

We Salute Him

WE salute police sergeant Ahad Pervez who has set a glorious example of bravery and commitment to duty.

On the fateful night of Thursday last, the 40-year-old Sergeant was on duty in Motijheel Commercial district as a member of an anti-mugging squad. Around 8:30 pm a tempo with about half a dozen people, suspected to be muggers, violated police orders yelled at them to stop. Sgt Ahad followed the tempo and eventually caught up with it. The muggers got off the tempo and attacked him with iron rods and machetes. Ahad, fatally wounded, fell down with a pool of blood spilled around him. He died around 10 in the night at the Combined Military Hospital (CMH).

Officer Ahad Pervez leaves behind a legacy that makes us proud of our police force. Decorated with the President's Police Medal for his bravery and sense of duty he also served as a member of UN peace-keeping force in Cambodia. He was to proceed to East Timor on 3 November on a similar assignment. Sgt Ahad had been an active member of a drama group while he was a student of Dhaka University in the 80's.

At a time when the police role comes under fire every now and then it is an officer like Ahad who lights the candle of hope. It is for dedicated people like him that some peace and sanity are still left in the society. We believe the supreme sacrifice made by Sgt Ahad in the line of duty stands out as an exemplary deed in a moth-eaten social fabric of the country. This must not go in vain. Blessed are those parents who reared a child named Ahad and proud should be his widow and the child.

We salute Sgt Ahad Pervez and implore others in the police force to emulate him. We urge the government to honour him and to look after the orphan and the widow beyond the pale of technicalities.

Menacing Outlook

THE four-party opposition alliance is all charged up for a showdown with the government on Chittagong, Rajshahi and Khulna pourashava polls, scheduled for December 6, as per a gazette notification of the Election Commission. The nomination papers are to be submitted on November 8, a Monday, which the four-party liaison committee has decided to observe as a hartal day. This will be in conjunction with November 7, a Sunday, already pre-determined as a hartal day to protest cancellation of public holiday on the National Revolution and Solidarity Day as it used to be known during the non-AL rule for 21 years. Therefore, we have two days of hartal added to the official weekly holidays on November 5 and 6 making a four-day shutdown stare in the face.

Then more is in store for December 5 and 6, Sunday and Monday respectively, by way of a restrictive hartal to the motions of the three city corporation elections that get underway at that time. Preceding those two days will also be a Friday and a Saturday, so that again we are looking at a four-day standstill in the first week of December. The scenario could predictably get bleaker through intimidation, violence, clashes and loss of lives down the road in which case extensions to hartals might be expected.

As a matter of fact, the opposition as a whole are up to packing as many hartals and demonstrations they can into this brief prelude to the fast approaching holy month of Ramadan. That conjures up tempestuous times lying ahead of us.

The opposition alliance leaders must be aware of the stakes involved in the pourashava polls taking place despite their boycott of the same. That is why they have declared their intention to prevent the holding of the elections 'at any cost' making everyone palpably apprehensive of a serious trouble.

There is still time for the opposition to show a genuine willingness to participate in the pourashava polls and have a dialogue with the EC and the government for an early accommodation of their view-points on how to safeguard the fairness and impartiality of the electoral process. We understand that the CEC under some exceptional circumstances can defer a poll schedule, but for this to happen there ought to be a minimally positive signal beamed by the opposition quarters. We urge the opposition to carefully weigh up the pros and cons of the plunge they are about to take.

Y2K Woe Looms Large

THAT the country is yet to take up any contingency plan to cope with the potential Y2K rollover in the health sector certainly raises a fundamental question: are we loathe to information intake in an era when the whole world has become an information superhighway? Millennium bug, as it is popularly known, has been a burning issue for quite a few years now. Millions of dollars have been spent world-wide, especially in the developed countries, to make their computer-based aviation, communications, defence, finance, healthcare, navigation and power generation networks Y2K compliant so as to avert a potential disaster. Unfortunately, we have kept open neither our ears nor our eyes to the call of the hour, let alone making any attempt to chalk out our own protection mechanism to face and fend off the high-tech glitch. With time running out fast, it seems, we are in for a real bumpy ride into the new millennium.

According to the government's Y2K Cell experts, sophisticated life-saving medical equipment with embedded microchips like emergency oxygen supply system may start malfunctioning when the clock strikes zero hours on December 31 this year. In plain and simple terms, patients, especially ones with critical ailments, at nearly 13 medical college hospitals, 20 general hospitals and a few specialised healthcare outlets in the public sector and more than 500 clinics and health centres in the private sectors would be exposed to danger.

The government's apparent indifference makes the situation look graver. "I hope Bangladesh would be able to have a smooth transition to the next millennium because Bangladesh's hospitals are yet to use that type of sophisticated equipment," so said the state minister for health and family welfare. What if his optimism is proved wrong? Our suggestion for the government will be to strictly follow the ADB contingency plan for the health sector. This is something where there is no place for administrative whims.

JUST 65-70 days to wait for a step into the new millennium. More often than not, Prime Minister Sheikh Hasina herself and some of her cabinet colleagues remind us of that upcoming change of time. The siren is heard to sing a new song.

The tag end of the 20th century witnessed a number of socio-political and economic changes all over the world. The century faced world wars, famines, technological backwardness and isolation among countries for most of the period. Suddenly, the barrier was broken and the cold war ended.

World trade and investment started to surge and most of the developing countries opted for democratic system of governance to replace autocratic ones. More importantly, the euphoria of 'globalization' and the virtues of free trade drastically reduced the distance among nations.

The vanguard of the sea change in bringing nations together is — among others — the development in information and communication technologies. Now-a-days, it takes less than a second to send a letter to New York (or elsewhere) through e-mail. It takes, perhaps, much less time to look for the latest literature on any subject through internet. Even Bangladesh — a country with a per capita income of less than a dollar per day — experiences import of about 50,000 computers per annum.

Thanks to the innovative idea of Grameen Bank, poor village people now use mobile phones as means of communication. A further development on this score could not only kill distance but also increase mobility without migration, and communication at lesser costs.

Lip Service and Leap Frogging

To meet the challenges of the 21st century, politicians need to think of leapfrogging to lift people out of pervasive poverty. We have no extra land, no natural resource worth the pride. But we have a vast human resource which, if properly trained, could face the challenge.

Beneath the Surface

by Abdul Bayes



These are just the tip of the iceberg. The next millennium would be that of information and communication. The attempt in this note, however, is not to deal with information technology and its prospects. Rather the aim is to highlight some of the issues confronting Bangladesh that looks forward for a better future in the century to come.

What are the formidable tasks ahead? Quite obviously, it is the attainment of a robust economic growth — in the range of 7-8 per cent to say the least — to raise the standard of living. That growth rate also needs to be sustained for a long period. Given the fact that Bangladesh for decades groaned under a low growth rate syndrome (around 4 per cent annum), almost doubling of the rate might sound as a dream. But an average growth rate of 5 per cent plus in recent three fiscal years also hints at the underlying potential. Needless to mention here that the growth rate so envisaged must come from the use of labour intensive technologies.

However, a 7-8 per cent sustained growth is not easy to come by. It would need a substantial rise in the investment level. Assuming a capital output ratio of about 4, the investment (as share of GDP) would have to be lifted from the current 17-18 per cent to 28 per cent in the next five years or so and 32 per cent or so in the subsequent periods. In fact, skill based production in both agriculture and industry would demand that human capital development is at the top of the agenda. How-

ever, human capital development would hinge not only on the quantitative flow of resources to education and health, especially in rural areas, but also on the quality of such services. The advent of computer facilities, we suppose, can only add a little to that recalling that the current status of Bangladesh in this sphere is barely encouraging even when compared with neighboring countries.

Successive regimes declared market economy as an avowed objective. One needs to remember that only a good governance especially an application of the rule of law in its true spirit can help development of market economy and privatization process. The most important missing link in the area of market economy is the lack of a good business environment to lure people to investment and business. Unfortunately, there are both government and market failures to jeopardize any attempt to move forward.

To meet the challenge, a successful transition to a liberalized system is urgently called for. Liberalization of agricultural input and output market and also liberalization of food-grain imports — as some studies have shown — impinged posi-

tive tangible benefits. Liberalization of external trade sector apparently failed to make a dent but as statistics tend to indicate, the share of exports to GDP rose from barely 4 per cent in 1988/89 to about 13 per cent in late 1990s. Likewise, the share of imports to GDP also rose three times over the same period of time. Some non-competitive industries are likely to die but given proper incentives through pragmatic policies, emerging ones would occupy the vacant places. As years pass by, the economy is likely to be more open, calling for more competition and asking for a better business environment.

An open and competitive economy would ask for the demolition of discrimination against exports vis-a-vis import substitution. That means, the real exchange rate should be kept right.

The financial sector reform needs to be carried out more vigorously. Modest improvements are on record no doubt but to face the fast moving 21st century, it has to be much more than that. Can a private bank be captured by the goons and the guns? How could NCBs be controlled by the whims of CBA? Again, I would like to appreciate the recent steps to curb loan defaults, cut down

loans based on political rather than economic considerations. But again we need more for a leapfrogging in the financial sector. Our banking system based on collaterals seems to have failed. Only 8-10 per cent would avail of such opportunities but to default with. Cannot integrity, intelligence, and innovative ideas constitute collaterals? In the coming millennium, we should explore whether these three I's could open our eyes, albeit differently, as far as lending and borrowing is concerned. We can learn lesson from Grameen Bank, if necessary.

The heart of the heat to be generated by the next century is going to be the rural areas. Development of rural infrastructure including communication technologies so far seems to have indicated positive outcome. Markets are now more integrated than before. In the 21st century, Bangladesh needs to drift away from rice-based agriculture to multi-crop based agriculture. We mean to say that a crop diversification scheme should be undertaken in full earnest. That would require, among other things, proper marketing facilities and storage arrangement for perishable products. If necessary, subsidy on the consumption of agricultural inputs should be increased with emphasis on electricity, purchase of seed etc. The government needs to devote more resources on agricultural research and extension in coming years.

It is generally argued that a good governance is the gift of a

government. Therefore, more often than not the government is being blamed for the 'bads' that tend to go in the name of governance. We agree with the premise but not fully. It is true that a government has to ensure (a) separation of judiciary from the executive; (b) freedom of media, especially of the electronic ones; (c) speedy privatization process; (d) workable democratic institutions. While admitting that the onus lies on the part of the government, the totality of 'politics' — its nature and composition — should never be lost sight of. We strongly feel that the role of the opposition is to force upon the government to make sure that those vital elements are ensured for the society. The politics of 21st century needs to be different from that of the preceding one.

When in power, our governments see everything as 'leading' under their 'dynamic' leadership. The opposite view is held by the opposition i.e. everything is lagging. In between, only lip services towards development seem to be leading and the vision for leapfrogging seems to be lagging. To meet the challenges of the 21st century, politicians need to think of leapfrogging to lift people out of pervasive poverty. We have no extra land, no natural resource worth the pride. But we have a vast human resource which, if properly trained, could face the challenge. Both the sides of our politics (government and opposition) should sit together and try to find a consensus on contentious issues. We cannot vest our future in the yard of the politics that we are presented with. Please leave the confine of lip service and live with the idea of leapfrogging.

Will Indonesia's New Rulers Succeed?

Wahid, known for his pragmatic views, is likely to strike a balance in running the government, while Megawati is expected to do her best as well. Wahid and Megawati will have big challenges as both are inexperienced and problems are galore.

evolved by those who ruled during this period to give the scenario a kind of semblance of democracy similar to what we saw in the erstwhile Pakistan during the Ayub rule. The pattern was different in Indonesia.

Mr. Abdur Rahman Wahid, the new 59-year-old, leader of the largest Muslim country and now fourth biggest democracy in the world, is not in good health and also suffers partial blindness. But he is otherwise intellectually sharp and alert, and a respected moderate Islamic leader, who is conversant with English, Dutch and Arabic in addition to his own mother tongue. Educated in Cairo and Baghdad, Wahid's political base stems from social justice and incorruptibility in public life.

But this should not obscure the fact that another nation, Indonesia, in the South East Asian region has finally come out of the shackles of undemocratic rule and now an elected government is at the helm there. Political pundits may differ whether full democracy has been established in Indonesia, but by and large, it is a representative government and certainly a big leap towards democracy. While Pakistan has evidently slipped out of the democratic ambit as an army take-over reversed the process there on October 12, the taking over by an elected president, in Indonesia, is refreshing in contrast.

It is more welcoming since development in the country has come after a long phase of rule that was not credited as reflection of people's will. However, a kind of mechanism was

the students at the vanguard forced him out of power.

The TIME magazine in a cover story had estimated the fortune of Suharto's family to be around 15 billion dollars. Although he has protested this and sued the magazine for the report most people believe that his ill-gotten wealth is simply enormous.

Wahid's election as the president was somewhat unexpected as his party came third in the election for the 700-member consultative committee in June this year while Megawati Sukarnoputri's party came first by winning 34 per cent of the total seats. Megawati, daughter of nation's charismatic architect and first president Ahmad Sukarno — popularly called "Bung Karno" (Brother Sukarno) — rode the crest of popularity because of the nemesis of her father and she was widely expected to win the presidential elections chosen by the elected people's representatives. But she could not ally herself adroitly with other political parties for the presidential polls and secured 313 votes

while Wahid 373 in the 700-member house. Incumbent president B.J. Habibie was also in the race but withdrew at the last moment finding no scope for a victory and this went to Wahid's advantage.

Megawati's supporters were initially irked and resorted to violence but later reconciled as Wahid proposed her name as vice-president which she agreed and was elected unopposed. She said it was in the larger national interest she was accepting the second position because the country now needs healing and no more schisms.

Indeed, this approach is noteworthy. Indonesia is on the verge of an economic collapse with political unrest on the rise. The long rule by Suharto left many Augen Stables, which his successor Habibie could not clear up. The process of elections that began with the

interim presidency of Habibie following the resignation of Suharto culminated in the presidential and vice-presidential elections. Economic crisis coupled with people's disillusionment over the state of political, social and other decay created a sordid situation for the otherwise resourceful Indonesia. The problem in the East Timor and the issue of regional feelings in many of its countless islands is additional source of worry. But the Indonesians are happy that at last a democratic setup has taken up the reins of the country.

Wahid and Megawati are political rivals but friends at personal levels and bound through family links. Wahid's father was also a respected figure who was religious minister in Sukarno's cabinet. The contest for presidential post, notwithstanding, both are expected to work in a cooperative spirit. This is a good side and likely to cast a sobering effect on running the government even though both were rivals for the top position. Reconciliation and spirit of understanding demonstrated at this stage is remarkable. Wahid is at failing health as he suffered two strokes. He may not be able to

World Thrift Day

Importance of Savings

by Sheikh Rezaul Karim

Mobilisation of internal resources is vital for national development. There are two alternatives — voluntary savings or compulsory savings through taxation. The more we generate from voluntary savings, the less dependent we are on taxation.

THRIFT perhaps is the most valued of virtues for securing prosperity and material well-being. The more one saves the more security will be ensured for both the individual and the society. Thus the traditional role of savings providing individual security must be blended with the social goals of development and progress.

An old English proverb says that it is easy to earn money but difficult to spend it. We know that we often spend money on things that we do not actually require. We often forget that we must not live beyond our means. More than 80 per cent of our population lives in villages and we can take lessons from the economic history of our peasantry. It is very pathetic though. Many peasant families of Bangladesh lost their land and homesteads and turned into landless agricultural labourers simply because they mortgaged their land and took high-interest loans from 'mamajahs' in order to meet the expenditure of either marriage ceremony of their daughters or some other festivity.

Time has changed the scenario of rural economy, but still many people expend extravagantly on such occasions which can easily be avoided. In the capital it is a common practice that hundreds of guests are invited and costly 'pandals' decorated on the occasion of marriage, khatna, special parties incurring huge expenditure.

Every year on 31 October World Thrift Day is observed to remind people to be thrifty for the welfare of the family and the nation as a whole. The representatives from savings banks the world over held their first world congress in 1924 in Milan and resolved to celebrate the Day every year on 31 October. Since then, it has been observed internationally by the savings banks with a view to calling public attention to the importance of thrift and sav-

ings. In Bangladesh we see the Directorate of National Savings observe the day every year to inculcate the idea amongst the people through different media.

The importance of thrift and savings is immense in the realisation of development schemes and attainment of self-reliance. The role savings can play in the development efforts of a country hardly needs reminder in the situation of Bangladesh today. In any national economic development under modern concept savings has a part to play. But in a situation now obtaining in Bangladesh in particular, where there is tremendous pressure on domestic resources for taking on the twin challenge of reconstruction of the economy and its growth for the ever increasing population, a minimum mobilisation and subsequent utilisation of savings deserve to be regarded a national obligation, if a semblance of self-reliance in economic development is to be maintained. We shall have to motivate people to save and mobilise savings not merely to supplement the enormous needs of domestic capital for development efforts, but also with a view to maintaining regulatory control on the inflationary situation within the country. No less important is the consideration that people should be led to learn to live with enough austerity and thrift that would permit savings by individuals.

Austerity should be a consideration everywhere. The so-called high 'system-loss' is allegedly an euphemism for mismanagement in our public utility sectors. Pillage and other illegal activities, it is complained, are the main reasons behind the rising costs. It is a sort of prodigality prevailing over frugality! Similarly natural gas is not a renewable resource. It has taken thousands of years to form under the earth, and yet we are often misusing this valuable resource by

Problems and solutions

Sir, With reference to the letter titled "Problems and solutions" by O H Kabir published on Sept 17, 1999 in The Daily Star, I would like to add a few words opposing his views to rope traffic jam.

The writer emphasized on ousting all unauthorised vehicles, shops, establishments etc. to restore a healthy environment in the city. It is, of course, a timewise initiative. But before doing this, shouldn't we take account of how the people related to these unauthorised establishments will survive after being evicted from there? If not so, another new problem would arise to solve one.

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leaving burners on in household kitchens, and industrial plants. Roads, bridges and other public property are not maintained properly which causes huge expenditure from the government exchequer every year. If we are careful and alert we can save huge public money from these sectors.

Thrift and savings are prerequisites in attaining self-sufficiency. Savings is a human instinct. It is inherent in all rational beings. There is a propensity in human nature to strive to earn and save to spend. The archaeological discoveries lead one to believe that even thousands years ago people had well-developed sense of savings and self-preservation. In rural areas, in spite of some people's extravagance and lavish expenditure, ordinary womenfolk are yet perhaps in a better position of savings for hard time. The housewife's lifting of fistful rice from everyday's ration, to be put away before it is cooked, is indeed a symbolic act.

Mobilisation of internal resources is vital for national development. There are two alternatives — voluntary savings or compulsory savings through taxation. The more we generate from voluntary savings, the less dependent we are on taxation. There will be a greater participation in the act by the people if they are made aware that it is their own savings which can build the roads and bridges, provide irrigation and navigational channels for them. And with which the essential agricultural inputs can be supplied to increase productivity of their land; schools, colleges and hospitals can be established where their children would get education and thousands of sick and the disabled get relief. The service-oriented organisations may come forward to start a movement throughout the country on this issue without delay.