn't appear to have taken into account in the first place. Indeed it was a stark real ity that our internal roads and highways linking the borders with India through which Indian heavy duty lorries would ply, have not been strong enough so far to sustain the weight of the huge loaded containers on trucks and lorries. Besides, we were yet to have the infrastructure that would be inevitable to take care of the whole business of transit or transhipment whatever one likes to call it. Mr Rahman's observations on this particular side of the issue, if read dispassionately, would present rather a positive feature abnegating his initial statement. And in this, the government owes him thanks and gratitude for pro-

viding a legitimate pointer.

It was perhaps adviseable on
the part of the government to
have been fully equipped with

all the information before making an announcement. Instead it appears to have been done in an absolutely lackadaisical manner putting itself at odds with the opposition unnecessarily. The announcement was devoid of full information. Firstly, it was never a conclusive decision to go ahead with its implementation immediately. By all means it was an internally approved proposal containing revisionary clauses to SAPTA agreement signed by the previous government in 1993. They were suggestive of transhipment from border to border in Bangladeshi trucks/lorries manned by our workers which would have replaced the provision of transit on Indian transportation system. Mention of specific quantum or volume of foreign exchange earning was superfluous

at this stage.
Secondly, the government was to tell that the proposal as such would be examined by a joint expert committee (in the latest two separate committees were mentioned). Such committee would make its recommendations to the two governments whereupon the fate of an agreement would depend. This would, according to be belated statement of the government, subject to India's ultimate acceptance of the Bangladeshi

transhipment proposal on its own transportation arrangement. So, this was again another intermediary step towards the goai.

And the last most important step, which was not spelt out at the first instance, was to get the final document duly vetted by the cabinet before it would be placed in the Parliament for approval. Although the delayed information on this step was not clear it could be assumed that at the penultimate stage of the debate on the subject it would have a full-length screening in the relevant Parliamentary Standing Committee for its being one of national importance. The matter of infrastructure building would also be taken care of concurrently.

Thus, it shall transpire that the matter was treated with an awkward spirit of casualness at the government level. Likewise. the leaders of the mainstream opposition didn't exercise, either deliberately or by ignorance, the desirable prudence to ask the government for a detailed clarification before they jumped into debarring a hartal against something which was yet to take a concrete shape. If they did then they would not have to have recourse to lies with regard to their past involvement in 1980 and 1993 as belatedly exposed by the gov-

ernment with some sort of documentary evidence. They shall have to realize that their credibility in the public has been sadly ridiculed for being over enthusiastic. And in the spate, when they allude to Angarpota, Dahagram and Southern Talpatty castigating Indian inhospitable belligerence they unknowingly admit their failure to get India into terms when they were in power for 12 years in two spells. Similarly, they could not place on the table their achievements in respect of the current demand of transit facilities to Nepal and Bhutan over the Indian land routes.

Notwithstanding their failures, the government should take a serious note of these issues as well and take accelerated measures to get them settled with India as quickly as possible. It is a national agenda, not a party one and hopefully, Sheikh Hasina will take it that way as she did in the twin-matter of Ganges water sharing and peace treaty in Chittagong Hill Tracts. Let her not be in any manner stubborn like her opposite number, particularly, on national issues. There is no harm in seeking the opinion of the opposition parties on such major issues. Tell them what you want to do and solicit their opinion. The two opinions would eventually have many things in common to safeguard national interest. If the government considers it a defeat there is yet a glory in such defeat because it benefits the people and not a particular individual. Is it too much to ask for from our leaders?

#### OPINION

#### MiG 29 Deal

Z A Khan

I have observed with profound concern that Bangladesh Air Force (BAF) has concluded a deal paving way for purchase of eight MiG 29s. Although I am in favour of acquisition of modern armaments and equipment, am not inclined to buy such equipment that do not bring home the dividend worthy of the financial involvement and suffer from professional inadequacies. MiG 29, a Russian made multi-role aircraft, though a bit old, is currently being used by some of the airforces of the region. Most countries that have MiG 29 in their airforces' inventory are at least economically viable and are inclined to play regional or international military role as these are already known as medium power countries.

Bangladesh, an economically soft country, is designed to be non-inimical and non-interfering country both politically and diplomatically. Since her birth, the independent Bangladesh has been pursuing 'friendship to all' policy and therefore enjoyed a tension-free cross border relationship. It is not unknown to many of the readers that "security lies in a two-dimensional matrix of national sovereignty, the elements of which are maintenance of independence and preservation of territorial integrity." National independence does not seem to be threatened. at least for now, as the government is espousing a special relationship with India - our bigger neighbour albeit against seemingly popular wishes of the people, by providing facilities that were hitherto denied to her for fear of endangering our

But, of course, there is no permanent friend or foe in politics and diplomacy and any insignificant dispute may snowball into crisis. Hence is the ne-

cessity of strong defence forces. Bangladesh for its size and economy has fairly well armed. well a trained and highly committed armed forces which is capable of defeating aggression for a period that will send signals to the ever alert world to intervene. Let us not have an utopian belief of playing an aggressive role in foreseeable future. Therefore acquisition of arms and equipment of aggression should be ruled out altogether. The third and potent dimension of war that helped 'the power that be' to taste partial success cannot in real term produce the success of taking a nation and its land into captivity. It can at best incapacitate a nation but history is replete with accounts of resolve to survive have succeeded to over-

whelm even a superpower. So Bangladesh must not acquire weapons that would entice potential aggressors. The recent deal to procure eight new MiG 29 aircraft at US \$11m a piece raised my eyebrow because thought the price is incredibly low and therefore I cannot believe that the aircraft being supplied are new. Russia sold a few MiG 29 to her very friendly longtime ally India at US\$23m a piece in 1993 and to Malaysia at US\$22m a piece in 1995-96. There have been inflation between 1993 and now in Russia. Therefore one cannot but question how could Russia agree to sell it at US\$11m per piece in 1999? Will it then be wrong if one suspects that these are not first hand machines? There are yet a few more revealing fact that would firm up one's

a. As per agreement, Russia will deliver first four MiG 29s in Dec '99 which is just about six months from the date of signing of the deal. Is it possible to produce four aircraft in six months when Russia has discontinued production of MiG 29

b. Producer of MiG 29 has currently prepared its production line to produce MiG 31 and 33. Is it credible that the producer would change its production line to produce only eight pieces of MiG 29? After all preparing a production line involves a colossal amount of money.

c. Service life of a MiG 29 is 20 years or 2500 flying hrs. If these MiG 29s were produced in 1995 after which production of MiG 29 was discontinued, then these aircraft are at least five years old and thus BAF would be deprived of five years of life of the newly acquired MiG 29s.

As far as the author knows Government of Bangladesh, does not pay any part of contracted money in advance of delivery of the contracted material, but in this instance it has already paid to the supplier US\$ 20 m in June 1999 and will pay another US\$24m by Sep '99 when the first consignment of four MiG 29s will be delivered in Dec '99. Isn't this a violation of government's own policy?

The purpose of this revelation is that the taxpayer must know how the system is tempered with, if so, and at whose behest? I want to arouse the conscious keeper of the society to contest the decision. Why buy a machine which is so costly when we can buy aircraft about which local expertise has been developed over the years? If I were to decide I would buy experience-friendly, time-tested and less costly aircraft that can play to the designed role of BAF which is essentially defensive in nature (বাংলার আকাশ রাখিব মৃক্ত ) and money thus saved will be spent to buy a few batteries of anti aircraft guns to drive off hostile aircraft before they damage our airfields. One dislikes to put the cart before the horse.

#### Electricity before MiGs

Sir, It is more important for a government to ensure the basic needs like, water supply, food, cloths, communication etc. And all these depend on the supply of electricity. The money will be properly used if the government completes the Ruppur project by building a reactor for 10,000 MW rather than buying MiG-29s."

Dr. Farid Majumder

Munich, Germany

"Airport Security"
Sir, I have gone through a letter published in your esteemed daily written by Farhan

Quddus on airport security.

It has been noticed that for any incidents in and around airport, Airport Security is blamed. Persons with shallow knowledge on airport security blames CAAB security. CAAB security is responsible for the security of runway, terminal building etc. They are in no way responsible for any incident outside airport. It is police who will take action for any incidents outside airport.

The writer has mentioned about the system of '70s. Things have changed and a dynamic security system has been developed. There are 137 licenced civil aerodromes in Britain of which seven airports are run by BAA, regional airports are controlled by local authorities. The writer, who lives in UK, should be aware of it. Now the move is for privatisation or militarisation. Of course at the supervi-

sory level there are forces personnel doing their job in cooperation with civilians. There may be one or two incidents inside which is not uncommon in other airports of the world. That does not warrant for handing over security system to other agencies. In my opinion our airport security is manned by disciplined and dedicated persons. The authority should arrange some refresher course for them. Security officers/supervisors may be sent abroad to enhance their knowledge and thus strengthen the airport security. No purpose will be served disbanding the present system.

I had the opportunity to attend airport security and emergency preparedness course in USA and do system study in different airports of UK and USA that includes Heathrow, Gatwick, JFK, New Jersey, LaGuardia etc.

Salehuddin Khan

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#### Default culture

Sir, It is with pride and admiration that I have been following for some time now, crusade of the DS against the bane of our economic ills — non-repayment of bank loans.

The front-page report of 31 July on the latest episode makes interesting reading and must have given all conscientious citizens a feeling of dismay at the obvious levels of col-

lusion which are being practiced by the highest officials of the loan-giving banks. Sad to say the velvet-glove reaction of our central bank and the everpresent shadow of politicisation which oversees the puppet-like contortions of the lesser players at the DFI's are also very apparent. These unfortunates are the ones who usually end up as scapegoats if ever things go awry.

That the cheques presented "in payment" of the bank's debts were made of high grade rubber cannot be in doubt. They bounced and kept on bouncing. How the bank concerned and the central bank chose to take such bouncing proclivities so lightly escapes me. There are clear-cut laws against fraud which bad cheques certainly are and the remedy is equally clear. After all bank money is money belonging to the people and banks are mere custodians.

In addition, the following measures are also suggested: 1) Suspension of passports till the debts are paid; 2) Cancellation of all privileges as VIP, CIP etc., if any; 3) disqualification from holding any public office till repayment of dues; 4) Officials concerned who collude to be made wholly accountable for their actions; 5) Social ostracism through wide publicity of the perpetrators and their cohorts.

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