

Dhaka Wednesday, May 14, 1997

Strengthening SAARC

Prime Minister Sheikh Hasina has advocated a higher, more reinforced and intimate form of regional cooperation by floating the idea of a South Asian Economic Community (SAEC) at the 9th Summit of the 12-year-old SAARC in Male.

Two reasons seem to have weighed with her for advancing this concept which is clearly conceivable within the framework of SAARC. First, the relatively weaker and sluggishly developing member-states of SAARC need a fillip from the stronger economies of the region in terms of trade, investment, joint ventures, flow of services and technologies and the sharing of trade information. Despite the progress achieved in the intertwined areas of SAPTA and SAFTA, there are certain loose and flaccid ends to them which need firming up for quickening the process for a meaningful conversion of SAPTA into SAFTA. While some headway has been made in the realm of regional trading which though still unfortunately keeps to a ludicrously low level of 5 per cent of the global trade share of the region, desired advances in the core areas of the economy on a regional basis of complementarities and co-sharing have remained rather elusive. In this scenario, Prime Minister Sheikh Hasina feels an urgency for more intense and accelerated cooperation within the region.

Her second reason behind the new idea could be to remove any misgivings that may have arisen in a segment of SAARC since the adumbration of the concept of subregional grouping. The growth quadrangle or triangle, she has made it clear, is being visualised to provide for collaboration on 'certain specific projects'.

There are no two opinions among the SAARC summiteers about the imperative necessity for stepping up cooperation within the SAARC as their speeches on the opening day indicated. From this standpoint, we fully endorse PM Sheikh Hasina's recommendation for authorising a group of eminent persons from South Asia to prepare a report on how best to accelerate and strengthen regional cooperation so as to close in on the gaps with the levels of cooperation forged within other economic groupings. In the compositional aspect of the matter, we have the successful experience with track-II diplomacy to count upon.

Unauthorised Eviction

The inmates of Kandupatti brothel either fled away or were evicted by local people on Monday. After a meeting of the people of the locality in presence of the ward commissioner a decision was taken for eviction of the prostitutes. We appreciate the moral outrage as expressed by the local people for having to live nearby a den of sex trade. But then we also question the suddenness of the move. This brothel has been in existence, according to reports, for 200 years. That it was there for a long time and therefore should continue to exist is none of our arguments. What we point out is that a major decision such as this must of necessity involve the government. It did not. Nor did we come across any news that the local people had earlier protested or demonstrated in any convincing manner against the existence of the brothel in their neighbourhood.

It is claimed that they made their resentment felt as to the illegal activities like forcing underaged girls into prostitution or indecent gesticulation towards passers-by which, though known to the police, were going on with impunity. Now one must understand that the issue of evicting the entire population of the place or dismantling the brothel is one thing and the complaint they made against some activities of the inmates is a totally different thing. After all, they were engaged in an occupation - however abominable that may be with the authorities' permission. If they have to be evicted, the government must make an alternative arrangement for them before doing so.

By taking this local initiative without informing the administration, people there have certainly taken the law in their own hands. This is unacceptable. If people have a genuine feeling that the brothel should not be there, their wish must be fulfilled. But certainly there is a method for every action. We ask the morally outraged people there to show respect to law and the authority. It must be done through deliberations and planning allowing the government time to find a new settlement for the uprooted.

Man's Defeat!

Games are played primarily to win. A draw is the next best option and a defeat is the last thing one wants. Yet sporting spirit has taught us to accept defeat in good grace. But man's defeat at the hands of machine — that is exactly how Deep Blue's triumph over Garri Kasparov has been viewed — is not just like any other defeat in an event. In the game of intelligence, which chess exactly is, man has lost for the first time to a supercomputer. This is no small matter.

We stop short of saying that this is the beginning of the materialisation of a Frankenstein era. Yet we are shaken at the core. Stretching the Orwellian vision further, you stumble against a heartless and unfeeling opponent that ironically is a creation of man and still has the capacity to crash its creator. The prospect is not very pleasant indeed. Is man going to bow out to its own invention that is ready to strike with a devilish force?

Kasparov has sounded a note of optimism, although not so convincingly. He still believes that Deep Blue is beatable. One complaint is that he played into its hands. Well, that is what game — all games — ought to be. However, the other argument is more plausible: he could not play his natural aggressive game. It can happen, because man's physical conditioning is an important factor. Kasparov in his best such conditioning will be able to defeat Deep Blue. We like to believe this.

Banking and its Achilles' Heels

by Mohammad Nurunnabi Chowdhury

Reasonable lending rate will permit trade and industry to prosper and at the same time should keep banks healthy as well. The irresponsible banking made possible so long by a hugely wide interest-spread must come to an end as soon as we turn around the present crisis. Let banks work for their survival and living and not hang on to extortionary interest-spread making themselves and the rest of the economy sick.

It is said that existing law of the land cannot adequately deal with bank defaults. It needs some explaining in what ways our laws are inadequate. Our criminal code have been effectively dealing with frauds and forgeries for ages. There is no reason why they should be failing with bank frauds san forgeries. It is, of course, true that law is no respector of any particular class, bankers or non-bankers. Reluctance to go to criminal courts cannot be explained by inadequacy of law. As to realisation of arrears by civil suits, value or title cannot be made to flow into worthless or scantily-valued properties We have time-tested laws to deal with titles and ownership. Default by bankers in what they take as collaterals can never be remedied by recourse to law. Here banks will have to set their house in order. Law may, however, has to be updated particularly for quick disposal of cases. Accusing finger at law merely diverts attention. It merely deludes and stores the problem for a future explosion.

The reckless banking in the country has created a huge pile of Tk 13000 crore outstanding loans. The classified loans have increased from Tk 9942 crore in 1965 to Tk 11054 crore in 1996. These are non-performing in various degrees. They account for an unbelievably high figure of 32 per cent of loan portfolios of banks against the norm of about 3 per cent or so in mature economies of the world. Take

another measure of the colossal. stock of classified loans. It exceeded the tax revenue of the government in 1995 fiscal year. One measure of the magnitude of the problem is that six large private commercial banks have landed themselves with bad debts of 73 per cent of their total classified loans. That is not all Many banks have failed to make required provisions un-

The mess in private commercial banking has been caused primarily by insider loans to directors of banks in their own names and in fictitious names. It is not understood what the central bank of the country was doing while these banks were being plundered. It is the duty of the central bank supervisors to promptly spot the huge irregular loans and bring the culprits, both bankers and non-bankers, to book. Commercial banks hold depositors' money in trust and the central bank is guarantor of that trust. Mismanagement of that trust money makes the present impasses appear to be a collusion of bankers, both central and commercial.

What insider loans did to private banks, policy loans did to state owned banks. These banks were lending to terminally sick public enterprises and were piling up defaults after defaults. They could be directed to lend couple of hundred crores to hide merchants whose defaults exceeded a thousand crore. It is again these state

owned banks who could be directed to lend to share market even when it was in complete disarray. Politicians tend to take these banks as their fiefs. They think, they can direct them as they please.

Marco-economic volatility

played a key role in banking crisis of some developing countries. Bangladesh has been enjoying macro-economic stability so long. That is now showing signs of weakness. Consumer prices are becoming uneasy, currency reserve is falling, budget deficit is rising and Taka has become volatile — it has undergone devaluation seven times in course of less than one year. The Mexican bank debacle, sparked off by Peso devaluation, cost a rescue operation of \$38 billion, major portion of which came from the USA. Mexico was lucky in its geo-political situation. Bangladesh will have none of that luck. Further weakness in it, therefore, its as bad for the economy as for the fragile banking sys-

Our commercial banks have gradually moved into non-conventional areas of lending, attendant with high risks. Real estate business has lured many into this apparently lucrative area. The danger is that it is characterised by sharp swing of boom and accession. Recession can give a nasty jolt to its values and can thus make its lenders reel. Over-exposure to real estate has made even some Japanese banks sick. Thai and

tem of the country.

Philipino banks are now in a tight corner for the same reason. The extent of exposure of our banks to real estate is not known. Caution is, however, called for. The catastrophic run of the stock market should cause stock-related assets of banks to suffer miserably. It did leave the country's foreign currency reserve poorer.

One wonders how could commercial banks continue to do business as usual with a huge stock of bad debts. The answer lies in interest-spread practice of our banks. The difference between deposit and lending rates — interest spread — can hide serious ailment by absorbing large losses for the time being. Our commercial banks pay a paltry 6 per cent for deposit and charge a hefty 16 per cent for loans. That gives an interestspread of 12 per cent against the norm of 1 to 3 per cent in mature economies. The Japanese prime rate of interest was 1.63 per cent on April 9, 1997 and the money market rate was 0.44 per cent indicating a spread of a little over 1 per cent. The prevailing rates in Germany on the same day were 4.75 per cent and 3.25 per cent — a spread of 1.5 per cent and in the USA these rates were 8.50 per cent and 5.69 per cent — a spread of 2.81 per cent. What is most surprising is that our banks should be charging less for their loans because our wages, rent and standard of equipment are incomparably

Modern banking is all about

The quarters concerned

countries do not confine their income to interest earning alone. They are developing themselves as deliverer of financial services. Our trade and industry have been suffering under the crushing burden of extordionary interest rate. Our liberal trade regime has opened up our market to the foreign trading interest without any barrier. Without comparable rate of interest they are subjected to unfair competition. It need not be so. Keeping in view the prevailing rate of inflation the deposit rate may stay at 6 per cent but the lending must also be brought down to a single digit figure. That makes an economic as much as a financial sense. Reasonable lending rate will permit trade and industry to prosper and at the same time should keep banks healthy as well. The irresponsible banking made possible so long by a hugely wide interest spread must come to an end as soon as we turn around the present cri sis. Let banks work for their survival and living and not hang on to extortionary inter est-spread making themselves and the rest of the economy sick. Banks are the life-line of the economy. It is the circula tory system of the economy. It nourishes and sustains the economy. The ardent prayer of millions of bank depositors and the people at large is that the central bank of the country must wake up from slumber and firmly deal with the looming bank crisis and take all the necessary hard decisions to arrest the dangerous drift to

reducing interest rate on loans.

Banks in industrially advanced

The author is a former Sec retary to the government and a former Ambassador.

catastrophy.

Are We Skating on Thin Ice?

by Chandra Shekhar Das

Bangladesh may not quite have a history replete with quakes but the fact of the matter is that we have long come to be regarded as an earthquake-prone country and according to leading seismologists of the zone, we stand the chance of a major earthquake by the turn of the century.

it has been possible yet to reduce the extent of damage to nothing for, the type of calamity is such; so intrinsically mighty and expansive.

But the moot point here is even if it is impossible to be foolproof against the dangers of destruction, there is a huge scope for minimising the casualties by way of awareness and careful planning. And that is possible through a system of monitoring the global quake pattern and regular exchange of information with the leading research institutions or agen-

cies around the world. Bangladesh may not quite have a history replete with quakes but the fact of the matter is that we have long come to be regarded as an earthquakeprone country and according to leading seismologists of the zone, we stand the chance of a major earthquake by the turn of the century. Yet, our approach in this regard seems to be utterly haunted by the spectre of Rip Van Winkle.

We have a seismological observatory at Ambagan of Chittagong but the functional role of the country's lone earthquake-

monitoring centre seems to be shrouded in mystery. References in the leader column of the two leading Bengali dailies

will elucidate the point.

It was informed in the editorial of the daily Ittefag of May 12, that all three seismometers or devices for measuring the quavering intensity of earth are still intact. What one is likely to understand by that? That the tools and apparatuses of the observatory may not be functionally capable though looking quite all right physically, or they may be func-

tionally as good as they look. Let's consult the leader column of the other daily, the Sangbad, of the same date. Referring to the non-committal and uncertain pattern of the met office observation that the intensity of Thursday's quake could have been 4.5 in the Richter scale, it informs quite surefootedly that the observatory at Ambagan is bereft of

skilled staff. The Inquilab, another Bengali daily, which apparently stole a march on its more traditional and popular rivals for its swift reaction in furnishing readers with details about seismological reality of Bangladesh and the history of earthquake in this zone, had earlier quoted Akashvani, the Indian national radio as having mentioned the intensity of Thursday's earthquake at 5.7

in the Richter scale. Now, the bottomline of all these references is that we have a very vague or no idea of what the lone seismological observatory is capable of. We do not know whether it is the necessity of a technological overhauling or qualified and skilled staff that the monitoring centre is suffering from presently. The governmental indifference in this regard simply beats the imagination. We fail to understand how the successive governments could afford to be blind about the meaningless presence of just one seismological observatory in a country where, according to experts, there should be at least three of the type. It is learnt that the plan for establishing three seismological observatories has been okayed by the ECNEC but we are yet to see any signs of

should consider it seriously that Bangladesh happens to be in an earthquake-prone zone; more so, due to the unabated lifting of subterranean mineral resources. In fact, the belt from greater Mymensingh to Sylhet is an extra-ordinarily vulnerable zone for a major earthquake. More seismologists have been heard of predicting a quake of the intensity of six to six-and-a half, in the Richter scale in Dhaka at any time. There is only one possible explanation for trifling with such a huge potential of natural calamity: We do not think. It is indeed frightening to think of the consequences of even a quake of medium intensity in old Dhaka where, on top of huge population, the danger is enhanced a few times more by the congested pattern and ramshackle condition of the constructions.

It is true that a poor country like Bangladesh has many other problems than earthquake to deal with and there is very little that can be done in terms of readiness for a situation like that but there is no doubt that if allowed to stay in the consideration as a dark possibility in all matters related to construction or urbanisation, we will only be doing ourselves a great favour. Given the pattern of government triviality with the prospect of earthquake, it can easily be surmised how dangerously must even some of the latest constructions must be. Then what about public awareness about the small but invaluable life-saving tips in time of an earthquake.

Should there be a quake, we will probably incur more loss of human lives and property due to our own incomprehensible tradition of indifference than the instant impact of the cataclysm itself. Panic is the enhancing catalyst of all problems. We need not panic but we certainly need to be infinitely more conscious and contemporary in our approach to earthquake as a natural calamity. For, it is the most powerful transforming curse of nature civilisation has known until this day.

I'o the Editor...

Inauguration of AB **Pipeline**

ANKS lend their deposi-

The wisdom of the trade is,

therefore, 'handle with care'

Utmost care is called for on the

part of bankers in judging

credit-worthiness of their

borrowers. The track-record of

a borrower will tell the bank a

lot about his ability and will-

ingness to pay. The business

line on which the loan is sought

should tell the rest about his

banking would not touch long-

term lending. But that distinc-

tion is now fading in modern

banking. Commercial banks,

entering into the capital mar-

ket, are undertaking new and

bigger risks. This market is,

however, another kettle of fish

This new business, therefore,

demands fresh new skill and

new machinery for success. Our

banks appear to have rushed

headlong without building the

known to have been failing in

the very basic task of credit-rat-

ing of their borrowers

Unchecked rent-seeking by a

group of bankers makes non-

sense of credit-rating. Credit-

worthy people may be denied

loans and unworthy people can

have all they ask for. Their

cunningness creates papers in

the name of collaterals in place

of real security. These deals are

in bankers' books not because

they did not know how but be-

cause they wanted them there.

Collaterals are indeed poor

substitute for genuine security

of a loanee based on his good

track-record and a sound bank-

able project. When properties

are of dubious titles or these are

valued sky-high, there is no use

blaming the defaults. Default

HURSDAY'S tremor sho-

country. But what probably the

brief convulsion of earth really

shook is our smugness over the

possible appearance of earth-

quake as a natural disaster of

the worst kind. The seeming

lack of concern reflected in the

posthumous reaction of the

fourth estate and people in gen-

eral to the morning wobbliness

of the visible world was alarm-

ingly surprising in the context

of seismic reality in

mirror of sorts for reflecting

the problems of a country and

people's reaction to them, then

most newspapers with the ex-

pected exception of one or two.

did an inexplicably inadequate

job the following day. There

was very little information and

analysis, on the basis of Thurs-

day's experience, of the

prospects and dangers of a ma-

jor earthquake in Bangladesh.

something informed sources

fear as a strong possibility, let

The logic behind not becom-

ing hysterically loud about the

prospect of an earthquake has

an air of automatic justifica-

tion about it. Despite the abso-

lutely mirific progress of sci-

ence, it is still beyond man's

reach to predict the time and

place of an earthquake. Neither

alone being a long shot.

If press is to be regarded as a

Bangladesh

ok Sylhet more than any

other place in the

has been built in.

Banks in Bangladesh are

required infrastructure.

Conservative commercial

tors' money. This makes

their business fragile.

Sir, It appears from a news item of the 3rd may in the Daily Ittefaque that the works relating to AB Pipeline has been completed by 25th April and that its commissioning is awaiting because the Prime Minister is not in a position to inaugurate. The Energy Ministry has approached the Prime Minister for giving time on 10th May, 1997 for its inauguration. It also appears from the news item that if the AB Pipeline is commissioned, then the present electricity problem shall be solved for the time-be-

My question is: Why the Prime Minister should be involved in inaugurating this or that projects? It is high time that we should get rid of oneman show started by Ayub Khan, adopted by Late Ziaur Rahman and developed by H M Ershad. Will the Prime Minister take initiative for a departure from the past habit?

AAG Kabir 37/1, Joarshahara, Dhaka.

Misleading

Sir, I am stressed to write

this after reading the column Time and Tide written by Mr Shah Husain Imam (Star 3.5.97). He has found signal from Khaleda Zia's speech as wrong. Who does not know that the water in the Ganges in Bangladesh part is not coming as per the treaty? When one mentions that, according to the writer, it is wrong signal and he has indicated that seepage in the Bangladesh part is causing the minimum flow in Bangladesh. Only those who are sleeping being awake can say that. It is really unfortunate when the writer is trying to fool the audience. It is not smelling the rat, but it is actually seeing the rat when the water, as promised, in the treaty is not coming to Bangladesh.

Yes, SAPTA is a good thing. Everyone will like it. The transit incorporated in SAPTA is India to Burma (Myanmar) over land through Bangladesh is via Teknaf and not through Manipur of India.

The route is changed now by those in ESCAP which is the playground of Mr SAMS Kibria · who is now the Finance Minister. The relevant department of ESCAP has changed the original route at the behest of India so that, in the name of transit from one country to another, India can have access to its other part overland Bangladesh. This is not transit in the international sense. In simple terms, it is corridor over Bangladesh for movement of men and material of one part of India to another part of the same country. Had there been the mention of corridor over Bangladesh for India, no sane person would agree to it, nor support it in any way if the Bangladeshi would love his country. I am sure SAPTA mentioned 'transit', not 'corridor'. Can the writer site examples of such corridors in other countries except the protectorates? Certainly, Bangladesh does not like to be a protectorate of our large neighbour India. It is unfortunate that educated persons like Mr. Imam are trying to call a spade a diamond and smells rat when a nationalist is trying to tell the nation of the sinister

A Concerned Bangladeshi

South Asian Growth Quadrangle conjures up vision of trade transit through Bangladesh, not of 'corridor'.

The relevant portion on water treaty in the article referred to both underground seepage and water withdrawals at the upper reaches of the Ganges as areas under study. — Author

Unprofessional BTV News

Sir, The choice of news head-

lines on BTV is unprofessional. An anniversary (past history) becomes the top news of the day! In the English news bulletins, the grammar, composition, and pronunciation are lousy — elementary errors in usage are galore! The obituary notices in the national bulletin includes all Tom, Dick, and Harry! Where to draw the line? Why not have a

5-minute slot of Local News? The government appears to be concerned, judging from the public utterances. Broadcasting (the message, not the medium) is not a new hi-tech sector. hence there is no dearth of basic and orientation training courses at national and re-

gional levels. Why the output

(the trainees) is so unprofes-

sional? The culprit is unpro-

fessional administration — the

lapses are not being noticed and corrective steps taken in a professional manner. There is a clear message to the political leaders: do not letdown the professional standards in any sector, including

politics! Do not become the biggest national liability, as you have to run the state!

A Zabr

Some questions

Sir, Returning to power long after 21 years the Awami League started tirade and vehemently criticised its opponents, made bragging vanity, ordained pledges and promises one after another. But we wonder whether the Awami League has proved failed.

Undoubtedly the former BNP government is accused of many wrongdoings, excesses and abuses of power and negligence of duties. Earlier the Jatiya Party as well as Awami League also committed many errors, lapses, immissions and irregularities.

If this is the situation in our country - our political leaders go on blaming each other, bypass their duties and responsibilities: how long would our people continue to be groaning under the heavy steam-roller of untold suffering and hardships endlessly?

The people of our country bear the brunt of 250 years of oppression and suppression, poverty, hunger and disease and injustice. Our people cannot support or oppose any political party blindly and foolishly. We therefore strongly feel that our political leaders must take lessons from the history and rectify themselves and devote

themselves for the service of the

their being erected.

We wonder why did the Awami League government permit India to operate Farakka barrage without an agreement for rightful sharing of the Ganges water for Bangladesh in 1974? We are shocked why deprived us for over 20 years our rightful share of the Ganges water and also bereft us of our rightful ownership of Tinbigha in exchange of our territory Berubari handed over to India? Whey did Awami League introduce BAKSAL? We are appalled why did not Ziaur Rahman of BNP raise the issue of forceful occupation of Talpatty by India in the United Nations? We are now further bewildered and shocked why the Awami League is going to replace the detached and dead 25year India-Bangladesh Friendship Treaty with the so-called sub-regional cooperation among Bangladesh-Nepal-Bhutan and seven north-eastern states of India?

The Awami League has signed the historic 30-year Ganges water treaty with India in New Delhi in December 1996. But is the Ganges river flowing and are we really getting our rightful share of the international river? Why does the Awami League want to change the original route of Asian Highway, allow India to use our Chittagong Port and grant road transit facilities for carrying Indian goods and commodities through Bangladesh territory? Why does not New Delhi allow us trade and commerce with Central Asian countries via India and Pakistan land routes? Why there is no electricity in the country, no supply of water in Dhaka and why our markets have been flooded with Indian goods and commodities? Whey there is huge imbalance of trade

between India and Bangladesh? Why does not BNP recognise Bangabandhu Sheikh Mujibur Rahman as the 'Father of The Nation and why Awami League does not accept "Bangladeshi" nationalism and discard "Begali" nationalism? There are

hundreds of such questions.

OH Kabir 6. Hare Street. Wari, Dhaka-1203

OPINION

A Threat to Women Development Policy

Nasiruddin Ahmed

Allegations against raping minor girls are increasing alarmingly. Regretful, but true that response from the concerned quarters is till intangible as we observed that rapists of Yasmeen and Seema are yet to be punished - albeit they deserve exemplary punishment, which make apparent that security of women in the society still at stake.

How funny it seems when the government has proposed to enact tougher laws to stop cruelly on women, indiscriminate. abuse of girls is still widespread. Even they are violated in 'safe custody' - how vulnerable their existence is! On the plea of different issues, particularly enticing employment opportunity - women are being convinced as some are desperate to get jobs, but finally fall prey to womanisers in most of the cases. Lately, confessional statement of a minor girl revealed that she was raped when her tutor took her to Chairmanbari at Fatullah, Narayanganj alluring her to a

site-seeing tour. Since the beginning of the civilisation women are being maltreated and repression on them goes on indiscriminately till today. In such a jinxed condition, 'women in development' sounds misnomer. By violating their rights, we are crippling them in the budding who constitute half of our population and contribute to the tune of same amount to the GDP. By degrading women, we are virtually crippling our economy Appalling vulnerability to poor girl children is to be regarded as the most crucial issue and taking immediate action is imperative to stop further recurrence to protect them from such peril. It has been observed that culprits, absconding for a time-being, reappear in the society. Perhaps they avail the oppor-

tunity of justice delayed, justice denied. In a bid to apprehend and punish the perpetrators, law and its enforcing department should be more diligent and active in the severest conceivable manner. On the International

Women's Day, our premiere announced National Women Development policy, in a view to upgrade the situation of the womenfolk, to eliminate the discrimination between man and woman. Among salient features of the policy : security of women in social, familial and state levels comes top of the list Comprehensive programme waits towards its implementation. Plan to aim in establishing of parity between man and

woman is also taken. But in reality, disparity widens everywhere. Minor girls are being violated in alarming proportion — so propensity of men towards women still seems sinister. Incident like acid throwing frequently shakes foundation of being women in society. The policy also includes rehabilitation of women in times natural calamity — but they feel insecured in normal atmosphere. Recognition of women's contribution is emphasised too - but women as humans is yet to be recognised in the society. Rather, they are treated as commodities to play

Needless to say, National Women Development policy approaches pragmatically towards emancipation of women - and its subsequent implementation will have instinct contribution in evaluating women of all strata. Nevertheless, the policy would be pointless unless security of women in the society is ensured. If survival in normal situation gets vulnerable, how will they cope with tough atmosphere, encountering formidable challenge?

Even after announcement to formulate the said policy, repressions on minor girls, who are yet to become women, in different forms are found everywhere which reveal that no room is created still towards the realisation of the policy

It is no exaggeration to say, issues on National Women Development policy do not come into reality unless women are freed from the prevalent cancer violation on minor girls.