

JMB masterminds

Go to the sources of finance and shelter

WE recall with abhorrence the countryside bomb attack two years ago on 17 August carried out by some operatives of the now banned militant outfit Jama'atul Mujahideen Bangladesh (JMB). The simultaneous detonation of small explosives in 63 districts of the country announced the ominous presence of yet another formidable force in our midst that did not believe in the laws of the country or the established social system.

The force, well-organised and funded as it was, meant to upset the democratic values and principles that our nation state was based on, in order to implement its own political agenda. It preached through leaflets and posters its intentions of overthrowing the government to establish their own reign in the country. But, knowing it fully well that they had no base yet among the people, the central leaders took recourse to violent means to fulfil their agenda.

We further recall the senseless killing of many innocent people including some judges in a court and some members of law enforcing agencies in a subsequent series of bomb attacks. Threats from JMB leaders kept mounting and at one point of time they appeared indomitable as the government in power at that time refused to even accept the media reports as authentic. The government of the day also brushed aside reports from various intelligence agencies on the secretive activities of JMB and allowed the group to gain strength in their lairs. The government kept denying the allegations against some of its lawmakers of providing the militants with support in their respective constituencies.

Finally, it was immense pressure from the saner section in society and international community that forced the BNP-led government to arrest the central leaders and put them in the dock for trial. The trial proved beyond doubt their involvement in the bomb attacks carried out in order to kill innocent people. It was on March 29 that the six central leaders of JMB were hanged. We are also happy to note that the present government has given orders to take legal action against the former lawmakers for providing the militants shelter and other support while in power.

What remains to be said is that the JMB has not been totally destroyed as was expected after the death of the central leaders. The outfit continues to surface at various areas of the country and militants get caught at regular interval. Intelligence reports clearly indicate that new masterminds have replaced the dead ones and funds keep coming from mysterious sources.

Therefore, we urge the government to go all out to trace the masterminds of JMB and similar outfits in the country and their sources of funds to ensure that they will not remain as the biggest obstacles to strengthening of the democratic institutions.

The despicable OSD saga

The aberration must be done away with

NOWHERE in the world will one come across bureaucrats being paid for doing precious nothing at all but in Bangladesh. And we have also coined a new phrase for such an arrangement, OSD -- officer on special duty. If 'special' duty is a euphemism for doing nothing one wonders what the criteria of performance and the remunerations for 'normal' duty are.

The caretaker government and the administration deserve our compliments for bringing down the number of OSD, from a staggering figure of 758 when it took over the reins of government, an appalling commentary on the state of misgovernance and malfeasance of the powers that be at that time, to 58. This is the lowest in the fifteen years of democratic dispensation in the country.

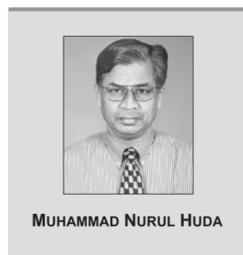
The OSD statistics are awe inspiring and needs to be taken another glance at. The number of OSD in 1996 when the BNP government relinquished power stood at 355 which came down to 174 when the AL handed over the reins in July 2001, and went up to 758 at the end of the BNP-led alliance tenure in Oct 2005.

In fact the instrument of OSD has been wielded by all the democratically elected governments, in greater or lesser degree. One fails to understand how a government that has the interest of the people at heart would ever think of keeping public servants as a sinecure. Surely the public coffers cannot allow such practice any longer.

But why, after all, does one confront a situation where a large number of government servants are not found any work to do? This is another example of blatant politicisation of the bureaucracy, partly as a means of satisfying the political ego of the government, as well as to keep those they feel are not of the same ilk to have to do anything with either the policy making or the implementation process of the government.

The practice of sending officers on special duty because the political masters have no need for them, for political reason, is abhorrent and should become an anathema. Public coffers cannot be used for partisan ends. If an officer is unfit for a particular job there are established means to deal with him or her, but sending that officer on special duty cannot be one.

Women police in our criminal justice administration



MUHAMMAD NURUL HUDA

A large part of police functions relate to incidents of neglect, destitution, abandonment and other personal difficulties. The police also have to deal with complex and serious problems of murder, robbery and assault. In dealing with these problems, police come across many children and women involved in the crime both as victims and offenders.

In situations as above, it has been seen that patient hearing and sympathetic understanding are needed to combat those problems. The question of appointing women police for better investigation of crimes concerning women and children was discussed at the international level as early as 1926.

The 26th session of the General Assembly of International Police Commission held in Lisbon, Portugal from 17 - 22 June 1957 classified the following duties that could be performed by women police:

- Preventive duties like discovering neglected/abandoned wayward children, juveniles etc. without occupation or with tendency to become prostitutes;
- Teaching and helping school children to deal with traffic rules and regulations;
- Administrative duties of searching for runaway and absconding children;
- Establishing card index system for minors and females;
- As liaison in providing social, medical and school services;
- Suppressive duties as investigations of juvenile delinquents of both sexes and young women offenders;
- Interrogation of children, adolescents and sensitive women;
- Detection of clandestine prostitutes

and searching arrested women etc. Some of the chief duties to be performed by women police in Bangladesh are: helping in the investigation of crimes involving women and children; providing assistance to the local police in tracing missing women and children; recovering minor girls from the brothels and escorting them to rescue homes, courts and hospitals; recovery of women and girls involved in abduction and kidnapping cases; collection of intelligence, interroga-

many vital areas of police work, women police remain underutilized. Police women's progress has been beset by subtle barriers, largely generated by the traditional belief held by many, that women are more emotional and less capable to sustain the pressures of police duties. Much of the resistance to the acceptance and promotion of women in policing is a product of cultural bias. Strongly rooted traditional concepts of the role and status of women in our society have tended to preclude objective appraisal of the true capa-

to make greater use of the potentialities of women police. Though women have made an entry into the law enforcement field, there is great variation in the use of women police all over the country. This is due to the lack of realization of the need of women in law enforcement. It is an accepted fact now that historically and traditionally, law enforcement has been viewed as a crime suppressive task performed by men.

Another dimension of the problem is the image of women police. They are viewed as a "half masculine, half

regulations, drug related case work, technical and document examination work and duty of police driver etc.

An overview of the crime situation in the country reveals that there has been a rapid increase in the number of crimes, especially in the socio-economic field, in which a large number of women, both as victims and as offenders are involved. In spite of so much protection provided by law, women remained unprotected not only by the law breakers, but also by the so-called law protectors, i.e. the policemen. It is not

sphere for interrogation and investigation. This will also enable women victims to lodge their complaints without embarrassment and fear.

The police force is likely to launch a new gender reorientation programme. The entire police force should undergo the gender-sensitization courses. This should prove an appreciative move towards harmonious coexistence of men and women within the organisation.

The time to completely integrate women into police force is still not ripe in Bangladesh. Women police should be involved on a priority basis in all functions concerning women, in addition to other police duties. As Bangladeshi women are passing through a period of transition, a large number of women need more and more help of women police, as protector, as defender and as agent of social change.

Women in police are to play an entirely different role as compared to their female counterparts in other professions. Police culture is characterized by authoritarian attitude, tough and complex nature of job, fear and anger provoking situations and negative public image. Women police, in taking up this non-traditional profession, need to be given considerate attitude and full cooperation by the members in the department as well as the members in the family.

A proper understanding and realization of the roles and status of women police in Criminal Justice System will definitely enable them to excel in the police job which ultimately aims towards a peaceful society.

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STRAIGHT LINE

The time to completely integrate women into police force is still not ripe in Bangladesh. Women police should be involved on a priority basis in all functions concerning women, in addition to other police duties. As Bangladeshi women are passing through a period of transition, a large number of women need more and more help of women police, as protector, as defender and as agent of social change. Women in police are to play an entirely different role as compared to their female counterparts in other professions.

tion of juveniles, women offenders, under trials and witnesses; search and escort of women offenders; VIP and security duties; work relating to women passengers at airports and search of their persons and belongings; and providing assistance to the local police in evacuating women and children from disturbed areas during emergencies.

Empirical study reveals that women police have been found very useful in the investigation of cases pertaining to rape, unnatural deaths of women; family disputes; juvenile delinquency and immoral trafficking in women. In reality, they are given very few functions. Generally women police are not given independent charge for investigating crimes of sexual abuse, rape, dowry deaths etc. In most of the crimes committed by or against women, women police are used only as assistants to men police, wherever needed, but do not act as an independent entity.

The status of women in police, of late, has been considered indispensable, still the use of their potentialities are inadequate, sidelined and stagnant. They are not considered equal to their male counterparts. As such, in

bilities of women in the law enforcement field.

Concerned authority in police administrations, by and large, resists recruitment of women in police force on several grounds, some of which are:

- Women are not emotionally or physically equipped to handle men's job of policing;
 - A female officer on the street may get killed or injured while on duty;
 - A female officer on the street may get raped by a sexual deviate criminal;
 - Women in police may provide disciplinary problem during training and throughout their career;
 - Police women who get married and have children, resign the job and are less to the police department;
 - Women are not desirable because they have higher turnover rates and a higher degree of absenteeism than males; and
 - Resentment of male officers to work under female supervision.
- The above considerations have largely impeded the expansion of the role of women in policing. There is an absence of policy and determination

feminine individuals" or "super masculine", which go around belling people. This is mainly due to the lack of knowledge about women police and their functions and the negative attitude held by people. Women police force should emerge as an effective, strong and determined force to act as instrument of social change to raise the status of women in society and to fight against the crimes concerning women.

There are two schools of thought about the functions assigned to women police. One believes in assigning only a limited range of functions to them, while the other advocates their deployment in general, for all the functions that are assigned to their male counterparts.

The National Police Commission of India, 1981, in their fifth report, mentioned that besides playing the limited roles, women police can perform other duties like traffic duties in big cities, general foot or vehicular patrol duty, prosecution/immigration duties, finger printing work in CID, instructors in police training institutes, crime prevention work such as giving talks in secondary schools on police work and road safety and

uncommon to read in newspapers about the incidents of policemen misbehaving with women.

Police women are generally concentrated in big cities and towns; small towns and villages have no access to them. Thus, there is an urgent need to deploy more women in the police force in order to give better deal to crimes concerning women as well as to have a better access to the women population as a whole.

There should be a stable policy indicating the percentage of women police complements in our police force. A certain percentage of police stations should be headed by women. This will inspire and boost the confidence of women, who represent negligible number at present in the total police force.

Setting-up of police stations headed by women will go a long way in providing justice to the innocent victims and putting up an end to the problem of custodial violence. The sensitive areas concerning the detection of crime on or by women can be handled with much ease at all-women police stations which will provide congenial / fearless atmo-

Combating flood: Let's take a business approach

ANM WAHEEDUZAMAN

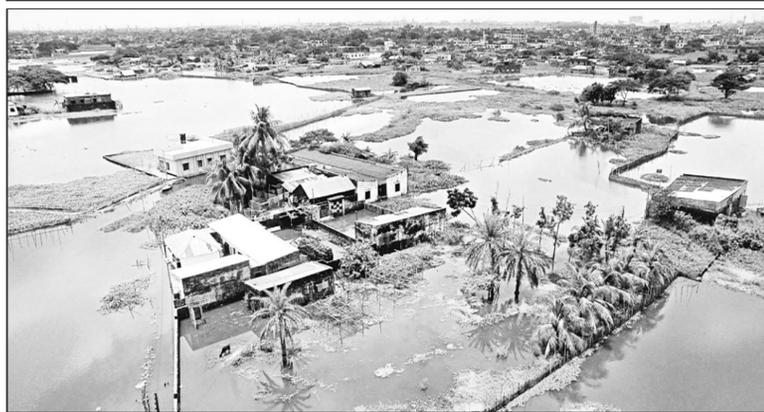
RIGHT now we are engulfed by flood. It is a perennial problem in Bangladesh. The low-lying Ganges delta gets inundated very quickly after heavy rain. This is the reality. Experts have many short and long term measures to address the issue. Let me look into floods and natural disasters from a business perspective, and offer some suggestions.

Technically, flood affected people are "markets" that deserve special attention. Like other people, they need essential items like food, fuel, clothing, medicine and daily necessities. During heavy flooding the typical market mechanism breaks down, prices rise (primarily because of scarcity) and the logistics and supply chain poses a serious challenge to all. At this time, what we need is to find ways and means to keep the market mechanism and supply chain operational. Most principles of business can be applied to address the challenge and alleviate the sufferings of the people. Principles of non-profit and social marketing programmes can also be useful.

With forty percent of the land mass under water, the task of keeping the market mechanism operational is a massive challenge. The government alone cannot do the job. Cooperation of the NGOs, community-based organizations, business, media, armed forces and private citizens is a must. Before going for a discussion on the issue, let me give the example of the Netherlands, a country that lies below sea level and also faces flood/water problems like us.

The Netherlands (often called Holland) is a 150-mile long and 100-mile wide country of 16.5 million people. About half of the country is below sea level. A good portion of the country is land reclaimed (polders as they call it) from the sea. It has suffered from floods throughout its history. Recently (2002), they com-

The "service requirements" of the flood affected people/market can be provided in three time periods: before, during, and after the flood. Before a flood we need awareness, training, and preventive measures against epidemics like cholera, diarrhea, and water-borne diseases. During a flood we need timely supply of drinkable water, food, fuel, medicine and daily necessities. After a flood we need human rehabilitation and support for rebuilding the infrastructure (roads, railways, etc.).



pleted the Delta Project (started in 1953) as a long term measure against floods.

The project built 3,000 kilometers of outer sea-dikes and 10,000 kilometers of inner, canal, and river dikes to "delta" height, and closed the sea estuaries of the Zeeland province. This massive work is one of the largest construction efforts in human history. It is no wonder that they now say "God created the world, but the Dutch created the Netherlands."

I understand that Bangladesh does not have the resources to undertake such a massive project. Also, for such an undertaking we need the cooperation of our neighbours, India and Nepal. My suggestions are for the short-term, and from a business perspective.

Requirements during Three Time Periods

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Segmentation of

the Market

There are many different ways we can divide the flood-affected population/market. The process can be very complex. For the sake of simplicity, I shall take two variables, level of poverty in the region (high and low) and geographic accessibility (good or poor). Based on the two variables, we could categorise the flood affected market/regions into four segments (see table). Each segment would warrant a different level of service and policy intervention. The table is self-explanatory, and I refrain from discussing it. The segments described in the table are not permanent. As the water recedes/moves south the segmentation pattern and service level changes.

Making Market Work

Poverty (High)-Accessibility (Good): Because of better accessibility this may be a relatively easier segment to conduct relief operations in. However, restoring the market will be difficult because of high poverty. As income falls, people's suffering increases. We need income generating projects in the post-flood period.

Poverty (High)-Accessibility (Poor): This is the most difficult segment to address. We need better planning and advance preparation to serve this segment. We need infrastructure as well as income generating projects for the segment. This is the most expensive segment to cater to.

Need for National Unity

Poverty (Low)-Accessibility (Good): This is by far the easiest segment to serve. Market mechanism can be restored relatively quickly because of higher income level. Retaining accessibility by rebuilding the infrastructure after the flood is important.

Poverty (Low)-Accessibility (Poor): Infrastructure is the main issue for this segment, and the population needs short term relief. We may need to act on a long term solution to accessibility, both before and after a flood.

Making the market work is difficult during floods. Supply-side economics becomes the key issue. We need the cooperation of the businesses, NGOs, civil society, politicians, government, media and the citizenry. The defense forces can be used for logistics and distribution. Here are a few suggestions.

1. Business and community leaders will have to play a conscientious role. Their teamwork at the grass-roots level is a must. The government should work as an auxiliary force.
2. The supply chain will have to be analyzed before a flood, and will have to be established quickly as flood strikes. The Netherlands has been doing this for a long time.
3. To keep the supply chain operational, the government may need to take (as it always does) special measures for procurement and distribution of daily necessities.

Along with a business model, we need national unity. Usually, under a political regime, the government machinery and the political forces work hand in hand during a flood. Since political activities are banned, the political leaders may not be as enthusiastic as they were before in addressing the issue. Some politicians are even barred from participating in the process.

The creative spirit of a nation thrives under freedom, be it during peace, at war, or during natural calamities. Freedom fosters unity. Without political freedom, the spirit of the nation faces a setback. That's learning from history. Let us not miss that, even when we have a functional business model.

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OPINION

Micro credit and the poor

ROMINA DEWAN KABIR

EVERYBODY is aware about the way micro credit has empowered the hard-core poverty stricken poor people of Bangladesh. No doubt it gave the poor people opportunity to come out of their shell of grief and do something on their own. All the credit definitely goes to Prof. Dr. Muhammad Yunus for pioneering this system. But the other side of micro credit is not as bright. On one hand the beneficiaries have improved their life style but on the other they are in a vicious circle of paying the interest.

In this regard a news published in

the Daily Ittefaq recently caught my eyes. This news published on 20th June, on page 20, column 5 goes on like this "Sanoara, wife of Moslemuddin of Meherpur Sadar, died of fear of being arrested as she was not able to pay the last installment of loan amount. She took loan of taka 8350/- from Islami Bank. She repaid taka 5000/-. But was not able to pay the remaining amount. Police came to arrest her. Fearing to be arrested she became sick and died on her way to Meherpur hospital. Family sources said she took micro credit from nine NGOs. She was always in a mental pressure to repay the interests." And this is certainly not the lone case of its kind,

rather a tale of many Sanoaras living in the rural areas.

As a development practitioner, I had the opportunity to visit the rural people mainly in remote, hard to reach areas like chars. It was very interesting to find that many beneficiaries of micro credit commented "kisti'r nai kono nisti" -- "there is no relief from the installments (interest)." Once they have taken loan they are in a circle of paying it. But often they find it difficult to come out of this. It is because few people use micro credit for income generating activities. People have a tendency to fulfil their immediate needs/demands. As dowry is still the

major demand in the rural society even after so many NGOs working against it, people fulfil this demand by taking loan/credit. This credit, especially for dowry, does not give any return to the beneficiaries. But once they take loan they have to repay it.

It is reported that if they are unable to repay the loan in due time their interest doubles or the providers take away whatever they can to recover their interest. May be it is not true in all cases or for all NGOs. But many of them recover their loan this way. Apprehending to loose their belonging and finding no other option the so-called beneficiaries take credit from another NGO to pay

the interest of the former. Sometimes, these NGOs are ignorant about their (beneficiaries') involvement as the latter hide the information apprehending disqualification for the credit. But sometimes it is also alleged that NGOs are quite aware about their (beneficiaries') involvement but ignore, apprehending to lose customers. This way the poor people go on taking credit from one NGO to pay another's interest. It is learnt that one beneficiary often gets involved with many NGOs.

The case of Sanoara stated above and the case of the octogenarian Manoranjan (jailed for non-payment of Tk 9000/- loan) whose loan was paid off by our Chief

Adviser are the facts and the other side of micro credit. In most cases it happens that if they have taken loan/micro credit from one source for paying dowry or other reason they go to another source for another loan and pay the former's interest and again to pay the latter's interest they go to yet another source and thus fall in a 'vicious circle'. Ultimately when all of the sources (NGOs or institutions) come to recover the interest at a time the beneficiaries will have no option but to sell whatever they have or commit suicide. Mr Manoranjan was the lucky one to come out of the clutches of such credit. But what about others?

Some NGOs are allegedly taking opportunity of doing business in the name of providing services to the poor. That is why we can see mushrooming of nameless NGOs. Most of them only have micro credit as their major programme. If they have the intention of providing service why not they give the support in kind rather than in cash? And where it is difficult in kind, why not reduce the rate of interest? They can even develop the receivers' skill when they provide loan so that they can generate income in a professional and certain way.

I strongly believe that Prof. Yunus is very much aware of these issues and knows the situation

better than we do. Moreover, he may now give more emphasis on the quality of Micro-Credit service and its success through strong monitoring or whatever way he thinks better.

I'll appreciate if Prof. Yunus kindly suggests some steps to regulate micro credit business by NGOs and help the poor people to come out from this vicious circle, sometimes of their own creation, and derive actual benefit of micro-credit. They need a safeguard against the habit of approaching one NGO after another for paying the interest!

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