

Bank Credits Scenario

GIVEN the escalatory trend of government borrowing from the banking sector for some years now, it is hardly surprising that net credits to government sector have overshot those to the private sector. Even so, when something like this has happened for the first time in the country's history it is the economic management of the present government that is put on the spot.

We are almost into the election year with a possibility looming in the horizon that government borrowing from the banking sector might increase further down the line. The Agriculture Minister Motia Chowdhury has made it clear that there won't be any cut-back on subsidies. The government will also try not to tax people too much in the new budget lest its popularity rating declined in an election year. As it is, revenue collection generally does not present any cheery picture with the import duty receipts not quite picking up from the previously declining levels. In other words, the pressure would build on the government to resort more and more to bank lending which is the mirror-image of deficit-financing.

What this would mean is a stringent credit squeeze on the private sector. Whatever the liquidity position of a bank, as Prof Wahiduddin Mahmud has explained at the Bangladesh Institute of Bank Management (BIBM) seminar on Sunday, in giving loan to the private sector it is circumscribed by a ceiling put on how much it can lend on an overall basis.

While the private sector is having to make do with a reduced credit flow, its growth is further hindered by lending on political considerations, as a BIBM study on 150 big loan cases has revealed lately. Only 20 per cent of applicants received loans on genuine grounds while 80 per cent were beneficiaries of 'words put in' by ministers, MPs, political leaders and union leaders.

This pressure might grow in an election year alongside that for taking recourse to deficit-financing as explained above. The government must beware of the telling effect these would have on the economy.

Tacit Consent to Encroachment

ENCROACHMENT of public spaces on political pretext has become a familiar feature these days and, unfortunately, in most cases, illegal occupants cashed in on their self-proclaimed links with the ruling party with complete impunity. The result has been mushrooming of quite a few self-styled, front organisations of Awami League that people — and probably even the party leadership — have never heard of before. Dhaka Mahanagar Bangabandhu Sainik League, to name one. Occupation of one of the restaurants on the Dhanmondi Lake by a few people under the banner of the Russel Smriti Sangsad came as the latest in the despicable trend. The fact that the new 'owners' are of the neighbourhood, as the new 'manager' explains, automatically empowers them to take over. Quite an argument for the authorities to refute, so it seems; for, no administrative action has so far been initiated to free the restaurant on the isle from their clutches.

Obviously troubling is the ruling party's silence over the issue. Not once has it issued a definitive statement against it. It has neither denounced such an attempt at encroachment under political veil nor clarified its own position on the whole issue. Are we to conclude then that the Awami League leadership actually supports such illegal occupation by people using the name of Bangabandhu and the slain members of his family? Apparently, neither the Prime Minister nor her party stalwarts are aware of the wrong signal their silence sends across to the society. On the other hand, their indifference could also encourage more people to make such moves in the future.

Therefore, the ruling party must articulate its position on such a heinous practice rightaway. A clear-cut statement should come straight from the prime minister herself. At the same time, we demand a directive from her government ordering demolition of illegal structures on public spaces, and arrest of and punishment to illegal occupants.

Our First Woman Judge

FIVE new additional judges have been appointed by the government to the High Court Division of the Supreme Court of Bangladesh. One of the judges makes history by becoming the first woman judge in the country. The nation has had the honour and privilege of having some women in very important positions. Apart from the PM and the leader of the opposition we have had a Secretary to the government and an Accountant General. Our hearty congratulations now to justice Nazmun Ara Sultana. Women in Bangladesh have been constantly striving to improve their status befitting the struggle for women's lib around the world. There have been enrollments of women lawyers on the High Court and lower court bars. The number has been on the increase since the liberation of the country in 1971. It is heartening to note that a large number of intelligent and meritorious girl students seek admission in the faculty of law at the Dhaka University and other universities of the country every year.

Given the steady stream of women taking up legal careers it was only a matter of time that one of them got elevated to the position of a justice in the highest judiciary of the country. From woman as a mumsif, this is a big leap for our sisters to top-end to be a beacon to other women aspiring after a niche like that.

THE power-tussle between the parliamentary wing of the Bharatiya Janata Party and the sangh parivar's hard core remain unsettled. On April 23, Sudarshan called for a second 'Independence movement' to free India from foreign economic and cultural domination...

This is no leftist statement, Sudarshan clarified that the RSS is opposed to both socialism and capitalism. He demanded that 'Vande mataram must be made the axis of the swadeshi revolution', which holds the key to India's emergence as a 'superpower'.

It is possible to look at Sudarshan's statement from a number of angles. An RSS supporter assassinated the greatest leader of our first independence movement, which the RSS never participated in. The RSS would like to obliterate that by talking about a second freedom struggle. Another angle is that the RSS wants to remind the Vajpayee government that the BJP and the sangh agenda are different and this is Sudarshan's way of countering the Vajpayee group's pressure on the RSS.

A third angle is that Sudarshan was trying to keep together the flock of hardliners, dissatisfied with the NDA's compromised agenda. Despite its rhetoric, the RSS has never opposed globalisation or India's growing dependence on foreign capital.

All three angles contain some truth. That is why the twin issues of the BJP-RSS relationship and the BJP-NDA relationship keep coming up. There are two recent instances: Sankhya Vahini, the Rs. 2,000-crore computer network and database, in collaboration with the Carnegie Mellon University and Sushma Swara's statement that the Babri mosque-Ram temple was a political not a religious issue for the BJP.

Important RSS leaders have demanded that the Vahini project be scrapped, claiming this could compromise 'security'. VHP leader Acharya Dharmendra has demanded an apology on the temple issue. The BJP is under pressure from the Right within its own parivar and is being pushed by the rest of the NDA. Chandrababu Naidu, for instance, is firm on the Sankhya Vahini, as part of his Information Technology agenda. In this tussle, the simple issue of the absence of open bidding and the award of the Vahini contract to an American university-promoted corporation without competition is forgotten.

The BJP is also under NDA pressure to rein in parivar 'heads' from overtly communal and inflammatory activities. It is not only the secular opposition, but NDA parties joined hands to successfully force the withdrawal of the Gujarat order allowing its employees to join the RSS. However, occasionally, NDA allies and parivar hardliners push the same agenda: e.g. a rollback of budget increases in foodgrains prices and cuts in the fertiliser subsidy. Yet often, the NDA and the RSS clash.

In this complex situation, although it is hard to tell who will prevail, it is clear that the BJP does not call the shots. Its parliamentary leadership is usually reactive, playing a balancing act. Such a situation may not last for long. If the drought and the agricultural situation reach a crisis point, the BJP's room for manoeuvre would shrink. If attacks on Christians mount considerably, the BJP would come under criticism from its NDA allies and the Opposition, which it has badly antagonised. If the likes of Vaiko endorse the LTTE, then the BJP would have to distance the government from its closest Southern ally.

If all goes smoothly, this balancing act could carry on. But this is unlikely. In the near future, at least three issues could trigger off a major crisis leading to a breakdown of the balances that hold the present government together. The first is economic. The overheated stockmarkets are victims of reckless speculation, especially in IT scrips. This has nothing to do with the real economy, itself unhealthy. A small event like a Nasdaq plunge, or a bear run on one scrip, can have disproportionate consequences.

A second issue could be the Ram temple. The BJP is getting desperate in Uttar Pradesh, where its chances in next year's assembly elections are rated poorly. If the SP and Kalyan Singh join hands, they could do extremely well. The BJP is toying with an extraordinarily devious tactic: transport a replica of the planned temple from Rajasthan to Ayodhya and generate hysterical celebrations and mobilisation enroute. This being a decoy, it gambles, no one will oppose it. Simultaneously, it will deliver votes. This will pose a wrenching dilemma for the NDA and anti-BJP opposition: will they buy into legalistic myths, or will they oppose the exercise because of its calculated objective of widening the communal divide?

A third issue is 'internal' to the parivar. When will the RSS take cognisance of the activities of Ranjan Bhattacharjee, Vajpayee's adopted son-in-law, who reportedly has a role in approving all major deals and contracts? The RSS will not find the open association of the BJP with the Bhattacharjees of the world palatable. Can it afford to dump the BJP, or pull down the NDA?

Matters could get complicated if Vajpayee's health takes a downturn or his attention-span further shrinks. Even the talk of succession could precipitate a fight inside the NDA. Many, including Fernandes, Naidu, Paswan and, of course, Advani, will throw their hats into the ring. That's where the internal differentiation in the NDA would come into play.

One thing is undeniable. There are serious tensions within the BJP, between the BJP and the rest of the parivar, and between the BJP and the NDA. There is no easy way of resolving them. The RSS, is itself on the horns of a dilemma about confronting the NDA on issues of identity without risking a total loss of power and marginalisation for Hindutva. The dilemmas will be with us for some time, and they, not political principle, will determine the fate of the NDA.

Pratul Bidwai writes from New Delhi

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Between Parivar and NDA
BJP in an Uneasy Truce

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Law and Order

Ardeshir Cowasjee writes from Karachi

Of the greatest concern now is the physical law and order situation in Karachi. The least that a military government can do is to use, if and when necessary, the force and power it has at its command to stop rioters and arsonists from killing people and destroying public and private property.

September 4, 1998, was duly served upon Hudabiya and the three Mians of Lahore. Employing the usual delaying tactics, as applied in the land over which they misruled, the Mians filed an application in the court asking that the order and the service of the proceedings be set aside. The application was heard in chambers by Mr Justice Buckley of the Queen's Bench Division. He wrote a one-page order on February 5, 1999, (as opposed to a 100-page judgment) which reads as follows: "Upon the defendants' application for an order that the Order of Master Rose of 4 September 1998 and the service of proceedings be set aside pursuant to RSC Order 12 Rule 8 and that the plaintiffs do pay the defendants costs to be taxed forthwith and upon hearing leading counsel for the plaintiff and the defendants and upon reading the following affidavits (13 affidavits listed)...

"It is hereby ordered that: 1) the defendants' application under RSC Order 12 Rule 8 be refused. 2) Costs of this application be paid by the defendants to the plaintiff to be taxed if not agreed." On March 16, 1999, the court delivered its judgment ordering Hudabiya and the Mians to repay the loan. The amount due was not paid until November 5, 1999. Master Trench by a one-page order ordered that the properties of the Mians be attached. "Upon reading the witness statements of Shezi Nackvi filed herein on the 26th October, 1999, and 5th November 1999 whereby it appears that by a judgment made on the 16th March 1999 in the High Court of Justice, Queen's Bench Division, the second defendant was ordered to pay to the plaintiff the sum of US\$417,719,315.26 or its sterling equivalent of which US\$418,673,203.86 remains due and unpaid as at 19th October, 1999, and the third defendant and fourth defendant were ordered to pay to the plaintiff the sum of US\$414,712,912.18 or its sterling equivalent of which US\$415,504,732.37 remains due and unpaid as at 19th October, 1999, and that the second defendant, third defendant and/or fourth defendant has a beneficial interest in the assets specified in the schedule hereto. "It is ordered by Master Trench that unless sufficient cause to the contrary be shown before a Judge in chambers in Room No. E101, Royal Courts of Justice, Strand, London on the... day of 1999, at ... o'clock, the second and third and the fourth defendant's interests in the said assets, to the extent of their respective interests, shall and it is ordered in the meantime it do, stand charged with the payment of US\$418,673,203.86 or its sterling equivalent due on the said judgment as against the second defendant and US\$415,504,732.37 or its sterling equivalent due on the said judgment as against the third and fourth defendants and interest thereon at the statutory rate together with the costs of this application.

"And it is further ordered that the plaintiff have permission to serve upon the second defendant, third defendant and fourth defendant in Pakistan a copy of this order together with a copy of the witness statements of Shezi Nackvi. "And it is further ordered that this application and all documents supporting it be served on the companies named in para 16 of the first witness statement of Shezi Nackvi, as to which leave is granted to serve them in the British Virgin Islands, and also the creditors named in paragraph 4 of the said Mr Nackvi's second witness statement, as to which leave is granted to serve the same in Pakistan or in the state or states where any of them are registered." The schedule lists the four properties owned in London by the Mians of Lahore: 16, 16A, 17 and 17A Avenfield House, at 117-128 Park Lane, London.

End of story. The Mians paid up and settled with the lenders. Master Trench recorded the 'consent order' signed by the solicitors of both sides on January 25, 2000 which reads as follows: "Upon the plaintiff and the first, second, third and fourth defendants having agreed to the terms of the deed referred to in the schedule hereto. "And upon the plaintiff by its solicitors undertaking not to enforce or execute judgment, or take any further steps whatsoever, in the action against the first defendant, save insofar as

generating (both for the government and for the individual/s in charge), while the latter exercise is not. The bias is thus evident. The need to prepare a well and detailed plan for Dhaka City has also been raised by Mr. Saif Ull Haque. We have had plans made by overseas and local consultants and by Rajuk on many occasions. These have been financed by ADB, World Bank, UNDP, government etc. Some had been given legal status. Others passed into oblivion. They may not have been the most detailed plans as to our liking, but these have either not been implemented or professional judgement applied when executed. The concept of a single plan to control all development work is unachievable and obsolete. We need the right kind of institutions and the right kind of mechanism to plan, guide and manage urban development. And this is what must be established immediately.

Zarina Hossain, Architect/Planner, Agrabad, Chittagong

Concrete jungle and Rajuk

Sir, The concerns expressed in the DS report 'Rajuk in a Quandary', by Morshed Ali Khan should be taken with due earnest by the government. For far too long, we have put on too high a responsibility on the shoulders of a few, and looked the other way, while living and environmental conditions in our cities kept on deteriorating to unacceptable and unbearable levels. The institutions to control development works do not exist and the means are inadequate. The little control over building construction as per the Building Construction Rules that should have been achieved by Rajuk and other development authorities (in other cities) are overlooked. And no one seems to bother.

It's true that corrupt practices are in most cases responsible for this deviation but the sheer size and scale of development in Dhaka makes a mockery of a single authoritative department with a handful of personnel to control development works. As I had mentioned in my article, 'Building Rules, Planning Rules and the Environment' (DS March 03, '99), we need to decentralise the development approval procedure and possibly include representatives of professional and civic bodies as members. Mr. Saif Ull Haque in his letter of May 23 (DS), under the same caption pointed out that Rajuk is more interested in allotment and auctioning of plots and granting building construction permission rather than concentrating on urban planning and management. This bias is due to the fact that the former activity is income

generating (both for the government and for the individual/s in charge), while the latter exercise is not. The bias is thus evident. The need to prepare a well and detailed plan for Dhaka City has also been raised by Mr. Saif Ull Haque. We have had plans made by overseas and local consultants and by Rajuk on many occasions. These have been financed by ADB, World Bank, UNDP, government etc. Some had been given legal status. Others passed into oblivion. They may not have been the most detailed plans as to our liking, but these have either not been implemented or professional judgement applied when executed. The concept of a single plan to control all development work is unachievable and obsolete. We need the right kind of institutions and the right kind of mechanism to plan, guide and manage urban development. And this is what must be established immediately.

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Inspection wing: Administrative apathy

Sir, The Matrichaya Pre-cadet school where a 12-year old student was beaten to death by fellow students in the dormitory, was not registered with the authority (press report). There are thousands of private educational centres (including coaching centres) in different cities of our country which are not registered, and these are run more as profit making business outlets than as centres of academic excellence. Moral: official administrative lapses cost the innocent life of a minor student. Unfair means at the exams is so rampant that there is no point in getting any certificate. The foundation of the education system has been severely eroded, with no display of concern at the government level. The pattern of lack of enforcement of laws and regulations can be seen in many sectors-- unauthorised new buildings, encroachments on public lands (Dhanmondi lake area, the railway properties), complete breakdown of the inspection wings of government offices; rampant violations of regulations at market places, roads and highways (unit vehicle, violation of traffic rules), and entrenched corruption at all counters.

How to sever the legs of 10,000 octopuses in one stroke? The next general election is very near: hence shall we see some deterrent action? Not likely, because it is too late, and the problem is too big and complicated.

A.M.A, Dhaka

"Agro-Processing industry"

Sir, First I would like to thank Mr A Husnain for his informative letter under the above heading (DS May 27). However, Mr Husnain's advice regarding agro-industry development a) modernisation, b) foreign JV & investments and c) infrastructure development to ensure raw materials supply is valid but premature at this nascent stage. The agro-processing industry in Bangladesh is hardly a decade old and Bangladesh Agro-Processors' Association (BAPA) was launched only two years ago. Therefore, Mr Husnain is asking this sector to run while it is still learning to crawl. First it needs to put its own house in order and presently that is exactly what this industry is endeavouring to do. However, while doing so it has been facing several constraints. And these are:

1. Fiscal and tariff anomalies where duties on inputs for local industries exceeded those on finished products, some of which are even subsidised.

2. No incentives given whatsoever especially on exports, when exporters in neighbouring countries enjoy substantial direct and indirect benefits.

3. High cost of capital required for investments.

4. Non availability of local sugar which is a vital component.

5. No facilities for quality control, testing, R+D, product and packaging development etc. Individual industries cannot be expected to bear this burden which is being done at government level in our regional countries.

6. Food grade packaging industries - aseptic paper and bags, bottles, jars, caps, cans, PET foils etc don't exist or are not suitable.

7. Unchecked flood of imported food products many of dubious quality and even more dubious prices.

Fortunately, of late there has been a radical change for the better in official circles. Agro-business has been denoted the 'Trust Sector' and duties on inputs are gradually being whittled down to manageable limits. Much however remains to be done before agro-processing and agro-industry reach their full potential so that our agriculture becomes modern and our agro-industry turns into a profitable one.

S Sikander Ahmed, Hon'y Member Secretary, BAPA

Pangs of a telephone subscriber

Sir, My residential telephone no. 8017124 located at 663, Kazipara has been lying dead since 4th May 2000. I lodged a complaint on the very next day with Mirpur T&T complaint Centre. But they turned a deaf ear to my repeated calls. Almost after a week, I personally met the Sub-Divisional Engineer and he was generous enough to ask the concerned officials to restore the line. But still there was no action taken and the telephone remains dead till date. In the meantime, I have repeatedly contacted the complaint centre both in person and over telephone but in reply they have only informed me that the concerned linemen would be sent to do the job. However, nobody has ever come and I have not been told by anybody the reason for such long

disruption. It is worth mentioning that the telephone bills have always been paid in time.

Now I am in a fix as to whom to approach and in which manner? Is there anyone to look into my problem?

M.A. Zahir, 603, Kazipara, Mirpur, Dhaka

Toothless tigers

Sir, What is going on in our country? Here the rapists, the muggers, the murderers all go scot free while the conscientious society do nothing but watch helplessly like toothless tigers. Is it just because the criminals are backed by the higher-ups? Where lies the sense of duty of the guardians of the society? We, the general people, hope and pray that from now on they will use their sharp teeth and try those who are polluting this country with all sorts of evil intentions. If necessary actions are not taken immediately, this country of ours would not remain liveable for long.

A worried citizen, Dhaka

Asma's death

Sir, I wonder, how could our society remain nonchalant when the death news of Asma was published in the newspapers. It is really unfortunate that despite all the media hype, poor Asma had to face such a sad end. Her sufferings began when her only functioning kidney was 'mistakenly' removed by Prof. Mahmuda Khatun on 11th August, 1998. But still she had found a ray of hope to live with the kidney donated by her mother. However, her hope wasn't fulfilled.

Now I would like to ask the conscience of the society that who would take the responsibility of the early demise of Asma? Who is to be made accountable for all the wrongs done to her? And who will assure us that in future such negligence would never occur again?

Is there anyone to answer my query?

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Asma's death

Sir, I wonder, how could our society remain nonchalant when the death news of Asma was published in the newspapers. It is really unfortunate that despite all the media hype, poor Asma had to face such a sad end. Her sufferings began when her only functioning kidney was 'mistakenly' removed by Prof. Mahmuda Khatun on 11th August, 1998. But still she had found a ray of hope to live with the kidney donated by her mother. However, her hope wasn't fulfilled.

Now I would like to ask the conscience of the society that who would take the responsibility of the early demise of Asma? Who is to be made accountable for all the wrongs done to her? And who will assure us that in future such negligence would never occur again?

Is there anyone to answer my query?

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will prevail, it is clear that the BJP does not call the shots. Its parliamentary leadership is usually reactive, playing a balancing act. Such a situation may not last for long. If the drought and the agricultural situation reach a crisis point, the BJP's room for manoeuvre would shrink. If attacks on Christians mount considerably, the BJP would come under criticism from its NDA allies and the Opposition, which it has badly antagonised. If the likes of Vaiko endorse the LTTE, then the BJP would have to distance the government from its closest Southern ally.

If all goes smoothly, this balancing act could carry on. But this is unlikely. In the near future, at least three issues could trigger off a major crisis leading to a breakdown of the balances that hold the present government together. The first is economic. The overheated stockmarkets are victims of reckless speculation, especially in IT scrips. This has nothing to do with the real economy, itself unhealthy. A small event like a Nasdaq plunge, or a bear run on one scrip, can have disproportionate consequences.

A second issue could be the Ram temple. The BJP is getting desperate in Uttar Pradesh, where its chances in next year's assembly elections are rated poorly. If the SP and Kalyan Singh join hands, they could do extremely well. The BJP is toying with an extraordinarily devious tactic: transport a replica of the planned temple from Rajasthan to Ayodhya and generate hysterical celebrations and mobilisation enroute. This being a decoy, it gambles, no one will oppose it. Simultaneously, it will deliver votes. This will pose a wrenching dilemma for the NDA and anti-BJP opposition: will they buy into legalistic myths, or will they oppose the exercise because of its calculated objective of widening the communal divide?

A third issue is 'internal' to the parivar. When will the RSS take cognisance of the activities of Ranjan Bhattacharjee, Vajpayee's adopted son-in-law, who reportedly has a role in approving all major deals and contracts? The RSS will not find the open association of the BJP with the Bhattacharjees of the world palatable. Can it afford to dump the BJP, or pull down the NDA?

Matters could get complicated if Vajpayee's