

Election promises : Myth or reality? Vote for progress

BITTER TRUTH

What people in the country want most is a peaceful transfer of power through an election shorn of violence, terror tactics and intimidation to either the voters or the officials conducting the polls. Manifesto of some political parties promising everything on earth is bordering on a utopian scale. Rather unemployment benefit to the educated youth, who out of frustration in procuring employment of any sort are working as musclemen and mastans for the political parties, could have been a salutary inclusion in curbing terrorism and extortion spree.

MD. ASADULLAH KHAN

THE revealing report that 35 percent of the aspirants to parliamentary seats not having minimum taxable annual income of Tk. 1.65 lakh and a large number of them have just read up to class eight, has stunned the nation. People are questioning how these people would spend lakhs of taka for election without having the minimum annual taxable income. People feel that although the present EC rules do not require a person to have TIN, it is imperative that EC should frame a law that becomes mandatory in future for persons seeking election to have a TIN and a minimum educational attainment. That the parliament that will usher in through this much-awaited national election take a leaf out of all these happenings and discharge responsibilities according to the Constitution and the laws.

The manifesto of Awami League that the party claims it will implement if voted to power encompasses every aspect of people's suffering and woes these days like spiralling prices of essentials. The BNP manifesto make pledges to create an ideal state with a 100-day crash programme of creating employment opportunities for jobless people. Sure enough, the AL has unveiled a dream manifesto but to implement it we need men of sterling qualities both in politics and bureaucracy. An interesting set of statistics has emerged from the recent opinion poll revealed through different electronic media on the plight of the people during the tenure of the immediate past

government. When asked about if the quality of their lives had changed during the past government, almost all of them said in anguished voice it had worsened.

It is hard not to be cynical about the phase that Bangladeshi politics is passing through. Hard not to ask if there is any point in voting when the choice is between bad and worse. In Bangladesh cynicism runs so deep that despite the past government's long list of corruption charges only a small portion of the voters polled said corruption was an issue in this election. Could it be because they know when it comes to corruption all our political leaders belonging to either fold are the same with the difference that some get caught and others get away?

Election time in the country is the time when a parade of shady characters comes knocking on the voter's door. Politicians only recently arrested for bribes, kickbacks, and worse are suddenly asking for vote again. One can't escape wondering if there is an honest man or woman running in this democracy. There is, of course, but there are too many who are not.

Growing corruption is the worst problem facing the next elected government. Of course crimes have always existed in places high and low, but the rot was not so pervasive in the days immediately after liberation of the country. Bangladesh was then an austere country stepping towards a democracy in the path charted by its great leaders. Many of its politicians were tough old birds, former prisoners of British or Pakistani dictatorial regime for whom independence was reward enough for their labour

and suffering. Now politicians flaunt their wealth, run fleet of cars, own several plots and posh houses at Dhaka and throw lavish parties with sources not known to citizenry.

Bangladesh today is the world's 10th most corrupt country. Corruption in this country began to grow in the early 1990s, with the advent of economic deregulation and satellite television. We became a consumer society where people's worth was judged by what they had, and this happened as our political role models, the people who fought for the country's liberation, democracy and independence, were dying out.

Unfortunately, the weakening moral authority of politicians only increases the arbitrary power of bureaucrats. It sometimes seems that bureaucratic mission is to devise impossible regulations that make life miserable.

With the lifting of Emergency Rule there may be some sporadic incidents of terrorism, violence, arson and voter intimidation at places in the country. However, the assurance of the Army Chief General Moeen U Ahmed to come to the aid of the civil administration in curbing violence of this sort on the election day or thereafter during vote counting is heartening. The commitment and sincerity of purpose that the Armed Forces are expected to display at this critical juncture of nation's history will definitely earn them applause.

What people in the country want most is a peaceful transfer of power through an election shorn of violence, terror tactics and intimidation to either the voters or the officials conducting the polls. But recent events and utterances by many party leaders and activists have symbolised a situation that neither smack of love for democracy nor respect for verdict of election.

Manifesto of some political parties promising everything on earth is bordering on a utopian scale. Rather unemployment benefit to the educated youth, who out of frustration in procuring employment of any sort are working as musclemen and mastans for the political parties, could have been a salutary inclusion in curbing terrorism and extortion spree. Without a shadow of doubt, people will be judging the leaders and the parties now in the election game on their track records. Let the election throw an opportunity for the right and honest citizens to rid the society of 'opportunists' in public life.

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BETWEEN THE LINES

The real stock-taking has to be done by the Congress and the BJP. The success or failure of both has been 50-50. Their complaint of intrigues from within is nothing new. They will face the same situation in the Lok Sabha election. Both parties are, however, stuck in the same mould and refuse to pass on the baton to the younger generation.

KULDIP NAYAR

P RAN Nath Haksar, Prime Minister Indira Gandhi's Principal Secretary, told me soon after assuming office that he would see to it that the state election was held separately from that of the Lok Sabha. Till then, both were held simultaneously. A voter was given one ballot paper for the Lok Sabha poll and the other for the particular state at the same polling booth.

Haksar's reasoning was that the Lok Sabha election, reflecting the country's thinking, should be fought on national issues and the one in the states on local issues. He succeeded in separating the two elections and they were held at different periods. But he failed to keep the issues separate. National, regional and local issues continued to be intermingled.

The political parties in the opposition would use in state elections the acts of omission and commission of the ruling party at the centre. There was no delineation as Haksar wanted. All of a sudden, things have changed. Elections in five states -- Delhi, Chhattisgarh, Madhya Pradesh, Mizoram and Rajasthan -- have been fought on local issues. Had Haksar been alive, he would have seen that his dream had come true.

The terrorist attack on Mumbai was a national issue. The television channels showed operation for 69 hours without even a commercial break. People were horrified all over the country and felt let down by the central government led by the Congress.

Yet the Congress government was returned to power in Delhi. The polling was on the day when the attack by terrorists was going on. The Congress won 42 against the BJP's 23. In the same way, the Congress also wrested Rajasthan from the BJP although the state went to polls after the Mumbai attack. In fact, the Congress increased its seats to 96 from 56.

It is true that the BJP politicized the terrorist attack and suggested that the Manmohan Singh government was not competitive enough to face terrorism.

Chief Minister Narendra Modi of Gujarat fame was brought to Delhi and Rajasthan to mix terrorism with parochialism, a set line of his party, the BJP. Still the voters did not flinch from the resolve to return the Congress.

No doubt, the party's casual attitude towards the demand for national unity went against it. L.K. Advani, the party's top leader, did not attend the all-party meeting convened by the Prime Minister to consider the steps to confront the situation that the Mumbai carnage had created. Instead, Advani went to Rajasthan for election campaign. People may have found him inducting politics at a time that required national unity. There is no evidence that the Mumbai attack weighed with the voter.

In all the five states, local issues were in the forefront and they made all the difference. The voter assessed whether the party in power had built schools, roads or health centres. The BJP had a landslide victory in Madhya Pradesh -- 142 seats in the 230-member house -- because state chief minister Shivraj Singh Chauhan stuck to the development agenda. True, the Congress stalwarts fought among themselves and saw to it that the candidates of their rivals within the party were not returned. Yet, the state's progress counted with the electorate.

In the same way, the BJP retained power in Chhattisgarh because party chief minister Raman Singh worked to ameliorate the conditions of the lower half. He sold rice at Rs 3 a kilo and earned the title of chawal baba. The Congress expected to do well but, again, the infighting was its undoing. Still the party could have done better but it looked too pompous against the simple Raman Singh. He retained the same number, 50, which the party won in the last election.

Four out of five states have falsified the old notion that incumbency factor works against the party in power. The voter has told through the ballot that it is the economic betterment that matters, not the slogan of rhetoric. It is heartening for India that the voter has become mature

over the years. He or she knows that the election is the time to show admiration or indignation. With every election, the roots of democracy are getting deeper and stronger.

Caste and religion, ineluctable factors in Indian elections, have swayed people but this time far less than before. The Hindutva card played by the BJP did not yield results, the state's economic development did. Bahujan Samaj Party (BSP) headed by Mayawati did not make much of a showing by consolidating the Dalits at the lowest rung of the society. Does it mean the nation has come to retrieve its ethos of pluralism? Yes, to some extent. But progress is still pitched in favour of the upper half. The minorities too are beginning to benefit.

Are the polls in five states a semi-final? It may not be but they reflect the voter thinking. The state elections project a sample survey. Some 15 per cent of the country's electorate went to polls, covering 79 Lok Sabha seats in a house of 545. This sample survey, four to five months ahead of the Lok Sabha elections, has set political parties into thinking.

The communists have won three seats in Rajasthan but are worried why they are not making any inroad in the Hindi-speaking states. The Samajwadi Party (SP), headed by Mulayam Singh Yadav, is disappointed that the Muslims have not cast vote en bloc in its favour. SP's main strength has been the Muslims who, after getting disillusioned with the Congress, went to Mulayam Singh. However, leaving the Congress and the BJP apart, the other parties have polled 15 per cent of votes.

The real stock-taking has to be done by the Congress and the BJP. The success or failure of both has been 50-50. Their complaint of intrigues from within is nothing new. They will face the same situation in the Lok Sabha election. Where they can make up is in disseminating new thoughts and putting up new faces. Both parties are, however, stuck in the same mould and refuse to pass on the baton to the younger generation. The Congress does not gather mass through projecting a dynastic chain. The party won hands down in Mizoram -- 32 seats in the house of 40 -- because it fielded new candidates.

Meanwhile, relations between India and Pakistan are worsening day by day and they are going to affect the political scenario of tomorrow. President Asif Ali Zardari's statement that India could interrogate the persons detained in Pakistan gives an opening. This is more than any previous government has conceded. Can't we begin from that? It is something for breaking the ice and averting the threats of hostilities. A democratic government, however weak, is always a better bet.

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PRSP ignored role of cooperative societies

In the areas of micro-credit operation, out of 1000 successful societies presently active, around 354 societies distributed so far more than Tk. 1600 million creating employment for 30,000 people. With this, the number of beneficiaries as estimated arrived at 2,00,000 from such micro-credit interventions. Similarly, in the case of fisheries and marketing, small and medium scale enterprises, small trade and transport business, the size of investment and numbers of beneficiaries are enormous.

DHIRAJ KUMAR NATH

THE PRSP 2008, Moving Ahead: National Strategy for Accelerated Poverty Reduction 11(NSAPR) has recently been approved. PRSP 11 has set the ambitious target of 26.3% and 27% gross domestic investment out of GDP of fiscal year 2009-2010 and 2010-2011. GDP growth has been projected at the rate of 7% and 7.20% in the PRSP-11 for the coming two years that is higher than the projected 6.2% and 6.20% of the fiscal year 2007-2008 and 2008-2009.

This strategy contains many interventions in almost every sector with resource mobilisation to address the challenges on the way to the attainment of targets as envisaged. Unfortunately, the cooperative sector has not received attention

although its impact on economic emancipation is a proven economic intervention.

The cooperative initiative is a century old socio-economic measure to improve the economic standard as well as enrich the quality of life. The contribution of cooperatives to GDP, although not assessed properly, ensures macro-economic stability. Sometimes, certain issues are difficult to quantify or estimate in terms of money or money's worth, but their impact on the society is great.

In the rural Bangladesh, the acceptance level of cooperative initiative has been acclaimed widely because of its approaches to grow hundred flowers together with mutual supporting spirit among farmers and poor people in partic-

ular. This value system has been cherished quite for a long time for which the Constitution of Bangladesh under Article 13 b. has emphasized so prominently on cooperative as a system of economic policy.

In the international scenario, as we observe, the United Nations recognises the cooperative movement as an important player in the achievement of fair globalisation. This has turned to be more pertinent in these days of world economic recession while activities of national cooperative societies are felt imperative to attain economic sustainability. The World Summit for Social Development held in Copenhagen in 1995, underscored this importance of cooperatives as a people-centered approach to develop-

ment. With the passage of time, the fact established is that cooperatives can play broader role in the area of socio-economic development, particularly, greater role in poverty alleviation. The cooperative movement has emerged as an important part of the "social economy" that operates between the state and the market.

Historical experience indicates that competitive markets alone cannot be relied on absolutely to meet the needs of all people, particularly, the poor. Almost all categories of cooperatives, irrespective of their nature and vision, can help to develop competitive markets and limit the levels of inequalities and social exclusion. This is true for agriculture cooperatives, fisheries cooperatives and consumer cooperatives. Similar situation is applicable for thrift and credit cooperatives, services and housing cooperatives, and also cooperatives in weaving and transport.

Besides, the tension between the market and the social exclusion has tended to grow in this era of rapid globalisation. The national institutions created in the past to manage this tension have weakened or proved inadequate to the new challenges posed by the global markets. The better governance with stronger social agenda can reduce the tension and make the poor

comfortable in a market economy. This helps the producers to get the remuneration of their products and reduce poverty in due course.

Given this idea and context, the experience of Bangladesh indicates that cooperative societies can easily protect the interest of the members, shareholders and safeguard their concerns and anxieties to build up social capital conducive to the enrichment of the human quality of members in general.

In the areas of micro-credit operation, out of 1000 successful societies presently active, around 354 societies distributed so far more than Tk. 1600 million creating employment for 30,000 people. With this, the number of beneficiaries as estimated arrived at 2,00,000 from such micro-credit interventions. Similarly, in the case of fisheries and marketing, small and medium scale enterprises, small trade and transport business, the size of investment and numbers of beneficiaries are enormous.

There are about 1,60,035 cooperative societies with 82 lakhs of beneficiaries as members working in the country in different field of economic activities. Out of these societies more than 50% are involved in agriculture. Therefore, cooperative societies can play vital role in increasing the food production and thereby reducing the poverty at the rural

level and food autarky through out the nation as a whole.

Above all, none should forget that there are limitations in the individual capitalism, social state ownership that could easily be overcome by the cooperative system of ownership.

For this purpose, cooperative laws and rules should be such that could encourage the genuine cooperators to be members of the society. The cooperative laws should be reformed in such a manner so that non-cooperators can get the chance to enter with any bad ulterior motive to grab property or make a political problem within the society and thus destroy the spirit of cooperation with politicisation.

Whatever might be the situation, there is no doubt that cooperative societies can make breakthrough in reducing the poverty in a country like Bangladesh. Therefore, the planning process should recognize this vital issue and formulate the policy accordingly.

The Poverty Reduction Strategy Paper should also underline the importance of the cooperative sector and take steps so that cooperative is considered as cross cutting issue for all development activities.

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One year on after Sidr

Overcoming with microcredit: Two case studies

MANIK CHOWDHURY

MAKING edible betel-leaf lime from mollusc is a traditional trade of Seema Rani's family residing at Thanapara under Barguna Sadar Upazila. Continuing from generation to generation this manual process of production had been facing some constraints of late viz. lack of equal interest of all members of family, gradual decrease of investible capital, etc.

Day by day it was becoming harder to earn a livelihood with this traditional family trade. But Seema Rani's mother-in-law Shanti Rani Das was not to be subdued. Because, the market for mollusc lime has not been extinct, it's their family endeavour that has decreased. She took a microcredit from ASA Barguna-2 to hold the occupation and trade up.

Then some four years ago Seema Rani succeeded her mother-in-law. She took first loan of Tk 5000/- from the same source and engaged in producing lime according to market demand, taking along her sister-in-law (wife of husband's brother) and hiring one more hand at Tk 20/- per day.

Seema Rani's husband Bikash Chandra Das is also a full associate in this family enterprise. He does two major jobs: procuring the raw material -- white mollusc shells -- and marketing the finished product -- edible betel-leaf lime.

With such effort Seema Rani's family was hoping to bring back ease and comfort in the household pursuing the traditional trade. At this juncture came the sudden fury of the devastating Sidr blowing their homestead structure and belongings also their dream away.

It may be mentioned here that in the last year's furious cyclone Sidr much of the areas of the district including Barguna Sadar faced enormous destruction. Now after more than one year of the nightmare, some are yet to recover, but the resilient people are on with efforts, and many have returned to their normal condition.

Seema Rani's family have also returned to their homestead, to their traditional occupation and trade. Sidr could not blow their perseverance and optimism away for good.

It may also be mentioned here that, following the devastation of cyclone Sidr, ASA suspended recovery of loan installments in the affected areas and issued new loans to the members to facilitate continuance of their projects and recovery from the situation. With that, like many others, Seema Rani had also been able to start her enterprise anew and one year on after Sidr, has been able to run it almost full swing. Spending

some amount from the profit she could repair the house to some extent, while repaying installments regularly and meeting essential household expenses. She could also build up a small saving.

Now her credit stands at Tk 11,000/-. Her average daily income is Tk 200/- and the savings accrued is Tk 15000/-. But for her it is an effortful process. Although this mollusc lime is their traditional family occupation, but their family is not the only one in the trade. There are many families like theirs engaged in the process for generations. So there is a competition in the market, and they are also struggling for existence, while microcredit is helping Seema Rani's family to remain on the winning track.

Seema Rani's husband Bikash Chandra

Das says, even if there is competition in the market, there is demand too. Although the profit margin is very low but increased volume of sale, if could be made following demand, the amount of profit would not be less considerable. And Seema Rani's family hopes to do so. Microcredit has made them optimistic. If necessary they would increase the amount of credit to extend the business. Because they badly need to improve the condition of their homestead, the standard of living. They too have a future.

WHAT is the most popular snack of the Bengali mass? Undoubtedly, puffed rice. And when it is laced with concentrated sugarcane juice and pressed into crispy balls, it is the obvious choice. Delicious, tasty. If supplied ready, people must consume plenty. Perhaps inspired by such an idea, Chinu Rani Das and her husband Parimal Chandra Das, residents of Thanapara under Barguna Sadar Upazila picked up making and selling sweet puffed rice balls as means of livelihood.

For various reasons, want and scarcity their family was gradually being pushed below the poverty line. Under the circumstance, three years ago, following neighbour Seema Rani, Chinu Rani, too, took a microcredit of Tk 5,000/- from ASA Barguna-2. Taking two more women with her she set up a sweet puffed rice ball mak-

ing unit at the homestead while husband Parimal Chandra took a shop for selling the product in the market.

After a year of effort and industry they could gain a slow but steady progress in their enterprise. And gradually, and naturally, they also started dreaming of some affluence in near future. But hardly a couple of years had passed, the sudden blow of devastating Sidr razed all their hopes to ground along with whatever physical structure they had.

As said earlier, ASA suspended collection of loan repayment installments in Sidr affected areas and issued new loans to members to overcome the scourge. Thus like many others, Chinu Rani also took the opportunity to continue her sweet puffed rice ball project. Husband Parimal Chandra replenished the shop. Again with effort and industry as well as the support of microcredit they could pick up the severed end of the thread soon. And one year on after Sidr, they could overcome the blow to a considerable extent.

Now Chinu Rani's credit has risen to Tk 10000/- which she is repaying in regular installments. Her daily income is around Tk 300/- from which, besides paying installments, she meets essential daily household expenses and that of children's education. She is also building up a small savings.



They have somehow erected the razed house which is still leaning on one side and not properly repaired. While meeting other demands of the household and trade they just could not pay the necessary attention to this. However, they hope to do this soon. They also contemplate to extend the business according to the demand in the market, even by increasing the credit amount, if necessary.

Of their children, the girl is elder reading in class VI, the boy is much younger, just in KG one. They hope to give the children proper education. Chinu Rani says, however much enormous the blow of Sidr has been, microcredit has given her an yet bigger courage.

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