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# Drive them away



Rotten wheat, spurious medicines, and fake doctors—the list is rather long and shocking. One wonders how the crooked people carried on their illicit business under the very nose of the law for such a long period of time. It seems that in this part of this world one can hoodwink a whole country, feeding them tons of spurious stuff—from grits in rice to brick-dust in powdered chili and so on.

We feel good that a drive is going on to bring to book the offenders who, in connivance with a section of government employees, run their

nefarious trade at the expense of public health. Definitely, it is the young ones who suffered most because of the misdeeds of those so-called businessmen.

We hope that the present government will keep on their drive against adulteration—a malady that has remained unattended for such a long time.

**Zabed Wali**  
Pahartali, Chittagong

## SSF protection for Hasina and Khaleda

The interim government has withdrawn the Special Security Force (SSF) deployed for the heads of the two major political parties. Let me clarify my position first—I am not a fan of these parties. Even I don't have very high expectation from Prof. Yunus, though I feel proud of having such a Nobel laureate in our country. I appreciate the role of this government in cleansing the political field and wish it every success in 'changing the rules of political game' as commented by Prof. Wahiduddin Mahmud recently.

The government is showing the reason that there is a rule to keep the SSF deployed for three months only, not more. The other two arguments placed before us are: keeping the SSF is very costly and there would be enough police protection to deal with this.

It is clear from the very three-month rule of keeping the SSF for the ex-PMs that this is for the whole period, since the caretaker government should be in place for three months as per the constitution.

If the maintenance of SSF is very costly and the state is in hardship, then lessen the spending to the

level that we can afford. The last point is that the need for SSF protection for the two leaders is not felt by the intelligence branch. But the same intelligence had failed to warn the AL of the attack on its rally which left so many people dead.

Even if the government is sure of no possibility of attack on the politicians, it should keep the SSF just to assure them that their safety is a matter of concern to the government.

I urge the government to arrange for police protection for Prof. Yunus as well, for very obvious reasons.

**MAS Molla**  
BAAS, Dhaka

## Man bashing?

Of late TV channels in some countries have been showing video footage portraying the head of the family as a tyrant/monster torturing his wife almost on no ground, that too in front of the innocent children of the family; as if all men are so cruel. Such wild publicity will have tremendous psychological effect on the tender minds of the children towards their father, who is supposed to be the breadwinner of the family. Didn't any one foresee the consequences of showing such video footages on the TV chan-

nels? A few brutes that are only an exception in the vast majority few and far between commit such incidents in family life. It must not be generalised.

Capitalising on such wrong publicity the women group got the ex parte law enacted by the law makers titled as "Dower and torture on women (should have been worded as wives) and children-2003". The law betrays the very basic code of natural justice. This has empowered the women to teach lessons to their husbands any time they so whimsically wish.

This has destroyed and disintegrated many families instead of keeping them together. So many innocent men (father/husband) are languishing in jail awaiting trial. For fear of police harassment many respectable men remain in hiding till they are able to seek ad-interim bail from the high courts only.

Interestingly enough, no woman can be made liable for prosecution for committing similar alleged offence. Many men have to silently bear the wraths of their wives and accommodate many undesirable and unacceptable circumstances of family life for fear of being harassed by their wives. Men can neither speak out nor seek justice. There is no law in favour of a wretched

husband!

But what is the ground reality? Men have to toil to maintain the family because the onus of looking after the family is on men alone from the very beginning of civilisation. Do all men get the reward in return from their wives? The other side of the coin is never exposed. In reality many men remain deprived of their wives' love and affection

and can be victims of their deceptions. Man and woman are supposed to be complimentary to each other.

Wives make their husbands do what they want. Many instances are there where women play havoc inside the family and isolate the husbands from the rest of the family particularly from his age-old parents and dependant siblings.

Our efforts should be aimed at bringing about a balance in the society by exposing deeds/misdeeds of both the sexes to ensure a healthier and happier home. It must not be a challenge to each other. After all, a child needs both the parents. Fear of punishments to both man and woman equally will keep many homes united and clean.

**A.B.M. Zakaria**  
Stanwell, Staines UK

# Micro-credit and high interest rate

Since the inception of micro-credit programme by Grameen Bank and later by many NGOs the higher lending interest rate of micro-finance has come under scrutiny. Social workers, development practitioners and even top politicians in the country have been hurling scathing remarks on higher lending interest rates. There are two approaches of micro-finance; impact approach—poverty reduction by micro-credit and empowerment of women. The second is sustainability approach—the Micro Finance Institutions (MFI) will survive in the long run with their own financial capacity. The followers of the impact approach support less interest rate but the latter say that interest rate should be between the lines that institutions could

do business for sustaining in the long run and helping people coming out of the trap of poverty. The nominal interest rate of Grameen Bank is only 10 per cent, whereas Krishi Bank charges more than that, but the higher operational costs push the interest rate higher. MFIs give small amount of loan and their activists go from door to door for loan collection. As a result its operational costs are higher than normal banking loan. Again MFIs including Grameen Bank and others receive no subsidy from the government. They take no collateral from the borrowers.

Considering the interest rate on deposit, operational cost, profit margin and loan loss rate, MFIs can charge a maximum of 12 per cent interest rate at flat rate or

20 per cent on declining balance method. But currently they are charging 20 per cent at flat method and ultimately it is reaching up to 32 per cent, imposing a burden on the poor.

Almost 1,000 MFI institutions are doing the lending business and they may reduce the lending interest rate keeping it within 10 to 12 per cent (flat method), suggested a renowned micro-finance specialist. He also said that stiff competition among the MFIs would help reduce the interest rate.

The experts should evolve ways of utilising micro-credit not only as a tool for eradicating poverty but also for improving the standard of living.

**Bazlur Rahman**  
On e-mail



## Urdu in West Bengal

Urdu is widely spoken and loved in India, irrespective of religions and regions. Urdu speaking population in India is in fact a scattered nation by itself. It is indeed heartening to know that the West Bengal government has at long last accorded official status to Urdu language, a language spoken by over 25 per cent of the Bengalis in the State.

Fulfilment of this promise by the government will enable the Urdu speaking people in the state to pursue their language and culture without fear either from the forces operating in the state or from any opposition from the pro-West, "modern" Muslims. Mr. Bhattacharya government's resolve to deliver justice to the Urdu speaking people will go a long way in achieving progress, though that could be described by the anti-Islamic forces of India as an act of "appeasement".

**Dr. Abdul Ruff Colachal**  
JNU, New Delhi

## Protect the minorities

My concern has been aggravated very recently in the midst of chores of optimistic efforts taken by the present caretaker government. My attention has been drawn lately to the second editorial of the 13 February issue of the daily 'Prothom Alo'. According to the editorial, a Mandir (Hindu temple) established during the Mughal regime and the landed property surrounding it, located at Jurain under the Dhaka City Corporation, has been grabbed with the joint effort of two local leaders belonging to the two major political parties—Awami League and BNP, despite their strident political opposition and differences. Finally, the two diehard opponents unite in brotherly love over a common interest! No wonder, it has not been established for the good of the country!

The editorial mentions yet another story of one Paresh Chandra Roy whose property has been grabbed by a local BNP leader. A case has been lodged against this act, but it has not made any progress.

These are only some snapshots of the crux of the plight that is invading the helpless minorities all the while. The stories of this kind of illegal and immoral land grabbing are strewn all around the country. Land, be it dedicated in the name of God or the dead, temple or crematory, has long since been seized by the leaders of the two parties or their pet criminals. The number of such incidents is much more than that actually reported in the newspapers or recorded with the law enforcing agencies or lodged as cases. And the ones that do get reported or are lodged as cases in the court hardly receive any attention or justice. For instance, as mentioned in the editorial, a case that had been lodged with the judge court back in 1992—more than one and a half decades ago—against the illegal confiscation of the Jurain temple, is still hanging unattended in the High Court. It will definitely remind people of the saying, "Justice delayed, justice denied!"

Seizing the property of the religious minorities is just one way of intimidating the members of the community. Other means are employed as well. They are always labeled as Awami League or tacit supporter of the party. Awami League also considers this community as their "fixed deposit" or "vote bank". No matter what, the party is sure to cash the votes of the Hindus. As a result, BNP considers the members of this community as their dead 'foe'. The situation make the Hindus of the country suffer torture doubly. On the one hand, they fall victim to torture and oppression by the members of non-Awami League political parties, before, during and after the general or other elections and on the other, Awami League members do not extend any form of support or protection to them in their times of need. They had not felt the need to annul the Enemy properties Act, only changed it by replacing 'enemy' with the word 'vested'. They had not lagged far behind either in grabbing minority properties where they could.

The general election of 2001 is a glaring manifestation of the ruling power's oppression against the Hindu community. The people of Bangladesh have not forgotten the horrifying time the members of the community passed then. Newspapers carried only a fraction of the news items and stories of the brutality.

Saying all these, I fervently hope and urge upon the caretaker government to take note of the situation and undertake tough action against minority oppression. The elections approaching, special care must be taken to ensure that the minorities are not threatened in any way towards a normal peaceful life. And their rightful belongings should be protected under a strict law. These are all steps to be undertaken for holding a free, fair and credible election for all. This is the time to make the difference!

**Anannya Das Gupta**

Mount Allison University, Canada

## Hasina's comment on Yunus

Sheikh Hasina demonstrated her lack of understanding (if I am permitted to say so) of the banking sector as well as the past politics of bribery in making the sweeping and derogatory statement against Dr. Yunus and Grameen Bank. One is reminded of an antagonistic, confrontational and now defunct political style of the past. It would serve her well to come along for the ride and put the nation ahead of her party and its whims. She speaks of the will of the people and yet fails to realise that the tide is strong and moving against the status quo. Both the past leaders now talk of early elections and how important it is to return to democracy!

Perhaps a little introspection, a bit of patience and allowing the political cleansing fever to run its course could serve them and our nation better in the end.

**Bakhtiar Hafeez**

GoLinkUp Corporation

# Response to Dr. Yunus

At the outset, I would like to congratulate you for your outstanding achievement. Indeed, you have made us proud by winning the Nobel Peace Prize.

I have gone through your open letter published in The Daily Star on 12 February 2007 and I feel that I must come forward and support your mission for a great cause.

I fully agree with you that it is high time to have a proper political structure in Bangladesh. You should go forward with your mission for the following reasons:

a) You have all the qualities of a Leader, so you should lead the nation.

b) You are a visionary, so you should visualise the future of a new Bangladesh.

c) You have the quality to pull the followers for achieving set targets.

d) You have proven ability to contribute

for such a great achievement.

Some people call you 'shudhkhon' as your micro-credit is reportedly associated with a high rate of interest. Politicians may say so for the simple reason that your entry into politics may disturb their existing field.

About your desire to enter politics, are you sure that you will be able to change the character of the masses at large? How can you be sure that your grassroots level committees will not include such morally degraded people? Rising from the bottom, the representatives of such people will be around you at the top and with them onboard you will not be able to run the affairs of the state differently from the existing system. How can you be sure that there will not be 'Watergate'-type pitfalls on your way and that you will have a smooth



to the society, so you should not deprive the country of your services.

e) You believe in "participatory approach", so you should demonstrate the art of running a democracy.

Regarding the formation of a new political party I would like to give you some ideas (as food for thought) that are mentioned below:

The shortcomings of the existing political structure should be identified; the lessons that we have learned from the prevailing political systems should be analysed and all these negative issues should be addressed properly to form a basis for laying the foundation of the new political party— "NAGORIK SHAKTI".

I would like to contribute to the party by using my skills and knowledge particularly in the area of participatory planning process, formulation of accountability, review of performance, appraisal of financial management system etc.

Wishing you all the best.

**Shamsuddin Chowdhury**

FCA, Dhaka

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On the occasion of Professor Yunus' winning the Nobel Peace Prize 2006, many statesmen, politicians, world leaders, intellectuals, institutions, and organisations from home and abroad felicitated him in various ways, highlighting various important aspects of the micro-credit leader Professor Yunus and his Grameen Bank. Moreover, by this time Professor Yunus has attended a number of receptions in Japan, USA, Canada, India, Norway, France and many other countries.

I feel and would like to propose to the Nobel laureate to arrange for compiling the messages of felicitations in a souvenir which will be a permanent document of the nationally great event of Dr Yunus' winning the most prestigious award of the world. This will also serve as reciprocation of tribute and compliments to the great personalities, institutions and organisations who have responded courteously and magnanimously towards the great event of ours. Ultimately, this souvenir will be an asset for the future generation of the country.

Once again, I would like to request the Nobel laureate and his micro-credit institution to take necessary steps as soon as possible, so that the compilation of the congratulatory notes takes place before they get lost in oblivion.

**Mohammad Rukanuddin**

Assistant Professor, Dept. of English  
Bangladesh University

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You have earned a great reputation around the world for conceiving and successfully implementing your 'micro-credit' formula for poverty alleviation. A large number of people in Bangladesh have become self-reliant by taking loans from your Grameen Bank. People in other countries are now following your formula of micro-credit. You have won the Nobel Prize for us and the country is proud of you

sailing forever? Of course, we need a 'saviour' to rise from amongst us, to steer us out of the mess and bring about a change in our degraded character which has become almost a national character. If you are sure that you will be able to do so in spite of the hurdles, please go ahead and you will have support of your countrymen.

If you are not so sure about the end result of your new venture, there is a way to render tremendous service to those helpless people of Bangladesh whom you cannot reach through your Grameen Bank.

You must have noticed at traffic signals, at the entrances of mosques every Friday, at market places and roads, that a large number of beggars seek help and amongst them are crippled men and women whom no one will extend micro-credit facilities as they are not capable of making money out of it and returning the capital. There may be a lot of others who rot at their respective places of living as they are incapable of moving out to seek help. You have declared that you want to send 'poverty' to the museum in a few years' time. As you will not actually be able to do so through the mechanism of your Grameen Bank, do you have a plan to help them when your 'popular' government takes over?

If your entry into politics does not solve the huge problems existing in the country, if you fail to bring about a noticeable change for the better, you will lose a large chunk of the reputation you have earned by our innovation and successful implementation of the micro-credit formula and the acclaim for winning the Nobel Prize.

The alternate way to render a great service to your countrymen, particularly the poor, is to establish a Zakat Bank. There is a Zakat Board existing in the country in name only. Managed by government officials whom the people do not trust, its collections are so small that its spending is not noticeable. Billions of taka could be collected from all over the country as Zakat with dedicated efforts by an organisation supported by a man of your name and fame and all the poor could be marched off the roads, mosques and market places, rehabilitating them honourably and making some of them even self-supporting with training in different crafts and with a small capital.

You can consider my proposal in all seriousness.

**R.D. Qureshi**  
Uttara, Dhaka

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I was wondering why Dr. Yunus didn't show his respect to the Language Martyrs on 21 February. If not as a politician, why not as a Nobel laureate? It would have a significant impact on the new generation, who are really struggling to find the utility of learning Bengali and its cultural values in the midst of tremendous exposure to Western world.

**Imran Khan**, San Diego, CA