

Good governance becomes impossible if priorities are relegated to backburner

A. K. FAEZUL HUQ

A very commonplace phrase that one invariably comes across these days is of course 'good governance'. In fact a lot of people seem to be talking of good governance a little too often, and with all the fervour that one can expect, without possibly having even the least notion about the expression itself. And the irony is: those who really know what good governance is, hardly express themselves frequently, since they know quite well that "when priorities are relegated to the background, conscientiously or unconscientiously, good governance simply becomes well nigh impossible."

As a matter of fact, priorities certainly need to be identified and listed according to their own merit and importance, so that not only optimum utilization of scarce resources is made possible at the first available opportunity, but also irrelevant items are wisely left alone in the backyard for consideration at an appropriate time. In our case however, it is often the other way round.

For instance, the priority number one on the government's agenda today ought to have been, by all canons of logic and reasoning, prompt tackling of the abysmal law and order situation which is making the life and property of the common citizens almost hell. But does anyone really care; or else why would you find the persons actually running the show and those who are supposed to be directly responsible for the maintenance of law and order, sitting callously, or at best moving at a snail's pace to combat the deteriorating situation that seriously demands only super fast, merciless and iron handed action?

And when one talks of the callousness of our 'big-wigs', the messed up cases of the 20 plus retired army officers who were absorbed in the police force since 1973 onwards, almost immediately comes rushing to the mind. Unfortunate victims of the Machiavellian intrigues of some of their own colleagues who proudly traced their origin to the elite PSP Cadre [of Pakistan days], or most of the '73

'stalwarts of fortune' or still others who came via the ladder of departmental promotions, these able sons of the soil, notwithstanding their brilliant performance in the police force for years together, have been running all around for days and months together now, trying to convince our so-called benevolent leaders that they were not only innocent, but were sheer victims of

stages of our national life. In fact, the sense of values which seemed to have vanished gradually--- values of which we always felt proud, values that gave us a distinct edge over the western society, need to be restored at the earliest opportunity in our own interest.

Next, in order of importance probably comes the overall stability in the society which is conspicuously

and should be taught with all sincerity. And last but not the least, it should be our combined effort to learn English properly, to speak and pronounce the English words as they ought to be pronounced, since English today, whether we accept it or not, is the lingua franca of the entire global village! Of course there is a huge dearth of genuine English language teachers in our country,

water related matters; yet anyone with the slightest common sense would agree with me when I assert that it would be most worthwhile therefore to use the indigenous methods by employing the common man [hundreds of thousands who are waiting for the call] with their spades and the shovels under the most successful food for work programme. Not only the navigability of the rivers would increase manifold, by restoring the depth of the river itself, irrigation will be automatically benefited, and the huge mud and earth that would emerge from the river beds could be beneficially used not only for raising the two sides of the river itself [which can also be used as parallel roads for miles together] but would also act as protective dams for the lush green fields.

And finally, we need urgent and comprehensive judicial as well as police reforms without any further delay--- Ombudsman or no Ombudsman--- to restore civility as a whole along with a truly independent Anti-corruption Commission, may be under the direct control and guidance of the head of the country's judiciary. Let, for God's sake, the government start governing, if it really has the confidence and the courage to stand up and act as a strong, effectively efficient government, which the citizens love to see from the core of their hearts.

A. K. Faezul Huq is a lawyer and former MP/Minister.

we need urgent and comprehensive judicial as well as police reforms without any further delay---Ombudsman or no Ombudsman--- to restore civility as a whole along with a truly independent Anti-corruption Commission, may be under the direct control and guidance of the head of the country's judiciary. Let, for God's sake, the government start governing, if it really has the confidence and the courage to stand up and act as a strong, effectively efficient government, which the citizens love to see from the core of their hearts.

circumstances or of certain political mis-belief and illusions, and in no way connected or involved in any form of politics, either active or passive, whatsoever. But then who listens? And why should someone listen at all, if the matter does not lucratively benefit him, notwithstanding the Supreme Court's clear orders, directing the government to reinstate them forthwith! That however brings to an end a poignant story of which we should be collectively ashamed, for the simple reason that the officers who were absorbed in the police force were not 'imported materials' after all, as some people tend to treat them, and with the outmost disdain, even today.

There seems to be a queer, unannounced competition amongst our major political parties to outwit and overtake the other as far as enactment of anti-people or harsh laws are concerned. Quite interestingly therefore, when we speak of law and order, many people are justifiably tempted to say that "we have too many good laws but no order at all!" It may be mentioned without any hesitation that apart from quick restoration of law and order, the dwindling sense of confidence in the public mind has to be immediately restored by all means and by explicit demonstration of exemplary punishment to the guilty, coupled with accountability at all

absent today without any iota of doubt mainly due to the bickering of our politicians. Yet it is not our prime task at the moment by any means to conduct a research and find out as to who is [or was] solely responsible for all the mess that has been created over the years; but the main task undoubtedly remains confined to the restoration of peace and tranquility in the society, and in the truest sense of the term. However the redeeming feature of even such a depressing and gloomy scenario is that, by the grace of Almighty, once stability and confidence is fully restored, business and economic activities will automatically pick up and show their mettle, no matter by which name you call it: a 'Tiger' or a 'Lamb' country. Exports will automatically increase, including the much-needed foreign exchange and foreign investments would come in of their own.

The next item on the priority list obviously should be the re-organisation of the entire education sector, for which we spend more than 6,500 crores of taka every year-- a sector which is again in a total mess today. Not only computer science and other technical subjects need to be given the due importance that they deserve in the syllabus at the SSC and higher levels, but also moral and religious education, according to the religion of the child, should form a part of the curriculum,

but then some solution [other than the lousy crash / short programmes] will have to be found out early to teach our budding citizens to come up with the correct accent and grammar. I still shudder to think, as to what prompted General Ershad to banish such an important and rich language from the soil of Bangladesh in the mid '80s. Or was he doing it purposely, as many people tend to believe, on dictations from his 'unseen' mentors?

The next priority I believe should be the Water and Flood Control which is one of the most neglected sectors in the country. It is a pity that there is no sincere effort or a comprehensive policy to deal with our dying rivers and the resultant recurring floods, that drain away thousands of crores of taka every year. The policy on paper, which is totally devoid of the practical aspects of the problem actually serve no purpose. Simply dredging of rivers, I am afraid, is no answer at all to the perennial siltation problem that is worst than a thousand monster for us; because you can never, ever dredge 1400 kilometers of the riverbeds at any point of time. Not to talk of the huge amount of money that is needed for such a colossal programme, it is just impossible to accomplish that task even in 100 years! And I confess that I am no water expert or an engineer of the

Earth Day : Renewing political commitment

QUAMRUL ISLAM CHOWDHURY

PEOPLE across the world celebrated Earth Day yesterday, April 22, its official date. Its theme this year is Protect our Home. Some communities and groups around the world even choose to organize environmental and conservation activities over a longer period of time, observing an Earth Week or even Earth Month, with events staggering throughout the month of April.

Earth Day, April 22, 1970 was virtually birthday of the modern environmental movement in the United States. Earth Day founder Gaylord Nelson, then a senator from Wisconsin, recalls his motivation for proposing the first nationwide environmental protest, saying: "The objective was to organize a national demonstration of concern for the environment so large that it would shake up the political establishment and force this issue onto the national agenda. It was a gamble, but it worked."

Earth Day is now widely celebrated around the world as a collective expression of public will to create a sustainable society. Linking citizen activists, the day's activities help educate and mobilize people worldwide for environmental protection. It inspires action on personal, community, national and international levels.

Across continents, the day's events and programmes rekindle public commitment and involve participation from social sectors. Countries, citizen groups, local governments, businesses, neighbourhoods, schools, college campuses, and faith-based groups participate in different green activities. Individual and collective choices are catalyzed that reflect environmental values and broaden public support for more sweeping changes.

At the time of first Earth Day, Americans were powering their massive V8 sedans with leaded gasoline and their industries belched out smoke and sludge with little fear of legal conse-

quences or even negative press reaction. In those days, air pollution was commonly accepted as the 'smell of prosperity'.

But then the Earth Day turned all that around. On April 22, 1970, 20 million Americans took to the streets, parks, auditoriums and other public places to demonstrate for a healthy, sustainable environment. Denis Hayes, the national coordinator, and his youthful staff organized the massive coast-to-coast rallies. Thousands of colleges and universities held protests against the deterioration of the environment. Groups that had been fighting against oil spills, raw sewage, toxic dumps, heavily-polluting factories and power plants, pesticides, freeways, the loss of wilderness, and the extinction of wildlife suddenly realized they shared some common values.

"Conservatives were for it. Liberals were for it. Democrats, Republicans and independents were for it. So were the ins, the outs, the Executive and Legislative branches of government," New York Times said while commenting on the first Earth Day.

The day achieved a rare political alignment, enlisting support from both major political parties, the rich and the poor, urban dwellers and farmers, businesses and labour leaders. And in effect, that first Earth Day led to the creation of the US. Environmental Protection Agency, and to the passage of the Clean Air Act, the Clean Water Act, and the Endangered Species Act.

In 1990, Earth Day went global, with 200 million people from 141 nations participating. Thousands of activities took place worldwide, including demonstrations, tree plantings, earth fairs, river clean-ups, cultural events, and many other government-sponsored initiatives. This international groundswell of concern for the environment elevated the status of environmental issues on the world stage and led some governments to create agencies for environmental protection.

Today, Earth Day has become an annual event in most countries and communities. It is a great opportunity to bring people together for the common good, the common cause of environment. Often it is also an occasion to launch projects that bring environmental benefits to the community.

Earth Day helps expand and strengthen networks of community groups. Many people who have organized Earth Day events also find that their investment of time and resources yields important benefits to their organization's efforts and goals. Earth Day's strength is the diversity of people in different communities pursuing their passions. It is a powerful tool because everyone can get involved.

We, in Bangladesh, hope that Earth Day would help us in reshaping the country's environmental planning with greater public participation from inception to implementation of our national objective of achieving a sustainable development. The day is certainly an occasion to renew our pledges and political commitment to carry forward the nation's green agenda. Let us remember that people should be at the centre and it is for them that a sustainable future should be ensured.

Our people should be instilled with a strong environmental awareness and inspired to help protect the common natural heritage -- the biodiversity, the wetlands, rivers and waterbodies, air, our forests, and our land from degradation, pollution and encroachments. And for that there should be political commitment on the part of our leaders. And on the global plane, the nations of the West, particularly the United States, should play their role in helping the poor communities across the globe to protect their environment. Protecting environment is saving our Mother Earth which belongs to all humankind.

Quamrul Islam Chowdhury is chairman, Forum of Environment Journalists of Bangladesh

Microcredit: Empowering women in Bangladesh

PARVEEN MAHMUD

PRESENTLY in its wider dimension microcredit is known as microfinance and seen as a legitimate economic tool in the fight against poverty. It is very difficult for the poor to get small working capital from formal banking system for various reasons. A collateral free working capital loan is the requirement at the door steps of the poor at the right time to help them facilitate and start feasible intended income generating activities (IGAs). It is with this background that microfinance is seen as one of the significant approaches to poverty alleviation.

Microcredit programme (MCP) in Bangladesh is women client based. Over 84 per cent of the MFI programme borrowers are women. As rural women have a higher propensity to save and a habit of repaying credit in time than rural men, MFIs have found a dependable client base in rural poor women.

Interventions

Government of Bangladesh (GOB): Like many other developing countries, the GOB has also undertaken a wide range of programmes spreading across sectors and ministries to create wage as well as self-employment opportunities, created separate ministry for women and changed strategies and policies in favour of development of women.

Scheduled commercial banks: Four nationalised banks -- Sonali, Janata, Rupali and Agrani Bank, two government owned agricultural banks -- Rajshahi Krishi Unnayan Bank and Bangladesh Krishi Bank, one specialised bank -- BASIC and one private sector bank -- IBBL which operates on Islamic principles of borrowing and lending, are found more or less active in microcredit programme.

Non-government organisation-microfinance institutions (NGO-MFIs): A large number of NGOs are also involved in creating employment opportunities through the provision of collateral free microcredit to the poor. Many NGOs were formed in the country immediately in post-liberation war period for resettlement and rehabilitation of war victims. Later on, they moved towards self-reliant development through a process of empowering women. With the success of Grameen Bank's programme, large NGOs in Bangladesh introduced MCP for their members. Although NGOs replicate the Grameen model in general for MCP, many have introduced some innovative variations on the basic structure i.e., in terms and conditions of products, and in methods of implementation.

An estimated 600 microcredit programmes of MFIs for rural women are operational.

Palli Karma-Sahayak Foundation (PKSF): GOB set up the Palli Karma-Sahayak Foundation (PKSF) in May 1990 as an apex funding organization to provide loans to the NGO-MFIs which in turn would provide collateral free credit to their poor members. PKSF is a second tier funding institution operating through its 180 Partner Organisations (POs) with focus on poverty alleviation. At the end of June 2001, the total number of borrowers was 2.36 million and PKSF is providing about 23 per cent of the revolving loan fund of the microcredit sector.

Strategies of MFIs

NGO-MFIs in Bangladesh have been following basically two strategies -- financial intermediation or "credit alone" approach and various

1997-2000 was with a view to monitor and assess the impacts of MCPs undertaken by the POs of PKSF. It has found microcredit in rural areas as one of the major factors for upgrading the status of women both in the family and the community and point towards an overall positive direction as follows:

Women's social position

Women's social position in the community is evaluated through three indicators:

Employment: Women have very limited opportunities for employment and face strong supply barriers as well. Self-employment is slightly more common than wage employment and generate more days of employment for all categories of households. But these do not help to dispense with or reduce the existing workload of women in the family like cooking food, nursing babies, sending children to schools,

community. This is quite significant in the context of rigid rural social environment of Bangladesh.

Birth control measure taken: During the last two decades small family norm has gained widespread credibility and contraceptive use for birth control had become widely acceptable as legitimate behaviour. The incidence of using contraceptive is significantly higher among the MFI participants than the non-participants. Through demonstration effect non-programme households have picked up the use of birth control methods.

Women's intra-household position

Another aspect of women's empowerment is the relative position of women within the household through the following process indicators:

Household income control: Income inequality persists in the

Manifold problems of women cannot be overcome only by small IGAs and credit support. A package programme consisting of leadership and managerial development, of rights and laws, of education, credit, income, health and reproductive issues seems to be appropriate for removing these problems and for stepping up women's position in the society.

"credit plus" or social development programmes such as skill training, social awareness building, education, health, agricultural development etc for the poor receiving microcredit from them in addition to providing lending services. BRAC and Proshika follows a "credit plus" by offering health, education and agricultural programmes. ASA, Grameen Bank follows "credit alone" approach but Grameen Bank supports some social development activities for its borrowers.

Impact of women participation

When we talk about the impact assessment of women's participation in MCP two different but closely linked types of changes are expected:

Conditional change: It is essentially welfare-based focusing on increased health, education or livelihood provisions for women in order to improve their immediate circumstances.

Positional change: It occurs when women are able to increase their decision-making role, and to take control over key aspects of their lives, i.e. they have increased power.

Participation and empowerment

A rapid impact assessment study conducted by the World Bank/IDA through Bangladesh Institute of Development Studies (BIDS) from

taking care of other members of the family, washing cloth, cleaning the house, attending poultry birds and livestock, and backyard vegetable garden. The credit programmes bring additional work for women even though sharing of family work responsibilities by the other members of the family takes place to some extent.

Mobility: It plays a major implication in matter of employment, social awareness, confidence building and increasing status of relative position in the community. Generally, the restriction on women's mobility is positively related to the degree of male dominance of the public space.

The study shows that by 2000, there has been a tremendous increase in the extent of women's mobility in all household groups, especially with respect to visits to the most male dominated public space, i.e. the then headquarters or the bank. The extent of mobility however varies from household to household. In the study it is found 30 per cent to 70 per cent programme women have visited health centres, thana headquarters and parents' houses. It is found mobility of programme women has encouraged non-programme women also to increase their mobility.

Hence participation has a large positive effect in expanding women's sphere of movement outside the home leading to an improvement in their position in the

rural household processes like access to and control over household budget (income and expenditure). It is found that women have relatively lesser control on income and expenditure decisions, particularly with regard to income generated by males outside the households. There is significant channeling of funds borrowed by females to support male activities.

Impact studies find that women are gaining greater say in income and expenditure decisions to the extent of 25 per cent 30 per cent of households. Programme women's participation has increased in expenditure decisions relating to poultry rearing, schooling of children and health care.

Fertility regulation: In Bangladesh fertility regulation is seen as the responsibility of women. Since women are expected to bear all the cost of using contraceptives fertility regulation is a highly inequitable household process. Therefore the degree of gender equality in fertility regulation is reflected by the extent of husband's responsibility for regulating fertility. The study shows that increase in the use of male methods was greater among continuing programme participant households.

Women borrower's perception: Programme women's perception about their status in the family, relationship with husband and self-esteem are good subjective indica-

tors of perception. The study shows borrower's perception about the extent of improvements through their involvement in micro-credit programmes as follows: * All aspects of life: 37.6 per cent of the programme women * Relationship with husbands: 38 per cent of the programme women * Self-esteem: 44 per cent of the programme women

Improvement in self-esteem was the highest followed closely by relationship with their husbands and all aspects of life. In matter of improvement in all aspects of life the study took cognizance about opportunities to enhance income, acquire self-reliance, improve health and sanitation and facilitate education of children etc of the MCP participants.

Future expectations

Violence against women and dowry demands are still the curse in the society. But there was no evidence of casualty between violence and microcredit programme. However, income from microcredit or the credit itself may have been used in paying dowry. Through social awareness exercised in group meetings, dowry and other social violence of rapes, acid throwing can be addressed. With this in view, practice of male spouse's participation in group meetings occasionally to discuss social awareness building issues, sure would help to mitigate social unrest to some extent.

It is expected that women should be out of the poverty trap, reduce credit dependency, combat the risks on non-repayment due to shock or disaster when income and consumption for them decline suddenly.

At the other end many programme women are moving up the scale and their need for credit fund is increasing. Real challenge for the future of women MCPs lies in meeting the need for innovation and diversification in delivery method and introduction of new MCP products.

Conclusions

Manifold problems of women cannot be overcome only by small IGAs and credit support. A package programme consisting of leadership and managerial development, of rights and laws, of education, credit, income, health and reproductive issues seems to be appropriate for removing these problems and for stepping up women's position in the society.

Parveen Mahmud, FCAIs Adviser, PKSF

MIR LUTFUL KABIR SAADI

"W E only have one earth, so we need to take care of her." That's what Senator Gaylord Nelson of Wisconsin, USA believed. He was worried that an issue as important as our environment was not addressed in politics or by the media, so he created the first Earth Day, on April 22, 1970. An estimated 20 million people nationwide in the USA participated in observations that day.

"Earth day celebrates the deep-seated and persistent desire of populations around the globe for peace and harmony, which have been disrupted over the years by misguided leaders but never by the people themselves," George Gallup Jr noted. Nobel Laureate Harold Urey, stated, "We in the older generation have begun to realize the immense changes on the Earth in our lifetime. Due to trains and airlines, we can travel quickly to all parts of the Earth. Due to atomic bombs people all over the earth are in danger. Due to the success of information and medicine we face the possibility of an overpopulated Earth. All of these things are of great concern to all of us. It is time we began to think in terms of a unified Earth. ... In this way the people of the Earth can dedicate themselves to understanding these facts, and to intelligently act on them."

Here are some basic facts of life: In 1804, world population reached 1 billion only. In 1927, it was 2 billion (123 years later), in 1960, it was 3 billion (33 years), in 1974 it was 4 billion (14 years), in 1987 it was 5 billion (13 years) and in 1999 it was 6 billion (12 years). At the current pace, humanity is adding about 78 million more people every year.

Since the beginning of humanity, an estimated 75 billion people have been born and died, and 6 billion born and still alive. In 1950, average life expectancy in the developing world was under 40 years. Today, it is 61, although AIDS and other factors are projected to bring it down in some countries, mostly in Africa. During the same period, life expectancy in the developed countries rose from 66 to 75 years. More than 1 billion people on Earth are between 15 and 24. Another 1.8 billion are under 15. More than 95 percent of them live in developing countries, with limited access to education and to family planning and reproductive health information.

Then let us think about and talk about our wonderful planet what we have done to help it and our plans for the coming year. Earth day uses

one of humanity's great discoveries, the discovery of anniversaries by which, throughout time, human beings have kept their sorrows and their joys, their victories, their revelations and their obligations alive.

Earth day reminds the people of the world of the need for continuing care, which is vital to Earth's safety. ... Life on the planet and the ills that plague it will be marked on Earth Day, with "green events" planned by governments and activists around the globe. But as the 32nd Earth Day on April 22 was observed ahead of a huge UN summit on poverty, development and the environment to be held in Johannesburg, South Africa later this year, there is no "green consensus" on the state of the planet's health.

Scientists, writers, think-tanks and pressure groups are deeply divided over the fate of the world's ecosystems. The forecasts range from the apocalyptic to the relentlessly upbeat. Some scenarios are nightmarish: states go to war over scarce supplies of fresh water, deserts expand as fertile soil is depleted, and tropical island paradises vanish beneath the waves as polar ice-caps melt because of global warming.

The European Union has bound itself legally to the Kyoto treaty on cutting the pollution blamed for global warming, which the United States has rejected on cost grounds - opening up one of the biggest diplomatic rifts in the industrialised

world. The Kyoto protocol will fall far short of its goals to cut greenhouse gases because of the pullout by the United States and possible foot dragging by Canada, but it is still a pact worth fighting for, a senior European Union official said. "It is less effective. Of course it makes it a weaker protocol if the biggest emitter stays outside," Margot Wallstrom, the EU's environment commissioner, told Reuters after the first day of the Group of Eight environment ministers meeting held in the heart of the Canadian Rockies recently.

The Bush administration's top environmental official admits Washington has done a bad job of selling its policies and says the abrupt way it pulled out of the Kyoto climate change protocol has helped obscure US' achievements.

In answer to the question "What exactly are we supposed to do on Earth Day," the following has been helpful to many: Looking ahead we will strive in our daily life to help "peace, justice and the care of Earth." We will seek to make choices in our daily conduct that will foster harmony, lessen pollution, diminish waste and assist nature (walk more, ride less, buy less, grow some of our own food, recycle, plant a tree, etc.). Join some group that is helping to further these goals.

Mir Lutful Kabir is general secretary of Bangladesh Science Writers' and Journalists' Forum.