

## Sender of death threat identified

*But why has he not been caught yet?*

WE do not know what to make of the news regarding the police's identifying the person who has recently sent a death threat to Professor Annisuzzaman via text message. We found a glimmer of hope in the declaration by the IGP that the culprit had been identified, only to be dashed by his admission that the suspect he described as a 'fundamentalist', had not been arrested yet. It is beyond comprehension why, after identifying the culprit who had cloned the original number of the phone and sent the death threat, the police are not nabbing him. What are they waiting for? Announcing publicly that the real culprit has been identified without catching him will alert him and his accomplices.

More than a hundred individuals have received death threats over the last three years according to police sources. The latest ones are against eminent persons such as Professor Anisuzzaman and writer Hasan Azizul Haque. These death threats must be taken seriously and any possible leads have to be followed through promptly. We have seen, as in the case of some bloggers and publishers, how such threats have been carried out. Wasting precious time before nabbing a suspect is unacceptable in the wake of so many killings.

Considering the havoc already wreaked by terrorists at home and abroad, we cannot afford to be lethargic in apprehending possible terrorists. This demands police protection for individuals who have received death threats and prompt action in the form of arrests, after the identities of suspects have been established during investigation. The crime of cloning mobile phone numbers must be stopped immediately as a part of such anti-terror efforts.

## Non-functional health complex

*Redress problems quickly*

WE are perplexed as to why there is a 31-bed hospital in an isolated area in Kishoreganj that is practically inaccessible to people. It has medical equipment, but lacks technicians to operate them. So, the 160,000 residents of Itna upazilla must travel to district headquarters to get treatment for anything serious and the health complex at the upazilla is for all practical purposes, redundant.

It is unfortunate that pregnant mothers have to face lengthy travel to district headquarters for safe delivery of children. More serious patients with injuries or having cardiovascular complications may not survive that journey but have no choice because the health complex is unable to give the service required.

Given the geographical characteristics of Itna, an area that remains inundated for six months of the year, a journey by boat to the nearest operational health facility can take up to three and a half hours while a bus ride requires an hour. The problem is when a medical crisis occurs relying on public transport is hardly practical. The situation becomes that much more complex when a patient needs treatment urgently and timely medical assistance is of the essence.

We wonder why such an inaccessible, remote area was selected in the first place to set up a health complex and why has the ministry not made efforts to hire technical personnel to operate complex medical equipment which have been bought with public money.

Given that a large amount of money has been spent there, we hope that the government would ensure that not only is the health complex fully operational but also reaching it is made hassle free.

COMMENTS

**"Bangladesh on high alert to tackle terror attack: Minister"**  
(November 15, 2015)

▼

**Shafquat Zaman Khan**  
Where was the alert when the Hosni Dalan bombing took place, killing a 14-year-old boy?

**"DNCC plans to build 22 loops to ease traffic jam"**  
(November 15, 2015)

▼

**Nafisa Sultana**  
Good idea indeed!

▼

**Rezaur Rahman**  
This is funny, it will only create more traffic congestion.

▼

**Sajjad Mojumder**  
It's nothing but another money-making project.

▼

**Saud Anwar**  
I commute on this road daily. Making overpasses and underpasses at strategic points like Chandana Chowrasta might help, but the whole idea seems preposterous unless money-making is the sole purpose behind it. Why don't the planners visit a few developed countries and see how the diversions are made? And what about the proper policing of the traffic with whatever space is available on the roads, removing the bus stands to at least 500 metres from near the intersections, and disallowing parking of buses, trucks and lorries near these intersections?

**"Attack on all of humanity"**  
(November 15, 2015)

▼

**Munna**  
It is called an attack on humanity when it happens in the West, but when the same thing happens in Middle East, it is called "attack on terrorists!"

# FINANCIAL INCLUSION

## More Than Money



HM QUEEN MAXIMA

IN early September, I travelled to New York for the Sustainable Development Summit at the UN. There, a sweeping new global development agenda was adopted by 193 countries, including Bangladesh and my own country, the Kingdom of the Netherlands. This plan, which will serve as a blueprint for development efforts for the next 15 years, addresses far-reaching concerns including ending poverty, hunger, and gender inequality; ensuring good health, education, and work; and protecting the natural world in all its complexity.

These new Sustainable Development Goals are ambitious, but what I encountered at the UN was hope and a profound sense of purpose. And what I heard from leaders around the globe was a growing commitment to prioritising financial inclusion as a vital tool for achieving these goals—not as an end itself but a powerful means to an end.

Financial inclusion isn't just about money—it's about opening up a path to opportunity. Providing the poor with the financial tools they need to protect themselves against hardship, invest in their futures, and build the lives they want can contribute significantly to creating a sustainable world that works for all.

As the UN Secretary-General's Special Advocate for Inclusive Finance for Development, I've been working to expand access to financial services for the poor for many years. And it is immensely gratifying to see national and international leaders take up the issue more purposefully, including the government of Bangladesh.

Why are leaders investing in this cause now? Forty percent of the world's adults—2 billion people—struggle to get by without the basic financial services they need. But today, we have an unprecedented opportunity to expand access thanks to a variety of innovative tools such as digital and mobile technology.

In Bangladesh, financial services are already changing lives in many different ways. When a garment worker in Dhaka receives a paycheck directly into a digital account instead of in cash, she is assured of getting her full wage and can securely set aside funds for important needs such as her children's education. When a farmer in Sakhira district obtains crop insurance, he can ensure his family's welfare even if floods or other calamities devastate his fields. When a construction labourer working in Dubai safely sends money home to his family in Kalai through a digital account, without paying exorbitant fees, his hard-earned salary can go further to feed, clothe, and provide for his relatives.

Bangladesh has a time-honoured history of innovation when it comes to financial inclusion. As one of the cradles of modern microfinance, Bangladesh

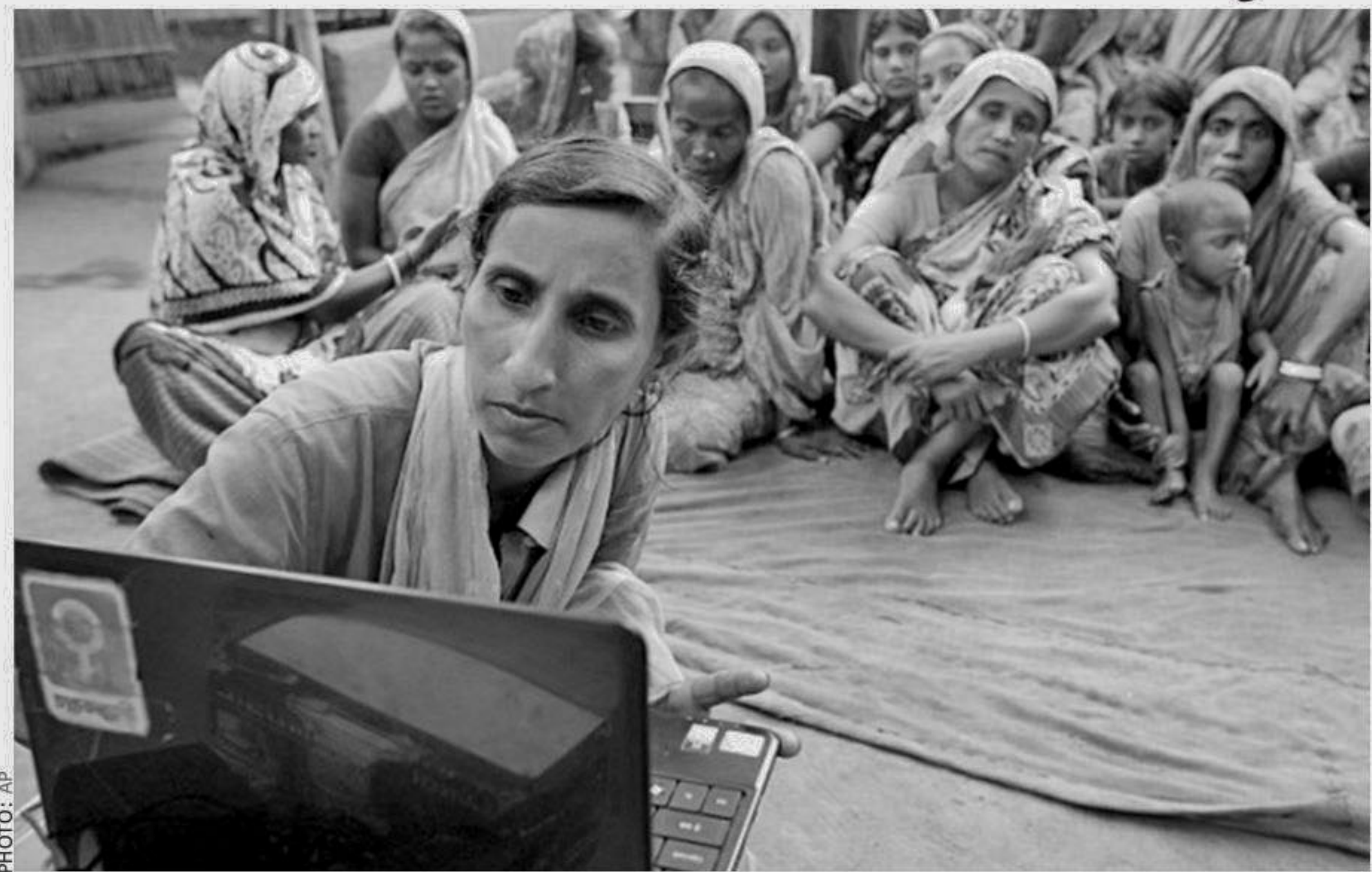


PHOTO: AP

helped invent the very concept. Today it continues to play a leadership role, particularly with digital financial services. Its most successful mobile money provider, bKash, is a prime example of how to make and distribute pro-poor financial tools that customers trust and adopt as a regular part of their daily lives.

But Bangladesh can go even further in increasing access to financial services, especially for women. Whereas 33 percent of men have an account at a financial institution, only 25 percent of women do, a disparity that reflects a worldwide challenge. Closing this gap will certainly help achieve gender equality, one of the Sustainable Development Goals. But it will also help improve the well-being of families—in fact, multiple studies have shown that when women control household income, they direct more of it toward family needs such as food, health, and education.

I am happy to say that the Bangladesh government is facing its financial inclusion challenges head-on and is making plans that will allow the country to significantly expand financial access for the poor. At this very moment, the national bank is drafting guidelines that will shape the market for mobile financial services so that new providers can make vital services available to the people who need them.

The preparation of a national financial inclusion strategy is also being contemplated. Establishing a formal strategy has been shown to generate significant advances in financial inclusion. For Bangladesh, this could be an important undertaking between multiple

government offices and a wide range of public and private organisations. A joint commitment to establish a well-coordinated plan and translate it into action could give an additional boost to the complex work of financial inclusion.

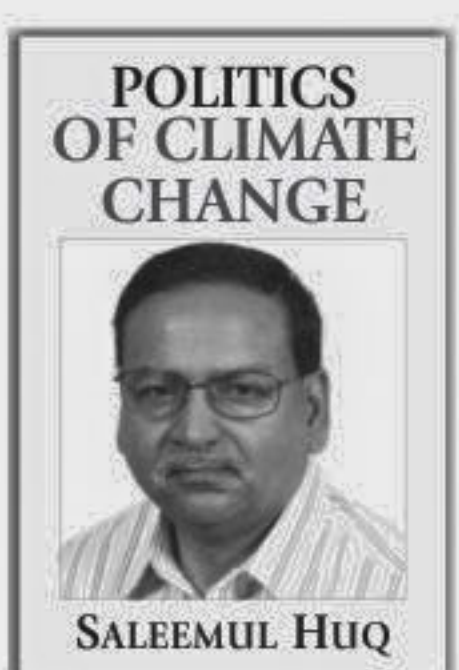
I have no doubt that the goal of universal financial inclusion is within reach. In the past three years, 700 million people have gained financial access, a remarkable 20 percent increase. As we push forward to reach the 2 billion who remain excluded, Bangladesh has been recognised as a key country where progress can have a great impact. What happens here can shape what will happen elsewhere.

By adopting the Sustainable Development Goals, the world has committed itself to vision of equality and sustainability that will require hard work, collaboration, and persistence. But to reach these goals, we need to rapidly put in place the foundations on which progress can be built. And one of the most important of those building blocks is financial inclusion.

It is deeply encouraging to see that Bangladesh has responded to this challenge and is taking steps to deepen financial inclusion for the poor. It will not be a simple process, but as 193 countries recognised at the UN, that's how lasting change happens—goal by goal, step by step. The benefits for millions of Bangladeshis could be enormous.

The writer is HM Queen Máxima of the Netherlands, United Nations Secretary General's Special Advocate for Inclusive Finance for Development.

## The Climate Vulnerable Forum Has Come of Age



SALEEMUL HUQ

THE Climate Vulnerable Forum (CVF) just held its high officials' meeting in Manila under the chairmanship of the government of the Philippines where they prepared the Manila Paris Declaration to be formally adopted at a heads of government meeting of the CVF countries in Paris on November 30. They also agreed on a Road Map for activities from 2016 to 2018.

Bangladesh is a founding member of the CVF which was set up by the former President of the Maldives President Nasheed in 2009 just before the Climate Summit in Copenhagen. He convened a heads of government meeting in the Maldives capital of Male with selected countries from the three formal groups of vulnerable developing countries, namely the Least Developed Countries (LDC), the Alliance of Small Island States (AOSIS) and Africa Groups.

Bangladesh was represented at the meeting in the Maldives by both the then Foreign Minister Dipu Moni as well as Environment Minister Dr Hasan Mahmud (the Prime Minister could not attend in person as she was on a state visit to Bhutan). Hence Bangladesh's subsequent involvement has been led by the Foreign Ministry with close coopera-

tion of the Environment Ministry.

The purpose of the CVF was not to create a new negotiating bloc in the Climate negotiations under the United Nations Framework Convention on Climate Change (UNFCCC) where the countries negotiate within their respective three negotiating groups, but rather to create a high level leaders' forum where issues that are common to the three existing groups of vulnerable countries could be highlighted at the leaders' level.

The main common issue that the CVF chose to push for was a long-term goal (LTG) of 1.5 Degrees Celsius instead of 2 Degrees which was the previous goal.

Since then the chairmanship of the CVF went to President Tong of Kiribati and then to Prime Minister Sheikh Hasina of Bangladesh who hosted a high level meeting in Dhaka in 2013.

After Bangladesh, it went to Costa Rica and now the Chair is President Aquino of the Philippines.

The CVF is governed by a Troika system which is led by the current Chair along with the immediate past two Chairs. Hence Bangladesh, along with Costa Rica and the Philippines, are the current Troika leaders and were heavily involved in organising and running the Manila meeting.

Bangladesh was ably represented by senior officials from the Foreign Ministry and Department of Environment (representing the Environment Ministry).

The CVF Meeting in Manila picked up

on the outputs of the recently completed 2013 to 2015 review of the LTG through a Structured Expert Dialogue (SED) under the UNFCCC which unequivocally reiterated, based on scientific studies, that while a 2 Degrees LTG will keep safe most of the world's countries, communities and ecosystems, it will not be able to keep them ALL safe. Hence a LTG of 1.5 Degrees is needed to keep all countries, communities and ecosystems safe.

Furthermore, many of the countries, communities and ecosystems that will not be safe with a 2 Degree LTG belong to the CVF countries. Hence the CVF is strongly reiterating its demand for the LTG to be changed from 2 Degrees to 1.5 Degrees in the Paris Agreement to be negotiated at the 21st Conference of Parties (COP21) to be held in Paris in December.

President Aquino of the Philippines will be inviting the heads of the government of the CVF countries to the high level meeting of the CVF in Paris on November 30. As a member of the CVF's governing Troika, Prime Minister Sheikh Hasina (if she accepts the invitation to go) will have a special focus in Paris as head of the CVF.

One important aspect of the evolution of the CVF is that over time it has evolved from being primarily an advocacy group to a pro-active leadership group that helps tackle climate change at home and allows for the sharing of experiences with each other in South-

South collaboration. For example, the Philippines has set up a South-South Centre of Climate Information while the Finance Minister of the Philippines mobilised the Finance Ministers from the CVF countries to form a sub-group of Finance Ministers of CVF Countries calling themselves the V20 (for Vulnerable 20) on the margins of the Annual meeting of the World Bank held in Lima, Peru last month. Bangladesh was represented at that meeting by Dr Atiur Rahman, Governor of Bangladesh Bank.

This group of V20 Finance Ministers has agreed to support actions in each of the CVF countries as well as South-South cooperation across CVF countries.

The Climate Vulnerable Forum has now come of age and Bangladesh can be proud of its founding membership and chairing of the Forum through the early stages. The time has come for Bangladesh to take the Action Agenda under the CVF Road Map for 2016 to 2018, and implement some of the actions agreed upon. One possible action might be to capitalise on Bangladesh's experience (both in government as well as civil society) on Adaptation to set up a South-South Centre on Adaptation Technologies through a public-private partnership (PPP) arrangement.

The writer is Director, International Centre for Climate Change and Development at the Independent University, Bangladesh.

## LETTERS TO THE EDITOR

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**BJP's defeat**

This is in reference to the article "BJP thrashed in Bihar" (November 16). The writer has cited many reasons such as the row over beef, the killing of three innocent Muslims, and creating a sense of insecurity for the minorities for BJP's defeat. But he has failed to analyse the real causes. As per opinions expressed by many independent political observers over the week, the debacle of BJP in Bihar happened mainly for three reasons, namely,

Lalu-Nitish compromise, en bloc voting of Muslims and the Bihari vs Bahari campaign which influenced the Bihari sentiment significantly.

Considering Bihar's demographic and cast-based society, Lalu and Nitish have considerable clout among the very poor and the section of people who belong to the same cast as them. In the last Lok Sabha election, both of these leaders faced virtual elimination from the political scene. That compelled them to unite against BJP.

M. K. Barua  
India

**Chinese aviation industry**

I would like to appreciate the article titled "China's Foray Into Aviation - The sky is the limit" published on November 10, 2015. The writer beautifully summed up China's efforts to compete in the global aviation industry which is a monopoly of the US, UK, France and Germany. The writer skillfully brought forth the growth prospect (due to a rising share in the passenger market), Chinese government efforts to capture the technical knowhow (joint ventures) and Chinese ambitions to expand their "global footprint". To what extent the Anglo-French-US troika will release information of sophisticated parts of jet planes remains to be seen.

Bazlur Rahman  
Uttara, Dhaka