

Move to close down NCB branches a step in the right direction

Process needs to be closely supervised

IT is a momentous decision that the Bangladesh Bank, or for that matter the government has taken to direct the nationalised commercial banks (NCBs) to shutter down 800 of their loss-making branches by December 31, 2002. However, March 7, 2003 has been set as the deadline for a compliance report to be formally submitted before the central bank. So, it's going to be a somewhat long haul affair taking up to one year and a quarter to culminate. Yet, given the size of the operation, the time-frame could not have been shorter, to be practical. Anyhow, in the intervening period as the process advances, we shall get to know which of the bank branches close down earlier than the others. Thus a fair picture will emerge from the initial trends. And when this is all completed, it will have reformed the nationalised banking sector, both structurally and qualitatively. That cannot be in doubt.

The principal method being suggested by the central bank to carry out the winding up operation is merger of the losing branches with the profit-making ones. This will be subject to the condition, however that, there will be one NCB branch for each five-kilometre area. This sounds like a pragmatic approach, perhaps the only obvious shock-absorbing route to take in view of the fact that outright closure would mean job losses for working people. But that still will not rule out retrenchment of staff on a fairly noticeable scale.

This is chiefly because the factors that had spawned the loss-making branches in the first place can not be allowed into the profit-making ones in the name of merger between the two types. For, if we did that, the viability of the banks doing good business now will be seriously compromised. It will be self-defeating.

For all practical purposes, therefore, the merger can be just one option depending upon the absorptive capacity and the margin of viability the profit-making bank branch inherently has to accommodate the losing one. Hence, the other options like golden handshakes and absorbing the surplus manpower in other areas will need to be taken on a fairly wide scale.

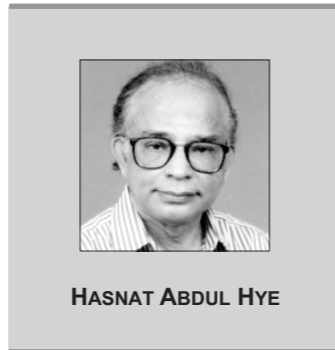
The entire approach seems to revolve around the argument that there were too many NCB branches operating within a small radius so that the clientele got too fragmented to yield any profit to each one of them. But surely there must be a relatively better one among the lot, even assuming that all were losing at the same time; and it is this one that obviously deserves to be retained. In such a scenario, it is crucial that a series of inter-bank consultation and coordination meetings take place to zero in on the best among the losing ones and keep it within each five-kilometre zone.

The permutations and combinations will have to be worked out very carefully keeping in view the strengths and weaknesses that Sonali, Janata, Agrani and Rupali banks have relative to each other.

The banks coming under the axe in the present phase are the ones that have made losses for the last five years. But in 1996 there was an abortive move to rid the banking sector of the superfluous branches, these obviously predating the 700-800 NCB branches being now earmarked for closure. That formidable pending phase-out job is there as well encompassing some three-thousand plus loss-making NCB bank branches.

Hence, it is of crucial importance that we handle the current closure phase relating to the 800 branches properly as a basis for reforming the NCB sector on a wider scale.

Books and Bangla



HASNAT ABDUL HYE

FEBRUARY is the month of browsing books and adoring Bangla Bhasa. For avid book readers and champions of our mother language these are more or less yearlong pre-occupations, aside from the material calls of humdrum life. But the attachment to and affections for these two aspects of daily life reach their apogee in February. Since 1952 February has been dedicated to Bangla language and books written in Bangla. It has become a celebration of the glory and richness of the mother language of Bangladeshis and by implications of all Bengalis throughout the world.

The language movement started as a demand for the recognition of Bangla as a state language because it was the mother language of the majority of people. The movement was both for the recognition of the mother language Bangla and establishment of democratic rights. It was, therefore, inevitable that starting with a specific objective the spirit of the movement would transcend the needs of the time and infuse other and higher aspirations. It is now part of the folklore of nationalism that Bangladeshi Jatiyatadab was rooted in the language movement. The genesis for the emergence of Bangladesh can be found in the spirit of Ekushey February. But recognition of Bangla and Ekushey were not powerful symbols for Bangladeshis alone. They became beacons of hope and sources of strength for all mother languages in the world, particularly those languishing from neglect under alien rule or machination of national

politics. In almost all countries that were colonized by imperial powers indigenous language(s) suffered serious set back. They were either relegated to secondary status or marginalized to the point of extinction. In the name of 'renaissance' culture and language of indigenous people suffered decline with the connivance of local elite who shared the eagerness of alien rulers to modernize society. That the same goal could be achieved without sacrificing one's own identity and age-old tradition did not carry much

quer the whole world. In the face of this relentless advance the mother languages of numerous people are either likely to be totally overwhelmed or reduced to languages of culture only. In governance, business, higher education and international communications the so-called lingua franca, and not mother languages of many people, look set to reign supreme.

The few languages that now dominate the world of learning and communication did not attain their present hegemonic position over-

concerned. For languages that are lagging behind in terms of comprehensive functionality these are urgently required. This challenge cannot be met simply by emotional outbursts and sloganeering. What is needed is cold calculation and systematic planning.

It is a matter of great regret that even after fifty years Bangla Academy has not been able to draw up a plan for the development of Bangla language making it suitable for writing books on all subjects. The number of Paribhashas prepared by the Academy is still few and many of them have become outdated in some respects. What is more distressing is that not enough books have been written using these Paribhashas. The list of publications of Bangla Academy amply demonstrates its failure to promote Bangla as a medium of higher education. Its focus is overwhelmingly on literature and arts which is only one aspect of its mandate. On the other hand, the Academy's efforts and resources have been spent in areas that either

fall beyond its priority agenda or use them disproportionately.

Bangla Academy's biggest and most publicized event of the year is the Ekushey Book Fair. For the observance of Ekushey the Book Fair is very much in order. But could not this programme be undertaken by the National Book Centre which is primarily mandated for this? Instead of making the annual Book Fair of the National Book Centre a modest and brief affair cannot this be elevated into a grander one to be followed by academic seminars relat-

cultivating other languages, particularly the richer ones. A book fair organised at national level should not only be for selling books written in Bangla or by Bangladeshi authors. It is a forum where books in other languages and ideas of authors of different nationalities should converge. Above all it should be a meeting place of free minds and interactive scholarship. To restrict this broader role of a book fair is to sap the vitality of the event. It is time for the realization to dawn that by restricting the scope the quality of the book fairs is being compromised and the Bangladeshi book lovers are being deprived. The image of the country also does not benefit from such myopic view.

Fifty years of Ekushey should be a time for celebration and introspection. The lessons from the past must be learnt in order to make the future glorious by deeds and not only in words. Bangladesh as the sponsor of the International Mother Language Day owes this to her people and to the world. The leadership that she took in obtaining recognition for mother languages should not be surrendered by default. An international conference on mother languages sponsored by Bangladesh can be the next milestone. It is unfortunate that no thought was given to this important exercise in the past. But it is not yet too late to take the initiative now in this respect. Bangladesh has to prove that her homage to mother language is not limited to emotional exuberance alone. Through systematic planning, hard work and intellectual feat the formidable credentials of a pioneer can be established and reaffirmed. It is a daunting task. We can flinch from these only at the risk of being left behind.

Hasnat Abdul Hye is a former secretary, novelist and economist.

IN MY VIEW

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conviction with the "reformist modernists".

Colonialism was laid to rest long ago. No foreign power is now imposing its language and culture on subjugated people. But the legacy of the past still lingers in some countries threatening not only the development of indigenous languages but their very existence. The languages of the Australian aborigines is an example of the insidious working of this historical force of subjugation. But more ominously, the pace of globalization riding on the crest of a few languages is now challenging the role of mother languages in many countries. What with millions of books and journals continuously churned out in subjects ranging from literature to physical sciences and their worldwide circulation these languages now dominate the world of learning and scholarship. The flourishing of electronic media has given a powerful shot in their arm. Both in print and electronic media the juggernaut of a few powerful languages are now poised to con-

nquer the whole world. In the face of this relentless advance the mother languages of numerous people are either likely to be totally overwhelmed or reduced to languages of culture only. In governance, business, higher education and international communications the so-called lingua franca, and not mother languages of many people, look set to reign supreme.

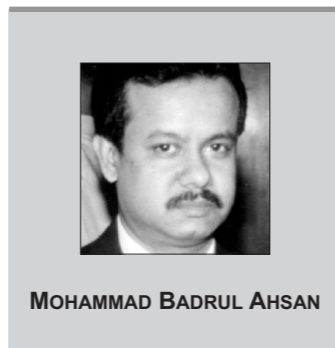
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Detritus of marriage and love



MOHAMMAD BADRUL AHSAN

HE died, she cried and everybody else laughed at them. The news did rounds from mouth to mouth as speculations ran amok about her relationship with him. Why should a woman so bitterly weep for a man if she was only his friend's wife? She wept in convulsions, her body jolted by the impact of sorrow, her voice rending the air with sharp edges of distress, which everybody agreed, could only be honed in the fire of grief that has burned too long.

But then she cried for many more days to the embarrassment of her husband and his family. Tears rolled down her cheeks like torrential rains in the moonsoon weather, and then it held off one day all on a sudden. By that time the story had traveled far and wide in the neighbourhood, from servants to grocers to barbers to guards to servants of other houses and their housewives. Soon people forgot that the man had died. They only remembered that she had cried.

Her husband hasn't spoken to her since then, other members of the family looking unusually grim. She regretted her behaviour in her

own heart, not because people came to know about it but because it reduced the gravity of a man's death into ribald laughter. Why did she explode like a subterranean stream that could no longer hold itself within its bounds? Why didn't she think that it would be odd to wait for a man with whom she didn't have known intimacy?

The dead man was only one amongst many friends of her husband's. Would she cry for each of them? Perhaps more for some

were half-open, his pupils dark and stilled into a wintry gaze that drove an icicle into her heart. There was something that snapped inside her, sending tears like an avalanche while her heart turned and wrenched like a twisted wire. Through the eyes blurred with tears, she saw a man wrapped in white who looked like someone lying in snowflakes.

She also thought she had heard his voice in that mournful silence, ricocheting in the wisps of smoke

light and shadow, joy and sorrow, hope and despondency, her world spinning around the dichotomy of love and marriage. She remained as fulfilled as hollow, lonely in the company of her husband, her dream of love hidden in the nightmare of marriage. This is how she lived her life twice every day, once for her husband and again for her lover, like someone watching his diet would nibble in a party and come home to eat a proper meal.

That was the first time she shed

cious life on earth waiting for her? She had asked him to find another woman and settle down in life, reminding him of the futility of emotions in the transitoriness of life. She cried again and again because of that, because she thought she had ruined the earthly moments of a man's life. But she also cried because she had taken too long to respond like a musician who got interested in her music after the audience was gone. She loved him, but never told him about that, her heart ready to explode with what her mouth couldn't express.

CROSS TALK

Would she ever see this man, who spent his one precious life on earth waiting for her? She had asked him to find another woman and settle down in life, reminding him of the futility of emotions in the transitoriness of life... She cried again and again because of that, because she thought she had ruined the earthly moments of a man's life. But she also cried because she had taken too long to respond like a musician who got interested in her music after the audience was gone. She loved him, but never told him about that, her heart ready to explode with what her mouth couldn't express.

than others, she heard a voice say inside her. Then she overheard her mother-in-law speak to a maid that a woman could cry only for her husband, father, sons and brothers in the manner her daughter-in-law had cried for that man. This man was not seen much in the house, nor was he ever discussed in the family. The mother-in-law wondered why should the death of such a stranger stir so much emotion in her daughter-in-law.

The woman who cried already realized that something had changed from the moment she saw the calm face of that man who was lying on the bier. His eyes

rising from incense sticks burning at his feet. In life, this man was agonized by neglect and solitude that loomed in the contorted look of dejection on his face. Yet he appeared so serene in death, his lips sealed together in perfect alignment as though they had never opened to let words pass through them. He was a quiet man, his reticence creating an aura of mystery around him until his death.

Now that mystery was gone with him. This man lay dead, straight and stiff, when she arrived. She felt abandoned, betrayed and lonely as if the person she had come to see didn't bother to wake up from

through it was a locomotive that hauled the burden of marriage with one man, powered by the steam of another man's love. This is how she kept one thing sequestered from another, the duty of marriage from the delight of love. She slept in one man's arm, but yearned for another man's touch. She listened to one, yet whispered to other. She pressed her ears on the chest of one man and listened to the heartbeats of another. In this man's sweat she smelled that man's odour. She stayed with her husband but lived with her lover.

And she moved back and forth between real and unreal, between

possible clients. Some third world countries are involved in the game, as these have energy resources, attractive to global marketeers.

The market has been shaken, as Enron's innovative business strategies drew nods of approval from some business and management gurus, endorsing Enron's model of revolutionary approach to growth through what is named as 'Creative Destruction', against the traditional concept of 'incremental development'. The relevant think-tanks are now furiously engaged in analyses of the bugs and viruses which brought down the huge framework of energy control and marketing.

Perpetual innovations do not work, in the long run, is one of the conclusions of the expert analysts. Today, whether admitted or not, the US foreign policy appears to be based on indirect control of the fuel and energy resources scattered all over the world (the Middle East, CIS, Indonesia, and now Bangladesh, not to speak of the spillovers

in Africa and S America). The owners of the resources have no honourable exit routes from the clutches of the super powers, as history has confirmed. Bangladesh has to survive this test. It is more than mere local politics.

Our local experts have to make thick recommendations based on thin experience in this part of the world. At least the people have to be told of the feasible options available, before we take the plunge. The party involved may not be Enron, but the predatory tactics are similar, and profits and losses are in units of billions on a macro scale. Thus, in this era of global trading, micro LDCs have to deal with macro decisions. The technical advice comes only from the industrialised world.

Therefore the importance of maintaining neutrality and transparency before signing the deals. This is a one-way project: once committed, it cannot be undone -- no restart.

Mohammad Badrul Ahsan is a banker.

Women's reserved seats in Parliament

MUNIRA KHAN

SINCE FEMA came into existence in 1995, I have been getting the opportunity to participate in many seminars, workshops, discussion programmes about electoral law reform for strengthening electoral process in Bangladesh. Obviously the issue of women's seat in the Parliament received importance in those series of discussion programmes held at Division/District level other than in Dhaka city. Without exception, everybody opined for reserved seats for women in Parliament for some terms to come through direct election. While recommending for the law reform FEMA, according to opinion, collected from all quarters, suggested for 64 reserved seats for 64 districts of Bangladesh for women through direct election. On top of this, 25 per cent nominations for women by the parties for general seats was suggested. Political party's registration and some reforms in Political Party Act were also recommended.

Any way, time passed without bringing any result. In the meantime the provision of law for reserved seats for women through party nomination and election by the legislators earlier elected elapsed. Women of Bangladesh who love democratic practice were not bothered, rather heaved a sigh of relief. Major political parties accepting the demands made by the democracy loving citizens promised direct election to reserved seats for women in Parliament. BNP even mentioned 60 seats in their manifesto before election.

Now the time has come to fulfil the demands of women. There is no doubt that the politicians are willing to bring women in the mainstream of democratic process by involving them in every sphere of politics. They want them to join in the Parliament, want their participation and contribution in the highest body of legislature in the country. But how?

Again I attended some discussion meetings, seminars where MPs from different political parties, political leaders, women activists, NGO representatives and the

present Law Minister took part. The Minister assured that the bill for direct election to women's reserved seats will be placed before Parliament and hopefully would be passed for the Ninth Parliament. He also said that the ruling party is to be absolutely sure about the legalities of the Bill and would consider its point of view about the issue for Eighth Parliament and the modalities for holding this election.

Here, I also have question in my mind. As far as I understand, all general elections in Bangladesh are to be held under a caretaker government. If this election for sixty or seventy-five or 100 seats are to be held for Eighth Parliament before the next general election, will it be regarded as bye-election or general? Whether a Bill separately will have to be placed and passed for holding this election under the present government? And again if it is passed who gives the guarantee that the election would be accepted as free, fair and neutral? So far we have not seen any election under any party (especially the bye-elections) regarded as free and fair

and the opposition always accused the ruling party for not being neutral. But the women's demand is very clear -- they want this Parliament to be represented by MPs elected directly for some reserved seats and 'the sooner the better, the more the merrier'. They are not prepared to accept an indirect election which does not reflect proper representation. So what to do now?

Only putting pressure on the government would not bring any result. Women are to get wholehearted support of all the parties. They must make it a big national issue and solicit endorsement from all, specially the opposition parties, to this issue. Even the opposition should be prepared to pass the necessary amendments for ensuring women's reserved seats in parliament. Without goodwill, commitment and cooperation from all the parties, women are to wait for another four years which is a very long period. This time all the parties, leaders, irrespective of their affiliation and interest should act for the better interest of the country and for the development of fifty per cent of

the population, to ensure empowerment of women by giving them opportunity to join in the highest policy making body of the country. The politicians untidily should find a way to solve the issue. The move to hold an election under the present government must be endorsed by the opposition. It would be sad and disappointing if after holding an election any party rejects the result and proposes to abstain from the parliament.

We, the women of Bangladesh who are not involved in active politics, are sincerely interested in practising democracy in all spheres of our lives, because it would lead to a more peaceful world -- a world in which it is easier to act for improving the lives of all the citizens. We are all waiting to see a Parliament, rich with representation -- actively participated by the patriotic politicians, men and women, working together to provide the opportunity to develop human potential. Let us make our people aware of their rights to live and let live -- which is the true meaning of democracy.

Gas export and collapse of a giant

A MAWAZ

ENRON is in the news -- its sudden collapse, and high-level links. The unholo demolition of US energy giant Enron should make Dhaka revise its homework on the publicly sensitive issue of export of natural gas from Bangladesh. Currently public opinion appears to be sharply divided, as the debate is on, day after day. Several expert committees in Dhaka are looking into the pros and cons, to enable the government to take the right decision, backed publicly. The local fuel import and marketing is being privatised. This is a new and bold decision, therefore the possible ramifications have to be clearly forecast. The collective judgement should be sound enough to negate future regrets.

Enron's unexpected failure has put other sellers, buyers and distributors on guard on future business agreements on a big multinational scale. Such companies have to be on the defensive now, wooing

possible clients. Some third world countries are involved in the game, as these have energy resources, attractive to global marketeers.

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