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MEDIEVAL MENTALITY OF BANKS

JAI NIMBKAR

...ive to study the attitudes displayed in banks' advertisements which use marriage as their theme.

A large hoarding shows a carful of people dressed in finery. The copy reads, the pomp and splendour of a wedding ceremony means money, and goes on to ask you to go to a certain bank for help. Another bank has a whole scheme meant specifically for girls (or girls' fathers) to save money for their marriage. A young girl I know went to a branch of this bank to open an account and the man behind the desk started—as he must have been instructed to do the moment he laid eyes on a prospective female customer of the right age—explaining the scheme to her. He was quite taken aback when the girl told him disdainfully that she would not marry anyone who expected her to spend a lot of money on a wedding, but then recovered and said that naturally she would not marry anyone who asked for a dowry, but there were still the expenses of the wedding itself.

One advertisement has a girl describing how a 'prospect' came to look her over. They were a well-to-do family who owned a house and some land. The boy was good-looking, and had a good job. Their horoscopes also matched. The girl liked the boy and luckily, the boy's family informed the girl's family that they approved of her. However, the bride-to-be's father still paced about anxiously, and the girl finally divined the cause of his anxiety. Even though the boy's family were quite modern and were not asking for a dowry, they were a wealthy and important family, and they must be expecting the bride's family to spend a substantial amount of money for the wedding. Where was the father to get that kind of money? Ah, but there is a way out of the situation. The girl, who has been working, has saved enough money in the recurring deposit account of a certain bank. When she tells her father this, he is relieved and they are all happy and their problems are solved.

Yet another advertisement has a man nearing retirement looking extremely worried because he knows that the money he has saved will not stretch beyond his daughter's wedding. The bank then steps in to advise him how he can invest his money so that there will be enough for his daughter's wedding and his retirement. There are many more such advertisements, one showing a daughter dreaming of herself in a bridal costume, and telling the father what he can do to make the daughter's dream come true; another showing a family with two small children,

a boy and a girl, and telling the parents what a bright future for the children. For the boy there is provision for an education, for the girl, provision for her marriage.

Consider the attitudes that emerge from these advertisements. Let us start with the premise that marriage requires money. This refers to a daughter's marriage. You do not worry about a son, presumably because someone else is already doing the job — the father of the girl who will marry your son. So, from the time your daughter is born, you worry about her marriage. What you worry about, since marriage is the only important thing in a girl's life, is whether she will have enough money for her marriage. She cannot be expected to have education or a career on her mind. All her thoughts centre round marriage and in her fondest dreams she casts herself in the role of the blushing bride dressed in silk and weighed down with gold. (In the ad picture she is shyly looking down, she is not one of your brazen girls who look into the eyes of whoever is confronting them). If she does have sufficient initiative to work, she does so only in order to save her salary for her marriage expenses. However, if she does not take even this much responsibility for her own life, it is the sacred duty of her parents (her father, mainly) to make a provision for her marriage. Since nobody can question the basic premise that money — quite a lot of it — must be spent on a wedding, it is a wise parent who starts saving money long before the expenditure has to be incurred. This is where banks come in. One of their main functions is to help parents save money all their working lives so that they can blow it in one go on the wedding day of their daughter. It is not clear what happens if one has, for instance, two daughters. Perhaps banks expect the good god to make double the amount of excess money available.

Every thinking person deplores the evils that result from a system of marriage which puts a premium on the spending power of the bride's father. Girls from poor families find it difficult to get married. Their fathers incur debts for wedding expenses which they spend years repaying. Even so the girls may find themselves ignominiously sent back to their parents (if they are lucky), or mistreated or burnt alive because their fathers failed to give some promised 'present' to the in-laws. Although so-called modern people may not be blatant enough to ask for a dowry, in indirect ways they still force the bride's parents to spend money they can ill afford to spend. Social reformers may shout themselves hoarse but nobody is listening to them because social pressures are too great and most people do not have the guts or the means to take a stand against the customs of their community. So the evils are perpetuated.

Against this background it is amazing that banks, many of which represent the government of this country, are using this particular archaic approach to this whole question and reinforcing socially harmful attitudes to women and marriage. One does not really expect banks to be the vehicles of social change, but is it necessary for them to be so retrogressive as to suggest that the only thing one associates with women is marriage,

... wrong with girls' fathers spending beyond their daughters married, just so long as they are farsighted ...ing for the big splurge from the time the daughters

BROKEN IMAGE OF THE POLICE

K. F. RUSTAMJI

chorus of deaf singers trying to strike a tune without watching the conductor. That is our system of criminal justice today. Each singer — politician, policeman, judge, lawyer, jailor and academic — sings his own tune, hating the others, and unable to coordinate with the conductor — the Supreme Court.

All the parts of the system need drastic overhaul. But the police deserve attention first, because the broken image of the police can have worse repercussions than defects in all the other parts.

One handicap that I face when I talk about police reform is that each one of us has his own pre-conceived and often prejudiced views. One reason for the present state of affairs is the undue secrecy that has been built up around police work. The policeman has never cared to explain his behaviour — never tried to show how humane the very concept of policing is; how handicapped he is by outmoded laws, poor resources, and the absence of public support. The police has become a silent service not because it lives in the cozy-comfort of public approval, like the Navy, but because its officers are conceited and self-righteous, apprehensive about saying something which authority will pull them up for, and so frustrated that every senior officer will tell you with demoralizing frequency that nothing can be done.

"Our relationship with the public has been poisoned at the roots", they say

"Why not make an attempt to improve it?" I keep saying, "because the tragedies that can occur in our own lifetime will be so serious that we must do our best to give police reform the attention that it deserves".

It seems to be an accepted axiom at last that police performance drops badly if politicians interfere with legal decisions and management of the organisation. Politics, it is now acknowledged, is bad for policing. But few seem to realise how bad policing can be for politics. The 1977 election after the emergency is an example. It is not as if this has happened only once. The disaster of the democrats in the New York election of 1892 — where collusion of a dubious nature with the police was dubbed Tammany Hall Politics — led to a calamity for the party. Ever since then in any election in which the people suspect a link of a corrupt nature between the politician and the police, the fall of the politician is quick and sudden.

Several names come to mind of people who were ruined by their domination over the police and intelligence agencies — the Shah, Nixon,

Idi Amin, to name just a few. It is an endless South American countries would figure in it—and into history. An ineffective intelligence agency can cripple a government, but an over-zealous one can create the ruler and the people which is not visible to the ruler. The statements attributed to rival politicians are mixed with exaggeration, unnecessary fears are created, statements attributed to rival politicians. All this projects image in the mind of the ruler with the result that he remedies which alienate the people. Even some of the big changes can be attributed to police-politician collusion, amounts to misuse of the law for personal or political ends. But to din sense into the minds of our Ram Lals and Sita Bais, the legislators, who demand the transfer of SI Anant Ram or the promotion of constable Asa Ram without justification? It gives them a false sense of importance that their word is law. But the public mind is like a computer. Every single act of interference with the law—every false word and unjust deed—is registered point by point on the memory disc; and all of it comes tumbling out like a jack-pot win for the opposition in the elections.

The sudden expansion of journalism in India, one of the refreshing features of our democracy, has led to a whole bevy of girl reporters emerging on the scene, complete with note-book, satchel and diploma in journalism. Some of them are said to be real bitchy. The editors, however, seem to reserve for me the sweetest innocents, who question me about police brutality in a manner which is so naive that I bless them for their innocence, and love them for their faces. One of them questioned me with wide-eyed wonder, on whether contact with criminals brutalises the policeman.

"The whole day", she said, "a policeman has to deal with men who rob and kill, so some of that dirt must be washing off on him".

(To be continued)

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