

'It was essential and necessary to hold the general elections'

Veena Sikri, former Indian High Commissioner to Bangladesh, talked to Rezaul Karim of The Daily Star about the January 5 Parliamentary election in Bangladesh and about issues of bilateral interest. The following are excerpts from the conversation:

Former Indian High Commissioner to Bangladesh Veena Sikri said that India's stance during the January 5 elections was not to support the Awami League but to support continuation of constitutional and democratic process in Bangladesh.

"It is clear that if the elections were not held, there would have been a serious constitutional crisis and violence in Bangladesh," she said.

Sikri, who was the only female high commissioner of India to Bangladesh, served in Dhaka from December 2003 to November 2006 when the BNP-Jamaat led 4-party alliance was in power. She said that India always supported democratic and constitutional process and did not approve of violence.

In an interview with The Daily Star recently, the former Indian envoy said: "When you have elections every party has the choice to take part in the elections. But it is not fair to say the election is not participatory or election cannot be held if one party does not want to participate in the polls."

In this context, she cited the example of Jammu and Kashmir where the Election Commission held elections despite demands by political parties to defer the polls schedule as they did not find the time suitable for the election.

But after the EC decided to hold the elections, the parties agreed to participate because boycott was not the solution in a democratic

process. She added: "EC is an institution and it is very important in democracy."

She was asked about the common disappointment in Bangladesh over the January 5 Parliamentary elections in which more than half of the seats were uncontested and most of the remainder offered only token opposition, and the results of the elections did not appear to credibly express the will of the Bangladeshi people. Veena Sikri termed it unfortunate and said it was a pity that more than half of the candidates in the parliamentary constituencies were elected unopposed.

In reply to a question about the Western world's, particularly the US and EU, call for dialogue to find a way to hold elections that are free, fair, peaceful, and credible, reflecting the will of the Bangladeshi people, the retired diplomat said dialogue and consultation were needed in any democracy to resolve problems and move ahead for progress and advancement of the country.

"Dialogue is not to go back or bring back the caretaker government provision in Bangladesh as it was abolished by the highest court," she said, and called for holding dialogue among political parties to build a strong EC which could take action without anyone's influence.

Asked to evaluate her time in Dhaka and the present upbeat mood in India-Bangladesh relations, the former Indian high commissioner said she witnessed the rise of Jamaat-ul-Mujahideen (JMB) in Bangladesh, synchronised bomb blasts across the country, and 10-truck arms haul in Chittagong, among many other incidents.

She said terrorism was the single biggest



Veena Sikri

issue at that time and it was challenging as the ruling BNP-Jamaat alliance was in "complete denial" of that.

She said there were two vital issues when she was posted in Dhaka -- one was the camps of Indian insurgency groups inside Bangladesh and operating from the territory of Bangladesh, and the other was Bangladesh's own militants.

Veena said India always provided information about camps inside Bangladesh at meetings between India's BSF and the then BDR. Besides, there was the issue of use of Bangladesh soil by Pakistan terrorist groups. But the then BNP government was always in complete denial of that, she said and added that JMB began operating during the time she was in Dhaka. Jamaat-e-Islami chief and then

minister, Motiur Rahman Nizami, had repeatedly claimed that the JMB did not exist in Bangladesh.

Although 'Bangla Bhai' executed people in public in Rajshahi, the BNP refused to accept such killing took place. However, she said the BNP-Jamaat government admitted it after a lot of hue and cry and a series of bomb as well as suicidal attacks.

Veena Sikri thanked Prime Minister Sheikh Hasina for uprooting militants and insurgent groups after she came to the power in 2009.

Speaking about the upbeat relations since Sheikh Hasina-led Awami League came to power, she said: "Certainly, I would say that since 2009 the spirit of cooperation between India and Bangladesh has been very strong."

"Of course, it does not mean that every problem has been solved. But, I think that the spirit of cooperation is the very first requirement for finding a solution. Both the sides are willing to cooperate and understand the importance of finding solutions. That is important," she said.

Turning to two pending issues -- Land Boundary Agreement and signing of Teesta River Water Sharing deal -- Veena Sikri said the BJP government of Narendra Modi absolutely supports LBA and it is expected to be implemented soon. But, Veena Sikri believes that more needs to be done to get the Teesta agreement signed.

"I think during the UPA government, they did not go to the parliament for two years. But now, after Modi assumed power, I see a commitment to implement the LBA," she said.

Discussion on LBA has restarted and old political problems are not coming into play. "I

am hopeful that it will be done in the winter session of parliament ... by this December," she added.

Asked whether she thought that state politics in bordering states like Assam and West Bengal would obstruct the implementation of the LBA, she said: "If you take West Bengal, you have both LBA and Teesta, LBA is not a big issue, but the Teesta is important to West Bengal."

"I think a lot of things, including how we share the water, what the percentage of water is shared, etc., have been agreed upon on Teesta, but the problem is about the quantum of water, and there were two different figures from India and Bangladesh," she observed.

Bangladesh and India need to somehow come to an understanding because water flow of Teesta is very low in the lean season, she said. She cited the Ganges water-sharing treaty and said it was possible as both sides had been able to exchange 40 years of data of water flow.

But in case of Teesta, this data is not available, she said, and added that India and Bangladesh needed to do a joint hydrological survey to measure the level of water to find a solution. Veena Sikri also said there were a lot of technicalities that could be discussed to clear the way for signing the treaty.

The former Indian envoy stressed the need for collective approach to resolve problems between the two countries. She said Bangladesh, due to its unique location, could play an active role and be an important centre for economic activities in regional groupings like Saarc and Bimstec, and in sub-regional cooperation.

FINANCIAL INCLUSION OF THE POOREST

Street kids in Bangladesh get bank accounts!

SHAZIA OMAR

MILLIONS of extremely poor Bangladeshis are living in our golden country seeking opportunities to participate in the economy to survive. They face barriers in attaining an education, job, health services, clean drinking water, or food. In desperation, they pray for a chance to do something, anything that will enable them to get onto the bottom rung of the economic ladder so they can heave themselves out of poverty. Let's give them a chance to achieve prosperity. What will it take?

Allowing extremely poor people to open bank accounts gives them a mechanism to save. This is a basic human necessity, if one is to have any form of resilience to shocks.

We are all vulnerable to all sorts of shocks, the extreme poor more so than anybody else. Research shows that financial inclusion can help people overcome conditions of poverty. Providing individuals with access to savings instruments increases savings, productive investment, consumption and female empowerment.

Many of the 8 million extremely poor Bangladeshi youths live in urban slums. Most of these children are working in terrible conditions to support their families. While they are

undoubtedly living in hardship and not going to school, the truth is, after supporting their families, they are unable to channel what little money they have left towards a better future for themselves. This is the trap they are in. Instead, the excess money is wasted -- sometimes on drugs -- or even lost, as these children have no pillow to store their money safely under.

In March this year, Bangladesh Bank, led by Governor Atiur Rahman, introduced an exciting financial product enabling working street children to open basic savings accounts, under guarantee of a registered NGO in their community. Children under 18 require an NGO guardian signature but they remain the sole owner of the money in the account. With a minimum deposit of Tk. 10 taka and a compound interest rate of 10%, this product is ideal for the street children it means to serve. Children above 18 with accounts also have an option to take a loan from the same bank if they want to do business or go to school. Thank you to the governor for making this refinancing possible.

I am very glad this ambitious plan to extend basic banking services across the country was launched. This policy creates an environment conducive to the current government's vision of an extreme-poverty-free Bangladesh by 2021. This is a formidable step forward for our children. I

hope other members of society feel the energy created here and join the momentum, each with his or her contribution. We all have a role to play.

The street children I met in Khulna, who had opened accounts at a state-owned bank, said they were thrilled, inspired and motivated, by virtue of owning a bank account, to work harder and save. The scope and scale of their dreams, aspirations and confidence had changed.

Speaking to the manager of the bank, I learned that 292 street children had opened bank accounts. He said: "As a child, I studied in a school but I had no idea about money. These kids have an opportunity to learn about the banking system from an early age. This will help them build resilience."

The executive director of an NGO said that developing a "savings mindset" among the children is not as challenging as convincing their parents to come on board. Parents, she says, require significant counseling and convincing to recognise the advantages of opening bank accounts. She opines that there are no funds available for NGOs to help do this advocacy work with parents or to raise the financial literacy of the children who are opening accounts, though she hopes that new funds will emerge from the private sector or NGOs to fill this gap.

In this case, the children were able to deposit on average Tk. 50-500 a week. Many of

the children work at home, preparing shrimp for factories. Some work at wholesale fish markets, stocking fish, breaking ice, carrying things. Some are domestic workers, some work at restaurants or tea stalls, while some are 'tokais.'

None of these children are in school, so the NGO has taught them basic literacy so they can sign their own names to open accounts. In a generous spirit of giving, a privately-owned bank, last Eid, put gifts of Tk. 1,000 into each and every bank account that had been opened to date by street children. Other banks and philanthropic individuals can follow this path.

This Bangladesh Bank initiative makes it easier for funders to contribute monetarily to the empowerment of street children directly, if they choose to. Private and public funds can now easily be deposited into these accounts to supplement savings for the child.

Bangladesh Bank has also created a 2.5% mandatory CSR requirement for banks to contribute to corporate social responsibility activities this year. This is a wonderful policy that facilitates redistribution of wealth to create a more inclusive, equitable nation. Smart pro-poor policies are exactly what Bangladesh needs right now to bring about the dreams we have in our hearts.

In Guatemala, 4.3 million youths were intro-

duced to Youth Savers in a programme launched in 1996. In Kenya, Tap and Reposition Youth (TRY) project created youth savings accounts for out-of-school adolescent girls and young women aged 16 to 22 residing in slums and low-income areas of Nairobi. In Senegal, Poste Finances, a postal savings bank, made an agreement with the National Agency for the Welfare of Young Children to open free savings accounts for underprivileged children. In Uganda, Youth Start is an initiative to provide safe and smart savings products for vulnerable adolescent girls.

Some critical best practices that emerged from these programmes was that youth receive most benefit from financial services when they are offered in tandem with non-financial services such as mentoring, financial education, internships and social asset building. There are some risks involved and we must be careful to ensure that our poorest, most vulnerable children are not exploited by banks or NGOs. Safeguards and conflict-resolution policies need to be put in place. Overall, this is a promising step in the right direction, and I speak on behalf of many mothers and fathers when I say that we hope to see this blossom into a garden of opportunities for our children.

The writer is an activist for the extreme poor. E-mail: shaziaomar@gmail.com

QUOTABLE Quote

Opinions are made to be changed - or how is truth to be got at?

Lord Byron

BEETLE BAILEY by Mort Walker

HENRY by Don Trachte

CROSSWORD BY THOMAS JOSEPH

ACROSS: 1 Endures, 6 Grant and Laurie, 11 Moscow setting, 12 Media icon from Chicago, 13 In a while, 14 Pageant topper, 15 In unison, 17 Signal of approval, 18 Langley org, 19 In a half-hearted way, 22 Soak up, 23 Like an angel, 24 African nation, 25 Bumbling, 27 Trig function, for short, 30 Lights at the table, 31 Superb serve, 32 Rent out, 33 Darling, 35 Spring sign, 38 Palate part, 39 Hint of color, 40 Wall worker, 41 "Skedaddle!", 42 Rorschach creations

DOWN: 1 Fragrant flowers, 2 Slow passage, 3 Lowly despot, 4 Quaker's pronoun, 5 Epitome of differentness, 6 Trendy, 7 AP rival, 8 Singer Ariana, 9 Playwright Pinter, 10 Disreputable, 16 World's lowest lake, 20 Acts innocent, 21 Charged bit, 24 Bottom-line figure, 25 Man of the cloth, 26 Telemundo viewer, 27 Opera legend, 28 Spotted cat, 29 Some autos, 30 Driving problems, 34 Egg outline, 36 Freud topic, 37 Clique

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