

Law on money laundering

A welcome move

Law with stringent provisions to deal with cases of money laundering is on the anvil. Bangladesh Bank has prepared a draft bill in the face of mounting evidence that some top banks were indulging themselves in *hundi* business. Some of them were pinned down but in the absence of a strong law against illegal money transfers the BB had to content itself with handing down a light punishment to the culprit banks. That served as an eye-opener for a stronger version of the law to be drafted by the central bank taking the cue from other countries facing similar problems. Generally speaking, we would have welcomed the move to combat money transfers that evaded accountability including taxation but in view of the forthcoming elections, the relevance of such a law can hardly be exaggerated. Obviously, designed as it is to address the problem of illegal monetary inflows from abroad leaving out the stashed black money inside the country it goes part of the way to meet the general concern over the role of unearned incomes in elections. Even so, we endorse BB's idea to start somewhere along that line, not forgetting the paramount economic consideration for the central bank to keep a constant vigil over capital inflows.

That said, we now turn to millions of dollars of small savings being remitted by Bangladeshi wage earners abroad into their homeland. They willy-nilly prefer unofficial service network available next door in their countries of residence to sparsely located banks, for some obvious reasons. Those money transfer shops provide efficient, swift and reliable service in getting the money on to the lap of the wage earners' beneficiaries at home in contrast to inordinate delays entailed through the normal banking channels. Hopefully, the central bank will see to it that our bank branches overseas are able to provide comparable service with a matching rate of interest so as to wean a part of the clientele away from those informal outlets. Could we perhaps explore the possibility of having authorised money transfer shops overseas in the likeness of money exchange booths, albeit with sufficient legal underpinnings to protect our interests?

Cheating everywhere

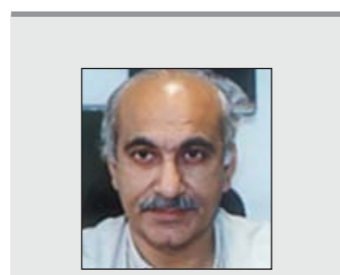
Exorcise helping hands

In the first two days of the Secondary School Certificate (SSC) examinations, nearly ten thousand examinees were expelled from different centres across the country for adopting unfair means. The staggering number renders futile all our experimentation with a so-called modern, comprehensive and fool-proof testing mechanism we have seen done for several years now. On a general plane, and extremely disconcertingly at that, cheating essentially reflects an overall disintegration of the society's moral fabric. The certificate, and not any intrinsic educational accomplishment, has assumed greater significance on the individual or societal psyche. Involvement of people ranging from parents through teachers to influential people and even law enforcers, as reported in the leading news dailies, is a poignant indicator of the magnitude of moral degradation. Besides, the phenomenon is not only confined to SSC and HSC levels, the degree (pass) examinations have also been in its vicious grip for quite a while.

As we see it, the reason behind cheating in public examinations is ascribable to the popular disregard for rules and regulations, which, in turn, has been inspired by a prolonged period of enforcement failure. Expulsion of an examinee and cancellation of status as examination centre are two actions frequently taken in this regard. But the increasing incidence of the crime accompanied by ever-innovative methods of unfair means adopted only suggests that such enforcement procedures are simply not adequate. Heavy presence of political and criminal elements has further complicated the scenario. Obviously their presence somewhat subdues the role of the law enforcers.

Now, we are faced with a crisis that cannot be redressed merely by the introduction of tougher laws or a stricter testing system. The challenge is to drive away the political and criminal elements from around the examination venue and restore an environment where rules and regulations can be employed without any impediment whatsoever. To that end, commitment of political leadership across the board is highly imperative.

Someone, please turn the page



M.J. AKBAR

THE first time I saw George Fernandes collecting money was in 1978. He was union minister of industries in Morarji Desai's post-Emergency government, not as glamorous a portfolio as defence, but sufficient to keep a politician in good health. George Fernandes wore the same khaddar kurta-pyjama that he affects today; this much is unchanged. George Fernandes was collecting money in Chikmagalur, an idyllic small town perched on purple, cloud-swept hills of Karnataka, surrounded by coffee plantations, and suddenly thrown into the spotlight when Mrs Indira Gandhi decided to re-enter the Lok Sabha from the constituency named after this town. The sun had set, and the electricity was nothing more than an occasional flicker of dull yellow points trying to leave an impact on the haze. Large gas lamps, incandescent white, were more effective. George Fernandes held the front of his long kurta in his hands, and went around the irregular semi-circle in which the crowd had assembled asking for money. It came. First, a little shyly. Someone put a rupee in George's fold, another a coin of eight annas or fifty paise. annas were still part of the language then. George Fernandes was asking for money from the people of Chikmagalur for the Janata Party's election campaign against Indira Gandhi. Perhaps the most he got from any individual was a five-rupee note, but by the time he had finished the coins had to be collected in a borrowed bucket.

There was a touch of contrived romance about it, but there was also something genuine in it. This was the way the Socialist George Fernandes, disciple of Ram Manohar Lohia, inseparable friend of Madhu Limaye, a hero of the trade union movement, organiser of the all-India railway strike, an accused in the Baroda dynamite

case (one of the high points of national resistance during Indira Gandhi's Emergency), victor from Muzaffarpur in the historic elections of 1977 from behind the bars of a prison (George was not released till after the elections), scourge of multinationals and the undisputed hero of a generation of young Indians collected money for his political battles, with a heart that was clean and a laugh that was contagious.

The next time I saw George Fernandes collecting money it was still in the dark; it was the dark of a room in a Delhi ministerial bungalow deepened by the grainy shadows of a hidden camera and the murkiness of a corrupt deal. George Fernandes was not on camera;

fashioned technology. It was the hidden camera that gave this story its extraordinary power. That is why the real impact was created when the film was shown on Zee News. As a website story it would have been only another allegation. Print seems jaded. *The Asian Age* carried a detailed exposure of how many hundreds of crores of money were being handed over in a fraud involving Mirage jets and Hawk aircraft. Not a single word of these stories has been denied by the defence minister or the defence ministry. The system did not react. Facts have become so jaded that it needed a bit of pro-active fiction to wake up a ruling class that is smug when it rules, and asleep when in Opposition leaving one to wonder

screens and charged across front pages whenever anyone has questioned her probity. This is the lady who, in the company of her Sahib, has occupied the pedestal of public purity to the accompaniment of withering accusations against the corruption of the Congress. This is the high priestess with a regal disdain for lesser, grubby mortals. And here she is on camera, selling, piecemeal, the most sacred trust in government, the life and safety of our defence personnel, for an opening instalment of two lakhs of rupees. This was enough to obtain the services of her "Sahib", the preacher George Fernandes, tower of honesty. I don't really want to indulge in bad puns, but I am feeling a bit helpless. The Tower of Honesty

syntax is out of an MTV ad. Major General Six-Gun Murgai! You give money, I give tender!

And Jaya Jaitly, only for her party's sake, mind you, not her own, tells the arms dealers: "I would only request Sahib's office that somebody is not being considered even." That is what they call "putting in a word for somebody". And of course she must dress up her corruption with third-rate piety: "In the interest of the nation. So that we'll ensure that they don't neglect you."

Can we leave the nation out of this, Madam?

The arms dealers get a parting reassurance from her: "You can come anytime. Give me the details. Just give me a call if there is no response."

BYLINE

The generation that gave us freedom faded by the Sixties and died by the Seventies. Their heirs may now also be considered safely buried. These heirs once promised hope... That hope is finished, swamped and sucked into the bog of second-generation greed... Another chapter in the history of modern India is over.

perhaps something of that last youth still lurked in his conscience. But the money was being collected in his name, by his closest friend and companion, Jaya Jaitly, who assured help from "Sahib" in a defence contract in return for a preliminary payment of two lakhs of rupees.

It was a sting of substantial proportions. But more was lost than Jaya Jaitly's face and George Fernandes' reputation.

There is a compelling logic to this sting, organised by a dotcom company, Teheika, in order to survive arid times. It needed a minor fraud to expose a major one. Thin-line journalism is hardly unknown; it has a certain place between the mudslinging of tabloids and the tongue-clicking of broadsheets. It is inherently maverick and unconventional. Teheika did not set out to expose any particular deal. It set out to capture, on camera, a world full of ghosts and villains in the shadows of the defence penumbra, waiting for the ghosts to lead them on to such villains as would be foolish enough to fall into their trap. The ghosts of this particular world drink Blue Label Scotch and charge commissions; the villains take money across the table. Old-fashioned corruption was brought home to you by new-

whether it is bought out in either condition.

The camera photographed, for the first time, the culture of corruption. A fiction trapped the truth. Every allegation made against every government was personified by Jaya Jaitly and Bangaru Laxman and those sordid, vain, boastful middlemen R.K. Jain and R.K. Gupta. There was a splendid cast of characters: generals, bureaucrats and fixers who could not have been created if they were not the living truth.

Corruption is a strange animal; it invites revulsion as well as laughter. Perhaps the second is necessary to season the first. The cynic's objection to these revelations must be recorded: how can the president of a ruling party, the BJP, take only one lakh of rupees. When P.V. Narasimha Rao was accused to taking a bribe it was two crores in two suitcases. Now that is a figure which is relevant to stature. One lakh? Even municipal corporators take more. One lakh is an insult, even as an offer, in Delhi. The only rational explanation is that the one lakh was a teaser, a calling card, a token for future happiness.

And Jaya Jaitly was purchased for two lakhs. This is the lady who has shrieked across television

has become the Leaning Tower of Pisa.

What was Jaya Jaitly's explanation for taking the money, recorded in transcripts? Poor thing, she only wanted the money for party funds. Oh. It was much clearer in her context that the two lakhs was only a first meeting price; each future engagement would cost as well. The only thing that Jaya Jaitly offered her benefactors free was her smile. The acolytes. Major General Murgai. Major General! A man who has commanded the Indian soldiers, been responsible for the lives and deaths of jawans, who once held charge of quality assurance in ordnance and therefore controlled the fate of men. Serving generals. Where was Major General Manjit Singh Ahluwalia when Kargil was happening? Did he look at the bodies returning from the front? Did his heart tremble with fear at the sacrifice that he had stained with his greed? What do they call treachery these days? What does Major General Murgai say after Jaya Jaitly has promised to intervene with her "Sahib" at some future point: "You see, sometimes, as Madam has very rightly brought out, things are moving in right direction." Since I do not quite know whether to laugh or cry, I must point out that Murgai's

Anytime. Just don't come empty-handed. Or, as her faithful middleman Surendra Sulekha put it: "Packet is where?"

Packet is where? What better obituary could there be for Indian democracy? More. Who is the fountainhead of Indian patriotism? Which organisation has drowned Indian history with selfless sacrifice? Who beats the loudest drum for the Indian jawan? The RSS. Who wants to Indianise everything, including all religions? The RSS.

Well, they have certainly Indianised corruption. R.K. Gupta is a trustee of the RSS. He is such an insider that he is known as the "Super Trustee". When R.K. Gupta talks the RSS listens. And collects. He said on tape that he expected to earn commissions of around a hundred crores for work done last year in defence deals. He knows the price of everyone in Delhi, from a small timer to Jaya Jaitly. He knows the value of everyone too. "Bangaru Laxman is a fool." On the other hand, the former BJP president could use that as a character certificate.

We journalists like to believe that we bring down governments with our stories. This is not strictly true. Politicians do not give a toss for journalism. What shakes them is

public anger. What destroys them is ridicule. It is people who destroy governments just as surely as they make them. Mamata Banerjee had no option but to leave the government; she could not have faced the people in an election in a few weeks if she had not done so. The same logic will apply to other partners of the BJP. The government of Atal Behari Vajpayee may continue a few months more, a few days more, or a few months more thanks to the vagaries of the system, but as a functioning government it is dead. The people of India have seen the truth of this government on the news and made up their minds. They are livid, and are waiting to punish anyone who is still linked with this corruption. What the story could not manage to do, some of the defenders of the faith filled in when they tried to defend the indefensible. There was Narendra Modi, for instance, who attempted to twist Bangaru Laxman's demand for dollars into a statement without a context. According to Mr Modi, Mr Laxman was just mentioning the word dollar, not asking for any. Maybe Mr Laxman these days chants "dollar" instead of "Om"; who knows?

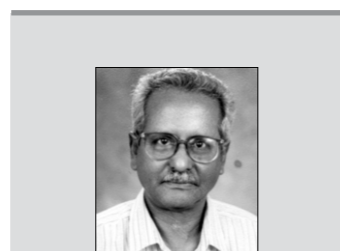
The Bharatiya Janata Party will of course continue in business for as long as we live. But its claim to be only party that respects honesty is dead. Finished. It cannot call anyone corrupt anymore without raising howls of laughter, and there is nothing more chilling than such laughter. The party's spokesman Mr Vijay Malhotra has discovered this already. He only had to mention the word honesty to invite a chorus of laughter. To his credit, Mr Malhotra joined the laughter instead of getting cross, which a less astute politician might have done.

Something else has also happened. The generation that gave us freedom faded by the Sixties and died by the Seventies. Their heirs may now also be considered safely buried. These heirs once promised hope. That is why the poor poured their coins and rupee notes into George Fernandes' kurta on that night in Chikmagalur. That hope is finished, swamped and sucked into the bog of second-generation greed.

Another chapter in the history of modern India is over.

Someone, please turn the page.

When will Pakistan return to democracy?



M.J. ZAHEDI

ENTIRE Pakistan is eagerly waiting for 23rd March to dawn on the calendar. Not only because it is Pakistan Day, on which date more than sixty years ago, the demand for a separate state for the Muslims of India was first raised at Allahabad. Therefore, 23rd March is as memorable to Pakistanis as 14th of August, the date on which the independent state of Pakistan actually came into being seven years later. But people are not only waiting to take part in the festivities that take place on that day. They are waiting eagerly for an announcement giving a timetable and procedural map for the country to go back to a democratic set up. The Supreme Court of Pakistan, in its verdict in a case questioning the

rationale of the present military regime, had asked the rulers to declare a date on which the country will be allowed to go back to the democratic system. In the words of the editorial writer of a local English daily, like bad weather, the demand for the revival of democracy and a date for the elections that would lead to that end refuses to disappear.

criteria of human rights and participatory democracy, Pakistan's image is unlikely to get rehabilitated in the comity of nations. A local newspaper interpreted the demand as showing that there is a definite arbitrariness in the way the outside world is setting the goalsposts for Pakistan on the issue of democracy. The government's intent on this count has been expressed by the

indeed been moving steadfastly towards rebuilding democracy. Despite criticism (some of which, the paper said, is not ill founded), it has stuck to the schedule for local bodies elections that would put these bodies in power in coming August. It indeed has been one of the ironies of Pakistan's experience of democracy that elected governments had tended to see the elected

time-bound mandate. Two, by its own conviction and the concept of people power, the military is committed to installing democracy all the way to the top.

There people are hoping, or at least seeing reasons for optimism, that in the coming months not only will the shape of the new democratic dispensation and the electoral schedule emerge but, as its integral

normal dealings with the developed world and its social sector aid projects are hampered by the fact that in this day and age it is being ruled by the military. The reality is that no matter how benign, non-civilian political setups are not viewed with favour in today's world.

Some political pundits think that the absence of a democratic system also begets many problems. For instance, controversies under military-governments get a more scandalous play in world public opinion than those in democratic setups. When Christian missionaries are burnt, as recently in India, the world's biggest democracy, it does not create big waves. But the rights of Christian minorities in Pakistan are always a reason for the western democracies to batter the country's image with. But it is obvious that democracy will not or cannot get revived in the blink of an eye. The government is doing well by taking its time on the issue although it should adhere to a pre-announced time schedule.

What can at least be done in the meanwhile is to announce a date when Pakistan will return to democracy. This will keep the critics silent for some time.

LETTER FROM KARACHI

It is an accepted fact that Pakistan's normal dealings with the developed world and its social sector aid projects are hampered by the fact that in this day and age it is being ruled by the military. The reality is that no matter how benign, non-civilian political setups are not viewed with favour in today's world.

The latest to raise the demand is a meeting of the Pakistan Development Forum, held in Islamabad, the other day. The meeting urged the Chief Executive of Pakistan to announce dates for provincial and national elections so as to end the political uncertainty. Before this, the head of a visiting delegation of the European Union had raised a similar demand. He had reiterated the well-known position of the European countries that without meeting the basic

Chief Executive while addressing the country's editors who had assembled in Lahore for a meeting of their organisation (Council of Pakistan Newspaper Editors), in Lahore on March 12. He referred to the timeframe laid down by the Supreme Court in whose order was inherent the roadmap to democracy and the military's exit strategy. The election dates, he said, would be announced after finalizing the entire democratic plan. *The News* editorial said that the government has

local bodies as their rivals and had undercut their roots. But military rulers, on the other hand, in their quest for legitimacy, have always opted for, rather 'reinvented', local governance.

This time, however, it seems to be different. Although the military government has begun in much the same way by installing democracy at the grassroots, two things are different. And this is significant. One, the highest law court of the country has given it a limited and

part, the devolution of power to the provinces will also be given final shape. For, according to political pundits, only thereafter the quest for democracy will be complete.

One thing is clear however: Pakistan is faced with the sure challenge of re-establishing its democratic bona fides before a world that is sold on democracy, even if it only offers a procedural form and lacks real substance. It is an accepted fact that Pakistan's

TO THE EDITOR TO THE EDITOR TO THE EDITOR TO THE EDITOR TO THE EDITOR

Cheating in exams

The letter from Masum Billah (March 11) is very timely. As a retired teacher with more than 35 years' teaching experience I strongly feel that only parents and teachers can eliminate unfair means being adopted in public examinations. Neither the Ministry of Education nor the Education Boards can do much, unless the educated classes mobilize public awareness against this curse. Merely changing the traditional style of setting questions would not help change the outlook of students.

Steps should be taken immediately to motivate teachers and parents through the media. In an age of computers and the internet, the time is not far off when students would be allowed to take examinations with books, as practised in the western world.

The absence of effective supervision and competence in management are the root causes of a malaise in our student community. Quality education is needed to ensure the nation's future security in the realm of intellectual advancement and progress. It is the duty of the teacher to guide students ethically without any hint of politics.

Abul Ashraf Noor
Uttara, Dhaka.

Peace prize for Grameen Bank

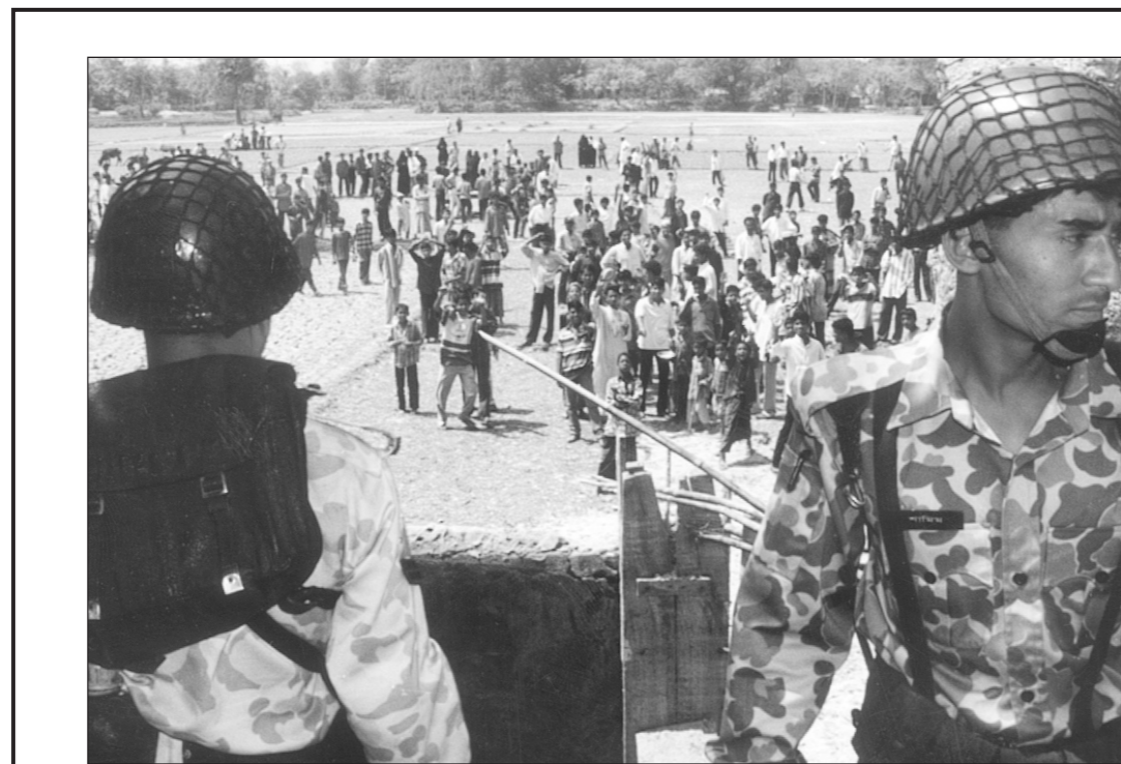
Congratulations to the Grameen Bank for winning the Gandhi Peace Prize (Front page, March 17). Dr Muhammed Yunus and the bank he has founded, rightly deserve recognition both at home and abroad. Unfortunately, people in this country are often skeptical about their own kind. At the same time, it takes recognition from the international community to convince our folk that someone from amongst their own community is truly worthy of being a one in a million person. We have low self-esteem and cannot believe in our own worth. This becomes obvious when one hears people shrug aside the mammoth achievements of giants like Dr Yunus.

He does not need a prize, because Dr Yunus has proved what he can do for this country and for humanity. But I am delighted that Grameen Bank has been recognised, once again, and I wish this institution all the best. As the Indian prime minister said when he awarded the prize, Grameen Bank is outstanding because it has gone beyond mere academic work and instead made poverty alleviation a living reality.

Shamshad Haq
W. Virginia, USA

PHOTORIAL

Readers are invited to send in exclusive pictures, colour or black and white, of editorial value, with all relevant information including date, place and significance of subject matter. Pictures received will not be returned.



STAR PHOTO: AMRAN HOSSAIN

"Guarding" exam centres

The very fact that we need soldiers to 'guard' examination centres is shameful. Like this SSC examination centre in Choudhagram, BDR personnel have been posted elsewhere to prevent cheating and violence by students and adults who try to help them. Even teachers have been implicated. It is time to act. Social campaigns and educational reform would be but the beginning. The responsibility for falling ethical standards must be shared by all, especially leaders and role models.

Agricultural University

The Sher-E-Banglanagar Agricultural Institution, Dhaka has been upgraded to an agricultural university named after Sher-E-Bangla A K Fazlul Haque. The announcement was made at such a time when citizens of the city were demanding shifting of this agricultural institution to rural surroundings in a prominent agro-ecological zone. This part of the city where this institution has been located since the early forties has now become a highly congested area. Such an urbanized land-scarce part of the capital is unsuitable for any agricultural institution.

There will be three Agricultural Universities including the proposed one (if it materialises) in the same region (Dhaka Division). This would deprive other important regions of their development needs. Whether there is further need of any agricultural university in the country needs to be judiciously assessed, perhaps by the Planning Commission, because more than half of passed agricultural graduates (who are highly technical and expensive to produce) remain virtually unemployed or under-employed. The

concept of a mono-disciplinary university should not be encouraged any more in this age of globalisation and integrated wider economy. This creates parochialism and narrowness among the graduates who usually lack wider vision.

The rational decision could have been to shift this Sher-E-Banglanagar Agriculture Institute to Bangabandhu Agricultural University (IPSA) as an undergraduate faculty to make IPSA a full-fledged university.

The shifting of Sher-E-Banglanagar Agriculture Institute as an undergraduate faculty of the Bangabandhu Agricultural University or as an independent university elsewhere (maybe at Courtbari, Comilla or Tazhat, Rangpur) would release immensely valuable land for more efficient urban uses. Decisions should be taken at this time before commitment of any further development expenditure for this institute. The shifting is also necessary and a must for students to gain access to soil and rural environment to fulfill the very essence of any agricultural education in a farm variety.

Professional Agriculturist
Farmgate, Dhaka.