

# Development and Democracy Time to look to the East

MOZAMMEL H. KHAN

It was December 6, 1971 in the White House situation room when the joint forces of Bangladesh and India were quickly marching towards Dhaka. It was a meeting of the National Security Council Action Group chaired by Henry Kissinger. It was concluded by the generals that the birth of Bangladesh was now a reality. At that point the Under Secretary of State U.A. Johnson warned that after the war, Bangladesh would be an "international basket case". Henry Kissinger added that "it will not necessarily be our basket case".

In 1975, a book from MIT, with contributions by four Nobel Laureates, among others, analysed the world food situation of that time and concluded that Bangladesh is like a patient in a hospital who has no possibility of survival, advising the international community to redirect its resources and attention to 'patients' who are likely to be cured with the adequate treatment.

After almost four decades, in its issue of June 17, 2015, The Christian Science Monitor in an article headlined, "From famine to food basket: how Bangladesh became a model for reducing hunger", wrote, "Four decades ago, the newly formed and desperately poor South Asian nation of Bangladesh saw its already-high levels of extreme poverty and chronic hunger skyrocket with floods, leading to the Bangladesh famine of 1974. . . Today, the one-time food basket case has transformed into something of a food basket - and a model for hunger reduction for the rest of the world".

"Bangladesh is one of three success stories of the last 10 to 15 years - Ethiopia and Nepal are the other two - that give us some hope on this goal" of eliminating hunger, says Glenn Denning, a professor at Columbia University's School of International and Public Affairs, New York, and a noted expert in development and nutrition.

In 1970, Bangladesh needed 15 million tons of food grains to feed its 75 million people, while it produced only 11 million tons with a shortfall of 4 million tons. In FY 2014-15, the country produced 38.4 million food grains and even attained the position to export food grains after feeding its current 160 million population. It is expected that the country will rank third in the world in terms of annual GDP growth in the next fiscal year.



PHOTO: STAR

The International Republican Institute (IRI) of USA in a recent survey reported that Bangladeshis are increasingly becoming optimistic about their better economic future. The survey, conducted by the US-based Centre for Insights in Survey Research, finds that 64 percent of respondents believed that Bangladesh is headed in the right direction, citing improvements in education, transportation and the economy as the three greatest reasons for the country's positive trajectory. These are among the findings of the latest IRI survey in Bangladesh, based on face-to-face interviews conducted with a randomly selected sample of 2,550 voting aged adults from October 30 to November 19, 2015.

Conducted in cooperation with international research firm Global Strategic Partners, the nationally representative sample

was drawn from all 64 districts in the seven divisions of Bangladesh.

According to the survey results, respondents remain positive about the direction of their country and are satisfied with the state of the economy. Nearly 80 percent of Bangladeshi participants stated that the current economic conditions are very or somewhat good, with 72 percent indicating that their personal economic situation will improve in the coming year. The survey found that respondents seem to be developing a greater assurance of their future economic well-being. Nine out of 10 respondents stated that their family has enough income to afford basic commodities. Findings also show that support for the government has increased with 72 percent of respondents stating that they approved of the job being done by the

government, an increase of six points from the last survey conducted in June.

Participants responding that democracy was more important decreased from 68 percent to 51 percent since the June survey, while participants responding that prosperity is more important increased from 27 percent to 45 percent.

In the midst of this growing optimism of Bangladesh's future, the survey showed a shift in the importance, which is almost equally divided, placed on a prosperous economy as compared to a democratic system of government, a liberal Westminster type of democracy that the country was trying to practice over the last 25 years or so.

The principal shortcoming comes from the country's failure to create a pluralistic political system; it has created a rather polarised political divide, where the divide,

unfortunately, has become the blood-ridden history of its creation. As a consequence, even the caretaker system of government, which was thought to be the ultimate solution for holding a free and fair election and smooth transition of power, became the victim of manipulation, resulting in so-called '1/11' and consequently, almost two years of extra-constitutional rules.

Looking at the results of the IRI report and the shift in peoples' choice for prosperity, it is probably the time that the country looks to the East for guidance, where development has taken priority over liberal democracy as practiced in the West. A case in this could be either Malaysia or Singapore - both of these countries have achieved exemplary growth over the last 50 years.

In its obituary for Singapore's founding leader, Lee Kuan Yew, who breathed his last on March 23 last year, The Financial Times wrote, "Washington, D.C. is fast becoming an acronym for 'Dysfunctional Capital.' Singapore, in contrast, has become the poster child for 'the concept of good governance'".

"The exuberance of democracy leads to undisciplined and disorderly conditions which are inimical to development," Lee was quoted as saying, with trademark pragmatism. "The ultimate test of the value of a political system is whether it helps that society to establish conditions which improve the standard of living for the majority of its people. Democracy is one way of getting the job done, but if controlled electoral procedures are more conducive to the attainment of valued ends, then I'm against liberal democracy. Nothing is morally at stake in the choice of procedures."

In Lee's view, "Democratic procedures have no intrinsic value. What matters is good government." According to the Singaporean strongman, the government's primary duty is to create a "stable and orderly society" where "people are well cared for, their food, housing, employment, health". Like Mahathir Mohamad, Lee argued that there were hard and clear differences between "eastern" and "western" cultures. In the former, the individual matters less than in the latter, and, as a consequence, in the former, human rights matter less than the need for security of collective and economic growth.

The writer is the Convenor of the Canadian Committee for Human Rights and Democracy in Bangladesh.

## BIRTH ANNIVERSARY

# Khuda Buksh: A giant in life insurance

M. OBAIDUR RAHIM

INSURANCE giant, Khuda Buksh singlehandedly popularised life insurance among Bangali Muslims. His name itself represents an institution, and he became a legendary figure in his own lifetime.

Buksh was an eminent Bengali life insurance salesman from the 1930s to 1970s in the Indian subcontinent. For four decades, he represented the "life and soul of the insurance industry throughout the region." He gained fame in the 1940s for his salesmanship in East India. From the 1950s to 1960s, he helped a top Pakistani insurance company attain global status. He was a pioneer in augmenting the life insurance industry in Bangladesh - today he is known as the "father of insurance" in the country.

Born on February 1, 1912, Buksh was raised in a middle class family in Damodya, Shariatpur, India. After passing his entrance examination in first division, he went to Calcutta and studied at Islamia College (now known as Maulana Azad College) and Presidency College. With a desire to serve humanity, Buksh joined the Oriental Government Security Life Assurance Company (OGSLAC) as an agent. During that time, insurance was considered un-Islamic and the dominant view was that worthless people worked for insurance. Buksh disregarded such criticism and hostility and vowed to change this negative perception of the industry. With his indomitable spirit, he sold

policies door-to-door. His diligence made him popular among Muslims and Hindus, and established him as a first-class insurer.

In 1946, OGSLAC promoted him to the rank of an inspector. After 17 years of field experience, Buksh returned to Dhaka in 1952 as a life insurance manager of Eastern Federal

about 5,000 across East Pakistan and became a local champion for life insurance, writing more insurance policies in East Pakistan than in West Pakistan. To spread life insurance awareness, he cultivated a strong brand and mastered public relations, connecting with high government officials, insurance executives,

image, sparking interest among customers and fulfilling his marketing efforts. He was recognised as the driving force in making EFU the top insurance company in the country.

He strongly believed in Bangali nationalism. ARAG Limited of West Pakistan owned majority of shares of

investment boards, one for East Pakistan and another for West Pakistan.

Buksh was a real patriot and advocated the reinvestment of insurance premiums in East Pakistan. To make insurance facilities available in his homeland, Buksh also took the initiative to construct a 24-story EFU building in Dhaka. He was instrumental in purchasing the land, selecting the architect and gaining approval from the government of East Pakistan for the design and construction of the building. Buksh planned to utilise manpower and building materials from East Pakistan. However, Buksh and Bhimjee had major disagreements about the company's investment policies. Buksh "was not a political person, but he was a man of principle, and his love of justice, along with his fairness and advocacy for the interest of Bangalis, brought him into conflict with EFU management." Following his conscience, idealism and patriotism, he resigned from EFU in April 1969. The Bangladeshi government later completed the EFU building in Dhaka, now known as Jiban Bima Tower, signifying Buksh's "vision and spirit of nationalism." Shortly after his resignation, Buksh launched an insurance company called Federal Life with ten influential Bangali industrialists.

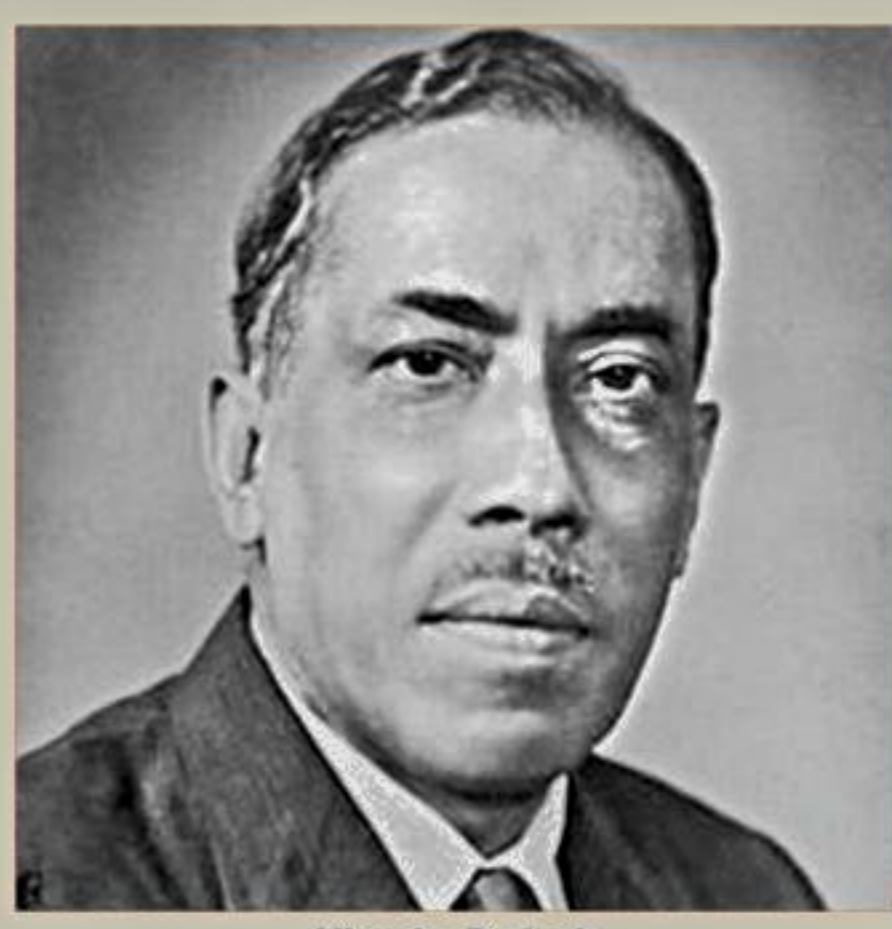
Buksh's leadership and tireless work was instrumental in creating the foundation for the Bangladeshi life insurance industry. This elevated

industry baseline was clearly evident when Buksh became the managing director of Jiban Bima Corporation (JBC) for all 37 nationalised life insurance companies in 1973. JBC opened two branches and began business with the infrastructure and labour resources already in place. JBC inherited 71 branches as well as the services of 9,335 agents across Bangladesh. It is clear that the majority of the insurance industry's development occurred during this pre-independence period.

Insurance was Buksh's passion. He earned a reputation as the "wizard of insurance." Through his dynamic leadership, he created jobs for thousands of young people while also inducting the leaders of the insurance industry. The emergence of the insurance industry in urban and rural areas resulted in the creation of a new class of insurance workers in demarcated social groups. The profession of insurance sales that emerged from Buksh's vision in the 1950s to 1960s eventually helped the industry develop and progress. Buksh died on May 13, 1974.

Buksh can be remembered in many ways - as a patriot, a humanitarian, a visionary. His love for his country, people and justice, his integrity, commitment and devotion to society, and his lifelong mission to establish an insurance industry in this region will always remain with us.

The writer is Executive Director, Khuda Buksh Memorial Trust and Foundation.



Khuda Buksh

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Union (EFU), East Pakistan. There he motivated, recruited, trained and helped countless people in the insurance field, and developed a large number of field organisations across the country at grassroots level. His leadership, along with his vision, energy, competence, commitment and compassion played a significant role in cultivating the potential of sales agents to meet every challenge. He established a strong field force of

industrialists, politicians, journalists, educators and many others from all walks of life. He also interacted with middle-and lower-income people to spread awareness about saving, thereby transforming lives through his hard work. His persuasive power played a significant role in convincing economically solvent and uninterested people to purchase insurance. His public relations skills helped create a strong, positive brand

EFU. In the 1960's, all insurance premiums earned in East Pakistan were transferred to and invested in West Pakistan. As a long time insurance manager of EFU (1960-1968), Buksh witnessed this transfer and understood its negative impact on Bangladesh's economy. He coaxed Roushan Ali Bhimjee, Managing Director of EFU, to resolve this investment disparity. Bhimjee understood Buksh's position and eventually agreed to create two

### CROSSWORD BY THOMAS JOSEPH

ACROSS

1 Too big a hurry  
6 Pathfinder launcher  
10 Nebraska city  
11 Alpine trill  
12 Namely  
13 Tequila source  
14 Spheres  
15 Fitting  
16 Debtor's letters  
17 Pitcher's pride  
18 Blasting stuff  
19 Gets a break  
22 Downhill runners  
23 Leg, e.g.  
26 Leaves quickly  
29 Faucet  
32 Common verb

33 Tier  
34 Vim  
36 Poet Angelou  
37 Concur  
38 Sofa's kin  
39 Lunkheads  
40 Cake cover  
41 Egg layers  
42 Substantive

DOWN

1 Masseur's unguent  
2 Ready for romance  
3 Ten-spot  
4 Not that  
5 "Digin!"  
6 Canceled  
7 Make suitable

8 Common dice roll  
9 Ready for sentry duty  
11 Temple topper  
15 Debate side  
17 Mollifies  
20 Nanny's child  
21 Frank McCourt book  
24 Czech region  
25 Tending to float  
27 Blubber  
28 Like Willie Nelson's voice  
29 Tutor  
30 Polygon corner  
31 Juan of Argentina  
35 Cincinnati team  
36 Late runners  
38 Badly lit

### BEETLE BAILEY

by Mort Walker

HEY! LARD BUCKET!

WHAT HAPPENED? BEETLE THREW HIS VOICE AND I THREW BEETLE!

YESTERDAY'S ANSWER

P A I N E H O F F A  
A N N E X A C R E S  
C O S T C U T T E R S  
E S E E K E E V E  
R E T I R E D B E N  
G P S L I N T  
A S C O T M E E T S  
S T A R L A W  
P A T D U E A T E  
E Y E E L S L E A  
C O R D C U T T E R S  
T U T O R R O U S E  
S T O N Y O P T E D

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### Request for Proposal

Katalyst is a market development project that aims to contribute to increasing the income of poor men and women in rural areas. It does this by facilitating changes in services, inputs and product markets, which in turn increases the competitiveness of the farmers. Katalyst is co-funded by the Swiss Agency for Development and Cooperation (SDC), the UK Government, and the Danish International Development Agency (Danida). It is implemented by Swisscontact under the umbrella of the Ministry of Commerce, Government of Bangladesh.

Katalyst is looking to hire consultant(s)/ consultancy firm to carry out the following task:  
**A study on the roles and opportunities for private sector in the agro-processing industry of Bangladesh.**

Katalyst invites interested consultant(s)/ consulting firms with associated experience to submit their proposal on this issue. The Request for Proposal, Terms of Reference, and associated templates are available at:  
<http://katalyst.com.bd/procurement-of-services/>