

We need literature for all people, in all languages



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In Bangladesh, visually challenged people have little access to the rich world of literature, an exclusion that limits their ability to experience the joy of storytelling. To counter this, Sparsha Braille Foundation has taken an admirable step: they are publishing books in Braille to break this barrier. This initiative, which has seen the publication of around 150 Braille books already, is indeed commendable. But the question remains: why are more publishers not stepping up like this? Why should the visually challenged readers—termed “sight winners” by Sparsha—be deprived of the magical world of literature?

Sparsha's slogan resonates deeply, 'Humans are not blind due to lack of vision; humans are blind because of lack of wisdom.' Will we remain blind to the need for inclusiveness in literature? If we truly believe in a just and equitable society, we must ensure that literature belongs to everyone, regardless of disability or language.

How long will it take for us to understand that they should be able to read books beyond textbooks?

Nazia Jabeen, Sparsha's chief entrepreneur, has been championing the cause for 16 years. “Every book should be published in print, Braille, and audio,” she insists. Yet, despite this plea, the country's publishing industry has so far been largely non-responsive. Publishers must recognise their responsibility to reach all readers. Thousands of books are published

every year. If each publisher publishes at least one book in Braille, then visually challenged people will be able to enjoy more literature.

Inclusion of people with disabilities from literature, entertainment, and sports is still concerning in Bangladesh, reflecting that we are still not thoughtful enough about enhancing the quality of life of the disadvantaged. This realisation struck me powerfully when I visited the Melbourne International Flower and Garden Show in Australia and encountered a garden named “Through the Keyhole.” This garden, designed by James Dawson, was created for the visually



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FILE PHOTO: PRABIR DAS

remarkable things are possible.

This need for inclusivity extends beyond disability. It also encompasses linguistic diversity. Literature is a vessel for culture, identity, and heritage. Yet in Bangladesh, the literary landscape still remains overwhelmingly dominated by Bangla. According to the book *Bangladesh Nanan Bhasha (Different Languages of Bangladesh)*, by Justice Muhammad Habibur Rahman, at least 37 languages are spoken across the country. He presented the alphabets of various languages, including Kokborok, Khasi, Garo, Chak, Chakma, Tanchangya, Bom, Bishnupriya Manipuri, Marma, Mro, Rakhine, and Santal. There are also poems written in those languages and their Bangla translations. The languages are arranged in alphabetical order in the index, showing the equal importance of all languages. According to the author, “February 21 speaks of all languages—that belief is the motivation and

inspiration of this book.”

Languages of Indigenous groups carry centuries of stories, songs, and traditions. How often do we see their literature in print? How many of these works are translated into Bangla, allowing a wider audience to appreciate them? The answer is dishearteningly few.

Sanjeeb Drong, general secretary at the Bangladesh Adiavasi Forum, reminds us of the gravity of this crisis. “Language survives in literature. When a language loses its literary presence, it is at the risk of disappearing altogether. Already, 14 languages in Bangladesh are on the brink of extinction.”

Recently, I came across a book featuring Mro fairy tales with Bangla translations. The experience was eye-opening. The simplicity of the storytelling, layered with profound meaning, was a stark reminder of what we stand to lose without efforts to preserve and promote Indigenous literature—we are

depriving ourselves of a richer, more diverse literary tradition.

This exclusion is not just a matter of ignorance, but also of systemic neglect. Misconceptions—often unintentional—about Indigenous languages and cultures lead to marginalisation. Literature can serve as a bridge, fostering understanding, empathy, and a shared sense of humanity.

We eagerly consume foreign literature in English or their Bangla translations, yet we show little curiosity about the literature written in our country's Indigenous languages. Should we not be equally invested in exploring our own linguistic heritage? The role of institutions is crucial here. The cultural affairs ministry, for instance, should push for a greater representation of Indigenous literature. Bangla Academy and the International Mother Language Institute should take the lead in publishing works in Indigenous languages and translating them into Bangla.

Readers can also play a role by demanding and supporting such publications. Universities can play their part as well. While many public universities offer foreign language courses, none of them has dedicated departments for Indigenous languages. This must change if we are to preserve our linguistic heritage.

According to UNESCO, 3,000 languages worldwide are at risk of disappearing by the end of this century. In response, the United Nations declared 2022-2032 as the International Decade of Indigenous Languages, aiming to preserve endangered languages and ensure linguistic rights through global cooperation. If we do not act now, we risk losing parts of our cultural identity forever.

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Driving Bangladesh Bank's low-cost green refinance schemes



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Clean energy solutions require a significant commitment of capital from the private sector. Bangladesh Bank's low-cost green refinance schemes, offered at interest rates of up to five percent, can enable the private sector to channel this capital towards clean energy projects. These low-cost schemes increase the viability of clean energy projects as opposed to loans offered at market rates. However, information asymmetry, lack of awareness and lengthy disbursement processes prevent the proper utilisation of these schemes.

The central bank also offers a low-cost Green Transformation Fund (GTF) of Tk 5,000 crore, which export and manufacturing oriented industries can obtain at up to five percent interest for green projects. The refinancing scheme for Islamic banks and financial institutions of Tk 125 crore is also suitable for clean energy projects. This would necessitate addressing prevailing costs.

However, data shows that between January 2018 and September 2024, entrepreneurs had a tepid response to green refinance schemes. The highest

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disbursement rate of the refinance scheme for green products reached 41.6 percent during the first three quarters of 2024 while the GTF's disbursement rate was only 19.05 percent. The refinancing scheme for Islamic banks and financial institutions registered zero disbursements during January 2022-September 2024.

Given the funding sizes of Tk 1000 crore and Tk 5000 crore, respectively, the refinancing scheme for green products and

GTF can serve the growing need for clean energy projects, excluding grid-scale renewable energy plants. As the interest rate on traditional loans in the country is around 14-15 percent, these two schemes offering green finance at 5 percent interest are highly lucrative.

Accelerating the flow of green finance

There is information asymmetry among industries that refinance schemes

Solar and Renewable Energy Association (BSREA) can publish periodicals with updated terms and conditions of green refinance schemes for its members and stakeholders.

With the utilisation rates of green funds remaining stubbornly low, Bangladesh Bank can evaluate the scope of prefinancing green projects. Together with financial institutions, it can assess



FILE VISUAL: COLLECTED

are costly, and the loan tenure is not appropriate for clean energy projects. They find the central bank's refinancing process lengthy, with a requirement for many documents. Industries have other concerns too. They first apply to financial institutions for loans at market rates and then financial institutions proceed to Bangladesh Bank for refinance schemes. If the central bank does not approve applications for refinance schemes, industries would need to bear the high interest rates that may render their projects unviable. Additionally, capacity development of financial institutions is necessary to accelerate the flow of green refinancing schemes.

The central bank should periodically organise awareness-raising events for major stakeholders to address their concerns by ensuring that the interest rate for clean energy projects is up to five percent with a flexible loan tenure (up to 10 years). It should also debunk misinformation regarding the documents and lengthy process.

The Sustainable and Renewable Energy Development Authority (SREDA)—the nodal agency responsible for advancing clean energy in Bangladesh—should bridge the information gap that affects the use of low-cost green funds. The Bangladesh

project proposals at an early stage and eliminate any uncertainty industries experience with the schemes.

Financial institutions should have sufficient capacity to understand different clean energy projects as financing a new industry and financing an old industry for retrofitting with energy efficient equipment requires different appraisal processes. The latter necessitates an understanding of energy audit reports and making decisions based on energy-saving potential. Similarly, bankers should know the net-metering guidelines for rooftop solar.

Bangladesh Bank, SREDA and BSREA can work together to strengthen the capacity of bankers for clean energy project evaluation and financing. This capacity development should include ways of comparing different technologies, their energy-saving potential and quantifying their financial returns.

Soaring energy and power costs are expected to drive the demand for green finance at a faster rate than before. This demand, if met by optimally utilising existing schemes, will deliver double dividends. Not only can industries reduce their energy bills, but the country will also save money, which otherwise would be spent on fossil fuel imports.

CROSSWORD BY THOMAS JOSEPH

ACROSS	42 Designer Wang
1 Bit of change	DOWN
5 Derision	1 Bold one
10 Protons' places	2 Stressed type
12 Camp craft	3 Whodunit element
13 Betray	4 Moody music
14 Game setting	5 Con man's con
15 Quarterback Manning	6 Lot sight
16 Resistance unit	7 Infant outfit
18 Plopped down	8 Jimmy's successor
19 Muralist Diego	9 "Swell!"
21 Actor O'Shea	11 Express disdain for
22 Vouched for	17 From Port au Prince
24 Kind of kitchen	20 Put up
25 Put right	21 Half note
29 Phone message	23 Age for a quinceañera
30 Charge for cash	25 Take offense at
32 Much of N. Amer.	26 Track bet
33 French article	27 Decadent
34 Phoned copy	28 More precious
35 Support staff	29 Ballet costumes
37 Bring to bear	31 Spare
39 Loosen, as laces	33 Calls on
40 Salt peter	36 Popular song
41 Sports figures	38 Twice VII

CORRIGENDUM

On the print edition of *The Daily Star* on February 20, 2025, we mistakenly published the wrong set of clues for the Crossword puzzle. We apologise for this error. Today, the puzzle is published with the right set of clues.



WEDNESDAY'S ANSWERS

A	M	B	E	R	B	A	B	A	R
N	A	I	V	E	E	L	U	D	E
A	L	T	E	R	L	A	T	H	E
L	A	T		A	W	A	I	T	E
O	W	E		N	A	T	E	R	S
G	I	R	L		G	E	N	R	E
	E	E	L		D	O	C		
S	N	O	U	T		H	O	W	L
A	C	E		T	A	M		O	H
V	A	M	P	I	R	E		K	I
A	R	I	E	S		S	E	I	N
S	C	E	N	T		A	R	E	E
T	E	S	T	S		S	A	S	S

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