

A substantive agriculture credit policy

The task of implementation looks challenging

THE central bank has announced a liberal, multi-targeted and inclusive farm credit policy with a ring of novelty in certain respects. In terms of the objectives and targets set, the new policy leaves practically nothing more to be desired.

The total disbursement of Tk 11,512 crore being aimed at is around 23 percent higher than achieved in the last fiscal. This, coupled with an increase in loan slabs of 5-10 percent to keep above production costs, is in a sync with pro-productivity thrust of the government. Also, the policy is sought to be used as an instrument to trigger monetary flow from cities to rural areas. A tall order at this stage, but if we can take the first modest step in the avowed direction, with the new policy, much will have been achieved.

The pattern of emphases reveals the multi-targeting and inclusive characteristics of the policy. The focus of disbursement will be on undeveloped areas like chars, marsh lands and the coastal belt. We suggest attention be turned to Adivasis.

The lending will reach out to small and contract farmers. To bring the disadvantaged under the loan facility the collateral prerequisites will be waived -- banks may accept certificates from land owners, locally influential persons and even neighbours. But the provision for successful farmers, now worth Taka 200crore, surely needs an increase to yield sufficient dividend.

What sounds particularly positive is the suggestion to banks that they disburse loans in presence of local government representatives, agricultural extension officers, teachers and media persons. This will help ensure transparency with the real farmers standing a better chance to receive loans.

The NGO linkage with specialised financial institutions commends itself as a way of reaching out to many more. It augurs well that some reputable private sector banks are coming forward with modest targets.

Clearly, the policy has introduced a number of new elements so that the task of implementation will be that much more challenging. It calls for a high degree of coordination between agencies which are being given a role.

The implementation of the major features will require close monitoring and supervision of the entire lending operation. There is an 11-member committee to supervise and monitor disbursement of agriculture credits by state sector banks and specialised financial institutions. There appears to be none for the private sector banks, though.

Win against West Indies

Just keep it up

THIS is a moment of relief for Bangladesh cricket whose Test status has come under occasional embarrassing remarks by pundits, as our cricketers have had a habit of losing Test matches in three or four days. The win against West Indies at Kingston, an extremely hard fought one, should help heal the wounds sustained over the years. It is more than four years since Bangladesh won a Test match, that, too, on the home ground against Zimbabwe. But this is our first-ever Test victory on foreign soil, what if it is against a weaker West Indies side! Congratulations, the new captain, Mashrafe and vice-captain Sakib-ul-Hasan deserve thanks for their leadership.

The entire team fought brilliantly after failing to achieve anything in the first innings. But the dashing Tamim Iqbal took charge in the second innings and his maiden Test century gave Bangladesh a fighting score. The ever reliable Shakib and Mushfiqur Rahim also added valuable runs and the West Indians were given a modest, though not a very easy target, particularly when they were batting in the fourth innings on a wicket which had something that the spinners could work on. And it is here spinner Mahmudullah really made a remarkable debut. His haul of five wickets for 51 runs actually broke the back of the West Indian batting and led to a stunning 95-run victory for Bangladesh.

The 23-year old bowler has proved that even an inexperienced off-spinner, usually not treated as a serious threat in top class cricket, could be a match winner if he could bowl with great accuracy and concentration. We believe Mahmudullah will be a potent weapon in our future encounters against good opposition and an inspirer of many more like him to come.

Though the win is a whiff of fresh air into our cricket the cricket managers should not forget that the team has a habit of winning an important match only to lapse into losing meekly. So, there is absolutely no room for any complacency here. The boys, for their part, must now feel confident that they are capable of prevailing over strong teams and look forward to making winning a regular affair.

Reviewing injustices in the military

We feel that the review should not be restricted to the last seven years only but should take into account all alleged past malpractices in this regard. And we hope that by this step alone the very odious practice of tampering with promotions and postings would cease forthwith.

SHAHEDUL ANAM KHAN

ANYONE who would like to see the armed forces run professionally would welcome the prime minister's order to reexamine all cases of premature retirement and irregular supersessions in the armed forces made on political grounds in the last seven years, as also the other cases of alleged irregularities.

The decision is an acknowledgement of the reality that political consideration had indeed been influencing promotions and retirements in the armed forces. While unjust deprivation is bad, out of turn favour is equally harmful, which in a way damage rather than help one's career.

This practice has been in vogue in varying degrees in the military for a long time. It was prevalent during the military regimes, but one hardly expects democratically elected governments to carry on in the same vein. It is regrettable but true that such a practice of promotions and postings, in many cases, was followed by political government on political grounds.

Political parties, without exception,

had been indulging in this practice when in power, sometimes rather blatantly, so much so that at one time some former chiefs were made persona non grata in the cantonments, preventing them use of certain post retirement facilities that the state confers on retired officers, and which no government should curtail.

Officers who join the armed forces are volunteers. They go through a very strenuous and strict selection procedure and are put through severe training process during their career; and a professional soldier expects that merit and professional qualities alone should be the criteria for career advancement.

Huge sums of money and effort are spent on training the officers to hold ranks of unit and formation commanders. It is, therefore, undesirable that prospective officers should find themselves deprived of their due rank, or out of job, purely on subjective considerations. Apart from being unjust it incurs undue losses to the state and corrupts the system.

It must be understood by the political masters that officers take oath to serve the flag and uphold the constitution. They are

not, nor should they be expected to be, beholden to any political party or individual. At the same time, it is also true that military personnel are not apolitical, after all they also exercise their right to vote for the political party of their choice. But I have not known that predilection to come in the way of an officer's conduct.

However, there are exceptions and some do try to ingratiate themselves to the political party in power. But this practice is an aberration and not the rule, resorted to only by those that are of poor merit and find this a convenient way to advance their career. Regrettably, the government of the day seemed to have been oblivious of the damage done to the state and to the institution as a result.

Perhaps Bangladesh military is the only one of its kind where an officer (and other ranks too) can be asked to go home without being assigned any reason, and has no scope to take recourse to law. In spite of this uncertainty, officers and soldiers have implicit faith in their commanders that they would ensure justice and fair play at all times.

It is this trust and confidence in their leaders that motivates soldiers to rush in the face of bullets and jump to their deaths on merely one word of command. The practice of political patronisation has severely blunted this very edge of the military.

Can a military really countenance a situation where an officer loses his job or is deprived of promotion because of his so-called political connection? Can there

be a greater travesty of justice than to see the son of our acting president during the Liberation War sent home, ostensibly because of that connection. He was an extremely professional officer who rose in his career on his own merit.

Why and how does his father become a demerit for him? We witness the same tradition, father becoming a demerit for a son, when the son of an erstwhile chief of Jamaat is sent home, ostensibly because of kindred connection. And he too was an extremely meritorious and professional soldier. Alas, when should we realise that sons cannot choose their fathers, and whatever they have achieved is by dint of their caliber and nobody's charity.

Apart from normal retirement there are two other ways that an officer's service can be terminated. One is to be sent on premature retirement under the relevant rule, and the other is dismissal. No officer should have his job terminated except on specific charges and without being given the opportunity to defend his case.

The armed forces have been deprived of the service of many good officers because of this detestable practice. We feel that the review should not be restricted to the last seven years only but should take into account all alleged past malpractices in this regard. And we hope that by this step alone the very odious practice of tampering with promotions and postings would cease forthwith.

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Politicians can learn from grandma

Culture, in its traditional and respectable manifestation, has been heavily influenced by religion, or religiosity, and the ethical codes it demanded. The grip of religion over identity has loosened, particularly among the majority communities that together constitute the Hindu population.

M.J. AKBAR

IF you want to know where India is heading, check out the grandmothers. A chance flick of my television remote, perennially restless with boredom, took me to one of those imitative dance competitions that apparently keep millions transfixed in the name of talent. My reaction was a mere fix, rather than a heavy transfix, but that glimpse was sufficient to reveal the contours, literally, of a rising phenomenon. Preteeners, inbetweeners (that aggressive demographic segment between child and adolescent) and nubile fantasists were gyrating with enough sexual innuendo to embarrass a Bollywood choreographer.

That, however, was not the story. We are all aware that celebrity is the new morality and many young people will do whatever it takes to reach within camera-distance of glamour. Popping eyeballs in countless homes are, for the fetishists, a reason for celebration, not reticence.

The story was in the front row of the seated audience watching this televised show, where steely mothers and intoxicated grandmothers cheered every pseudo-sexual pirouette with increasing

hysteria. The intoxication was not from something as pedestrian as alcohol, but from the prospect of stardom and its attendant wealth. These were not cosmopolitan-liberated women. They were from small towns, and had trained their children in the arts of public seduction to help them break into the glamour palaces of Mumbai.

These mothers were not born in 1980; many looked four decades older. Their parents would have blushed if two flowers got too close on the cinema screen. They have abandoned this soggy morality, including its notions of dutiful sex, in their thirst for the material and sensual gratifications of an evolving multinational world. Do not sneeze at the upwardly senile; they are having fun.

A social revolution in values is visible across India, in public and private entertainment; in the lifestyle of campuses and the elasticity of leisure. Politics was and is economics. That is the core. But politics is also a cultural fact.

Culture, in its traditional and respectable manifestation, has been heavily influenced by religion, or religiosity, and the ethical codes it demanded. The grip of religion over identity has loosened, partic-

ularly among the majority communities that together constitute the Hindu population.

Religion remains a vital existentialist force among minorities because it defines the difference. And so, the use of the headscarf, or even the *burqa*, is rising among young Muslim women while young Hindu women are celebrating the fusion of western sauce with Indian fashion.

There is an internal logic, even if you may not consider it a justification, in the fact that the mosque, gurdwara and church continue to play a far greater role in minority politics than the temple does in majority thinking. This is why the BJP's promise to build a worthy temple on the site of the Babri mosque now provokes a yawn instead of a war cry.

Jawaharlal Nehru once called dams and steel mills the temples of modern India. The temples of post-modern India are malls, television studios, dance halls and stock exchanges. This new culture is edging towards a new politics, even as it tests the endurance of established virtue in the process. This is not to suggest that the establishment is dead. You can see its vigorous rearward action against the liberalisation of homosexuality laws.

A political party must, of course, spread its attention span beyond a single section of the electorate, but parties that become so embedded in their past that they cannot come to terms with a new and growing influence in public life, pay a heavy price in elections. The practical way of dealing with change is pragmatism. The BJP and

the communists are mired in post-electoral ideological confusion for a very good reason: they have an ideology. Ideology gets brittle when it remains locked in the fetters of its birth. Flexibility is always a difficult call for believers, and every debate about the exact degree of dilution necessary is an invitation to acrimony.

The Congress is comfortable because it replaced ideology with pragmatism in 1991. It can adapt its cultural and economic stresses according to circumstances, sometimes even at the same moment. It can represent the liberal face of the Delhi High Court judgment on Section 377 even while it conducts a placatory dialogue with the church on how far to go. Pragmatism gives it the leeway to shift its stresses from one problem area to another in its budgets. Pranab Mukherjee can switch the gear from urban to rural seamlessly and without internal dissent because there is no dictum in the party's prayer book.

Matthew Arnold is a name that might, or might not, stir the memory of a student of English literature; he was not top of the class even among the great range of Victorian poets. Even fewer will have heard of his "Stanzas from the Grande Chartreuse," written in 1855. But forgettable poets can leave behind unforgettable lines. This couplet seems eminently suited to India 2009:

*Wandering between two worlds, one dead,
the other powerless to be born.*

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Lobbying in Bangladesh secretariat

Lobbying has always been strong in Bangladesh during democratic regimes, but it is learnt that it has reached an intolerable level nowadays. Even our prime minister appears to have been unhappy with the increase of *tadbir* (lobbying) in the Bangladesh secretariat.

A.B.M.S ZAHUR

ADMINISTRATIVELY, a democratic government may be less efficient than a non-accountable government. Yet, democracy is the best because it gives full freedom (not license) to think, speak and protest, and people are even empowered to force the government to step down. This does not mean that a group of people or some leaders of the party in position can ensure their own interest, causing harm to the nation.

In a democracy there may be cases of managing or canvassing, but if it exceeds the limit the government has to control it. This, however, needs cooperation and understanding from the people, particularly supporters of government.

Lobbying has always been strong in Bangladesh during democratic regimes, but it is learnt that it has reached an intolerable level nowadays. Even our prime minister appears to have been unhappy with the increase of *tadbir* (lobbying) in the Bangladesh secretariat. With ambitious an election manifesto, lack of cooperation from the opposition and threat of

possible impact of global economic meltdown on the economy she has to worry about realising her vision. Furthermore, on assumption of office, she could see the devastation caused to administration by 4-party alliance regime.

With a not-so-efficient bureaucracy debilitated by politicisation and graft, the implementation of various programs has become an extremely onerous task for the government. During the last 6 months some new ministers have not, perhaps, been able to perform well due mainly to their lack of experience and inadequate assistance from the bureaucracy. Thus, they appear to have failed to fulfill the desire of the prime minister.

We learned from a brief survey by a weekly (2000) that some senior AL leaders find faults with some new ministers' capacity, and also try to pressurise the said ministers to listen to their advice. Some assistant private secretaries are not showing enough tact in tackling the visitors, who include senior politicians, student leaders, businessmen or government servants, lobbying for promotions, or transfers or postings. It is said that more

than 1200 people a day visit the secretariat.

The secretariat is really the hub of administration. Due to heavy pressures of visitors the ministers cannot concentrate properly on their task. If enough time is not given to cope with their task it is obvious that the quality of policies concerned will be poor. There will be delays in implementation and, ultimately, it may have a negative impact on the development and growth of the nation.

Lobbyists mainly bother the ministers/state ministers, secretaries and joint secretaries. Despite the displeasure of the prime minister, the incursion of lobbyists could not be checked. Lobbying is either personal or group based. Among the most affected ministries are education, health, public works, local government, communication, food and disaster management, commerce and home affairs. Some senior leaders even threaten senior officers to have their demands met.

The ministers and senior officers need not feel frustrated because individual efforts by them to withstand pressure will ultimately be supported by the prime minister. What is needed is tactful handling of the visitors.

In consideration of the situation the following suggestions are offered to bring down lobbying in the secretariat to a reasonable level. They are:

- Increasing the number of working days from 5 to 6 with 2-hour break for Friday prayers. Sundays should be

- closed;
- Ministers may try to give time to lobbyists in their official residences;
- Visiting hours in the secretariat may be restricted to 2 hours, with no visiting on Fridays;
- No change of orders of transfer or posting on flimsy grounds;
- Lobbying for promotion may be treated as a violation of service discipline.
- Though lobbying in Bangladesh is nothing new, the recent abnormal increase appears to be caused by:
- Induction of a large number of new faces in the cabinet, which has made some aspiring senior leaders unhappy. They may be putting unfair pressure on new ministers;
- Due to lack of dynamism in the administration even routine matters are delayed, compelling the concerned to go for lobbying;
- During the last 7 years pro-AL people were either deprived of their legitimate rights or were unjustly punished. Thus, these people now want to regain their rights as quickly as possible.

We need not be frustrated. With more experience gained by the new ministers, and reorganisation and reshuffling of the senior level of the bureaucracy, the situation will certainly improve in the not too distant future.

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