

Offer More Credit to Women

Deliberations at the three-day workshop on the role of credit-giving agencies in the field of self-employment of the women, organised by the Bangladesh Institute of Bank Management (BIBM) in Dhaka last week, have evoked interest. Most of the participants at the workshop rightly called for changes in modes of bank financing to foster entrepreneurship among the women.

At the moment, participation of women in business related activities in the country appears to be minimal. As it was brought out at the workshop, participation of the female population in formal business would not exceed two per cent and it would be between five and ten per cent in case of both formal and informal businesses. Credit disbursed from traditional institutions is said to be only ten per cent of the total for the women.

Attitude of people in general and financial institutions, in particular, towards involvement of women in business is often identified as one of the major constraints to development of entrepreneurship among women. Perspectives need to change in this area. Benefits of deregulation of the financial market should accrue to women also. Banks are now free to decide the debt equity ratio in ventures they finance. They can also differentiate in interest rates and charge lower by extending their prime lending rates to most favoured customers. Change of attitude on the part of financial institutions could thus help induct more women in business.

Disbursement of credit for self employment of women could also open up new dimensions for banks and other credit giving agencies. Experience of lending to women, in poverty alleviation programmes at least, show that they are generally good borrowers with a relatively high repayment performance.

In point of fact, incremental credit to women these days mostly take the form of small loans extended under poverty alleviation programmes. Although at times, banks also participate in such programmes, credit supervision remains the job of the government agency or the NGO, sponsoring the project. By ensuring proper utilisation of loans, credit supervision plays a crucial part in bringing success to business related activities of women in such programmes, helping them achieve high repayment records.

Left on their own, banks may find themselves unable to supervise credit effectively. At the same time, smallness of the amount of loan also stands in the way of expansion of business ventures initiated under poverty alleviation programmes, stifling growth of entrepreneurship. Perhaps, there is need for new thinking in this area. For instance, an agency running such a programme could help a woman entrepreneur with good track record expand her business by sponsoring her case to enable her deal directly with the bank. The concerned agency would then stand as an intermediary between the entrepreneur and the bank.

Motivational efforts also are needed for developing entrepreneurship among women. The Bangladesh Small and Cottage Industries Corporation is said to have initiated such a programme. Institutions imparting knowledge in business administration and allied organisations should design special courses for promoting entrepreneurship among women. NGOs also can contribute to the effort.

Meanwhile, new modalities are emerging in other countries to integrate women into formal financial markets. For instance, India is reported to have launched a new scheme under which the government would pay one rupee into a woman's bank account for every three rupees she deposits, until the total reaches a given limit. The initiative, it is said, would cost the Indian government the equivalent of three hundred million US dollars. Taking the size of the Indian economy as a whole, it is a small investment in a challenging venture. For Bangladesh, it is worth looking at this project carefully.

Improving the Traffic Scene

The Canadian Project Manager of the Dhaka Metropolitan Area Integrated Transport Studies has made certain interesting observations in his mid-term report prepared for the Planning Commission. We cannot be too sure about what would happen to the recommendations he will make in his completed report. We are happy, however, that the studies have at all been undertaken by a foreign expert — and that the subject is Dhaka's transport. This is most important that steps are taken to keep the already unwieldy transport situation under control before the thing goes wholly out of hand.

Mr. Donald Howe, the expert, has called for introduction of modern equipment for the traffic police as also adequate training for them. He also has counselled a 20 per cent increase in the country's traffic administration manpower. He has expressed satisfaction at the overall traffic administration 'keeping in mind the existing drawbacks.'

Roads and highways have grown in Bangladesh at a rate that traffic management manpower hasn't kept pace with. All the trafficwallahs are in the towns leaving the thousands of highway kilometres to the mercy of the truckers and other roadhogs. Traffic death toll is mounting. To arrest it we need more men there — perhaps more than what Mr Howe has recommended. As for his satisfaction, we of Bangladesh ourselves keep on marvelling all the time at the miracle of vehicles — most of them road unworthy — gone berserk and speeding with double their capacity load, and reaching destination at the end of meandering deathtrap of some road — without hitting anyone. But stunt driving, one thought, was not the subject of any government report.

We appreciate the need for modern equipment for the traffic police. And let them have the best of training in the world. Will that improve them morally? Mastans at every transport stand exact a compulsory toll from every vehicle. The traffic police is seen to look away.

How many licensed drivers are there in Dhaka? How many of them are conversant with traffic laws — and more important — with traffic etiquette? Not more than five per cent at the most. The concept of right of way is unknown to all and no one seems to know that you cannot stop a vehicle right in the middle of the road — that too without any signal. Can better equipment and training heal these maladies? The business is crooked all through. Police overlook these unwholesome activities. How can this be improved?

But corruption is not Mr Howe's subject. We eagerly wait for his full report with a lot of expectation.

Four Decades after Independence : Where do People Turn to?

ONE more independence day has gone by in India and Pakistan. Even after 46 years of their existence, the debate why the subcontinent was divided has not subsided. In fact, it gets shriller around mid-August when the two countries were born. The never ceasing inter-state and inter-religion hostility raises serious doubts whether partition was a correct solution to the differences between Hindus and Muslims.

I do not think any purpose is served by covering the same ground again and again, although I concede that the Hindu-Muslim problem in the subcontinent is far from solved. Before I analyse why, let me tell fellow-Indians that people in Pakistan avoid the word 'partition.' On August 14, they celebrate their 'deliverance' not so much from British rule as from the fear of Hindu rule.

During my trips to that country, I have heard people say that they are happy in a small country, at least they have 'some place' where they feel secure, free of Hindu domination or Hindu aggressiveness. When they find in India even a limited expression of regret over the division, they jump to the conclusion that it has not accepted the existence of Pakistan.

The Pakistanis' reaction to Bangladesh is somewhat similar. They regret separation and recall nostalgically the days when the two countries were one. The Bangladeshis are as happy to be independent of Pakistan as are the Pakistanis of India.

The Bangladeshis, in fact, recall the 1940 Pakistan resolution to argue that East Pakistan

Partition may not have been an ideal solution to the problem the peoples of the subcontinent have faced. But this is a fact now. Therefore, there is no alternative to cooperation. The three countries, without giving up their separate identity, will have to work together for the common good.

was to be an independent country. The resolution said: "... the areas in which the Muslims are numerically in a majority, as in the north western and eastern zones of India, should be grouped to constitute independent states..."

True, after the British left, Mohammed Ali Jinnah, the founder of Pakistan, ruled that the word states was a misprint. But the Bangladeshis point out that the wording continued to appear in subsequent editions of the Muslim League's constitution, printed under the supervision of Liaquat Ali Khan, Jinnah's lieutenant. After the creation of Bangladesh, when I asked Zulfikar Ali Bhutto about his comment on the misprint story, he laughingly said: "Quite a costly misprint; I must be careful about my stenographer."

Why the division of the subcontinent has failed to allay the tension among India, Pakistan and Bangladesh — a late comer and hence relatively less intransigent — is the question. Partition was a consequence, not the cause. It is clear that the differences between Hindus and Muslims had become so acute by later half of the thirties that something like division had become inevitable. Things could have changed afterwards if the same syndrome of mistrust and animosity had not been carried on. But the formation of new countries appears to have institutionalised the hostility.

The intention of top leaders was different. They wanted to forgive and forget. Mahatma Gandhi proposed a trip to

Karachi. He envisaged brotherly relations and even forced New Delhi, at the expense of annoyance in India, to give Pakistan its share of Rs. 60 crore, which New Delhi was loathe to transfer so as to heighten the difficulties of a fledgling country. Jinnah too favoured a new chapter and said: "You will find that in the course of time Hindus will cease to be Hindus and Muslims would cease to be Muslims, not in the religious

loyalty but in the differences, the bureaucrats are most to blame. They are the ones who give shape to politicians' populist perception; they invariably mix with it their prejudice and megalomaniac notion of their nation's grandeur. I wonder if politicians are at the back of rough treatment meted out to the Indian High Commissioner to Pakistan and his counterpart in New Delhi. It is essentially the doing of foreign office hands.

That Islamabad is providing training and arms to the Kashmiri boys who go across the border is as well known as was our assistance to Bangladesh. Pakistan failed because it did not win over the people. We should retrieve the Kashmiris to nullify Islamabad's efforts. Many high-ups have told me during my visits to Pakistan that "if the temperature goes down in the valley, it will go down in Pakistan as well."

Incidentally, Stanley Wolpert's book on Zulfikar Ali Bhutto, for which Benazir Bhutto made papers of her father available to him, proves the allegation that Pakistan's assistance to Kashmir was the result of a well-considered policy. Bhutto's hand behind the infiltration into the valley in 1965 is a proven fact. But Wolpert's disclosures suggest that it was an unending process, which culminated in an insurgency in 1990.

The settlement of Kashmir will, no doubt, help clear the air. But the problem has been hanging fire for more than four decades. It will take time to solve and it cannot be tomorrow or even the day after. But, in the meanwhile, the two countries are going farther and farther from each other. And even when the problem is out of the way, it will not sort out all the differences. Just as the creation of Pakistan has not removed Hindu-Muslim tension, Kashmir too will not.

The basic question is how to cultivate trust and tolerance

that will enable us to live together. We can neither change history nor geography. We have to accept them as they are. While we in India are suspicious of intentions of Pakistan's militarised establishment, the Pakistanis, too, are frightened of us. A big country is always suspect in the eyes of small neighbours. We have failed to inculcate that confidence.

Partition may not have been an ideal solution to the problem the peoples of the subcontinent have faced. But this is a fact now. Therefore, there is no alternative to cooperation. The three countries, without giving up their separate identity, will have to work together for the common good. We have fought three wars. But they have only heightened the walls of fear and distrust. Even after hostilities, the victors and the vanquished have to pick up the thread from where they had left it off.

The beginnings may be small. Let there be easy travel facilities in the subcontinent. It is not so bad between India and Bangladesh but it is hell between India and Pakistan. First a visa itself is an impossibility and, if you get one, the harassment at the hands of police is beyond words. The exchange of newspapers and books has been approved on paper but it has never been implemented. The satellite TV network makes information travel but written word is not freely available. And some South Asian forums should initiate non-official dialogues to face the fact of ever-increasing hostility. If the situation is left as it is, the conditions are bound to worsen. Where do the peoples then turn to?

BETWEEN THE LINES

Kuldip Nayar writes from New Delhi

sense because that is the personal faith of each individual but in the political sense as citizens of the state.

Hatred that had been both propagated and encouraged over the years could not have disappeared overnight. But the two sides did not make serious efforts to get away from separatism that had been taught before partition, particularly in certain parts of Pakistan. The governments on either side, in fact, sabotaged the precept of Gandhi and Jinnah. They made it a point to differ; the embarrassment of one became an opportunity of the other. Jocularly, it is said that New Delhi's foreign policy is formulated in Islamabad and vice-versa because they are determined to differ.

If one were to single out persons responsible for not even al-

Take the television interview of Riaz Khokar, the Pakistan High Commissioner to India. I have seen the script and I do not know why our foreign office lost its shirt on his observation that "probably in the recent past, perhaps it (the Indo-Pak relationship) is the lowest." This is very much true. In the last few years we have never reached a point where there is practically no contact between the two countries.

It is also true that our foreign office has not liked the way Islamabad has gone round the world, particularly the Islamic countries, to defame India on Kashmir. The reference at the World Human Rights Conference has particularly created resentment. But why to pick on Riaz? Our foreign office should not forget he is Pakistan's high commissioner, not India's.

MORE ON GOOD GOVERNMENT

Let the Community Press Play a Role in Grassroots Development

INTRODUCING good government at the grassroots level is harder than setting it up at the central secretariat in Dhaka. The challenge may be largely the same: How to create transparency in an administration that is accountable to the people, how to promote interaction with members of various groups and how to set up a durable mechanism for feedback for the government.

However, we should take note of bigger challenges faced by a good government in districts and at lower administrative units. Here, the administration is right in the middle of grassroots development, in the battle against both unplanned urbanisation and rural poverty and, in a new complex situation, in the political in-fighting among various organisations and their front bodies.

For officials working at that level, especially for the head of the local administration, it is a difficult, almost an unenviable, situation. However, it is possible for them to turn their handicaps into advantages. To achieve what may be a challenging objective, they need skill, administrative expertise, local support and commitment. What else they need would depend on the existing socio-political environment in the area as much as on the attitude of the officials concerned.

Here, to quote an official from a district, one can expect little guidance from Dhaka, except directives, some of political nature. This means that local officials must rely on their own devices to create what they genuinely believe to be a good government, but know full well they would get no credit if they do a good job.

For these officials, the most important advantage is that they are not in Dhaka, spending a good deal of their time in endless meetings, in unproductive filework or in waiting on the corridor to see some senior bosses, the secretary of a ministry or even the minister. "It is good to be as far away from Dhaka as possible," said an official, "and to make as few trips to the capital as permissible." However, in these days of easy communication, no district is too remote from Dhaka. Again, family compulsions, such as education of children and social obligations often

A development-oriented small community radio station, with local farmers and even housewives taking part in its programmes, could give our people a sense of participation in socio-economic projects in the area.

make it necessary for these officials to make more visits to Dhaka than they want to.

When an official from a district is able to spend much of his time in his own area, his attention should be well-focused on development in all different fields, from education to health care, rural banking to cultural activities.

By development, we of course mean participatory development, which calls for involvement of people in projects, not just in their implementation but also at the decision-making level.

Just to give an example, if a new medical clinic is being set up, some kind of a representative meeting should be held to discuss the details of the project, from the size of the building to the kind of equipment to be bought for the centre. Even the costing of the scheme should figure in the discussion, since this is where a

district administration would discover that he can handle the development agenda of his area much better than he had expected. If he is committed to participatory development, he really has no alternative.

Another major player in creating good government at the grass-root level, which has so far received little attention from local administration, is the media.

True, we have a fairly large number of community newspapers — weeklies, fortnightlies and even dailies from many district towns. They vary in quality, viability, ownership and, of course, acceptance by the public. It is said that while some are genuine publications but hopelessly dependent on advertisements from the government sources, some are mere calling cards or status symbols for owner-editors.

AT HOME AND ABROAD

S. M. ALI

total transparency of the administration remains a prerequisite of a good government.

At the grass-root level, there is another advantage that many district administrations have not probably fully explored. It is co-operation with the network of non-government organisations (NGOs) which are engaged in all kinds of projects. It is not necessarily the fault of the local administration that the relationship between some of these NGOs and district officials is uneasy. However, officials should perhaps recognise that some of the internationally-known NGOs are working in this country, run by Bangladeshis. What they can do for our people, say, in rural banking, the specialised field of the Grameen Bank, or in education where BRAC's work has won global attention, is of immense value to each part of the country.

By bringing these — and other — NGOs within a framework of co-operation, the head of a dis-

trict administration would discover that he can handle the development agenda of his area much better than he had expected. If he is committed to participatory development, he really has no alternative.

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To start with, much can be done by setting up a fortnightly briefing given to all local journalists by officials of the district on all development activities either under implementation or being planned. Such a briefing should provide the locally-published weeklies or dailies with short features and major dailies in Dhaka with news items and photographs.

What we should be thinking about is to create

a channel of communication, a durable mechanism, that helps the district administration with feedback and new ideas.

In the long run, the challenge lies in doing something with the radio.

Back in early eighties, then working for UNESCO, we discussed a proposal for the setting up of an experimental medium-wave radio station somewhere in Bangladesh which would be committed to development, with its programmes brightened up by cultural items. It would be autonomous in its operation, as far as the national network is concerned, but under some kind of an advisory committee set up by the district administration. Its coverage could cover only radius of 100 miles.

To encourage the local people to be involved in the operation of the radio station, it would be local farmers, housewives, business men and women, students and others who would produce the programmes, usually on subjects of their interest. So, if one would hear a farmer talking about some problems he had in the use of fertilizer, he might get an immediate answer from the district agricultural expert. It would be the local orientation of the programme — either it is the use of fertilizer or a local *Jart gan* — that would give the station its own flavour.

The idea had worked reasonably well at Homa Bay in Kenya and around the same time, at Mahavally in Sri Lanka. In both the places, the stations were set up by local engineers, with UNESCO providing a small financial assistance for the purchase of transmitters.

We discussed the proposal at a meeting of the Ministry of Information in Dhaka. We failed to make any headway with the project. Sadly enough, it was a good personal friend of mine who knocked it down as "impractical."

Maybe we should revive the proposal, or, for that matter, think of other ideas. The road to "good government" at the grass-root level is a long, hard one. We can reach it from many different directions. This writer has offered only a few ones. Others can think of many more. What is important, we must get to our destination — the sooner rather than later.

To the Editor...

Letters for publication in these columns should be addressed to the Editor and legibly written or typed with double space. For reasons of space, short letters are preferred, and all are subject to editing and cuts. Pseudonyms are accepted. However, all communications must bear the writer's real name, signature and address.

Of environment

Sir, The word "environment" is a funny word contained in the dictionary which would mean "the surrounding circumstances and the influences thereof on an individual, a family, a society, a country and above all the whole nature."

A gentleman was suffering from 'allergy'. So he had consulted many physicians, but he was not relieved of the allergy. Subsequently, however, he was talking to another gentleman and it was observed that he was using his hands toITCH different parts of his body. Hence I wanted to know what was wrong with him and he had narrated the whole story. On hearing the story, I had observed that, that person was wearing some sort of synthetic clothes. So I had told him that there is a medicine and each dose would cost between 450 to 600 Taka and the man said "Never mind, what is that medicine?" Thereafter, I had told him, "Go home, take of these clothes and do not use these types of clothes for a week and at the same time stop taking any medicine, wear cotton clothes, watch the situation."

The man has been cured and he has confirmed it when met on

the road. Therefore, the clothes were his "environment" to keep him healthy or not.

The husband found that his wife was not alright. So he took her to a physician who did not find any cause of problem. Subsequently, however, it was discovered that the wife had the 'jingoistic' attitude towards her husband — the cause of all problems. Thereafter, a "tete-a-tete" was arranged by a third person and the wife was cured greatly. So the 'jingoism' was the cause of the problems in the family "environment".

Very often there is the short discussion on the Television against tobacco. However, the factories are running and the Govt had earned Tk 6100 million as tax — only from one company. On July 06, 1993, there have been news items about drug smuggling of several million Taka. These are social problems of "environment" between the 'value' and the 'laws' working at the awkward angles.

The Democratic Party of USA has an 81 majority votes in the Congress and yet the budget of President Bill Clinton was passed by 219 for and 213 against, that is, only six votes! Possibly this could be termed as the "democracy" in practice and

not party affiliation, based on two simple principles ('environment' for the development of a country): a) "Do to the other people that you would them do unto you..." beginning of democracy, b) "Only on the balance of the good works you shall attain salvation..." the beginning of the development of any country through the democratic principles without any party affiliation, which is nearly absent in many developing countries of the world.

There were several news reports that a part of Bangladesh shall go under the water and it may extend even upto Bhatrab. We may call it to be the natural cause, but till now none of the experts have told us through what passage the water of the river Jamuna shall flow after 2,000 AD except through the river Meghna via Bhatrab after the Jamuna bridge shall be built at the cost over Taka 2080 million per capita expenses on the bridge that will take some 70 years to recover the net cost and before that the country shall go under the water.

Fishes in the river Syhytallakhya, some time in 1978/79, had died, because of chemical reaction. Aerosols, all sorts including the coils, are used to kill insects — also chemical reaction. Cars, all sorts, are used, without any arrangements for cleaning of the smokes. Factories, all sorts, are being operated without any smokes cleaning systems.

Cancer is caused because of many reasons, and one of them is chemical in-take. AIDS is directly the result of immorality, so far news items published

indicate. Heart problems, blood pressure etc are the results of some actions of the person concerned.

Thus the problems of "environment" are caused in the absence of two principles: a) "Do to the other people that you would them do unto you..." b) "Only on the balance of the good works, you shall attain salvation."

Andrew D'Costa Hemendra Das Road, Dhaka

13th BCS Gen Edn

Sir, In the advertisement of 1991 calling for the 13th BCS Exam., the Bangladesh Public Service Commission (BPCS) declared about a 100 posts vacant in the government colleges of the country. The candidates (of all cadres) completed the subject-wise written examination in May-June, 1992. In the latter half of the year (1992), a special BCS (14th) was called for to fill up the large number of vacant posts of lecturers in government colleges. For urgency, as in other special BCS Exams, the viva voce of the 14th BCS (Special) candidates was over by the first week of April, 1993, while the written passed 13th BCS (Normal) candidates went through viva voce in May-June.

There was an unusual happening at the 13th BCS (Normal) viva voce. Subject specialists were absent from the Viva Board. A question arises how the respected members of the BPCS tested the knowledge of the candi-

dates in their Honours and Master level subjects as a measure of their capability and suitability of thing selected to be lecturers of the specific disciplines. However, the doubt on the 13th BCS (Normal) general education posts was no more there when the attendants in the Exam. Section assured the validity of the declared posts. Thus it may be hoped that the 13th BCS Gen. Edn. candidates whose age surpassed the 30 years limit before the call of the 14th BCS (Special) will not be deprived of their due rights. Their marks of the five compulsory subjects and that of the academic attainment would be computed properly, and the marks of the viva voce being added to that, a working score would be made.

During the medical test of the 14th BCS (Special) candidates a news was spread that the BPCS would give the 13th BCS candidates seniority over the 14th BCS (Special) candidates duly. But now it is obvious that due to the demand of Govt. College Teachers' Association, the selected candidates of the Special BCS will be appointed as early as possible.

I would like to request the said association and the concerned ministries to consider the following points: • A good number of 14th BCS successful candidates are serving in Govt. schools. If they are appointed in colleges before November, the school students will suffer

largely. On the contrary, the Higher Secondary classes of the first year students usually being in December and not earlier than November. The first year degree students are yet to be enrolled in colleges then. So there is no reason for the suffering of majority of college students.

• If the 14th BCS (Special) candidates are posted before the appointment of 13th BCS (Normal) candidates, the members of its Gen. Edn. cadre will be junior service to their juniors (both in age and serial No. of BCS Exam). The work place of both of these groups are identical — the Govt. Colleges. The authority concerned is to imagine the situation. Furthermore, after the posting of over 1800 lecturers, the meagre number of the 13th BCS will have to go to the periphery of the country. Is this their reward of being seniors/aged?

Having gone through the above points, the concerned authority is urged to separate the Gen. Edn. candidates of the 13th BCS from the rest and to arrange for their prompt medical test just after the publication of the result. The successful candidates are to be gazetted and posted alongwith the 14th BCS candidates. The 13th BCS candidates would better top the list just to make them symbolically senior. None of them should be appointed before November.

Md Abdus Sattar Molla SME, IER, DU.