

## Esho hey Baishakh



MUHAMMAD ZAMIR

After writing on subjects and issues related to politics, international relations and economics for the whole year I have decided to devote this column to *Baishakh*, the first month of the Bangla New Year. May I start by wishing all the readers *Baishakher Suveccha* as we enter another year - 1413. The whole process started sometime in the 6th century but drew special attention when the Mughal Emperor Akbar started the Bengali calendar year on 10 March, 1585 on the advice of some of his courtiers. *Baishakh*, as the first month of the Bangla calendar however came into effect from 16 March 1586 - the day Akbar ascended the throne.

Thus, this concept of the Bengali year quickly spread throughout the Mughal Empire, particularly in the rural areas of Bengal. A special significance was also attached to this computation of the year. It acquired an agricultural connotation. The beginning of the year at the end of the Bengali month Chaitra, was also by royal decree, made the starting point in the time frame for collecting taxes from farmers. Bengali peasants also used *Baishakh* as the month to start their next cultivation and fields were generally ploughed during the period mid-April to mid-May. This coincided with the arrival of rain after the relatively dry months of December to end of March.

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Baishakh is a month I have always greatly enjoyed. It is a period of the year, which heralds the arrival of summer, of severe dust storms, dark skies in the northwest and violent nor-westers. I have always admired this period as a symbol of reawakening. It is as if Nature takes her broom and cleans all dirt and filth out of her environment. One feels the change in the air. There is heat, hot and humid conditions, fierce storms, rain and then freshness all around us. Rabindranath Tagore was quite right when he wrote-

fairs are organised throughout Bangladesh on this occasion, either on the first day of *Baishakh* or in its first week. This in its own way, has a huge impact on the grassroots economy. In addition, in many urban centres, including the city of Dhaka, the holding of book fairs and the exchange of books, particularly books of poetry as gifts, mark the day. This reflects the sentimental aspect of the Bangalee psyche. In the last few years, younger people, particularly students, have also initiated the vogue of exchanging greeting cards

for men. The parade progresses to the beating of drums and cymbals. People also sing and dance."

The advent of *Baishakh* is also celebrated through varied functions in different regions. Chittagong has become famous for its *Bali khela*, an indigenous form of wrestling competition. It is strange that this form of sport should take place in that region, so far from its regular habitat in the western provinces of India. Rajshahi celebrates *Baishakh* with *Gambhira*, a special form of folk poetic drama. Bullock races mark

Consequently, it was seen as a great sign of courage, when Chhayanaut, a cultural body composed of some progressive intellectuals and lovers of art and music, decided to organise a programme of *Rabindra Sangeet* on the first of *Baishakh* in the Ramna Park in Dhaka. This bold step in more ways than one, was the second success in the struggle to establish our cultural identity as a Bangalee nation. Subsequently, it became the focal point in Dhaka's cultural calendar. Those associated with the event

*Falgun* and *Chaitra*. It is a period when most people touch the colour palette and cover themselves with radiant reds, oranges, canary yellow, burgundy, emerald, parrot green, mystic blue and pristine white. Earth tones also surface in block prints and in the use of embroidery in clothes. *Baishakh* in more ways than one becomes a metaphor for rejuvenation and rebirth.

There are no political overtones in the celebration of *Baishakh* except in the minds of some sick individuals, who because of their twisted understanding of religion, frown on the gaiety and spirit associated with this date.

I have dedicated this column to *Baishakh* because the eternal child in me believes in fairy tales, in the power of good over evil. Every time *Baishakh* comes around, it reminds me of the Bangalee ethos and the unity we displayed during the dark days of 1971.

Let us, in the beginning of this New Year, promise to embark on the path of constructive engagement in the political process. Let us try to share happiness and help our neighbour. It might sound naive but it would be worthwhile to seriously consider the dictates of Nelson Mandela. That great man, in his quest for understanding, did not hesitate to follow the path of justice and reconciliation. Bangabandhu Sheikh Mujibur Rahman also did the same.

## POST BREAKFAST

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"Come, come, O Baishakh, come! With your severe hot breath blow away all that is frail".

The first of *Baishakh* (*Pahela Baishakh*) has now evolved its own cultural connotations. On that date, businessmen, particularly in the rural areas, and most importantly within the Hindu community, open a special ledger book bound in red cloth for maintaining accounts. The whole process is called initiating the 'hal khata'. The customers on that day are treated to sweets and families in general exchange traditional food items.

This first day of the Bengali Year is also associated with 'melas' (fairs), filled with local agricultural products, handicrafts, masks made with paper-mache, kites, preserves, achars (pickles), balloons of all kinds, and rides of all descriptions. Observing this day becomes a festival for the children.

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gifts, flowers and sweets. What a lovely way to start the year!

In recent times, there has also been the revival of fun-parades, more on the lines of what is normally done in cases of carnivals abroad. This parade is normally organised by students of the Institute of Fine Arts of the Dhaka University and representatives of different cultural bodies. Large paper-mache masks and figures are created in vibrant colours along with representations of birds and animals. Professor M. Mamoon has described the ambience very well - "The parade is led by the mask-wearing participants while thousands of people, some carrying small children on their shoulders, join in. Most women put on red and white sarees, which have become a kind of New Year symbol, and wear garlands of flowers. Many have their faces painted. Men wear panjis or kurta which has become a universal New Year dress

the occasion in Munshiganj of Dhaka district.

For me, the gradual evolution of *Pahela Baishakh* as a national institution has been the liberation of my soul as a Bangalee. I still remember the great caution with which we undertook cultural programmes in the early 1960s. Any university student desiring to participate in an evening of *Rabindra Sangeet* or wanting to commemorate the Bangla New Year was immediately fended for the misguided intelligence authorities that saw in such events the influence of India, subversion and the destruction of Pakistani values and ideals. *Pahela Baishakh* in my imagination is the magic of different kinds of 'bharts', 'bhajis', several kinds of 'dal' and 'shojabis', yogurts and sweets and 'kasundi'. *Baishakh* opens the door for *Joishtya*, and prepares us for the feast of fruits -- leechies, mangoes, guavas, 'kalojam', 'jamrul' and jackfruit. *Baishakh* for me is also continuation of what started in

became icons, and celebrating the Bengal New Year evolved into an expression of indirect protest against the ideology of exploitation that identified the ruling Pakistani administration and what it stood for.

With the emergence of Bangladesh came official recognition of *Pahela Baishakh* which was declared a public holiday. This transformed the secular event into a national festival.

*Baishakh* conjures up for me many things. It is not only music or songs. It also encapsulates the glorious world of cuisine, of sherbets, of fruits, of spices and colours. *Pahela Baishakh* in my imagination is the magic of different kinds of 'bharts', 'bhajis', several kinds of 'dal' and 'shojabis', yogurts and sweets and 'kasundi'. *Baishakh* opens the door for *Joishtya*, and prepares us for the feast of fruits -- leechies, mangoes, guavas, 'kalojam', 'jamrul' and jackfruit. *Baishakh* for me is also continuation of what started in

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## Combating corruption

KAZI S.M. KHASRUL ALAM QUDDUSI

At long last the Anti-Corruption Commission (ACC) is about to get down to business with rather an innovative mission named "Trap Case Drive". The objective is to catch the corrupt officials red handed with the help of prospective bribe givers as traps. It sounds good as the ACC seems to have become rather free from its internal squabbles that plagued it for a protracted period. Independent Anti-Corruption Commission was formed replacing Bureau of Anti-Corruption (BAC) which was famous more for its officials' corruption than for curbing the same and, moreover, had to function at the beck and call of the Prime Minister's office.

While welcoming the move and wishing the drive resounding success, I feel tempted to quote The Daily Star editorial of 26th March, 2006: "But to publicise the new move the way it has been done, albeit with some tactless gusto, could only lead to alerting its likely targets to lie low and refrain from going about their usual business smelling danger in the air. The success of any such drive is basically dependent on an

element of surprise and secrecy with which it is commenced in the first place, let alone how discreetly it is conducted on the whole. Making announcements in advance may prove self-defeating. What the drive needs is more bite than bark".

Few days back a USAID official expressed his disagreement with the Transparency International's finding that Bangladesh tops the list of the most corrupt countries in the world. It is at least soothing to hear such a comment from a foreigner. But, should it lessen our compunction? Though he wanted to discourage corrupting tendencies, the corrupt ones in the country are very likely to be heartened by his remark. And therein lies the danger.

A good number of our ministers have a tendency to express dissatisfaction with the finding as well as the eligibility of the Transparency International. This is not to claim that Transparency International is impeccable. But,

is it producing the corruption index every year to tarnish the image of the countries or to dissuade them from being increasingly corrupt? Is it really liable for exaggeration of our corruption scenario? Which public services can be obtained in Bangladesh without offering something in the form of bribe, speed money, donation and so on? Can we really get even our fair things done without greasing the incumbents?

Corruption has become a national malady to say the least. It has become rather cancerous. People are indulging in corruption for variety of reasons such as, getting both ends meet; keeping pace with the time; maintaining social status and so on. Some are even being forced into it against their will. Most of them have, however, set rationale -- concocted though, in most cases -- for their involvement in corruption. Some are, however, being involved in corruption with both religious attires and rituals on. In this regard, I deem it necessary to

quote former Comptroller and Auditor General Hafizuddin Khan (The Daily Star, 10th March, 2006): "Corruption in the Madrasa Education Board is even more. Even Madrasa students appear to resort to copying in examinations".

Regarding Madrasa Board corruption, a Madrasa teacher informed me rather a riveting story. As he went there for some works done, specific time for the scheduled prayers approached. As the time for the prayers was nearing, the official asked the teacher to hand over whatever he was to offer or else he might be late for prayers. While asked about the sin of taking bribes, the official replied in the following manner: "Do you want me to commit double sins?" I think the readers have realised what the double sins are. Yes, one is taking bribe and another one is failure in saying the prayers at the scheduled time. Meanwhile, while asked about the offence of copying in the examinations, a Madrasa student rather surprised me with the

answer: "If I do not adopt copying, I might err in citing the holy Quran which will be a greater sin than copying". A cogent reply, isn't it? I do not claim the responses are generalised but they are at least reflective of the mindsets of the corrupt people -- of course, not all - of the community.

My intention to refer to the cases of Madrasa is not to defame Madrasa education but to point to our very badly exposed religious hypocrisy. Though many in the country are thoroughly immersed in corruption and corruption by anybody -- believer or non-believer -- cannot be justified by any stretch of the imagination, some people are resorting to it while being masqueraded as religious and thus denigrating the religion. To what extent is, then, religion effective in thwarting corruption? To me, however, religion can deter corrupt practices to a degree provided that the religious values are adhered to in spirit, not in words only.

We have, in fact, a very strong

lineage insofar as corruption is concerned. Bangabandhu Sheikh Mujibur Rahman blamed the educated few of Bangladesh for imposing corruption on the innocent people. He even had to express dismay at the corruption of his near and dear ones. Though former President Ziaur Rahman was famous for his honesty, he was said to have been rather soft towards corruption of his colleagues. A former military dictator declared Jihad (holy war) against corruption and the readers know pretty well where the country landed up in his tenure in terms of corruption.

Institutional means to curbing corruption is indeed a good initiative. But, I think mental purification should precede institutional arrangements. And it would have to be ensued from the top. To send corruption packing, it is the policy makers at the helm of the country who will have to show the way in the first place. Who will dare to entertain the idea of corruption if the big guns call it a day?

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## MICROFINANCE OPERATION

## Bracing the brunt of challenges

MD. SHAFIQUL HAQUE CHAUDHURY

**M**ICRO-CREDIT is not a new phenomenon. It existed from the dawn of human civilization in different forms. From time immemorial there were fortunes/haves and unfortunes/have-nots. Those who belonged to unfortunes/have-nots needed to borrow either for production/trading or for consumption.

As of now world population is around 6.5 billion. Among this around 61 percent, i.e., 3.96 billion live in Asia. Generally 50 percent of the population in the Asian continent is living below poverty line, i.e., around 1.98 billion individuals and around 440 million families (family size 4.5). We can easily understand what a large number of the poor families are living in the world!

Though the process of poverty in the world is the outcome of a complex and interacting set of factors rooted in the broad structure of the society, poverty involves wider aspect of deprivations, which are not limited to purchasing power alone. Yet for a working solution NGO/MFIs should consider the factor which is directly linked and most critical in relation to poverty. Increased income can enable one to take care of the needs gradually. As increase of income of an individual is directly related to poverty reduction hence it should be given priority in all poverty reduction attempts.

Government officials under certain guidelines manage government banks. In the developing countries they also create some guidelines of their own. Where resources are scarce, many people are in queue to take advantage. With

this advantage, often rent seeking and bribing get associated with transactions. Moreover, government bank staff are permanent in services; they get their salary and promotion whether they work profitably or not. Private banks are providing most benefits to the owners and offering services to well off clients. They are not interested in micro-credit still now in a substantial manner.

Under this scenario in Asia, poor

people are not getting expected loan facilities from the formal financial sector and started to establish organisations from grassroots and ensured step-by-step growth. They successfully demonstrated providing financial services to the poor.

During the time NGOs/MFIs growth was not exponential. Some of them could not cover the cost from the income. Hence dependency remained with very cheap source of fund along with grant component. This step is also a milestone for micro finance from where attempts have

conventional management which is less costly. ASA took an innovative management in micro finance operation reducing cost of lending from 15 percent to 3 percent within three years. The essences of innovative management are as follows:

(i) Specialised operation. (ii) Documentation of essential information only. (iii) Simple product, simple loan application and verification process. (iv) Staff recruitment in non-conventional manner

All such sources are not without constraints and limitation. Grant from donor agencies is not a suitable funding mechanism for the growing entity. This can help start an organisation at initial stage.

Multilateral bodies' channelling of funds depends on the bodies as well as government of respective country. When both agree along with existence of a vibrant micro finance sector, it works. Bangladesh, the Philippines and Pakistan are under such arrangement. There are some sort of apex funding available in India, Nepal and Sri Lanka also.

Commercial bank linkages with NGOs/MFIs are visible recently in India. Most prominent is ICICI Bank. Commercial bank linkage with NGOs/MFIs is also playing a role in Bangladesh and the Philippines.

Transformed NGOs/MFIs are transforming in India from banks and investors and in the Philippines from apex body, banks and mobilising savings from public.

Friendly hassle-free source of funding: Friendly hassle-free source of funding is essential for micro finance institutions to function and grow. Sources of funds are:

(i) Donor agencies grant (charitable), (ii) Multilateral bodies like WB, Enabling environment:

credit within 2004 (Micro-credit Summit Campaign report 2005). The major challenges in Micro finance are: (a) Rapid growth (covering vast numbers), (b) Cost-effectiveness (financial sustainability) -- serving the poor in sustainable manner, (c) Covering the hardcore poor. To meet these challenges micro finance sector needs broadly four factors to take hold: (i) Firm determination of the leadership, (ii) Innovative methodology, (iii) Friendly, hassle-free sources of fund, and (iv) Enabling environment.

Firm determination of the leadership: As micro finance operation started to serve the poor we saw a few leaders founding their institutions with commitment, dedication and in non-conventional manner.

Innovative methodology: Tiny amount of loan to large number of borrowers at their doorstep is a costly operation compared to revenue income. Cost reduction is also an essential element in micro finance operation. Reducing cost can be possible either by offering larger loan size or by innovating non-

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