

Audit mess at PAC

Political rivalry creating havoc of the governance process

THE current impasse at the Public Accounts Committee in the parliament is a very good example of how political non-cooperation at the highest level is creating gigantic governance problems and creating scope for perpetuation of corruption. Because of a lack of agreement between the ruling party and the opposition the Standing Committees of the 8th Parliament could not be formed even after more than one year. And more than 600 audit reports with 11,000 objections on government spending worth Tk 21,000 crore are awaiting hearings in the yet to be formed Public Accounts Committee.

It boggles our mind to think about the irresponsibility of our public representatives. Just imagine for a moment what will happen if the PAC formation is more delayed? Eleven thousand audit objections, and this just the latest bunch, will go unscrutinised just because our political parties, especially the leading ones, could not come to an understanding about sharing Standing Committee seats. It is quite possible that some serious cases of corruption, misappropriation of funds, abuse of official position to make illegal financial gains and the like would be detected once these audit objections are examined. But they might never be, just because the PAC may never be formed in time or if and when formed, may not have the time to address them.

This is how we, without perhaps intending to, erode the governance function of the government and the supervisory function of parliament. As we have found out to our own cost, a major reason for inadequacy of internal resources is due to wastage and corruption. The only way we can reduce it is by greater and more stringent financial control. And the only way of bringing that about is through audit. As it is, our auditing facilities are highly inadequate. The tragedy is that whatever auditing is ultimately done is not taken note of by the government and the parliament because of reasons cited above.

For the sake of reducing wastage, corruption and abuse of authority we must end the impasse at the PAC. We would like to suggest that pending agreement on the overall sharing of seats the Treasury Bench and the Opposition could come to an agreement about constituting the PAC. We urge both sides to realise the importance of this particular parliamentary body.

Dealing with defaulters

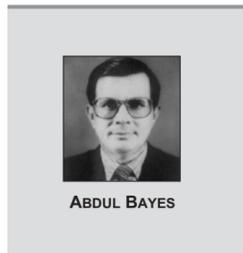
The sooner the authorities act the better

ABSENCE of a detailed guideline for debt rescheduling has been a major reason behind the alarming accumulation of classified loans over the years. There is no bar on loan rescheduling in the Bank Company Act and although, since 1995, the Bangladesh Bank has made it mandatory that 10 per cent of overdue loans have to be paid as down payment for rescheduling, it has not quite deterred habitual defaulters. In connivance with a section of corrupt bankers, they have tinkered with the legal loopholes to siphon off money from the banking system, not repaying but only rescheduling the loans many times over on one pretext or the other. Then, there has been the provision for interest waiver. Existing rules of rescheduling have created serious problems in loan realisation, which is quite evident from the huge amount of classified loans the banking system has pending with a handful of defaulters. The nationalised commercial banks have indeed been the worst hit with an incredibly high percentage of bad and doubtful debts. As classified loans have accrued, the banks have had no option but to opt for higher lending rates, which has put off many a prospective investors. In the end, the economy has suffered.

The solution, beyond doubt, rests in effective and expeditious bank reform. Encouragingly, the process appears to have been set in motion. The report by the committee on default loans, which was submitted last Saturday, lays down a detailed guideline for loan rescheduling, saying the habitual or wilful loan defaulters should not get any debt readjustment. Now, the differentiation between a wilful and circumstantial loan defaulter is of crucial significance here. This paper has long been advocating that a line must be drawn between these two types of defaulters. And, we firmly believe, in Bangladesh's context, it is quite easy to make the differentiation.

It has always been a handful of individuals and business houses who have made most of a lax loan-rescheduling regime. On the contrary, a majority defaults on loan repayment mostly because of circumstances. It is only natural for a businessman or a company to run into short-term financial hardship. Unfortunately, it is the handful of habitual defaulters who get all the facilities, inclusive of unlimited rescheduling, whereas the circumstantial defaulters more often than not get the wrong end of the deal. As the report recommends, the banks must play a pro-active role to make the distinction, assessing the financial status of the defaulters and analysing their repayment track record. Expeditious implementation of the recommendations in the report on loan default could be the perfect start to the fight to rid the beleaguered banking system of the demon called default.

When natural capital nurtures growth



ABDUL BAYES

OF late, the value of natural resources -- also called natural capital -- is increasingly becoming an important aspect of discussions on sustainable development. Earlier emphasis on increasing Gross Domestic Product or GDP-- at the neglect of the unimputed costs of rearing or raising it -- soon started to sound unsustainable. For maximising growth, historically, hills were denuded, dense forests were denied density of trees and green fields were forced to face growing urbanization. Admittedly, applications of chemical fertilizers and pesticides helped raise agricultural production in the short run but -- sordidly at the same time -- the said growth impinged adverse impacts on soil fertility in the long run. All these happened in the name of raising per capita GDP. It almost amounted to killing the goose for the golden eggs. As a result, economic growth shot up and so did inequality of income. But no perceptible decline of poverty could be in evidence. Environmental destruction and social injustices are said to travel hand in hand in a poor country.

There should, perhaps, be little doubt about impact of economic growth on poverty alleviation. Empirical evidences are in avalanche to show the relationship between the two variables: developing countries that grew fastest in the 1980s and the 1990s, experienced the lowest growth in poverty; moderate-growth countries made much less progress while poverty remained high in low-growth countries. The social and demographic indicators were also observed to be positively affected by high economic

growth. In sum, we can say that the larger the quantity of growth, the smaller the quantity of poverty.

But growth could also be a cause rather than a cure to the crisis called poverty. It is now being viewed that economic growth, when unmanaged and unplanned, is likely to lead to another variant of poverty, called *ecological poverty*. It is defined as the lack of a healthy natural resource base for safeguarding public health and local economies. We are told that one

Central America suffer from such degradation. In these areas, a lot of what is described as economic poverty (income of less than \$1/day) is actually ecological poverty. Poverty alleviation programmes must take this concern into serious consideration. The fact that poverty had not been reducing to an appreciable limit despite paucity of poverty reducing actions in the past could, possibly, be added to the absence of that important consideration.

regeneration efforts in India. These experiences tend to show that natural capital can be rebuilt along with local economy.

Allow me to pick up -- and paraphrase at times -- few of the experiences discussed by Anil Agarwal of the Centre for Science and Environment, New Delhi. The first experience of the village Relegan Siddhi, in a semi-arid region of Maharashtra, is now nearly 25 years old. The village's ecosystem faced massive degradation leading to extremely

destitute economic conditions. Neither the State nor the Central governments came to rescue the region from catastrophe. We are told that the people of the village got together to protect their own interests and without much of external assistance, succeeded in arresting further degradation and regenerating the local natural capital. The village is now one of the richest in India and about one-quarter of the households of the village had an annual income of over \$10,000.

The second experience is that of the village of Sukhomarji in the sub-Himalyan Shivalik Hills of Hararyana and is over 20 years old. A poor and food importing village faced with the vagaries of nature is now producing three-crops and emerged as exporter of food. The protection of the watershed has resulted in the regeneration of a standing forest of valuable *khair* trees (Acacia catechu) worth Rs.90 crores (\$20 million). If the government were to allow the villages to harvest the forest -- so says Anil Agarwal -- a sustainable cut would alone give the 100-odd household village an income of Rs. 5 crore (\$1.11 million) every year. The experiences of both the villages, thus, show that com-

munity based natural resource regeneration efforts could bring enviable ecological and economic returns. It again shows that rebuilding the natural capital results in a sustainable economic and livelihood system.

The 15-year-old experience of the semi-arid villages situated in the Aravalli hills of Rajasthan's Alwar district is no less learning and rewarding. A local NGO had been leading 500 villages in reviving local tradition of water harvesting through restoration of depleted ground water resources. As a result, sustainable agricultural development ushered in and farmers became resilient in facing consecutive droughts. The villages' domestic product increased along with investment in water conservation. With dozens of villages undertaking water harvesting activities in the same watershed, five rivers of the area have changed from monsoonal drains to perennial rivers -- a remarkable ecological and economic achievement. In one of the river basins, over 25 villages have come together to form the country's first community-based River Parliament to jointly manage the regenerated river.

Interestingly, in neither of the cases cited above, massive involvement of aid or trade -- the two policy variables widely debated in city-based development dialogues of the elite economists and sociologists -- was found to fuel the engine. The episodes of regenerating natural capital originated from the local people; were done by the local people and were for the people for ages to come. Similar efforts through other means could, possibly, cost millions of dollars and

would have, perhaps, to conform to too much conditionality from the donor's side. What lessons do we derive from the above mentioned deliberations? First, lowering economic poverty through raising per capita GDP without proper attention to natural resources is likely to raise ecological poverty and thus tend to threaten sustainable development. Second, the regeneration of natural capital should constitute the cornerstone of any development discourse pertaining to poverty. Third, neither aid nor trade could help much in the regeneration process. The local level community-based efforts appear to be the most cost-effective of all available instruments. And finally, people's perceptions and participation should be the main driving power in natural capital regeneration and in arresting environmental degradation.

En passant, the role of the civil societies in protecting and regenerating natural resources is of paramount significance. In a country where literacy, especially knowledge pertaining to pros and cons of environment and natural resource is very low, where those in power always try to use natural harbours for their own economic interests and where local level initiatives are thwarted by influential persons, civil societies should come forward with the objective of raising awareness among people, policy makers and politicians.

I would like to finish this write up with the heartening news that civil societies in our country, of late, continued to display their due roles when natural watersheds were encroached upon by vested interest quarters or when policies were deemed to be pro-pollution. Although seemingly at a nascent stage, I hope the movements would spread throughout the country soon. Valuing natural capital is viewing development in the real sense of the term. Economic growth through regeneration of natural capital is sustainable growth and development.

Abdul Bayes is professor of economics, Jahangirnagar University

BENEATH THE SURFACE

The role of the civil societies in protecting and regenerating natural resources is of paramount significance. In a country where literacy, especially knowledge pertaining to pros and cons of environment and natural resource is very low, where those in power always try to use natural harbours for their own economic interests and where local level initiatives are thwarted by influential persons, civil societies should come forward with the objective of raising awareness among people, policy makers and politicians.

half of world's population is living on man-made capital and the other half on natural capital. For the former group, Gross National Product of the modern economy assumes capital importance while for the latter group, it is the local Gross Natural Product that matters the most. A large part of the world's people -- so said a report -- depends on traditional biomass -- based subsistence economies where food, fodder, fuel and building materials are in the form of biomass. Water is not biomass *per se* but plays a critical role in making biomass available.

Growth pushes up poverty when natural resource base is lost or let loose. Therefore, it should be the "quality of growth" and not merely the "quantity of growth" that demands more attention than ever. In recent years, the concept of better growth -- also called quality of growth -- started stealing attention of policy makers. According to a research paper, nearly half a billion of the world's absolute rural poor today live in degraded lands where natural capital diminished to a point that the traditional biomass economy has completely eroded. Large part of China, South Asia, Africa and

Arresting environmental degradation and regenerating natural capital, thus, constitute the core of current concern over poverty-growth nexus. Meantime, many governments of the world have vowed to protect natural resources from depletion and taken up massive programmes towards the end. But experiences to this effect have shown that the central/federal government of any country could hardly support a sustainable development system adopting a top down approach. Corrupt and inefficient bureaucracies, allegedly, reap home rich rents from such activities of destruction and hence are found to foil any attempts to regenerate local initiatives. Hence, the most effective path towards that goal is said to be just the opposite of the perceptions, planning and participation of the local people/community. Unfortunately, mobilisation of local efforts shambled, so to say, in the face of lack of strong local government institutions in many countries including Bangladesh. However, our neighbouring country India has some unique experience to offer. Fortunately for the last two to three decades, there have been excellent community-based natural resource

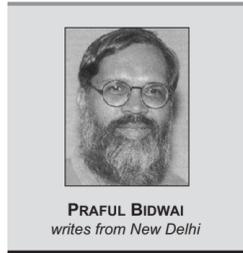
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Encounters real and fake: Ansal Plaza gets murkier



PRAFUL BIDWAI

writes from New Delhi

IT is unusual for journalists to become public-interest litigants. So it is only with due deliberation that Kuldip Nayar and I decided last fortnight to approach the National Human Rights Commission with a complaint concerning the November 3 police "encounter" with two "Pakistani terrorists" at Ansal Plaza, Delhi's posh shopping-mall.

The last time I initiated a public-interest litigation was in 1981 in the Bombay pavement-dwellers' case. What impelled me this time was the extraordinary nature of the "encounter". Both Mr Nayar -- one of our most respected journalists -- and I had been uneasy about the police version of the events.

Then, *The Asian Age* quoted a Dr H. Krishna who claimed to be an eyewitness to the event. He said the two "terrorists" were unarmed, barely able to walk; the police killed them in cold blood.

Our NHRC complaint said that

the salient facts put a question-mark over the "encounter" and warrant an inquiry. NHRC chairman, Justice Verma, issued notice to the Delhi police to respond to the adverse allegations, and directed them to provide "immediate" to Dr Krishna's.

Since then, the "encounter" controversy has become murkier. Doubts have been cast on Dr Krishna's character by raking up old (apparently long-closed) personal cases.

has since rationalised human rights violations by saying (Nov 11) that "tough decisions" have to be taken while fighting terrorism, "even infringing some of our freedoms and abridging some of our human rights temporarily ... so that our future generations can live in peace ..."

This admission is remarkably frank. Clearly, the *parivar* has made the "encounter" a "loyalty" test: We support the police; or else, we are unpatriotic, and with terrorists. The

60 bullets. If they wanted to wreak large-scale havoc in a prime shopping-mall, why didn't they carry RDX and grenades? The two men were *clever* enough to travel all over India in disguise, but *stupid* enough to leave their diaries in their pockets!

The police say the terrorists fired 24 bullets, but haven't exhibited a single spent cartridge. No policeman suffered even a scratch. Contrary to all professional norms, the police handled the "terrorists" weap-

Home and Foreign ministries. The clearance would take 20 days.

Then, they suddenly, hastily, ordered an autopsy. This was not performed by an independent panel, as specified by the NHRC.

The police claim 19 eyewitnesses "confirm" their account. But *none* says on TV he *actually* saw the terrorists shooting.

Police pictures show one dead man clutching his pistol. Experts say that under fire, victims release

of indiscriminate force? Why does the Home Minister appear at the site of each terrorist event? Is he trying to show he alone can defend citizens?

Is there a deeper game? Why should a policeman, even Rajbir Singh, risk an "encounter" without high-level political support?

These troublesome questions must not be ducked. Too many people are being killed after being designated "terrorists" -- in Kashmir, no fewer than 1,296 this year. Andhra annually records 250 "encounters", Uttar Pradesh, 150 custodial deaths.

This is unacceptable. Terrorism must be fought. But only a lawless, barbaric state fights it with summary, brutal and cruel methods -- the terrorist's own *hallmark*.

Even wars must be fought lawfully. Rules of warfare are incorporated in various Geneva Conventions. The state cannot summarily extinguish human life. The police have no right whatever to harm it.

A state that kills terrorists on suspicion itself practises terrorism. Many condone this by saying a few "excesses" are permissible because the enemy is Pakistan. This view is dangerously wrong. Tomorrow's "terrorist" could be you. Citizens are no more secure against state brutality than militant terrorism.

Praful Bidwai is an eminent Indian columnist.

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The central issue is not his character, but his role as a *witness*, hinging on his presence at Ansal Plaza. The police insist he was not present. But they haven't disclosed the material facts. They have been leaking them selectively to "sympathetic" publications.

The issue has got politicised with BJP general secretary Arun Jaitley accusing "human rights activists" (Nayar and me included) of being "the overground face of the underground". The VHP calls us "terrorist accomplices", and demands the NHRC be renamed "National Terrorists' Rights Commission".

Prime Minister Vajpayee himself posture equates crass *Hindutva* with genuine patriotism. But let that pass.

More important now is the contradictions in the "encounter" theory -- even assuming that Dr Krishna is unreliable.

The Police Commissioner and Joint Commissioner said the police didn't have the registration number of the terrorists' car. But hands-on Assistant Commissioner and "encounter specialist" Rajbir Singh said they had it (*The Times of India*, Nov 4). The car was stolen in July, but the theft FIR was lodged *after* the "encounter".

The police claimed the terrorists had two pistols, an AK-56 rifle and

ons without gloves in full glare of cameras -- destroying fingerprints.

The police went into the encounter *without* bullet-proof vests, which were available. They say the encounter lasted 15 to 20 minutes. *The AK-56 fired 600 bullets per minute!* Even assuming the crossfire lasted only two to five minutes and only two guns were used, over 2,000 rounds would be fired. Most would leave holes in the walls. Yet, only 13 holes are detectable.

The police delayed autopsy on the two bodies by over 72 hours, allowing them to deteriorate. They said they referred the matter to the

whatever they hold.

The police have to answer a lot. They claim, on the strength of cellphone records, that Dr Krishna reached Ansal Plaza two hours after the "encounter". According to an IIT-Chennai telecom expert, such records can only give a user's approximate location (with one kilometre or so). For more precise information, calls must be tracked with *advanced* authorisation -- impossible in Dr Krishna's case.

The murky "encounter" has impressed itself firmly on the public mind. Thinking people everywhere are asking: Was it calculated to spread fear, and "normalise" the use

of indiscriminate force? Why does the Home Minister appear at the site of each terrorist event? Is he trying to show he alone can defend citizens?

Is there a deeper game? Why should a policeman, even Rajbir Singh, risk an "encounter" without high-level political support?

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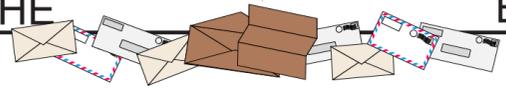
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TO THE EDITOR TO THE EDITOR TO THE EDITOR TO THE EDITOR TO THE EDITOR



"Nation builders of tomorrow"

I admit that majority of English medium students in Bangladesh will eventually end up abroad, preferably in America and Canada. But that doesn't mean that they cannot be appreciated by the country itself for their academic achievements. The students work as hard as the Bengali medium students to attain good results. Getting 6 A's and 3 A's in both the levels of examination is not a piece of cake. It takes the same amount of hard work and dedication as the HSC and SSC exams.

Mr. Abdul Hannan needs to know more about our system before asserting his views. As an English medium student, I found it obligatory to reply to his degrading letter. And sir, Prothom Alo has given out prizes for the HSC and SSC students for their credentials.

Haji Mohammad Isam
Dhanmondi, Dhaka

It was really disgraceful to read the letters of Mr Hannan and Mr Jahangir. Both of them remarked that 'all' the English medium stu-

dents are keen to go abroad and settle there without serving the nation. What can they say about the expatriates, those who went to US or UK decades ago? Other than a very few exceptions, all of them studied in Bengali medium schools and the first chance they got, they left the country. They settled there, regardless of their occupations, obtained citizenship and didn't come back.

If we consider the present situation, then it will be unwise to think that only English medium students go abroad. A large number of HSC-SSC students swarm in front of the foreign embassies everyday in the hope that they will be granted a visa. Many search the net and the newspapers to find if there is an opportunity to go abroad. So why blame the English medium students only? It is, however, true that English medium students mostly come from privileged families and therefore the rate of English medium students going abroad is relatively high.

There are numerous occasions where the meritorious students of English medium engage themselves in serving the nation. Now if anyone have a confusion (!) that

they are not meritorious, I don't have anything to say.

So I would request everyone to consider this matter fairly. We need to ensure that no more students, irrespective of the medium, go abroad for better education. It is our responsibility to present them a tension free quality education within the country to avoid so-called 'brain-drain'.

Samui AlAhmed
Dhanmondi, Dhaka

May I congratulate Mr. Abdul Hannan for his frank and forthright views about the OVA level students labelled as 'nation builders of tomorrow' by *The Daily Star*. I am indeed proud of these next generation students for their brilliant feats in their career abroad but the hope raised by *The Daily Star* about them as nation builders is only a fairy tale. For these students the lure of the West for a better quality of life and success is simply overpowering. No wonder many of them would never return to serve as nation builders.

Syed Badrul Haq
Lalmatia, Dhaka

I think too much of deliberations have already been made on the subject. However, I would like to make the following observations:

1. It is wrong to organise such a function for any of the super-performers of either students of the Bengali Medium or English Medium. Publicity of the kind may and I am certain have this effect of inducing a kind of superiority complex amongst the handful. We have extreme dearth of humble people in this country both amongst achievers and non-achievers.

2. This kind of publicity and debate often may create a false sense of security amongst the incumbent themselves. Life in the long run is more than securing high records in academic pursuits alone.

3. Such recognition should always confine to the limits of concerned educational institutions.

4. As for being forerunners in real life scenarios there is no guarantee as to who will succeed more, the students coming from the English medium or those of the Bengali medium. I am sure given proper opportunities and an in-built will to perform and given to hard work an individual coming from the Bengali

Medium of instruction is likely to do as well as one coming from the English Medium.

5. It is now a universally accepted fact that most achievers are mediocre.

6. Finally I would fervently appeal to the media (newspapers) to desist from such subtle sensationalising of the issue with the sole motive and purpose of gaining publicity.

Shamsher Chowdhury
Dhaka

It's true that many English medium students do go abroad to pursue a better life to escape the many other problems of Bangladesh. But it is a false notion that only English Medium students leave their country for greater opportunity. Now from studying in Canada I can see that a great number of Bangla Medium students are on the same boat as with the so-called English Medium deserters.

Brain drain cannot be solved by complaining that our country is corrupt, but instead by recognising corruption and going back to our country to do the correct thing, regardless of our medium of educa-

tion. We may have to forgo the benefits of the West but someone has to do it. Now who am I to say that when I have been already labelled as an "English Medium traitor who has ran away to the West".

So please do not think that that only and all English Medium students are leaving their country forever.

Samir Chowdhury
McGill University, Montreal, Canada

This is in response to Mr. Shamshad Jahangir's letter (November 14).

I was very much surprised to read his letter, as what he was saying, I believe, is not wholly true. Mr. Jahangir firstly said that he does not find anything wrong in studying abroad as it helps students to prosper in life. Well, my question is, if there are not enough jobs available here, and the ones which are available offer very low salary, why would they come back? What is the logic behind leaving a luxurious life and coming back to struggle?

Secondly, he said that this country has fed them, and educated

them, but isn't this true for all the countries? Moreover, Bangladesh does NOT provide free education to English Medium students. Can Mr. Jahangir name one free school which is English Medium? The truth is that these English Medium students PAY for food as well as the education they get. So how is the country helping them in anyway, I wonder.

Lastly, I would like to say that I don't hold anything against Bangladesh and I would feel proud if these students did serve this country and help it prosper, but, as Economists put it, "There is no real incentive involved."

Amer Juaid
Banani, Dhaka

The people of Bangladesh just can't seem to refrain themselves from this topic. Over the years, this debate about English medium schools vs. Bengali medium schools has turned out to be one of the hottest topic in the various dailies.

Recently, the topic has taken another twist as the public are now passing comments about the recent award giving ceremony by *The*

Daily Star, to the English medium school students who did wonderful results in their Ordinary and Advanced levels in the last session, and which has been titled "Saluting the nation builders of tomorrow". People are saying that these English medium students have no other aim than to "go abroad and settling in the US or UK".

Actually, it is true. And the reason behind this migrating mentality of most of the English medium students is -- the complete mess that the older generations of our sonar Bangladesh has left us in. Yes, dear sirs, who call us unpatriotic, over smart and whatnot, the bloopers made by you are now giving us no other choice but to migrate to other countries, and now it is you who are blaming us for migrating! Well, please stop blaming us, take good care of our country while you can, and then maybe we will have second thoughts when applying for colleges and universities abroad.

And don't tell us to study under a system whose grades have not been fixed yet!

Tahsin Md Khan
One-mail