

EPB yet to evolve strategy of software export figure collection

By Rafiq Hasan

Bangladesh Export Promotion Bureau (EPB) is yet to evolve a strategy to collect the computer software export figure from the country.

When contacted, EPB officials said, software worth 150 thousand dollars have been exported from the country so far. "We have collected this figure through consultation with the leading software exporters of the country but the actual figure of the software export may be much higher," the officials said.

Because of the fact that the transmission of data entry and the software are exported

through electronics media, no body can find out the real figure of the export until and unless the concerned exporters disclose it, they added.

Although, the export of software and data entry services are not the same as the export of other commodities, the EPB is trying to find out a strategy to collect the exact figure, a high ranking official of the EPB told The Daily Star.

In order to expedite the data entry business in the country, Bangladesh had participated in the software fare 'Soft World '93' in Vancouver

of Canada in 1993, he said. After the fare, a number of delegations visited Bangladesh to establish proper data entry facilities here, he pointed out.

A Canadian electronic company is contacting the Pacific Industries Corporation to produce joint venture data entry models and the EPB is providing necessary help to them, he said.

Sources said the software item has already been included in the crush programme. They also said, the computer company IBCS Primax, Machine Dialogue, Anirban Group have already earned huge money by

exporting world category information technology to the computer company ICI of England. Volvo of Sweden and Pro-Group Incorporated of USA.

This sector will contribute a lot to our export earnings if infrastructural facilities and policy guidelines are provided by the government, the source informed.

The current amount of world business of software and data entry is about 300 billion US dollars. The world business of this item is expected to stand at about 400 billion dollars, it is learnt.

Nomura forecasts 1.2pc growth in Japan

TOKYO, Dec 20: The research arm of Japan's top stockbroking firm, Nomura Securities Co., said Monday that the Gross Domestic Product (GDP) of the country was expected to grow 1.2 per cent in real terms in fiscal 1995, says AFP.

The growth rate in the estimate by Nomura Research Institute was lower than a government projection of 2.8 per cent adopted by the cabinet of Prime Minister Tomiichi Murayama Monday for fiscal 1995, starting next April.

Paduka Baboshayee Samity EC body

By Staff Correspondent

A new executive committee of the Bangladesh Paduka Baboshayee Samity was formed recently with Khoka Shikder as Chairman and S M Jahangir as the General Secretary.

The committee was elected at a general meeting of the samity held at its office for a two-year term.

Adarsha Samabaya Bank AGM Friday

The eighth Annual General Meeting (AGM) of the Adarsha Samabaya Bank Ltd will be held on Friday at 3 pm at the Dhaka Stock Exchange Building at 9/F Motijheel Commercial Area, says a press release.

The meeting will approve the proceedings of the last annual general meeting of the bank, discuss and approve the audited report of 1993-94. The meeting will also discuss the budget of 1994-95, consider the appointment of auditor for the 1994-95 and fix the honorarium, approve dividend of '93-94 and other matters.

BIA AGM held

The 7th AGM of the Bangladesh Insurance Association was held at the office of the association in the city on Monday, says a press release. Moyeedul Islam was re-elected Chairman and Md Nurul Islam as Vice Chairman of the Executive Committee of the association for the term 1995-96.

Other members of the re-elected present committee are: Maj Gen (Retd) Abdul Mannan Siddiqui, M A Samad, Salahuddin Ahmed, MP, Alhaj Md Mokbul Hossain, M Shamsul Alam, N A Choudhury and A K M Rafiqul Islam.

The Chairman, M Moyeedul Islam, in his report highlighted the achievements of the private sector insurance companies during 1993.

The premium income of the four private sector life insurers recorded an increase from Tk 56.86 crore in 1992 to Tk 68.56 crore in 1993, a growth rate of 20.58 per cent.

The total new life business written in 1993 amounted to Tk 44.0 crore of which the private sector wrote Tk 28.40 crore and the state-run Jibon Bima Corporation Tk 15.60 crore.



Khorshed Alam, Governor, Bangladesh Bank, speaking at the inaugural function of the seminar on 'Cost efficiency in banking,' organised by Bangladesh Institute of Bank Management (BIBM) yesterday. A H M Nurul Islam Choudhury, Director General, BIBM, presided over the function.

— Star photo

Cost management practices vital for commercial banks' survival

By Staff Correspondent

Some commercial banks of the country will not be financially viable in the coming days if they do not follow cost management practices by covering detailed cost earning analysis.

This apprehension was expressed in a study report presented at a seminar at the Institute of Bank Management Auditorium in the city yesterday.

Khorshed Alam, Governor of Bangladesh Bank, inaugurated the seminar as chief guest while A H M Nurul Islam Choudhury, Director General of BIBM presided.

The study paper titled "cost efficiency in banking" was presented by one of the authors Surjit R Saha.

In his opening speech, the Governor of Bangladesh Bank, Khorshed Alam, said proper costing of services and determination of prices for those services have to be made with due regard to the application of marginal costing technique.

For this, banks should attach greater importance to the improved cost management system.

Bangladesh Bank Governor Khorshed Alam said, the important issue which concerns

the banking industry is the declining trend in the profitability of commercial banks, both in public and private sectors due to sizeable non-performing loans and relatively lower manpower productivity.

Terming the issue as a great concern for all in the banking sector, the Governor thanked the BIBM for arranging such a seminar.

In the business session, K I Khaled, Managing Director of Bangladesh Krishi Bank, served as designated discussant while a large number of dignitaries including managing directors of different banks participated in the seminar.

The study report was conducted by a 3-member team headed by Surjit Saha. The other members are: Saidur Rahman and Prashanta Kumar Banerjee.

The study dealt with the analysis of cost and earnings pattern of six commercial banks, comprising three nationalised commercial banks and three private commercial banks of the above stated six banks over a 3-year-period (1990-92).

In his paper, Surjit Saha said, the private commercial

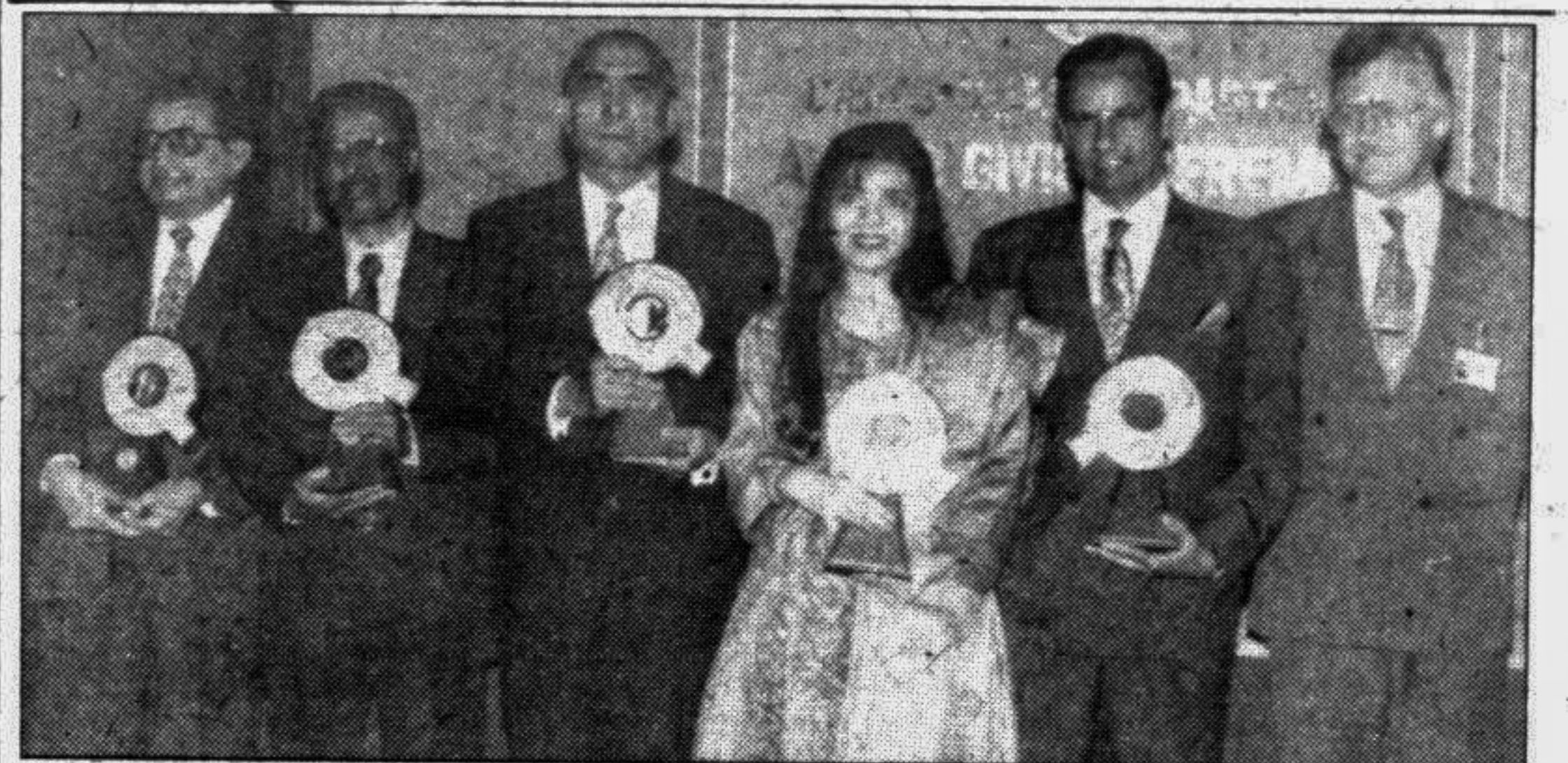
banks are more cost efficient as compared with nationalised banks on an average in respect of service cost per Taka 100 of deposits, advances and volume of business.

He advised the bank authorities to offer due regard to the proper analysis of costs and related earnings through adoption of new costing systems.

Making a number of recommendations for overall improvement of the cost system in the banking sector, Surjit Saha said banks should attempt to increase the share of non-interest income

in total income by introducing new financial services and marginal costing technique should be used for decisions relating to product/service pricing, introduction of new product, service and discontinuation of existing product service.

He stressed the need for research cell for individual banks. These should be strengthened with the efficient manpower for studying the feasibility of new products, analysis of manpower productivity and similar other research works.



Ciba-Geigy (Bangladesh) Ltd yesterday organised an award giving ceremony for "Excellence in Quality" for its business partners in materials and services. Some recipients of the awards given in nine categories are seen standing with Gerhard G Doege, Managing Director of Ciba-Geigy, Bangladesh (extreme right).

— Star photo



M Akmal Hussain, Managing Director of Bangladesh Shilpa Bank, addressing a press conference organised by the committee for rehabilitation of sick and stuck up specialised textile and power loom projects at the conference room of the bank in the city yesterday.

— Star photo

Bangladesh Bank Motijheel Office Dhaka Tender for 91 day Bangladesh Bank Bill

Tenders for the 91 day Bangladesh Bank Bill will be received on Monday, 26th December, 1994. The intending tenderer should submit their tenders in the prescribed form which can be had from the General Manager, Bangladesh Bank, Motijheel Branch, Dhaka.

The completed tender should be placed in a sealed cover superscribed, "Tender for 91 day Bangladesh Bank Bill" and should be deposited in the box exclusively kept for the purpose in the Bangladesh Bank, Motijheel Branch, Dhaka before 12 Noon on Monday, 26th December, 1994. The results of the auction would be announced on Tuesday, 27th December, 1994. Successful bidders would be required to make payment of cost price latest by 12 Noon on Wednesday, 28th December, 1994 either in cash or through cheque.

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British growth stable in '95, inflation to rise

LONDON, Dec 20: Britain's economy will grow at a stable rate next year but slow to three per cent in 1996 while interest rates and inflation are both set to increase, the OECD's semi-annual report said yesterday, says Reuters.

The Paris-based Organisation for Economic Co-operation and Development said Britain's recovery from recession became more firmly established and more broadly based in 1994 but warned

John Major's Conservative government to keep a lid on inflation.

"The authorities will need to remain vigilant against the possibility of a pickup in inflation," the latest outlook from the OECD, which groups the world's 24 richest nations, said.

Inflation — which rose to an underlying 2.3 per cent in November from October's 2.7-year low of 2.0 per cent — was projected to rise to three per cent by 1996, the OECD said.

The OECD makes no forecast for the underlying gauge. It gauges inflation by the GDP deflator — average measures of price rises on all goods and services which make up GDP but also take into account the changing pattern of demand.

Britain's Gross Domestic Product (GDP) grew at an annual rate of 4.2 per cent by September 1994, reflecting an increase in net exports and investment that helped to offset the impact of tax hikes on consumption, such as duties on petrol and alcohol.

But the OECD expected the pace of GDP growth to slow in the fourth quarter to end 1994 at about 3.5 per cent. It also projected growth next year to remain virtually unchanged at 3.4 per cent, easing to three per cent in 1996 in response to further fiscal restraint and expected higher interest rates.

Japan's 95 fiscal budget to mark first fall in 40 years

TOKYO, Dec 20: The Japanese government's budget for fiscal 1995 starting next April will fall 2.9 per cent from the current year, the first drop in 40 years, a news report said yesterday, reports AFP.

The size of the fiscal 1995 budget will be 70.98 trillion yen (709.8 billion dollars) according to a Finance Ministry draft to be made public Tuesday, Jiji press said.

In the current 1994 fiscal year, the Japanese government's budget rose one per cent from the preceding year.

Land Reform: New definition and radicalism

Rashed-un-Nabi

The politics of colonial days was suitably dominated by peasant issues. Both the Marxists and the non-Marxists understood that without resolving the problem of the peasantry, welfare as well as social change was quite impossible in India. For, the problem of peasantry lie with the reform of land right — who cultivates and who owns and reap the benefit of cultivation. But the land reform agenda was overwhelmed by radicalism without having offered any action plan despite largely ineffectual attention to land redistribution rationale. The celebrated slogan of "land to the tillers" was mainly raised by the Marxists political activists. But radicalisation of the agrarian issue became a fetter to the process of land reform. In the span of last 50 years Bangladesh witnessed only the abolition of "rent receiving interest" in 1950 popularly known as abolition of Zemindary System. In independent Bangladesh, two acts and legislation were passed, one in 1972 and the other was in 1984. Unfortunately none of the land reform acts could bring about any change in the production relation or in the protection of establishing legal (de jure) ownership of the land.

Even in the mid-80s the issue of land reform found an

important place in development agenda, discussion and action. The changing world situation has overrode the issue and the agrarian reform presumably has been re-shaped by micro-entrepreneurship development etc.

ALRD (Association for Land Reform and Development, and Indigenous NGO, organised a seminar at CARITAS auditorium, in collaboration with OXFAM-Dhaka, to explore the agenda of reform in the 1990s. ALRD is perhaps the only NGO which still prioritizes the issue of land reform. The keynote paper of the seminar was presented by Dr. Hossain Zillur Rahman who had been working on land issues/reform over years. He, in his presentation, pointed out four broad empirical points to be considered before any policy framing. Firstly, that there is a land constraint in the country which baffle the land redistributive rationale. The second is Tenancy Reform: Unlike West Bengal,

the pattern of tenancy relation is a less priority issue. But often, the politics and the peasant movements put excessive emphasis on tenancy relation. Field data shows that, only 20% of total cultivable land of Bangladesh is under tenancy arrangement (owner-tenant) and the pure

tenant cultivates only negligible 2% of the land. Third, there is a huge amount of unsettled land in char areas which demands a separate policy sub set and separate administrative wing. Fourth, the idea of land reform and even policy, results in failure because of the absence of proper implementing machinery and land administration. He identified three major social objectives of land reform: (i) productivity (ii) redistributive justice which the speaker suggested to abandon because of low (0.24 acre) per capita availability of land indicating very limited scope for any comprehensive redistribution of land" (quoted from the task force report 1990 on Land Administration) (iii) the third is the pervasive land dispute and consequent violence which is termed as sociological problem by Dr. Rahman: about 70 pc of civil and criminal suits have their origin in land related disputes, some of which are violent and cause social instability in the rural areas. Increase in violence and suits divert productive resources meet up court fee, bribe, toll etc. In this context, Dr. Rahman identified the following agenda of land reform:

(a) reformation of land administration; for example,

there are greater flaws in record keeping system which confuses the information on land resources and land rights. Registration offices keep record of land property transfers and ownership information is separately maintained by Thana Land Tahasil offices. This fragmentation of information allows for the registration of numerous false land transfers.

(b) Protection of customary right refers to a separate Jalmahal policy;

(c) Supplementary reform or distribution/redistribution of char and khas land.

(d) Reformation of local Government and Judiciary System to make the Land Administration reform effective.

Dr. Rahman believed that there was a sociological problem in working out the policy from the experience of the people. Although people understood the problem through their experiences, the experiences was not given the shape of analytical expression. Therefore he felt the need to redefine the radicalism of land reform which would not accommodate much rhetoric. He proposed to organise meetings/gatherings at village level which soul culminate as contributing factor to policy formulation.

Among other guest speak-

ers (Dr. Debaprya Vatcharay, Dr. Ataur Rahman, Rahat Khan), Abdur Rab Chowdhury, MP and lawyer put forward some important suggestion which should be incorporated at implementation mechanism of the reformation policy. He suggested that, like land documentation a documentation process to identify the landless should be augmented which would facilitate khas land distribution to the actual landless. He supported the agenda of line reform of local Government and Judiciary System in order to strengthen the Land Administration reform. He proposed to set up a Land Court consisting of 2 landless and a government employee which will have a positive impact to mitigate pervasive land disputes. But the proposed land registry update should be supplemented by birth registration, otherwise it is difficult to identify the owner which means land dispute will continue.

Dr. Zillur Rahman rightly pointed out that failure of land reform is not always caused by the unwillingness or corruption of the bureaucrats but the absence of effective implementing machinery. Mr. Kafil Ahmed of OXFAM on the other hand put emphasis on the political will. He asserted that without active cooperation of

the political parties, ruling or opposition, no land reform could be carried out successfully.

The seminar was opened at the second session after launch. Meanwhile all the Guest speakers (including the keynote paper presenter) fled away the auditorium, probably they had their preoccupation, probably they were afraid to confront the people who worked at the field level. When the chair of the second session was giving his concluding speech, there were only 20 participants (one fourth of them were ALRD staff and their trainees), including 4 women. At the end of the second session a peasant leader Abdus Sattar Khan of Khetnajar Samity expressing his violent reaction and elaborating his experience of struggle for reclamation of land right, showed a pessimistic view towards the land reform as it was fettered by elite bias (rather than radicalism!). The thin presence in the seminar confirmed his frustration. However, the experts should have been present in the open discussion to listen to the experience of the people. They may (field level people) suffer from lack of analytical expression but their experience could enhance the analytical expertise of the doctors.

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Government of Bangladesh Office of the Executive Engineer, (RHD) Workshop Division, Baya, Rajshahi

Notice Inviting Tender

(Sealed Tenders in Form No 2908 are invited)

- 1) Tender Notice No : 14/94-95 Workshop Division, Rajshahi Dt 05-12-94.
- 2) Name of work : Supplying of spare parts for Land Rover Jeep No Raj- Ka- 4393 under (RHD) Workshop Division, Rajshahi during the year 1994-95.
- 3) Name of office where tender document will be available : a) Executive Engineer, (RHD) Workshop Division, Rajshahi. b) Executive Engineer, (RHD) Workshop Division, Santahar, Bogra/Ferry Division, Bogra.
- 4) Name of the office where tender will be received : a) Superintending Engineer (RHD) Workshop Circle, Bogra. b) Executive Engineer, (RHD) Workshop Division, Rajshahi. c) Executive Engineer (RHD) Workshop Division, Santahar, Bogra/Ferry Division, Bogra.
- 5) Last date of selling tender : 28-12-94 (Within office hours).
- 6) Last date & time of receiving the tender : 29-12-94 up to 12.00 Noon.
- 7) Date & time of opening of tender : 29-12-94 at 12.30 PM.
- 8) Tender documents : Bangladesh Form No 2908, schedule & additional terms & conditions.
- 9) Estimated cost : 1,11,300/-
- 10) Earnest money : 2,250/-

Mir Aminul Islam
Executive Engineer, (RHD)
Workshop Division, Rajshahi.

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