

PLEASURE IS ALL MINE

Towards reaping demographic dividends



SHAH HUSAIN IMAM

THE BPL cricket festival and the month-long observance of Ekushey February at some point coincided with each other. This generated interesting, if provocative, comments from young men and women. Several of them pointed to a cultural disconnect between the two events: "copycatting of IPL" in the festive inauguration of the cricketing event stood in contrast to the solemn ambience associated with the Ekushey observances.

They are not, however, clearly in a majority; for most of them saw it as a mere coincidence and not a conjunction of occasions by any celestial conspiracy. The scale of opinion was heavily tilted against the critics, most people endorsing the BPL proponents' argument that the cricketing festival and the historic Ekushey should be seen in their own contexts.

The first is chatpati cricket in short format that leaves little to imagination. It is more of an exciter than a soul-stirrer, a big "beehive of business," as it were; some taking bites while others collecting honey. The principle of auctioneering (read incentivising to taste!) players and that of franchise for stakeholders have taken the once gentleman's game to a new height of commercialisation!

Ekushey's elevated place is so emblazoned in the hearts and minds of people that it cannot admit of deflection by any passing event.

It is worthwhile to recall an interesting revelation on the steps of the language martyrs' memorial on this Ekushey. Some young men and women when approached by a television staffer to say a few words on camera about the event and its significance betrayed a sad lack of basic knowledge about the day.

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AMDADUL HUQ / DRIK NEWS

Can we put on a sardonic smile at their ignorance? We have no right to; for, we the seniors are to blame for this inter-generational knowledge gap stewing in its own juice by a series of historical defaults. We have failed to provide uniform, authentic and verifiable information about most of the tuning points in our history. If there is one version, pat comes the counter or revisionist version, depending on who wields political power at a given time. Yes, some other countries may have had historical incongruities to contend with; yet they are not as obsessed as we are with memories to a point of incapacitation in terms of getting on with the present times.

It is either deification of or damning indictment on leaders without regard to their relative calibre and contributions. Distance in time usually facilitates dispassionate and objective judgment of persons and events, but in our case, understanding of fundamentals is only progressively clouded.

How much we know doesn't matter, what's really important is the sense of history and that of identity with which our children are growing to take their place in the real world around them. They are more confused than we think.

The young men and women are often disparaging in their remarks about our leaders; they cannot take pride

in them nor in the circumstances and legacies the leaders have left them with. No wonder, we see the young talent leaving the country. Not so talented also left, and many did well for themselves until a couple of years back when recession had set in the host countries.

There are initial signs of a reverse migration but hardly on a scale that Indian and Chinese Diasporas are trekking back home out of deliberate choice.

The migrated have had a sense of dual identity, which is not a necessary evil if put to proper use. This has the potential for mutually reinforcing and advantageous equations in relation to both home and the adopted country.

One redeeming feature is a new genre of young men and women appearing on the scene driven by honed-up skills, ingenuity, tenacity and patriotic zeal to be acting as change agents in Bangladesh. They think leadership is all about ownership of problems and not fighting shy of them.

Taking a cue from a blogger, here is a message: We Bangladeshis better learn English thick and fast because Indians, Sri Lankans, Filipinos and Pakistanis are being employed in Bangladesh denying us positions that should have been ours. This is not based on research to be sure but it conveys the impression of an observer. A BBC survey has revealed that 69% of young respondents in Bangladesh are for learning English for jobs and understanding the world better.

Our young people, particularly since 1980 up until very recently, were launched late into their careers with many wasted years behind them. The sessions jam in the universities, only lately rolled back though, has been one major reason for our failure to reap the demographic dividends we ought to have given the size of our young people.

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ADP under financial crunch: Tip of an iceberg



DR SAADAT HUSAIN

THE number of projects included in the country's Annual Development Programme (ADP) in FY 2011-12 has rolled into 1,204. This includes 165 projects which have been approved this financial year. It

is expected that more projects will get approval in the next few months of the year. Very impressive figures, no doubt. The pinch comes from the misalignment of resource envelope of the government and the demand for implementation of the projects in the portfolio.

Approximately one hundred thousand crore taka will have to be released against projects slated for implementation during this financial year. This is staggeringly high compared with the size of the ADP -- only Tk.46,000 crore, likely to be pruned further to Tk.40,500 crore. Most of the projects will, therefore, starve and wilt.

Resources required for full implementation of the 1,204 projects add up to more than four hundred thousand crore taka. Taking average project life to be five years, the annual demand seems consistent and plausible. Shortfall in fund release will imply delay and disruption, much to the consternation of the stakeholders. Uncertainties will loom large, project cost will multiply and frustration of the would-be beneficiaries will pile up. Such a yawning mismatch is an anathema to planning regime in any country of the world.

How the situation could come to such a pass is the natural question agitating the mind of every enlightened citizen. The catastrophe has not rocked the country overnight; the governance culture has rather shaped the catastrophe over decades. Almost everybody in the governance structure is prone to examine the case in the most cavalier fashion paying all attention to possible reaction of power elites only. It is difficult to believe that professionals in the planning cells of the ministries and the Planning Commission are not aware of the need to balance resource availability with the demand for resource during the implementation period of the projects or during a particular year. They are not, however, ready to point the anomaly out lest they incur the wrath of some powerful individuals or groups sponsoring the project. They find it expedient to fenestrate professionalism and keep their head floating, mopping up sizable advantages in the process.

Ideally, a project should be conceived in the ministry either by the minister or high officials, including those in the planning cell of the ministry. An understanding would be reached about the general appropriateness and suitability of the project through an enlightened review of technical, financial and administrative aspects. A draft project document is prepared by the planning cell based on the understanding. The draft document is then circulated in the ministry for a close scrutiny by the concerned officials, including those from the directorates and agencies. The draft is revised based on their comments. With the minister's formal approval the project document is sent to the Planning Commission for approval of the executive committee of the National Economic Council (ECNEC) through a formal presentation in the meeting.

As a professional body, the Planning Commission is expected to catechize the project document rigorously in the light of guidelines articulated in the country's planning books. The officials of the Planning Commission should accomplish their task dispassionately from a purely professional angle. They must point out the pitfalls, anomalies,

incompatibilities with national priorities and resource envelop of the country. Members of the Commission must protect the freedom and professional integrity of the subordinate officers. They may introduce political compulsions of the ruling party in their analysis but they must also spell out the implications of political considerations and point out limitations of such consideration. They must draw a line which may be crossed at a great peril of the nation.

Members of the Planning Commission are senior civil servants. Most of them are secretaries to the government. People will expect them to summon enough courage to impress upon the members of the ECNEC about the dangers of blithely going about project approval binge without reference to resource constraint. ECNEC members may be told that populist stance in matters of project approval is like a credit card: it's a lot of fun to use it as you like, until you receive the bill.

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MOHAMMAD HELAL UDDIN

POVERTY is considered as one of the focal setbacks in the way to socio-economic advancement of countries, especially developing countries. Poverty reduction has been a crying need in all development strategies and practices since the evolution of development thinking and planning. The first Millennium Development Goal is that the number of people living in extreme poverty, defined as those living on less than \$1 per day, will be reduced by half between 1990 and 2015. Economic empowerment of the poor to enable them to achieve basic capabilities is seen as a critical approach to poverty reduction. The Microcredit Programme was initiated nearly in 1970s and by the 2006 almost 13 million poor people had been brought under this initiative.

Scholars in the field of poverty studies argue that it is better to spend money in direct income generation activities like microcredit than to spend on other types of social service provisions and programmes, especially for developing economies where manufacturing sector is yet to flourish and industrialisation for massive employment is barely enough. Social safety net programme is, however, needed to some extent to provide life sustenance support to extremely vulnerable poor. Helping the poor to do something through their own effort is considered as a worthwhile strategy. Providing credit to poor who are rejected by the formal commercial banking system because they are not considered credit-worthy is such a sustainable attempt.

According to a Household Income Expenditure Survey (HIES) 2011, conducted by Bangladesh Bureau of Statistics, 31.5% of total population lives under the poverty line. With this great number of poor people and with low GDP per capita Bangladesh still remains a Least Developed Country. Bangladesh has low capital endowment and more than 10% unemployed labour, so it is more practical to help people to solve their problem with microenterprises like making handicrafts, raising livestock, etc, by providing microcredit. Beside this, microcredit has to some extent been successful in bringing women to the forefront of development. The level of women empowerment is likely to rise through joining credit programme.

Poverty can't be seen from a linear viewpoint rather it has to be measured from a multidimensional and holistic angle. Monetary assistance to the poor can't alone break the vicious cycle of poverty. There is a maxim that poor are

poor because they are poor. They are poor in their mindset, thoughts, and knowledge about themselves. Without concentrating on these obstructions, no effort for poverty reduction will be successful in attaining intended results. Thus, it is clear that there are strong potential synergies between microfinance and the provision of other basic social services. The benefits derived from microfinance, basic education, and primary health are interconnected and studies have found that the impact of each can increase when they are delivered in concert. There are several barriers to effective utilisation of microcredit, ranging from market relation to power relation of poor credit recipients.

In this era of globalisation and free market everything, from subsistent rural to industrialised urban economy, becomes closely interrelated. Resource

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flow has become incessant within and outside national territory. Accordingly, every production system becomes strongly related to market situation, demand-supply equilibrium. Because of poor market knowledge and lack of proper information credit recipients often face serious losses, which makes them incapable of repaying credit, which in turn make them vulnerable to debt. Providing training to recipients about production and marketing, though expensive, is fundamental for success of microcredit programmes.

Here is a typical case from my own experience. A few weeks ago a poor relative requested me to lend him a small amount of money to do something as he was unable to work as a day labourer because of illness. After a short observation of local market I gave him the amount with particular instructions. The next day he called me and told me that he made 45% profit in one day. Nevertheless, what he has been doing is seasonal and will dry up soon and I have to help him find another such opportunity.

There are various types of informal and unorganised marketing structures where the consumer pays a good amount but because of defective system primary producers and farmers are not getting due benefits. For example, in vegetable marketing systems farmers are usually paid less than 20% of market price. Organising these types of marketing systems and engaging poor credit holders in the process, with help and supervision of microcredit agencies, will be more practical.

Microcredit organisations usually provide credit to women members of families headed by male members. Because of power relation within the family female credit recipients often have no control over utilisation of that money. A study found that only 37% of women have full or sufficient control over credit use while the rest of the recipients have partly or almost no control over it. Initiatives should be taken to give women basic knowledge and to give them self-esteem and recognition so that they can utilise the credit according to their own preference.

Most microcredit providers are only concerned with lending money and collecting it without intervening in opportunity creation for the poor to invest it in productive activities. Thus, most of the money goes into non-productive expenditure, which in turn makes them unable to repay the credit amount. Making a profit takes some time, but the system of repayment of credit immediately after it is taken leaves the recipients with great difficulties in running a business.

Now some microcredit agencies are paying attention on the facts described above and thinking over it. Income Generation for Vulnerable Group Development Programme (IGVGDP) is a pilot project initiated by Bangladesh Rural Advancement Committee (Brac), targeting rural extreme poor households to improve their living standard by providing extensive training and marketing assistance.

"Poverty must be seen as the deprivation of basic capabilities rather than merely as low incomes," said Nobel laureate Amartya K. Sen in his outstanding book Development as Freedom. Development of basic capabilities and promotion of entitlements of poor people are crucial for success of poverty alleviation programmes. Creating opportunities and providing extensive training and marketing assistance are among the basic capabilities which need serious attention.

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