

The Daily Star

FOUNDER EDITOR
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DHAKA MONDAY FEBRUARY 24, 2020, FALGUN 11, 1426 BS

Why is the rapist still roaming freely?

Arrest the rapist, give protection to the victim and her family

WE are deeply concerned by a report in *The Daily Star* on February 23 that a rape victim and her family members in Gazipur city are passing days in fear being threatened by the rapist and his associates. Reportedly, since the victim has filed a case against the rape accused and his associates on February 18, he (the rape accused) and at least a dozen of his associates have been pressuring the victim's family to withdraw the case and settle the issue through "social arbitration". They also threatened the family to leave the area. What is even more shocking is the fact that someone claiming to be a law enforcer called the victim and threatened her to hush up the matter, as the victim has claimed.

If we look into the details of the case, we would know precisely why rapists in our society almost always get away with impunity, while the rape victims and their families pass their days in fear, facing social stigma associated with rape. Clearly, the rapist in this case is a socially powerful person who has a gang of associates to cover up his misdeeds while the victim's family is vulnerable, socially and economically. Now the rapist has been roaming around in the area without any fear and has even managed to persuade a local law enforcer to threaten the victim.

Unfortunately, this is what we see in the majority of rape cases where the law enforcers, instead of arresting the rape accused, work in favour of them for their petty interests. A number of such cases were reported in this daily in the last few months. There had also been instances where the police at first did not want to file cases against the rape accused, and only did so in the face of pressure from the media. Reportedly, cases are filed only in a number of incidents while only two percent of them end in conviction. The culture of impunity enjoyed by rapists in general not only emboldens them to commit more such crimes but also send a signal to other potential rapists. And this is why we see an alarming rise in rape cases across the country, which has been reported by different rights organisations as well as by the Police Headquarters.

In order to stop crimes like rape, the state must ensure that the rapists are arrested and punished according to our law. And the rape victims should be given institutional support so that they along with their families feel safe while the cases are ongoing and do not feel pressured to withdraw them. In this particular case, we hope the police will arrest the rapist as soon as possible and give necessary protection to the victim and her family.

World Bank Report on road safety

A critical depiction of our commitment to make roads safe

THE World Bank (WB) report on the state of road safety in Bangladesh only reinforces what the media has been continually projecting for a long time. It projects a rather frightening picture of the severe impairment it is causing to the public wellbeing. What is frustrating is that not only has the downslide not been arrested, the situation has gone from bad to worse, particularly in the last several years despite measures taken by the administration to stem the downward trend of road safety. And there is no indication of that being reversed. On the contrary, with the number of vehicles on the roads increasing every day, the outlook is alarming.

Our road safety record stands in stark contrast to the progress that the country has made in the economic front. Some statistics are in order to expose the dangerous situation we are facing in this regard. Even by the most conservative record—that of the police, the rise has been horrendous—4,138 people were killed in 4,147 crashes. The civil society groups including *Nirapad Sarah Chai* has a much higher estimate of fatalities.

Over the last three decades, the per capita road crash fatality in Bangladesh has been three times that of the rest of South Asia. And in the category of highest-risk group, i.e. males between 15 and 49 years, the rate of increase was 15 times higher. And from being ninth in the leading causes of death of children between five and 14 in 1990, it has jumped to fourth position now.

We hope that the administration will not dismiss the report out of hand or start splitting hairs on the number of casualties. The reality is that roads are becoming more dangerous by the day. More people die in urban areas, with Dhaka hogging the number of fatalities. There must be something wrong with the system. The administration would do well to heed the WB report which suggests some workable and relevant investment priorities. That would not only require monetary investment, but also enhancing institutional capacity and strict enforcing of the rules regarding licensing and permits. Without these, the trend will be difficult to reverse.

LETTERS TO THE EDITOR

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In-flight malpractices must be avoided

Earlier this month, I had to fly to Kolkata and my airline of choice was our national flag carrier, Biman Bangladesh Airlines. After all the passengers boarded the plane, soon we came to learn that there was a lady amongst us who was associated with the captain of that flight. Within a short period, she was summoned to the cockpit by the said captain and remained there until the plane touched down at the Kolkata airport.

Such an act is a blatant disregard for aviation security. We were lucky that nothing untoward happened, but allowing a passenger into the cockpit was an irresponsible behaviour and could compromise the safety of all passengers and crew on board. This cannot be tolerated. I think no other airline would permit such a breach of security. I strongly hope that the Biman Bangladesh Airlines authorities will investigate the incident and take appropriate steps so that it is not repeated in the future.

S Ahmed, Uttara, Dhaka

Why we need a banking commission



FAHMIDA KHATUN

RECENT newspaper reports indicate that the finance minister is taking an initiative to form a Banking Commission. This is a welcome move. In view of the deteriorating performance of the banking sector,

the Centre for Policy Dialogue (CPD) has brought the issue of improving the governance of the sector in the public domain through in-depth research and dialogue. Back in 2012, following the Hallmark scam in Sonali bank, CPD urged the government to set up an interim banking commission. CPD repeated this demand in all its discussions on the macroeconomic situation of Bangladesh that are carried out quarterly.

However, there has been no response from the policymakers. The former finance minister said several times that he would set up such a commission—but nothing was done. The current finance minister also talked about reforming the sector and the need for a banking commission. In his budget speech for fiscal year (FY) 2019-20, he said that he would examine the possibility of forming a banking commission. Before the national elections in December 2018, the present political party in power made a number of commitments regarding the banking sector in its election manifesto. Among those pledges were the intention to reduce non-performing loans (NPLs) and improving the efficiency of the banking sector.

In reality, instead of a recovery in the health of the banking sector, it is being pushed towards a crisis. In September 2019, the amount of NPL was equivalent to about 12 percent of the total outstanding loans in banks. The actual amount of NPLs could be double if amounts of write-offs, money stuck in Money Loan Court and rescheduling of special mention accounts are taken into consideration.

About 51 percent of total NPLs are in the state-owned commercial banks (SCBs) and specialised banks (SBs), while 47 percent is in the private commercial banks (PCBs). Other indicators also reveal the weakness of the sector. The SCBs could not maintain a minimum total capital adequacy ratio of 10 percent in 2019. The expenditure-income ratio is high, both in the SCBs and the PCBs. To put it simply, for earning one Bangladeshi taka, the SCBs have to spend 80 paise, the PCBs have to spend 77 paise and the foreign commercial banks (FCBs) have to spend 45 paise. On the other hand, returns on asset in the SCBs is negative implying that they are exhausting their capital.

The average standard is that every Tk 100 should be able to make a return of Tk 2. The return on asset in FCBs is 2.6 percent. But for the SCBs, it is (-)0.8 percent and for the PCBs it is 0.7 percent.

On the other hand, bad borrowers are being rewarded through various favourable measures which could demoralise the disciplined borrowers. Therefore, if the finance minister can walk the talk, it will fulfil the demand of CPD and other citizens. But there are several issues attached to an effective commission. These are summarised through seven points.

First, the objectives of the banking commission should be very specific. These should be to: (i) critically assess the overall situation of the sector; (ii) establish transparency regarding data and

and information; (iii) separate meetings with select group of people; (iv) expert consultations; (v) organisation of public dialogues and hearings; and (vi) exchange of views with all stakeholders that include policymakers, entrepreneurs, general customers of banks, small and medium businesses, small savers, experts, bank officials, economists, representatives of organisations related to banks, women, youth, representatives of grassroots organisations and media.

Fourth, the transparency of the commission should be established through sharing the progress of its activities with people on a regular basis. Interim reports should be prepared and shared with citizens. Draft report of the commission should be uploaded on website for comments by people.

expansion of trade and business in the economy. Bangladesh government started the liberalisation process through denationalising the nationalised commercial banks in the 1980s. The reform process continued during the 1990s and the 2000s under the directions of the World Bank and the IMF.

In addition to these reforms, the National Commission on Money, Banking and Credit was constituted in 1984 under the direction of the World Bank. In 1996, a banking commission and in 2002, a banking reform committee were formed. In 2003, the Central Bank Strengthening Project was carried out for a strong and effective regulatory and supervisory system for the banking sector. The Bangladesh Bank Amendment Bill 2003 was passed in the parliament, through which Bangladesh



Finance Minister AHM Mustafa Kamal delivers his FY 2019-20 budget speech at parliament in Dhaka, on June 13, 2019.

information on the sector; (iii) detect the root causes of the problem and possible future challenges; (iv) identify which groups and institutions are responsible for the crisis of the sector; and (v) make meaningful and specific suggestions on administrative, regulatory and structural reforms for the short and medium term.

Second, the duration of the commissions should be timebound and short. It should not exceed three to four months so that the government can start implementing the recommendations soon after the budget for FY 2020-21.

Third, the commission should adopt an inclusive and participatory methodology to prepare its report which should involve: (i) desk research based on existing data

Fifth, members of the commissions should be competent, experienced, honest and unbiased—who will be able to deliver the task with the highest professionalism.

Sixth, the commission should be allowed to work independently without any external influence.

Seventh, the government should have a strong commitment and a clear roadmap as to when and how the suggestions of the commission will be implemented. The government should make full disclosure on whether recommendations are being implemented properly and what have been the outcome of such measures in the banking sector.

Undoubtedly, in the past the banking sector has contributed towards

Bank received the autonomy to operate on its own. Unfortunately, Bangladesh Bank has totally lost its independence, despite such a mandate.

The success of this banking commission is contingent upon strong political commitment. The commission can play an effective role to improve the banking sector only if the commission is allowed to work without political interference.

As conscious citizens of the country, we shall closely monitor and give opinions on the formation process of the commission, its activities, its recommendations and their implementation.

Dr Fahmida Khatun is the Executive Director at the Centre for Policy Dialogue.

COP26 AND BEYOND

UK-Bangladesh partnership to tackle climate change

HE ROBERT CHATTERTON DICKSON and JUDITH HERBERTSON

EVERY day's headlines tell us that the climate is changing, from wildfires in Australia to the suspicious absence of snow in Moscow. The science of climate change has never been stronger. The evidence base is overwhelming; on the causes of climate change, its impacts, as well as on solutions.

Bangladesh, located on the delta of three major rivers and with a dense population, is one of the world's most vulnerable countries to the impacts of climate change. Its poorest, and women and children in particular, bear the brunt of disasters and stresses. More than 70 percent of the population is exposed to cyclones, and the economic impact is significant.

Despite this, Bangladesh has made exemplary progress over the last decade in preparing for and mitigating the impacts of natural disasters. But there is much more to be done. Climate change means that floods, droughts and cyclones are likely to increase in frequency and intensity by 2050.

The UK has been supporting Bangladesh in its efforts to adapt and build resilience for the future. It is now time to move forward with a partnership of equals, where the UK and Bangladesh share expertise and jointly invest in action on climate change and the environment. We in the UK can learn from Bangladesh's experiences in disaster management; and can share our own expertise in renewable energy systems. UK funds can complement the international climate finance Bangladesh can access for scaling up programmes that have proved successful.

This year, the UK holds the presidency of the 26th Conference of the Parties to the United Nations Framework Convention on Climate Change—or COP26 for short. This event, in Glasgow in November 2020, will be the biggest international summit we have hosted in decades, bringing together some 30,000 people, including heads of state, climate experts, campaigners and entrepreneurs to agree coordinated action to tackle climate change. Countries such as Bangladesh—a vulnerable country but increasingly resilient to climate impacts, and a leading voice internationally—will be important partners in helping to secure the ambitious outcome we all need if the effects of climate change are to be contained.

COP26 is the deadline by when parties (countries that have signed up to the Paris Agreement) must update their Nationally

Determined Contributions (NDCs; their plans for reducing emissions of greenhouse gases). The new NDCs have to be much more ambitious to close the emissions gap and get us back on track for warming well below 1.5 degrees. But there is also much unfinished business from COP25, which did not deliver the expectations of many countries. This will not be easy but we are up for the challenge.

Right now, we are gearing up for the presidency and reaching out to all parties to try to raise the global ambition. It really moves this agenda forward to be working with a partner such as Bangladesh who will

new ideas and new technologies, all of which can help us to both adopt a greener development pathway and adapt better and more quickly to the inevitable impacts of the changing climate.

When it comes to policies to tackle climate change, the UK and Bangladesh both have progressive and robust policies. The Bangladesh Climate Change Strategy and Action Plan was the first by a South Asian nation, and sets out projects for adaptation to climate change, as well as mitigation for a low carbon development path. We understand that Bangladesh's 8th Five Year Plan will have a strong focus

doubling our International Climate Finance (from GBP 5.8-11.6 billion over the period 2021-2025) to help developing countries take action. We will continue to drive forward global action on adaptation and resilience, with over 110 countries and over 70 organisations having endorsed the "Call to Action" launched at the UN Climate Action Summit with Egypt. We have called for urgent action on biodiversity as part of global efforts to tackle the causes and impacts of climate change, including investing GBP 220 million in a new International Biodiversity Fund and a GBP 40 million commitment towards reforestation. We set up the first ever Green Investment Bank to boost investment in low carbon projects. And the outgoing Bank of England Governor, Mark Carney, will soon become the UN Envoy on Climate Finance.

So we have a lot to offer each other. But this is not a new partnership. Since 2008, the UK and Bangladesh have worked together to refine climate models to provide more accurate forecasting information, which in turn helped over 27 million people gain access to early warning systems for floods and cyclones and provided emergency assistance and recovery support after disasters to more than 900,000 people.

The partnership is deepening, especially in the areas of science, policy and action. We are ensuring that climate and environment are a central part of all our development cooperation programmes with Bangladesh, and the UK government's Department for International Development (DFID) is planning major new climate and environment programmes covering mitigation and adaptation and environmental improvements which we hope to launch at COP26.

As the leaders of the UK government effort here in Bangladesh, we see this UK-Bangladesh climate partnership as a dynamic force that will demonstrate what can be done to clean up growth and build resilience at home and globally. Partnership is not just for this year in which the UK hosts COP26, but for the long term. We firmly believe that UK and Bangladesh combined expertise and combined leadership can mobilise global opinion and global citizens to act now to leave a cleaner, healthier planet for the next generation. There is no task more important for us all.

HE Robert Chatterton Dickson is British High Commissioner to Bangladesh, and Judith Herbertson is DFID Country Representative Bangladesh.



This year the UK holds the presidency of the 26th Conference of the Parties to the United Nations Framework Convention on Climate Change.

PHOTO: REUTERS

lead the Climate Vulnerable Forum and the Locally-Led Adaptation Action Track of the Global Commission on Adaptation (GCA). We need to work together and bring our respective and collective influence to bear on other countries to be as ambitious as possible.

Both Bangladesh and the UK have centres of excellence that are contributing to global understanding of the science. Last month's Gobeshona conference organised in Dhaka by the International Centre for Climate Change and Development (ICCCAD) demonstrated the wealth of scientific expertise in Bangladesh; and brought together international scientists from across the globe. We must pool our resources and work together more systematically to develop the evidence, test new ideas, and influence the decisions that are taken by governments and the private sector to achieve even greater progress on climate change. This includes filling knowledge gaps and generating

on tackling environmental degradation, promoting low carbon development, and further strengthening Bangladesh's resilience to climate shocks.

The Bangladesh Climate Change Trust Fund is the first ever national climate fund established by a Least Developed Country and has been an example to other countries for institutionalising national climate finance. Bangladesh already has two national organisations able to draw down funds from the Green Climate Fund and has successfully engaged the banking sector to boost its action to build resilience. In 2010, the Central Bank of Bangladesh introduced a USD 26 million refinancing facility for investments in green energy and effluent treatment plants, allowing commercial banks to access capital at lower rates and so increasing the profitability of green lending.

We in the UK are playing our part. We were the first major economy to legislate for net-zero emissions by 2050. We are