

## Loan default needs tough handling

*Finance minister signals it, results awaited*

**H**OW defiant the bank loan default culture remains is depicted by the data that Finance Minister AMA Muhith presented before the parliament early this week. A glance at the list of defaulters together with the amounts they defaulted on, up until March 2009 reveals an edifying picture.

The hard truth is that the names of top defaulters appear year after year, indicating two things. First, they are apt to habitually keep from repaying loans and are, therefore, willful defaulters; and secondly, they have managed to remain out of reach of any loan recovery operation by the sheer use of their clout.

And just how far-reaching their influence can get is illustrated by the fact that despite their track-record of non-payment, they keep getting fresh loans, can contract loans without deposit, get waiver on interest, aside from being able to reschedule loans on easy terms.

The finance minister after having announced the list has emphatically said that there would be no leniency howsoever mighty a loan defaulter might be. Actually, what the government needs to display at the highest level is an assertive political will to recover big loans from habitual defaulters who thrived on a culture of non-compliance.

Another marked feature of the loan dodging phenomenon relates to the preponderance of default in the state sector itself. Amusingly, this is leading the way negatively rather than positively which should have been the case! With the guarantees the government provides to different public sector enterprises, the latter have been receiving loans from banks year after year -- running into crores of taka in accumulated loans. They neither feel any qualm to repay, thinking that they have a right to the money being in the same fraternity, nor do they have any ability to pay up being perennially losing concerns. The government should set example for the private sector in the settlement of dues to be on the right moral ground to be demanding compliance from the latter. The rules that apply in the private sector should be equally enforced in the public sector, if not more forcefully.

Finally, systemic instruments that are available must be pressed into service. First, steps need to be taken to expedite adjudication of default cases in courts including Artha Rin Adalats through a capacity building. Secondly, through direct and indirect supervision, bank management should be geared towards more efficient loan disbursement operation and recovery drive including in the first place adoption of an in-house culture that resists managed loans. It appears to us that a special taskforce at the Bangladesh Bank has helped the AL government in recovering loans worth Tk 591 crore. Such a trend needs to be built upon.

## Unrest in China

*Protecting minority rights the key*

**W**E are shocked at the continuing unrest in China's Xinjiang region, where ethnic clashes between native Uighurs and ethnic Han Chinese have left over 150 killed, 1,000 injured, and 1,000 arrested. We sincerely hope that the authorities are able to restore order before further bloodshed, and our sincerest condolences go out to the families of the affected.

There can be no excuse for rioting, especially rioting that leads to such appalling death and destruction, no matter what the cause or provocation, and we unequivocally condemn those who are guilty of the mayhem.

However, once the dust has settled, the Chinese government would do well to address the legitimate grievances of the native Uighurs of Xinjiang province. As both a religious and ethnic minority, they have long been marginalised, suffered discriminatory treatment, and remained economically backward and powerless compared to the ethnic Han Chinese who have migrated to the province and now make up almost half of its population.

Tensions between the Uighur and the Han have long existed due to the government's encouragement of Han migration to the province that the Uighurs feel has eroded both their culture and their opportunities.

The Uighurs, who are Muslim, have also long suffered restrictions on their religious practices. The authorities must take on board and address these grievances if unrest is not to occur again.

Similarly, how it handles the current situation is crucial. One hopes that the government will not take sides, will act with restraint, and will ensure that state violence and arbitrary arrests and other measures that will only fan the flames of further discontent are kept to a minimum.

Ultimately, as with any state and any minority, the Chinese government must recognise that it has a special responsibility towards the Uighurs, as it does towards all of its ethnic and religious minorities. If it takes the extra step to protect their rights and interests and address their concerns, the tensions in the province could be defused.

Bangladesh being a country friendly to China and wishing her well, is opposed to any separatist inclination and external interference in the affairs of a state. Having said that, we look forward to China playing an exemplary role in the matter of protecting ethnic and minority rights.

## How much leave does a minister need?

I wonder whether anyone can say as to what a minister's yearly leave entitlement is, but certainly in Bangladesh no public servant can afford nearly two-month leave in only six months in office, except under very extraordinary circumstances.

SHAHEDUL ANAM KHAN

**T**HE fact that a very important ministry is functioning without a minister for the last seven days compels me to ask how much leave a person holding public office needs, or indeed how long can a government afford to keep one of its important ministries without a minister.

The Grand Alliance government has just completed six months in office. And naturally various quarters including the media have come out with reports evaluating its failure and achievements. Certainly, six months is too little a time to make a value judgment on a government's performance. But morning shows the day and we would like to get a sense of things to come from how the government has done so far to live up to its promise of "change." (However, we know very well that the adage does not apply to Bangladesh since things may turn for the better or worse come evening).

The assessments we have come across in the media very much reflect the evaluators' points of view of various issues, and

matters such as a ministry without its ministers or out of turn comment of some ministers, have come up as negative factors in public evaluation.

One wonders whether the AL, in particular Sheikh Hasina, was able to comprehend the magnitude of its victory and the huge mandate it was given. One wonders too whether it had realised the significance of the percentage of vote gained by the BNP led 4-Party Alliance in spite of the number of seats it was able to win.

The greatest surprise that Hasina sprung on the nation was the selection of her cabinet, where all but a few were absolutely new to the job. Not surprisingly, the old guards were left out, to teach a lesson, according to some political observers, to those who had dared to upstage Hasina during her incarceration.

Sheikh Hasina was taking a great risk, and the media did not fail to point that out. But the public was willing to give her the benefit of doubt, hoping that their apprehensions would be proved wrong.

However, at this point in time there will perhaps be very few who would not agree that the performance of some of the min-

isters might have been better than what we have seen. No wonder there is a move afoot to reshuffle the cabinet and add to its size of. Quality and not quantity is what the PM should go for.

One feels too that that the government has been hard done by, by some of the garrulous ministers. There is a perfectly good rationale for God endowing us with two ears and one mouth. But alas, very few of us care to understand the significance of the arrangement, and of the few that do, many choose to ignore it. Regrettably, we find this propensity in those that are holding public office, particularly a few ministers whose injudicious and untimely remarks on topical issues must have caused the government a great deal of embarrassment.

What is more perplexing is that comment of one minister on a very important matter is invalidated by another, exposing an utter lack of consensus in the cabinet on the issue.

One would expect ministers and government spokespersons to exchange notes on important subjects, even more so when those relate to foreign policy, before going public. It appears that due emphasis is not accorded to what the public view as critical concerns.

What our public office holders tend to forget is that once they take the oath of office they can neither indulge in loud thinking nor afford to make personal opinions public even though the opinion may be extremely rational, as one minister

chose to do very recently, only to be snubbed indirectly by one of her colleagues the very next day.

The home ministry is without both its ministers for the last one week. No ministry can function fully in such a state. The minister sustained an injury that necessitated her treatment abroad while the state minister has been very lucky to have been granted more than fifty days leave abroad on two installments in the last six months.

He obviously considers his presence in the country at this time less important. It was shocking to see him take his time returning home after the BDR carnage. A great statesman had said that public office is a public trust, and when a person assumes a public trust he should consider himself as public property.

I wonder whether anyone can say as to what a minister's yearly leave entitlement is, but certainly in Bangladesh no public servant can afford nearly two-month leave in only six months in office, except under very extraordinary circumstances. And we are not aware of any compelling situation that had prevented the state minister from immediately assuming office after the BDR incident, or is preventing him from doing so now knowing fully well that the home ministry is without a minister. If this is not lack of commitment then what is.

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## 180 days of AL-led regime

It would not be fair to expect the AL led government to do wonders within 6 months of its election. For a rejuvenated AL, its chief has correctly inducted younger leaders in the administration. Compared to the 4-party alliance cabinet (53 members) the present 38-member cabinet has performed well in a bad situation.

A.B.M.S ZAHUR

**T**HERE is no doubt that the AL election manifesto is ambitious. Without ambition, however, no quick change in the existing situation is possible. In fulfilling this ambition, the question of capacity arises. With strong commitment one may, perhaps, achieve the impossible. The AL appears to be dead set to realise the dream of Bangabandhu - Sonar Bangla.

The AL chief has accepted the challenge of changing the face of Bangladesh. She believes that, despite so many hurdles we can realise Vision 2021 if we are determined, dedicated and united. If we could defeat the Pakistani army without proper arms, ammunition or training, we should be able to achieve our goal if we remain united.

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government to do wonders within 6 months of its election. For a rejuvenated AL, its chief has correctly inducted younger leaders in the administration. Compared to the 4-party alliance cabinet (53 members) the present 38-member cabinet has performed well in a bad situation.

The most outstanding success of the new government is presentation of the budget for 2009-10. The budget, though somewhat ambitious, has touched all segments of the population. In fact, it is a pro-people budget. Apart from the budget, the commendable successes of the regime include reducing and stabilising prices of essentials, and handling the Pilkhana carnage.

Future programs include building of the Padma bridge, setting up of two atomic reactors for boosting production of electricity, adoption of coal policy, gas exploration in new/ abandoned areas, improve-

ment of railway, modernisation of Bangladesh navy, adoption of a new education policy, scheme for generating employment for 1.4 million people and agricultural loan for cane and bamboo work, husking of paddy, earthenware making, and production of puffed and flattened rice.

For a democratic regime, after 5 years of bad governance and 2 years of emergency, starting programs within 6 months is pretty difficult. It is all the more difficult because of global recession and inadequate support from the opposition.

Much more has to be attained in the future. Immediate attention has to be given to:

- The problems of NRBs.
- Settling labour unrest in RMG sector.
- Administrative reform.
- Settling demands of UZ chairmen and vice-chairmen.
- Strengthening ACC.
- Improving law and order situation.
- Improving quality of teachers by removing politically appointed ones.
- Trial of war criminals.
- Modernising madrasa education and adopting a scheme for utilisation of the services of madrasa educated students in nation building activities.

The greatest weakness of the government is its capacity to implement policies. Due to

lack of political stability, undemocratic rules and politicisation, bureaucracy could not play its proper role, and remained as an inefficient and weak institution. Instead of giving proper thought to people's welfare the civil servants paid more attention to their political masters and personal gains. This government has to work with this bureaucracy to achieve its goals.

All good plans become useless if implementation is not successful. We come up with fairly large ADP, and end up with achieving only around 50%. In other words, we lack the capacity for achieving the desired growth. To overcome this malady we have to go deep in to the matter. At this stage, the parliamentary committees may be advised to monitor the performance of the ministries and attached departments.

Whatever success has been attained so far should not be belittled. We need not become frustrated. There may be lapses by some ministers due to their lack of experience. With the passage of time these ministers may perform well if they have the will to serve the nation.

It is unfortunate that we have not seen any positive assistance or support from the opposition to the government. We feel that by extending cooperation the opposition will rather brighten its image before the people.

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## Afghanistan: Heeding horrid history

Considering the US's quandary, Obama appears to be their best bet due to his unusual understanding of the region. He should learn from history and make an exit plan which would win a consensus.

I. M. MOHSIN

**A** Canadian think-tank, CIEP, has produced a thorough report on Afghanistan under Fragile States. After delving deep into details about the APak area based on Millennium Goals etc., the treatise indulges in imagining the worst/best case-scenarios. It underlines that: "Indeed, 98% of Afghan civilians are directly affected by the present conflict and Afghanistan has the tenth highest average of the people killed per million per year."

The paper also considers the current upsurge as "somewhat artificial and temporary." Praising the donors for the "extent to which they have invested in Afghanistan," the brief wishes that Obama's "promises" about "combating terrorism" will be honoured through induction of more troops into the tumult. The prognosis for the worst-case-scenario tends to indicate that General McChrystal's Iraq mantra would prolong the status quo.

Despite being an excellent exercise, it draws conclusions that are purely hypothetical. A scrutiny like this should have been able to reveal more definitely why the "insurgency" is becoming more threatening. What role did the Afghans play in 9/11 as per the US version of the tragedy? What is US's strategy now that she is stuck in this quagmire? How does the history of the area advise against such adventures? Should history be taken seriously to bring peace, as the whole world appears to be held hostage by the prevailing mess? Why OBL survives

as a ghost who can be cited but not traced by the best scanning equipment? Unfortunately, any thesis that avoids deliberating on such issues will be only a theoretical kick.

Simmon Jenkins, in the Guardian, calls it "Obama's Vietnam." He affirms that Vietnam trounced Johnson and Nixon besides undermining a generation of Americans. His advice: Afghanistan, dubbed the "good war," could do the same. If history of the two areas is any guide, Afghanistan could turn out to be much worse for US unless an exit strategy supported by Pakistan is adopted. While the last administration kept up jingoistic pressures it failed to find a way out.

Obama has restored the dignity of his office by the use of diplomatic lingo while dilating on all issues, but he appears to be conscious of the Herculean challenges posed by the vested interests. As the media is, generally, controlled by lobbies whose pretensions have prevailed in defining US policy, a president has to seek compromises. He can do it as brashly as Bush or intelligently as Clinton.

Only time will show Obama can make US interests triumph over peculiar complexes of smug Cabals, which wield power through lust, money, media etc. Giving him the benefit of doubt, one may not agree with Tom Englehardt that Obama "...is also president of US which means that he is head honcho for the globe's single great garrison state which now lives off war."

It now dawns that US had two major

disasters in 2001, i.e. George W and 9/11. Despite the 9/11 commission, no cogent case has been aired against Afghanistan. For this part of the world, it remains an enigma that damages US credibility. The ground realities in APak are becoming tougher for foreign forces since 2006 due to many reasons.

First, initially when the Taliban collapsed, a sigh of relief was heaved by the Afghans as they disapproved of the regime's fundamentalism. Secondly, hope was built up by the Bonn Conference 2002 that a new order would benefit the Afghans as touted by US.

Third, US's surrogate conceded too many favours to the northern warlords, which boosted corruption and dismayed the Pashtun majority. Fourth, mismanagement, lack of financial commitment from donors etc., ushered in a famine-like situation in the south-east which dashed all hopes of the Pashtuns.

Fifth, the Taliban revived their "resistance to the occupation." As Kabul had no control, most people started looking to the Taliban for security. They cultivated vast fields of opium. It also became a breakthrough for the Taliban who ensured safe operations by the Pashtuns right up to the export of such stuff. Sixth, the patronising attitude of the US forces, caused more by ignorance than by petulance, offended the local people.

The indiscriminate killing of civilians, described as "collateral damage," has earned US an interminable enmity as per the culture. No wonder the aggrieved joined Taliban to avenge the deaths of their kith and kin, which had become their duty. Being a fiercely independent people, their animosity is like the "cow-dung fire," which can't be easily put out.

The induction of a new ISAF commander whose claim to fame is, reportedly,

his brutal slaughter of Iraqi dissidents is a big conundrum. His predecessor had called the situation a "stalemate," and he was working keenly for a rapprochement with Afghans. Howard Zinn's famous remark two years back on a TV show hosted by Amy Goodman: "If we were teaching the history of Vietnam as it should be taught, then the American people, from the start, would have opposed the war, instead of waiting for three or four years" reflects the Americans' apathy to whatever is done in their name.

History highlights that the Pashtun hates "occupation." It is about 8 years since foreign forces entered. Having achieved precious little by way of giving security, freedom, development etc. to Afghans, thanks to a corrupt set-up, like Diem in Saigon of yore, the wheel appears to have come full circle. Obama's overtures obviate confusion. His best defence is that he is haunted by too many Albatrosses swirling around the US -- Gitmo and its detainees, including the most-sandalous case of ex-ambassador Mullah Zaeef, Iraq's destruction, Abu Ghraib, CIA's EU prisons for torture, Bagram's atrocities etc. The spillover of the virus into Pakistan and the controversial bombings by the US drones have already caused devastation.

Considering the US's quandary, Obama appears to be their best bet due to his unusual understanding of the region. He should learn from history and make an exit plan which would win a consensus. The US is fast losing goodwill in the Muslim world due to the death and destruction. If the IDP suffer short shrift, that may make it the last straw on the camel's back. All must follow Benjamin Franklin: "There never was a good war or a bad peace."

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