# Grameen model

a micro-credit programme in Bangalore; N Radha of League for Education and Development in Tamil Nadu, and Sister Rosily from Holy Cross Social Service Centre in Jharkhand, were talking to The Daily Star at the venue of the Asia-Pacific Microcredit Summit in Dhaka.

"We have borrowed substantially from the Grameen Bank model and replicated them in India, but we have had to Indianise the tools for effective implementation in the local context," said Reddy.

All three spoke of the Self-Help Group (SHG) system of micro-credit that is promoted by the Indian government.

Speaking on differences between Bangladeshi experiences with Indian ones, Radha said the SHG works to make the target groups more self-sufficient by keeping savings and income from micro-credit ventures within the group, rather than institutional pooling of the finance and subsequent dispersal.

Reddy however noted small tools such as increasing the number of participants in groups from five as used by Grameen Bank, to 10 have proved worthwhile, boosting the number of members for her organisation to over 10,000 in five

Asked if the micro-credit schemes are benefiting the ultrapoor sections. Rosily said they have used grant programmes for members with the condition that the recipient members have to contribute to infrastructures and engage in government development

# Consultants for Rupali Bank privatisation finalised

STAFF CORRESPONDENT

The Cabinet Purchase Committee vesterday approved appointment of a consortium of three British consulting firms, which will submit a restructuring plan for privatising the state-owned Rupali Bank. GBRW will lead the consortium

that includes Lloyds Group and PKF in making the plan at a cost of \$1.8 million. They are expected to begin the work on May 1 and complete it within 11 months. Their job includes assessing the

bank's assets and liabilities, and working out the privatisation process.

Earlier, a taskforce on nationalised commercial bank (NCB) reforms headed by Deputy Governor of Bangladesh Bank Nazrul Huda received proposals from 19 companies.

The taskforce short-listed six companies and four companies finally submitted their detailed plans. The taskforce technically qualified three of them. The two other companies are Price waterhouse Coopers and Bearing Point.

shortlisted six consultants each for Sonali and Janata banks. Final appointments will take place soon,

LDC banks

vesterday in an interview with The

Daily Star on the sidelines of the

fourth Asia-Pacific Region

Microcredit Summit at the Sheraton

is in town to participate in sessions

on government role in rural

microfinancing during the summit

that will run through three more

days.
"I'm here to support my bank's

governor, who's to come later to the

meet. Before that I'm just going to

participate in sessions that I think I can

back in the late '90s and talked exten-

sively about Indonesian groups who

have started lending microcredit,

Svahrul recalled. He added Yunus and

he saw plenty of similarities between

the two countries and thought it appro-

priate to replicate Grameen

microcredit models in Indonesia and

meetings with Dr Yunus, Bangladeshi

microcredit lenders and of learning from

He then went on to explain what he

The central bank in Indonesia

wants to share at the summit from the

Indonesian experience of microcredit.

encourages commercial banks in the

into Bangladesh at around 4:00am.

of Bashalgaon Camp under 14 Rifle

Battalion rushed to the spot and

held the six Indians in association

with Ansar-VDP members, local UP

some 600 to 700 Indian citizens

have been assembled in smaller

groups along Dinajpur and

Thakurgaon borders. The Indian

border guards are facing serious

hurdles to push those innocent

Indians into Bangladesh due to

round-the-clock vigil along the

borders by BDR personnel, Ansar-

VDP members and local people,

steps have already been taken to

foil any push in bid by BSF troops.

BDR officials, however, said that

BDR and local sources said

Hearing the news, the BDR men

a world of experiences in other dele-

gates," Syahrul said on the summit

BSF pushes

chairman and villagers.

FROM PAGE 12

sources added.

"This is a continuation of those

"I visited Dr (Muhammad) Yunus

learn from." he says.

exchange experiences.

Not a stranger to Dhaka, Syahrul

Hotel.

systems that Indian NGOs are trying to implement, such as substantially lower interest rates and group selfsufficiency, are yet to prove efficient. She stressed, "We are trying. It is a matter of working out details and learning from present experiences.'

## Pourasava polls

FROM PAGE 1 allocated for election management and rest of the amount would be spent on maintaining law and order to ensure peaceful voting.

The EC might ask the government to deploy members of armed forces during the five-day long election if law and order slide continues, said sources at EC secretariat.

Besides, the EC has recently amended the code of conduct for Pourasava polls. As per the new rules, one might be jailed for a maximum of seven years imprisonment or fined or both, instead of earlier six months in jail. The last Pourasava election was

held in February 1999 amid a boycott by the then main opposition BNP. However, the main opposition

Awami League (AL) plans to partici-"It's not an election of political

parties. Our candidates at local levels will be competing the polls individually," Abdul Jalil, general secretary of the AL, told The Daily Star yesterday. "We hope our leaders and activ-

ists will reap better results in the polls," he added.

The EC would gear up its activities to hold the Pourasava polls right after Kushtia by-polls on February 29. sources said.

#### Ministry, BPC FROM PAGE 12 green light to the 2.3 million tonnes

oil purchase a month ago. "Why did such a crisis set in soon

after the committee's rejection?" the minister said, alluding to shady deals between officials and businesspeople "Committee members were

sceptical about the high demand within such a short time and high prices of petroleum products," a source said The cabinet secretary says every

ministry has to file a report on the possible situation every three months and the energy ministry filed its latest report in mid-January but did not mention the diesel or kerosene crisis. In an effort to stop hoarding, the

tor demand and supply in all districts through deputy commissioners. The BPC that raked in hundreds

of crores of taka in profit each year until 1996-97 saw losses in the following years that the government linked to the international price hike of petroleum. The BPC makes a loss of Tk

,460 crore a year and pays Tk 3,450 crore in tax for oil import. The purchase committee also

approved a proposal to task local enterprise Global Agrotrade Private Limited with container handling for seven years in Chittagong and Dhaka in a shipping ministry plan, Yesterday's meeting approved it

rural areas to link up financially with

NGOs and it usually pushes the nearly

2,300 rural commercial banks in

Indonesia to relax the conditions for

responsible and work towards the

development of Indonesia's 220

million population." Svahrul explained.

have the same system, Syahrul

thought the Indonesian experience

can be a useful approach for other

governments of the LDC countries in

which an increasing number of private

rural banks are coming into operation

without diverging from profit-making

**ALCWC** meets

Bangladesh Chhatra League (BCL)

at an emergency meeting last night

asked the government to release its

arrested leaders by 12:00 this noon.

Otherwise, the BCL will enforce an

indefinite strike at Dhaka University

from Wednesday, the meeting

presided over by its President Liakot

the BNP-Jamaat-led coalition

government let the police and its

cadres loose to drive the hartal

supporters out of the streets, creat-

ing a terrible situation in the country.

office, office of its chief and residences

of opposition leaders were not spared

Minister Khaleda Zia for her recent

speech where she warned the AL of

stern government action. "The BNP-

Jamaat-led coalition government is

pushing the country towards con-

frontation that may lead to a civil war

nation of the Khaleda government

will take up a three-day programme

beginning on February 19 at its

headquarters on Bangabandhu

Avenue to observe the International

followed by fresh elections.

Mother Language Day.

He demanded immediate resig-

In another development, the AL

from police attacks." He said.

'Even the Awami League central

Jalil came down heavily on Prime

The AL general secretary said

FROM PAGE 1

Sikdar decided.

in the country."

Surprised that Bangladesh doesn't

"We simply ask them to be socially

financing projects and lending.

# Dhaka lawyers split over removal demand

**COURT CORRESPONDENT** 

The news item The Daily Star ran on Sunday on the allegations of bribery, corruption and irregularities against three judges and five magistrates has split the lawyers of Dhaka Bar Association into three splinter groups on the issue.

Seventeen lawyers out of the 127. who uraed the chief justice on February 9 to replace eight judges and magistrates, yesterday in a rejoinder said they had pointed their fingers at only two -- Dhaka Metropolitan Sessions Judge Mohammad Motiur Rahman and Chief Metropolitan Magistrate Mohammad Ayub -- and not at the

Another group of 217 lawyers a letter to the Dhaka Bar president and general secretary yesterday said the allegations against Dhaka Metropolitan Sessions Judge Mohammad Motiur Rahman and Dhaka Divisional Special Judge Rezaul Karim Khan are baseless and

Yet another group of 204 lawyers also contradicted the news item and claimed the allegations against the eight judges and magistrates are false, baseless and conspiratorial. Meanwhile, Dhaka Bar President

Mohammad Israfil and General Secretary Moklesur Rahman Badal esterday termed the letter sent by 127 lawvers to the press as 'baseless' and 'grievous'. Sending of such a letter to the newspapers bypassing Dhaka Bar Association is in contravention of the norms aimed to

### U-19 WC FROM PAGE 1

eam in youth World Cup history.

The Indian's ruthless strokeplay contained 15 glorious boundaries and one six. Dhawan apart there were solid contributions from fellow opener Robin Uthaappa (97), Suresh Raina (90 off just 38 balls) and 53 by captain Ambati Rayudu. After the Indians flung their bats

ike bazookas, the battered Scottish team regrouped and rode on their captain Kyle Coetzer who made a fighting 62 in a respectable 155-8. The West Indians after rattling up

265-8 thanks to a superb 81-ball 83 rom Jamaican opener Xavier Marshall thought their work was half-done. But the plucky Irish boys refused to lay down and in the end almost upset their fancied oppo-A brilliant 95 by Kevin O'Brien

and Gary Wilson with 64 kept Ireland in the chase. Australian opener Theo

Doropoulos made 57 to propel his team past a Canadian total of 164-4 with more than 21 overs to spare.

Uganda's 125 in 48.4 overs was no challenge for the South Africans who stormed to victory scoring the required runs in exactly 28 overs.

### South Asia

FROM PAGE 1 erupting within Indian territory.

Weaker strains of the flu have been reported in Pakistan, Taiwan and the United States.

The UN's Food and Agriculture Organisation (FAO) said at the weekend that cooperation with regional nations hit by the deadly virus had "significantly improved" but that the response to the crisis in some poorer countries had been slow. The World Health Organisation

WHO) has criticised Asian nations for putting economic concerns before public health by attempting to cover up outbreaks in a bid to protect their agricultural sectors and tourism industries.

### Universe's FROM PAGE 12

Jean-Paul Kneib, of Caltech and the

Observatoire Midi-Pyrenees in

The discovery gives a rare glimpse of the time when the first stars and galaxies began to blink on, ending a period that cosmologists call the Dark Ages, said Robert Kirshner, an astronomer with the Harvard-Smithsonian Center for Astrophysics in Cambridge,

## Altat

FROM PAGE 1 say that no-one would be allowed to create anarchy in the country in the name of hartal," he said while making a statement in parliament yes-

He said law enforcers have already been given strict orders to clamp down on troublemakers.

Altaf claimed that people rejected yesterday's hartal called by Jubo League. "People came forward bravely denouncing the

He said the Awami League (AL) had enforced three hartals in last five days with the aim to destroy the country's economy, adding: "The AL wilfully creating an anarchic situation although everything was normal during the hartal hours. Altaf claimed office work and

bank transactions went on as usual, all shops and establishments were open, all modes of vehicles, including launch, steamers, trains and planes, operated normally, Loading

and unloading at seaports were also normal, the home minister said. "Some AL leaders today (Monday) staged a drama getting on a police van and asking for voluntary arrest to woo public sympathy," he

# RMG buyers skipping

that worried over hartal as they were a few years back.

"It is nothing new to them. The only thing they are going to care about is the shipment. Because they can always ask for discounts or even cancel the goods if the shipment deadline is not met," the young entrepreneur said, opting not to be

"Hartal and its consequences are absolutely our worry. The irony is that we in no way can afford to upset these politicians by trying to talk some sense into them once we invested crores of taka in these industries. We are held hostage for our investment," he added acidly. Some buyers have also started

inquiring with their liaison offices in Bangladesh if the current agitation has got any real public support.

"Yes, my parent office in Italy is worried about the political development in Bangladesh. I have received a lot of e-mails from our buyers over the weekend in which they asked me to report back if the products of our winter orders are endangered in one way or the other," said Bruno Dumas, an Italian who is the business development consultant in Bangladesh of a renowned Furone-based chain Orders for this season are

unusually high in Bangladesh because of Sars and bird flu outbreaks in China and Vietnam, But this is also the biggest challenge for the struggling sector to deliver the products safely, particularly when

the political culture of conflict is getting worse by the day.

"My buyers are of the knowledge that political parties have exempted garment factories from the purview of hartal. So, they are not actually anticipating any delay in shipments," said Sayed Azharul Haque, country manager of a leading Italian company in Bangladesh.

"They are brash business professionals. In case of delay, discount or even cancellation is destined to follow. Why should foreign buyers be sympathetic to Bangladeshi garment products when they can buy them from India, Sri Lanka, China, and elsewhere in Asia without hassles?" he asked. Most garment factories are

hours, but only partially as the related sectors like banking, transportation, ports, accessories factories and others are not exempted from hartals. "Like all hartal days, the worker turnout at our factory is not satisfactory today (Monday). Also, we could not run the production as the print

factory did not make any delivery of

cut parts for sewing due to hartal,"

said Hedayetul Alim, a director of

indeed operational during hartal

the S-Six Fashions in Narayanganj. "We also could not send the inspected goods out to Chittagong Port for shipment on Sunday night as hartal was called for today (Monday). The shipment of three orders have been delayed by three days only because of the hartal," he said

tries and enterprises because

financial support to PKSF and

establish Bangladesh Small NGO

Foundation that will supplement the

PKSF Managing Director Dr

Salehuddin Ahmed read out a

message sent by UN Secretary-

General Kofi Annan on the occasion

the greatest global challenge facing

us today." Annan said adding

microcredit and microfinance

programmes have proven to be

effective in the fight against poverty,

as they address the problems at the

ress towards the Millennium

Development Goal of reducing the

proportion of people living in poverty

by half by 2015, as well as the other

related targets and goals, concerted

and concrete measures are urgently

needed at all levels," the UN secre-

. Wahiduddin Mahmud said it is

amazing how amid widespread

culture of loan default in formal

banking in Bangladesh, a near 100

percent rate of repayment on

microcredit has now become part of

mainly assessed in terms of the

income gains for the borrowing

households. Yet, there is growing

evidence of the beneficial impact of

microcredit in the areas such as

healthcare, family planning and

schooling behaviour, especially for

has made spectacular progress

over the past one and a half

decades or so. Mahmud observed.

last 30 years microcredit practitio-

ners around the world have turned

transformational. The commitment

to make sure that the very poor are

not left out is not a challenge for

microcredit only. It is a challenge for

health, it is a challenge for education

and it is a challenge for other areas

changed lives, and additional inno-

vations will change millions of more

how microcredit and its institutions

was caught red-handed with 81

ointails slaughtered at Bakhimul

Bazar in the haor area, said mem-

bers of an independent probe

committee from Bapa investigating

killing thousands of birds with poi-

son, adding that no less than 15,000

birds were poisoned to death over

January 31 that poachers have

poisoned and slaughtered as many

as 30,000 birds to sell their meat in

Investigators from Bapa led by

bird specialist Inam-ul-Hague found

more than a hundred dead birds at

Chatlar beel (water body), the

largest beel in the Haor, on February

of which was still alive and is under

treatment at the Dhaka zoo, Bapa

water bodies in Hakaluki Haor and

The team collected five birds one

There are more than a hundred

Newspapers reported on

They said poachers have been

lives for the better, Harris added.

Microcredit innovation has

Phrang Roy said it is exciting

In all these areas, Bangladesh

Sam Dalev Harris said over the

"Your innovations have been

female children, he added.

banking upside down.

of development." he felt.

are continuing to grow.

Hakaluki

FROM PAGE 12

the slaughter.

the last 20 days alone.

the local market.

sources said.

The impact of microcredit is

ary-general pointed out.

"If we are to make serious prog-

"Eradicating poverty is perhaps

PKSF activities, the finance minister

The government will continue

these have higher employment."

# Microcredit summit

added.

of the summit.

grassroots level.

and wealth, microcredits, turned into microfinances, are also an outstanding financial instrument to unite and integrate those people most in need, she observed. "In Spain, it has caught on

deeply and broadly. That is why my country's government has assigned US\$280 million in the last five years to fight against poverty, especially in Latin America, by means of granting three hundred thousand micro credits to small business, mostly run by women," Queen Sofia added. "Spain is using microcredit as

an important strategic aim of its cooperation for development policy," she mentioned. First Lady of South Africa

Zanele Mbeki said microcredit programme has given hope to many not only in Bangladesh but also in other places around the Professor Muhammad Yunus

maintained that micrecredit and its institutions are sustainable. "You look at the microcredit programme. We are in this business to see the number of poor people reduce every day and we will be celebrating Microcredit Summit in 2005." More than 50 million of the

world's poorest people have taken part in the past seven years in micro-finance projects aimed at giving them a stepping stone out of poverty, he told the summit. Figures are expected to confirm

a further 20 million will have access to micro-credit by the end of 2004, he told delegates.

Yunus said the figures meant the micro-credit movement, which provides tiny loans to the poorest, was closer to achieving the goal it set itself seven years ago of reaching 100 million people by the end of 2005.

"Fifty million of the poorest families have been reached and I am sure we will have 70 million this year," he said.

"When we began in 1997 people laughed at us. Today we can tell them we have just one more step and we will make it happen." Yunus termed the Dhaka sum-

mit a very special one, saying it is a regional summit but it turned into a global one. "Registration was stopped a few days back because there was no way to accommodate all the participants."

Finance and Planning Minister M Saifur Rahman said micrecredit finance was expensive and observed it is high time to reduce the interest rate as well as bring accountability among the people working in the microcredit programme Microcredit programme has to

be integrated with macroeconomic policies, he mentioned "We want to develop small indus-

#### Peer Habibur Rahman FROM PAGE 1

of the NAP, expressed profound

shock at the death of Peer Habib and said that he sacrificed his whole life for progressive movement.

In a condolence message yesterday, President of Communist Party of Bangladesh Manjurul Ahsan Khan and General Secretary Mujahidul Islam Selim said the nation would remember the contributions of the great veteran politician for his anti-communalism role. Rashed Khan Menon, president

of the Workers Party of Bangladesh, and party General Secretary Bimal Biswas in their condolence messages noted people would remember Peer Habib for his role as an organiser in Bangladesh's liberation In a statement. Sammilita

many people are involved in Bapa will disclose its findings at a Samaiik Andolon expressed their press conference today sympathy for the bereaved family.

Commoners feel Police beat pickets

Demra, said hartal is of no benefit to

them. He alleged it increases his expenses as police deployed at different points on the road to Dhaka from Chittagong before a hartal day 'realise toll from every bambooladen truck', which does not happen normally.

A teacher at a city high school said hartal is an 'outdated culture in politics', which is now non-existent in other countries of the world. It appears that once again the country is heading towards a political crisis, he added. "In the greater interest of the

nation, it is high time to think about alternative agitation programmes, giving up destructive programmes like hartal." he said. Rickshawpuller Rokon replied in the negative when asked if hartal increases his earnings as vehicles

most people avoid going here and there fearing violence. But bus drivers claimed hartal benefits rickshawpullers as a very small number of buses and other vehicles plv.

remain off the roads. He said his

income rather decreases because

Mokbul Hossain, a BNP supporter, said Awami League is creating unrest calling hartals without any But Sohrab Miah, an opposition

activist, said hartal is a democratic right and that the government is responsible for creating a situation leading to hartal.

## Anti-graft body make the anti-graft body dysfunc-

When the bill was placed in

parliament on July 10 last year, this provision was absent. But the Parliamentary Standing Committee on Ministry of Law included the rule last week. For this last moment inclusion,

the civil society also did not have a chance to discuss the provision. The setting-up of an independent

anti-corruption commission was an election pledge of the coalition. The donors including the World Bank also pressed the government to put in place such a bodv.

#### Law ministry FROM PAGE 1 longer hold the post because of

dismissal.

circumstantial evidence and in the backdrop of the situation. A group of policymakers allied to Shahidur says the government

cannot remove him, as the allega-

tion was not proved beyond doubt. They also questioned the counci opinion saving the council can only provide the president with findings without a recommendation for

But Supreme Court Bar Association President Rokanuddin Mahmud, who made the allegation public, says the findings are strong enough for the judge to step aside He also accused the government of scheming to put the report on the back burner.

A set of lawyers with close ties to the coalition was also trying to talk the government out of the possible action against the judge and argued it was not mandatory for the govern ment to implement the council's recommendations. The argument in Shahidur's

defence came as a counterpoint to what Moudud said earlier -- 'the government will act in line with the council's recommendations'. According to Article 96 (6) of the

constitution, if, after making the inquiry, the council reports to the president that in its opinion the iudge has ceased to be capable of properly performing the functions of his office or has been guilty of gross misconduct, the president shall, by order, remove the judge from office.

The council was formed on October 29 last year upon a presidential directive following an allegation against Shahidur, who has since been on leave.

#### Indo-Pak FROM PAGE 1 might be taken up then.

Confidence-building measures in the nuclear field and security

issues are also expected to be on the agenda. The Islamabad meetings are the

culmination in a thaw which began

## Saddam trial

on treatment of PoWs That provoked demonstrations in

Baghdad by Iragis opposed to the move, who also demanded that Saddam face the death penalty.

#### Outlaws threaten FROM PAGE 1

in the hit list were Kadir Kallol (BBC) Abu Zafar Sabu (Daily Janakantha) Shahabul Saheen Tota (Prothom Alo), Zahirul Qaiyum (Bhorer Kagoj), Ziaur Rahman Henry (Bhorer Daak), Jahangir Alam (Aj Ó Agamikal). The other names appearing in

the letter were: Gaibandha DC Tapan Chandra Majumder, local Union Nirbahi Officer AKM Mizanur Rahman, Detective Branch of police Sub-Inspector Ashok Kumar Singha, Officer-in-Charge of Palashbari Police Station Chittaranjan Pal and local BNP's Secretary General Anisuzzaman Khan, NGO workers Abdus Salam and Harun-ur Rashid, Rajan Talukder, Rashid, Russell Ahmed Liton and Golam Mohiuddin Dulal. Local media men filed a GD

(general diary) with Gaibandha Police Station.

gunfight between pro- and anti-hartal activists in Jamalour and 30 in policepicket clashes in Chittagong during the dawn-to-dusk strike that shut educational institutions, shops, banks and

other businesses, stock exchanges. Police-picket chases and counterchases erupted in Narayanganj, Sylhet and some other towns.

The AL called the first hartal on February 12 to drum up support for its campaign to dislodge the coalition government of Prime Minister Khaleda Zia from power and force early general elections which are otherwise not due before October 2006.

It called another strike on February 14 and the latest yesterday in protest against what it said was barbaric police action on peaceful demonstrators.

About 120 people including former deputy minister Saber Hossain Chowdhury and Awami League legislator Ahsanullah Master were injured on February 12 and nearly 200 demonstrators. including Jubo League President Jahangir Kabir Nanok, were njured in the February 14 strike. POLICE GO TOUGH

The law enforcers used batons to foil

every attempt of pro-hartal pickets to gather and stage processions in Dhaka and picked up 204 from the city hotspots.

At about 8:40am, two groups of riot police entered the AL headquarters and baton-charged activists and damaged furniture of the office, leaving 40 injured.

At about 9:00am, police took position at the main entrance of the headquarters and put it under lock, blocking people from entering or leaving the office until the end of the

Police arrested 33 activists includng some injured people there. At about noon, police broke an

attempt of pro-hartal activists to gather near Motijheel T&T Colony under the leadership of AL lawmaker Asaduzzaman Noor and AL's women's front leader Faridunnahar Laily. An hour later, police attacked a gathering of the women activists at the

Noim Punom, reasoning out that women from the house joined a prohartal gathering. Law enforcers picked up AL activsts and innocent bystanders from Dhanmandi areas and cautioned

Arambagh house of its leader Shirin

people by loudspeakers not to gather Riot police put the Bangabandhu Memorial Museum and an office of Leader of the opposition Sheikh Hasina in Dhanmondi under virtual siege during the strike.

Police forced their way into the house of former home minister Mohammad Nasim in the area at about 10:30am and charged baton to disperse about 100 activists who gath-Witnesses said police picked up at

least 10 women from the house and

took them to Dhanmondi Police

Nasim along with some other leaders tried to go to the Bangabandhu Memorial Museum but police swooped on them.

Nasim climbed onto a police truck that hauled away protesters "We will not leave the truck and the government has to either arrest us or

He and former ministers Ahu

Saveed and Abdul Matin Khosru and

strikes cost the fragile economy tens of millions of dollars in lost output. ree our supporters arrested in an unprovoked attack," Nasim said.

Some 7,000 police, including paramilitary units, were deployed to

# Nasim, Khosru

holding an informal meeting with some 200 AL activists.

Police barged into Nasim's house,

of the residence immediately afterwards and walked up to road No. 32 where they were intercepted.

### Non-transparency

Dubai, told The Daily Star yesterday on the sidelines of the Asia Pacific Region Microcredit Summit ongoing in the city.

To make the microfinance scheme a success and achieve its desired goals, he recommended that the microcredit institutions have to have sustainability by meeting their operational costs with the interests generated from loans. sustainability, the microcredit financiers will also have to ensure increased access of borrowers to bank loans instead of always depending on donations.

The microfinancing organisations have to fight through various ways and means to alleviate the overwhelming poverty to bring the poorest of the poor more and more under the financial services programmes, he said.

in regard to liberating the marginalised people from poverty," Norman said, tangible impacts of the agenda in certain fields.

said it has been playing a pioneering role to make a significant contribution to women empowerment and selfreliance. Compared to the US, Norman said,

Mirpur police arrested eight women

marching near the TSC at Dhaka University, leaving 10 activists injured. Police also arrested 11 leaders there. AL activists including women Ward

5:00pm when police drove the vehicle

to Savar and dropped the leaders near

procession of Chhatra League, the

student front of the AL. when it was

Earlier, police baton-charged a

the National Memorial

Commissioner Shahida Parveen Dipti when they tried to bring out a procession from in front of Purabi cinema. Hartal supporters around Mohona the local AL office, exploded several

bombs and damaged the windowpanes of two busses. In New Market area, a rickshawpuller suffered burns to his head and face as hartal pickets threw a crude

Our Chittagong correspondent adds: At least 30 people suffered injuries when baton-armed police attacked processions in three places. The trouble erupted when police

bomb in front of his vehicle.

obstructed pro-hartal processions at Darul Fazal Market near AL city office at about 11:00am, at Bondartila near Patenga at 9:45am and at Agrabad CDAColony at 12:30pm. Our Staff Correspondent from Sylhet adds: Chase and counter-

chase between police and pickets at Court Point, Madina Market, Tilagarh Ambarkhana and Shibganj marked the Police fired five teargas shells to disperse the agitators at Court Point and picked up 15 BCL and Juba League activists from different areas.

Our Narayanganj Correspondent

adds: Several Jubo League leaders

**JAMALPURAWARZONE** UNB adds: About 50 people were injured in sporadic clashes between BNP-Jamaat and AL activists in Maderganj upazila headquarters during the hartal.

The trouble erupted at about

9:00am when BNP-Jamaat supporters

were beaten up during the hartal.

from their anti-hartal procession allegedly attacked a local AL office. The upazila headquarters turned into a virtual battlefield at about 11:00am when an armed clash broke

The offices of BNP and Jamaat along with seven shops were damaged and three motorbikes set ablaze

in the clash Police fired five shots in the air to disperse the warring groups. Vice-president of upazila AL Tabibur Rahman Suruj, President of

Balizuri union AL Doulatuzzaman Dulal

and Vice-president of upazila BNP Shah Alam Member were among the The AL called the stoppages after Prime Minister Khaleda Zia ignored its one-month ultimatum to meet 15 demands including check on crime,

corruption and return of the public

money the opposition alleges was Business leaders complain that the

keep order during the latest strike in

Police cordoned Nasim's residence at the end of road No. 32 in Dhanmondi at around 10:30am when the former home minister, information minister and law minister were

clubbed the activists, picked up at least 10 women activists and sent them to Dhanmondi Police Station.

Nasim and his followers came out

BYU Journal of Micro Finance in

"We have come a great far with the microcredit financing across the world

There have already been some Terming Bangladesh the world leader in the field of microfinance, he

the challenge of poverty there is not as big as it is in the developing world. "But still there are poor people in the US. They do need financial ser-

nism as in Bangladesh.'

2 Gls, US civilian FROM PAGE 12 US paratroopers from the 82nd Airborne Division learned of the attack while patrolling in Mahmudiyah. The statement did not identify the

groups working in Irag. Insurgents have been waging a campaign of attacks on US troops and their Iraqi allies and have occasionally targeted aid workers. Robbers also prowl highways

outside the capital

# religious group with which the

Americans were affiliated, but a number of Christian humanitarian

vices for uplift from where they are. That's why we are trying to adopt some successful microfinancing mecha-

12:15pm, police suddenly attacked the leaders and their supporters

"We are holding a peaceful rally

sitting on the road to disperse them.

here. It is our democratic right. None

from the rally attacked police or

hurled anything at them. Why did the

police then charge baton on us?

He then led the small group of

about 20 towards a police van parked

nearby and boarded it declaring 'self

confinement' in protest at the police

clubbing and arrest of innocent

police set all the women arrested in

my house. I was forced to come out

on the street due to the police action.

We cannot even stay at home not to

speak of holding any street rally. It is

Chanting slogans, the leaders

then tried to draw the on-duty officers

into arresting and taking them to the

police station, but police officers

requested the leaders and their

supporters to get down from the van

ating with the leaders, Deputy

Commissioner (West) Khan Sayeed

Hassan accompanied by the officer-

in-charge of Dhanmondi Police

Station and two other assistant

commissioners arrived at the scene

to take over the mediation. However,

they failed to make the AL leaders

Finally, the police van drove to Savar at around 5:10pm and

dropped Nasim, Sayeed, Khosru and

other AL leaders and activists at the

National Memorial after the hartal

budge from their stance.

ended at 6:00pm.

While police officers were negoti-

and leave the area peacefully.

then better to be in jail." said an angry

"We would not disembark until

Nasim asked the policemen.

women supporters.

Nasim from the van.