

Extrajudicial killings forfeit one's right to life

Law keepers can't afford to be lawbreakers

It is a painful narrative that we stomach almost every other day. Reports of people killed in crossfire make headlines almost daily, only to be explained away by the authorities as mere incidents of crossfire. Not only that, background and past credentials are added to justify the killings. We have been commenting on this issue ceaselessly, and will continue to do so till the culture of the law enforcing agencies, behaving as the judge, jury and executioner, is purged.

For one thing, we have difficulty in comprehending the term "crossfire". If it were truly an exchange of fire, as the term means, how come in most of the cases, no arms or lethal weapons are produced along with the victims' bodies? The accounts of these incidents are likely to convince only the most credulous persons. The statistics are also very disturbing, and no society that claims to be adherents to the rule of law can remain unperturbed at the figures. There were 466 killed in 2018, 388 in 2019, and till the end of July, 196 people have fallen victim to the bullets of the law enforcing agencies. The peak year of 2018 was when the government launched the anti-narcotics campaign.

And these persons have become merely numbers as the days have gone by because, contrary to the legal norms which stipulate that all such deaths should be probed and where necessary, a judicial probe should determine the veracity of the police account to dig out the facts, very few of these cases are actually investigated, and whatever few that are, find their way to the backburner eventually.

It needs repeating that extrajudicial killings have grave consequences on the state and state machineries. Resorting to such means, even if that is to deal with a law and order issue, is illegal, because it takes away the most fundamental right of a person, the right to life, which the state is obligated to protect. And when a state agency deprives one of that right, it saps public confidence and trust on law enforcing agencies, and indeed on the administration. It shakes international confidence too by impacting our credentials as a nation run by the rule of law. It also acts as a dampener, among other things, to foreign investment. Punishing the law breaker by breaking the law is not how the law enforcing agencies should function.

No Covid-19 cases in indigenous villages of Sylhet!

Complete lockdown and strict hygiene protocols behind the success

It is very encouraging to learn of some indigenous villages in Sylhet that have been successful in keeping coronavirus out of their boundaries. According to a report by *The Daily Star* on August 9, there have been no Covid-19 cases so far in the 90 indigenous *punjis* (villages) in Sylhet division, while a total of 8,497 cases were reported and 153 patients died of the disease as of August 8 in the rest of the division. Apparently, the reasons behind the success in keeping this deadly virus at bay are the complete lockdown and hygiene protocols being employed in the *punjis* by the villagers.

Reportedly, entry to the *punjis* for outsiders has been stopped since the government announced the countrywide shutdown back in March after the country's first coronavirus case was detected. Residents of the *punjis* who have been outside have to maintain a 14 day quarantine before they can enter the villages, and not even the relatives of the residents have been allowed in during this time. Everyone in the village has been implementing the lockdown and no one is given any special concession.

For these indigenous communities, isolation from the outside world is also crucial during this pandemic because getting treatment is extremely difficult for them due to a lack of healthcare facilities in the vicinity of these villages. Thus, the villagers have taken all the precautions needed to save themselves from the lethal virus and those measures have paid off.

Sadly, our overall response to the pandemic has been very frustrating as the government itself could not enforce its own directives to contain the spread of the virus and people in general also have a tendency to break the rules. However, it is also true that the economic conditions of the vast majority of people have forced them to break the government directives and carry on with their day-to-day activities, risking their lives. Even so, we think some of the basic rules, such as wearing masks, washing hands when possible, using sanitisers and disinfectants and maintaining social distancing while outside, are quite easy to implement. We should all try to practice them in our everyday life until a reliable medical solution for the disease is found.

The indigenous villages in Sylhet have set an example for us to follow.

LETTERS TO THE EDITOR

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Tourism will suffer huge losses

The World Tourism Organization has estimated that Bangladesh will face a loss of about Tk 40 billion this year due to the pandemic. The Tour Operation Association of Bangladesh forecasted a net loss of Tk 57 billion. This sector employs 1.1 million people and they will be grievously affected, as a result. Moreover, after the pandemic, tourists will have to maintain social distance and other hygiene factors, which will make the costs of flights go up. So, the extent to which this sector will recover largely rests on policymakers and the application of adaptive policies. We need to do our best to save our tourism sector from collapsing.

Mohaimenul Haque Rony, via email

Pedestrians first, pedal cyclists second, then the rest

CHINITTO
SINCE 1995



NIZAMUDDIN
AHMED

WHAT I am about to write will be of no use, least of all any consolation, to the family and friends, and yes admirers, of the flicker that was denied to sparkle. Because they cannot bring her back to conquer

mountains with a smile, to pedal a bicycle to her heart's delight, or convey knowledge to her students with care.

A promise was muzzled, again you can say, on our road on the morning of August 7. A motor vehicle knocked her down most brutally at the capital's Lake Road, again you can say. A driver was most callous, again of course. Did the driver have a proper license? Again you can ask. Did the transgressing vehicle flee after the incident? You need not ask.

This, we have seen, has been the hallmark in our culture. Some drivers cannot remain normal in their seat. The sadism in them takes over their sensibilities, especially if they spot a woman on the road.

The inhumane hostility dwells in the mind of the city motorist as well as the truck driver doing the intercity. The chauvinism thrives among the literate in as much as the unread. The yearning is common to the rich and the have-nots. It's a male thing. Would the cyclist have lived, if she had been a man? The recklessness and speed which overtake our drivers make no sense at all. The bulk

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of the vehicles are manufactured abroad, perhaps Japan or Malaysia. None of these drivers have any credit for the velocity they can gain, even if the vehicle was homemade. And yet our drivers continue to rob lives in a murderous manner on our roads all over the country. Not being punished because of explicit protection is one big reason for their heroics.

Based on the merit of each case, drivers have to be punished. Saying that pedestrians and cyclists and van drivers are not careful has been used as a

because every day about 20 people are being crushed in road accidents.

Nirapad Sarak Chai's prime mover, film actor Ilias Kanchan, who lost his wife in a road accident in 1993, reckons uneducated and unskilled drivers, vehicles with technical faults, weak traffic management and implementation of traffic rules, lack of public awareness, uncontrolled speed of vehicles, faulty road construction, and lack of political will are the main causes behind road accidents. You cannot argue with that.



Uploaded by Reshma Nahar Ratna on July 17 on her public profile, where she used to blog about cycling and mountaineering.

cover-up for too long. About four to five thousand people lose their lives on the road, twice the number are grievously injured, and both are the cause of the emotional and financial ruin of their respective families. They never recover. They are doomed to weep for life. Not the driver and his family though.

The number of deaths and the number of accidents remain inaccurate for lack of proper reporting and recording. According to one source, *Nirapad Sarak Chai* (We want safe roads), the number of deaths in road crashes in Bangladesh in 2019 was 5,227, compared to 4,439 people killed in 2018, whereas Bangladesh Jatri Kalyan Samity (passengers' welfare association) recorded 7,855 deaths in 2019 compared to 7,221 the year before. Most importantly though, the numbers are frightening.

The speed limit within the city is usually 20-30 mph in most civilised countries. And, we are not. There is almost zero death within their city limits because even when the road ahead is absolutely barren, and at night when no one is watching except the CCTV cameras, or on a deserted road in the forests, no one is speeding. It's common sense. It saves lives.

In our cantonments, while uttering father-father, the bravest, the most reckless and the extremely lustful drivers are also abiding to a limit of 30-40 km per hour, maintained by the sentries. One wrong move, and the military policeman would seize the license of the driver, only to be collected from an office after a round of polite warning and fine, or both. The cantonment is inside Bangladesh.

In the city though, even without making any move, a driver's license may be seized. Bad luck! A smile may help him get it back, or not. "Fine" here means fine, as in bright and well. As they part their ways, the glum driver can be seen rearranging his ruffled papers, and the policeman returning to his job with glee.

Speed limits have to be strictly applied. Hefty fines have to be imposed. The seat-belt penalty works quite well. Our drivers must understand, appreciate and remember that an empty road is not a license to speed. It is an opportunity to enjoy one's driving, even if the person behind is assuming the one in front is an ass. *Gadha* sounds so much more real.

Safe driving lessons must start at primary schools. Children are the best educators of their parents. They can shame anyone with a terse observation. Early learning will stick with them for life. In the next generation, we may not need to count so many bodies on account of meaningless encounters. Road safety should be included in the social studies syllabus up to secondary level.

Radio and television programmes should highlight road safety and how to save lives, not in sombre talk shows, but in short jingles and clips that can draw the attention of the entire family. Together, the driver and his children can teach each other. A father will not fail his children in the lessons he himself imparted.

The point is again a matter of civilisation. In countries such as the USA, where, in many states, one can be immobile without a car, the dictum is "pedestrians first"; they have the right of way. In the UK, drivers have to maintain a distance of five feet from a cyclist. Our drivers have learnt to bulldoze pedestrians, and scare the daylight out of cyclists, and gotten away.

Then there are the social pests, who come up with this lame argument and that false logic after every accident; that the pedestrian is not looking, that the cyclist should not have been on the main road *ityadi*. Any advocate for errant drivers should be socially, politically and legally reprimanded with two simple words, "Shut up". Okay three more, "Wipe that smile!"

Rest in peace, Reshma Nahar Ratna. Let your soul haunt them till they make the roads safe.

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The government stimulus packages must reach those who need it the most

MACRO
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SINCE March 25, 2020, the government of Bangladesh has unveiled 19 stimulus packages to help the economy recover from the negative impacts of the coronavirus pandemic. This amounts to about Tk 103,000 crore

and accounts for almost 3.7 percent of the Gross Domestic Product (GDP) of Bangladesh. For the Bangladeshi economy, this is a substantive amount, although the loss due to Covid-19 could be much more. The stimulus package includes support for export-oriented sectors, the service sector, cottage, micro, small, medium and large businesses, the agriculture sector and pre-shipment loan refinancing. This has been a timely move to help businesses revive their operations and pull through their losses. However, the stimulus package is more of a liquidity support and less of a fiscal stimulus since more than 80 percent of the support is in the form of repayable loans to be disbursed by commercial banks.

Almost four months into the announcement of the stimulus package, the disbursement of the fund is negligible. So far, only the support for the export-oriented sector (mainly the readymade garments sector) has been fully disbursed. A Tk 5,000 crore interest-free fund was allocated for the export sector with a service charge of two percent. Over 1900 export-oriented industries have borrowed from commercial banks in April and May 2020 to pay salaries of their employees. In view of demand from the export sector, allocation for them has been increased twice to pay salaries for the month of June and July 2020 as well. Total support for this sector now stands at Tk 10,500 crore.

Apart from the stronger voice of the export oriented RMG sector, their ability to move fast in terms of applying and getting the funds released has worked for them. They could receive funds under the liquidity support because they have regular transactions with banks. However, liquidity support for the other sectors remains largely unutilised so far, even though Bangladesh Bank in a recent circular advised the commercial banks to complete their corona-related loan disbursements by the end of August 2020. Loans for the affected large industries

and services amount to Tk 30,000 crore, which will be provided at nine percent interest to be split between the borrower and the government. The borrower will pay 4.5 percent interest and the government will pay 4.5 percent interest as subsidy. As of July 2020, an amount of Tk 10,000 crore was disbursed for this sector.

The progress on loan disbursement to the cottage, micro, small and medium enterprise (CMSME) sector is even slower. An amount of Tk 20,000 crore was announced as the working capital support to the pandemic-affected small businesses. This would be given at nine percent interest rate, of which the government will pay five percent interest as subsidy and the borrower will have to pay four percent interest. Till July 2020, only a little over Tk 500 crore was

shortage of liquidity. On the other hand, government borrowing from the sector is increasing steadily. This could limit the scope for private sector borrowing. And in view of the demand for financing the corona-affected businesses, the banking sector will face further challenges while operationalising the liquidity support packages.

Therefore, following the announcement of the stimulus package, Bangladesh Bank had undertaken a number of measures to meet the liquidity requirements of banks. These include lowering of REPO rates, reduction of Cash Reserve Ratio (CRR) and increasing advance deposit ratio (ADR).

Despite such measures, most sectors are not being able to receive funds. An important issue here is that banks will have to disburse to the affected

Banks are apprehensive of disbursing loans from a commercial perspective. They are worried about whether their money will be paid back. Given the existing culture of high loan default, this is a justified concern. Loan defaulters may use this opportunity to take more loans and default once again. Indeed, several international organisations have alerted that emergency situations may be conducive for vested interests and for exploiting public funds for private benefit.

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This slow pace is also observed in the case of the special refinancing scheme equal to Tk 5,000 crore for the agricultural sector at four percent interest rate. The pre-shipment credit scheme amounting to Tk 5,000 crore for export-oriented industries has also not made any progress.

In the backdrop of an already weak banking sector, the responsibility of providing liquidity support to corona-affected sectors and businesses is challenging. During the last several years, the banking sector has been suffering from poor management and lack of governance. Currently, the sector is characterised by high non-performing loans, escalation of loan write-offs, increased rescheduling of default loans, scams, low net profitability and

entrepreneurs and take full responsibility of risks attached to the loans. This is the main reason for banks to be reluctant to disburse loans. Banks were advised to disregard the Guidelines on Internal Credit Risk Rating System for Banks in case of providing liquidity support. This support should be provided based on bank-client relationships. Hence, banks will be interested only towards entrepreneurs who have good relationships with banks and have regularly serviced their loans. However, the CMSME sector, which is the worst hit due to the pandemic, are facing problems in accessing loans. On the supply side, banks' costs of fund is about six percent at present. Operating and administrative costs add up another five percent. Therefore, banks feel that they will not be able to recover the cost in the case of

small loans. A large part of this loan will have to be given to remote areas since the CMSMEs are spread across the country. This will increase the cost further. Also, banks do not have the capacity in terms of essential networks and trained staff to serve the micro entrepreneurs who often cannot afford any collateral. Banks cannot cover risks and associated supervision costs from the interest rate of nine percent that has been fixed by the government in the case of the stimulus package. So even though there is a huge demand for loans from this sector, financial institutions are not responding to this demand. On the demand side, micro-entrepreneurs do not feel comfortable to comply with the procedures imposed by banks to obtain loans from these institutions.

In order to help the affected businesses, the central bank has to oversee the operationalisation of the stimulus package so that the needy businesses are not deprived of liquidity support. This is important not only for the recovery of their businesses but also for creating employment.

There is a demand for credit guarantee schemes to reduce the credit risks of banks attached to the loans given to the CMSMEs. Under this credit guarantee scheme, the credit risk should be relieved by the central bank by absorbing a part of the losses of the lending financial institutions. Recently, Bangladesh Bank has announced a credit guarantee scheme equivalent to Tk 2,000 crore for the CMSMEs, which will cover a part of the risks of the lending banks. It is hoped that this will improve lending to the CMSMEs under the stimulus package.

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Therefore, close supervision of Bangladesh Bank at every stage of implementing the liquidity support package is critical. The objective should be to maximise loan disbursement to the needy enterprises and minimise the misuse and abuse of funds.

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