

CHILD MARRIAGERESTRAINT ACT 2017

Let girls grow up as equal citizens

Unfit vehicles galore

Enhance BRTA's testing capacity

THE number of road accidents in Bangladesh is one of the highest in the world and these are mostly caused by unfit vehicles plying the roads and highways. By knowingly allowing unfit vehicles to operate, because 75 percent commercial vehicles plying the roads are faulty and not road-worthy, the authorities are acquiescing to the large number of crashes and avoidable casualties on the roads. The Bangladesh Road Transport Authority (BRTA), the body responsible for issuing fitness certificates and driving licenses, is hopelessly unfit itself to perform its functions due to a lack of both facilities and manpower. The data speaks for itself. BRTA is able to service up to 25 vehicles a day where the current demand is for over 100 vehicles of all sizes and it is for this reason corruption runs rampant where unfit vehicles suddenly become fit in the eyes of the law.

These facts cannot be taken lightly. In a country where illiterate drivers who can and do somehow manage to get licenses to operate vehicles, including heavy and light public transports, it is quite natural for so many accidents to take place in the country. We simply cannot treat this matter casually and unless the government takes constructive steps to upgrade BRTA facilities in terms of physical infrastructure, facilities and manpower urgently, fatalities on our roads will only increase. Failure to address these shortcomings would open up the possibility of the administration being justifiably held responsible for road mishaps that are causing so many thousands to perish and to be maimed every year.

Complete disregard for road rules

Authorities can do little, if we do not learn

A picture published on the front page of this paper on March 11 exemplifies our utter carelessness and disregard for basic safety when crossing railway tracks. A train can be seen approaching over the tracks, while another picture shows a biker ducking under the lowered barriers in order to rush across. Sadly, both the pictures are the norm, not exceptions. It would seem, as a nation, we lack the basic common sense to realise that such recklessness puts in danger not only oneself, but those around us as well.

We have frequently written editorials urging authorities to ensure strict implementation of traffic laws. However, what they can do is limited. If people do not understand the absurdity of risking death, no amount of policing will help.

Our wilful endangering of lives goes beyond the pictures in question. From the overloaded launches to rushing across streets instead of using foot over-bridges, too many lives are lost for no good reason. We are reminded of the story of the railway staffer Badal Mia who died saving a woman and her five-year-old daughter from imminent death in January. We reiterate what we said then: if only people did not take unnecessary risks in order to save a few minutes, such sacrifice would not have been necessary.

There is little the authorities can do, if we as a people do not change our ways. Without exceptions, without excuses, we must realise that traffic rules are not just a mere formality: they are there to help save lives. Being a few minutes late cannot be the excuse for such risks which can endanger us and others on the road.

LETTERS TO THE EDITOR

letters@thedailystar.net

Biman should hire more female engineers

It was great to see the all-women staffed flight by Biman on International Women's Day, where the Pilot-in-Command, all cabin crew, and ground staff were women. However, was it really an all-women flight? Was the engineering airworthiness release signed by a female engineer?

No one focuses on the importance of engineering until a technical glitch occurs, or someone makes a mistake. This culture must change, as engineering is still one of the most underrated yet important professions. I hope Biman, as well as other organisations, will seek out and hire more female engineers.
Aminur Rahim, Mohakhali

Obstructing medical services at hospitals

As you mentioned in your editorial titled "Obstructing medical services at hospitals" on March 11, the recent strike by the doctors was a horrible incident that increased the sufferings of already distressed patients who have no choice but to go to public hospitals for treatment.

Whatever might have occurred in the incident, I strongly feel that the concerned interns, being educated and privileged members of the society, should have been more sympathetic and caring towards the patient's attendants. Patients' relatives in a hospital tend to be under great stress and anxiety; irrational behaviour on their part, while not necessarily correct, can be sympathised with. It is the duty of doctors and other hospital staff to deal with both patients and their attendants with patience, respect and compassion.
Professor M. Zahidul Haque
Sher-e-Bangla Agricultural University



LAILA KHONDKAR

FOR the last few days, I have been thinking of a group of adolescent girls (studying in high school) whom I met in a char of Lalmonirhat district several years ago. It has been profoundly inspiring to note their determination to continue education even when they had to face so many challenges. Walking for two hours each way to and from school was their usual practice. During rainy season, they had to take a boat to attend classes. Still they did not want to miss the opportunity of accessing education.

I got to know that most of their classmates have already dropped out due to child marriage and their parents may also arrange marriages for them anytime. That was their biggest anxiety. The girls shared that if they could complete school they would offer to teach younger students to earn money, and thus it would be possible to attain a college degree.

Some of the girls were involved in a child club (facilitated by an NGO), and were creating awareness against child marriage in the community. I have been thinking about the situation they will face now after the Child Marriage Restraint Act 2017 has been passed with the special circumstances provision. Due to this, children may be married off below the minimum age (18 for girls and 21 for boys) with permission from the court and consent of their parents/guardians if it is deemed to be "in the best interest of an underage female or male."

Now if the girls of the char of Lalmonirhat want to stop the marriage of a girl below 18 years, they will not have very strong arguments; if parents/guardians consider that the marriage will protect the best interest of the child then it is legal. Due to my professional work, I have the privilege of meeting hundreds of adolescent girls from all parts of Bangladesh including remote rural areas and urban slums. They are united in their resolve to continue education and fear the risk of being married off at a young age due to parental decision. After passing of the law it seems to me we have collectively failed the girl children of our country.

We know enforcement of law is a challenge in Bangladesh. But it is critical to have the right legal framework. Why are we concerned about the Child Marriage Restraint Act 2017? The special circumstances provision is left wide open. "The best interests of a child" and "special circumstances" have not been defined clearly. There is no minimum age for the provision, which is extremely alarming.

Moreover, children have a right to express views

regarding decisions that affect their lives. The provision is a clear violation of children's right to participation, as their views will not be sought when they are being married off. It is worth noting that almost all child marriages in our country happen as a result of the decisions taken by parents/guardians.

Presently, many parents obtain fake birth registration certificates for their children in order to "comply" with the legal age of marriage. It is possible to imagine what will happen when there is a provision legally allowing marriage below the minimum age. We are concerned the provision will be misused, which will lead to an increase in child marriage in Bangladesh.

The provision may also encourage sexual

the provision over the last three years. During that period, I have been extremely disturbed with the rationale given to justify the special circumstances provision. Unwanted pregnancy has been repeatedly mentioned as a reason for underage marriage. If a girl becomes pregnant due to rape then marrying her off with the rapist can never be a solution.

The perpetrator must be brought to justice, which will deter future offenders. It is our responsibility to ensure an environment where girls can grow up to realise their full potential.

There should be capacity development of children, parents, teachers, community members so that children can be protected from all forms of violence and abuse.

We must establish a functional child protection system in order to prevent and respond to all forms of violence against children, which includes sexual violence. That is mandated through Children Act 2013.

I had the opportunity to attend a public hearing on law reform in Thailand several months ago. It was so encouraging to note that the government of Thailand has taken initiative to increase the minimum age of marriage to 18 years (presently it is 17 years).

The public hearing gave a space to representatives from academia and civil society to express their views. Several other countries have increased the minimum age of marriage to 18 years. While observing the event in Bangkok, I asked myself: can we be proud of our economic progress if we force our children into marriage because we have failed to create an environment where they are protected from violence, abuse, and exploitation. Why are we going backwards?

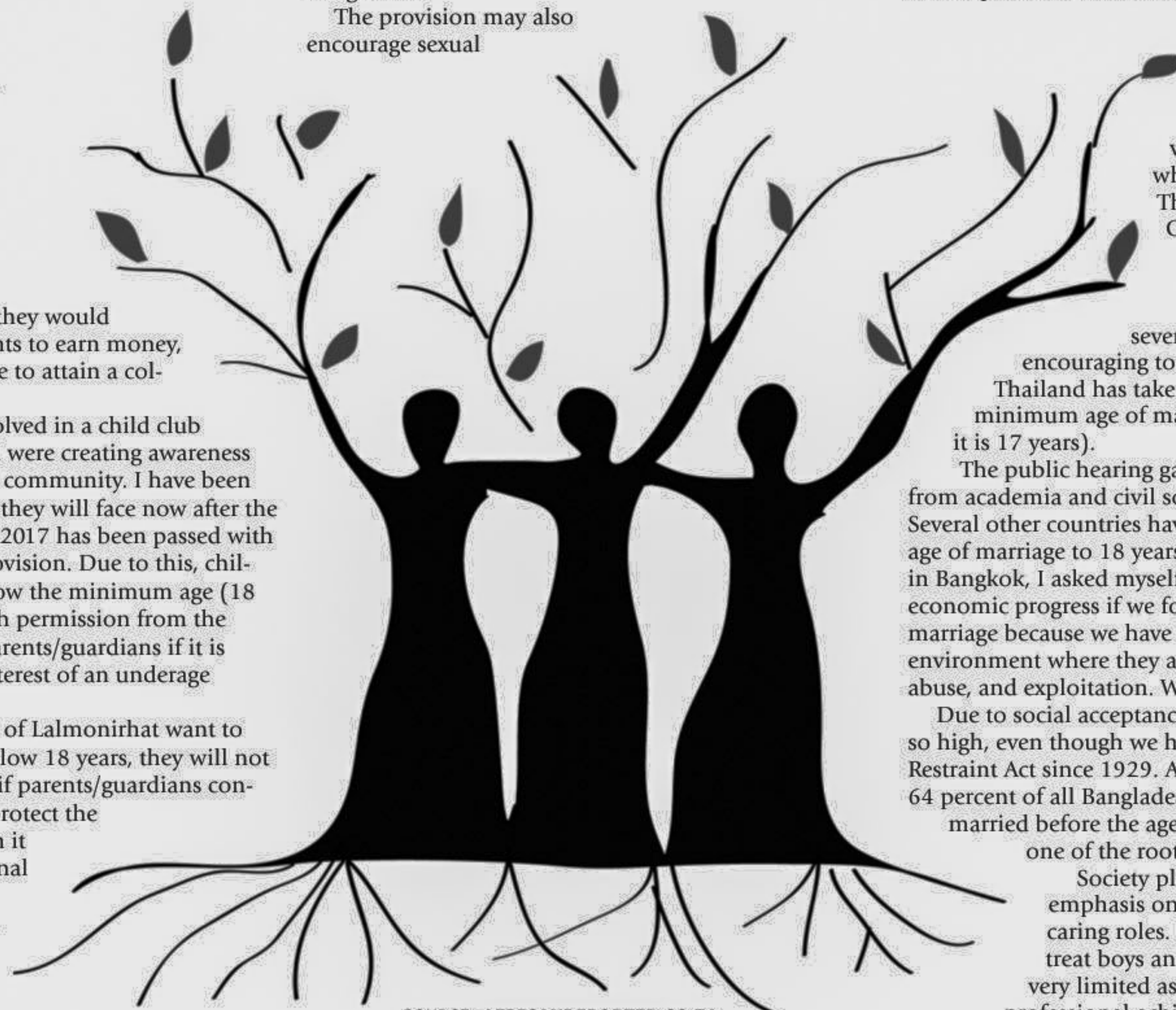
Due to social acceptance of child marriage the rate is so high, even though we have had Child Marriage Restraint Act since 1929. According to a national survey, 64 percent of all Bangladeshi women aged 20-24 were married before the age of 18. Gender inequality is one of the root causes of child marriage.

Society places disproportionate emphasis on women's reproductive and caring roles. In most cases, parents do not treat boys and girls equally, and they have very limited aspirations for academic or professional achievements of their daughters.

The special circumstances provision and the associated justification given will reinforce the gender stereotypes, and will be misused by parents who consider that a woman's life should revolve around marriage.

During a mass gathering at the Shaheed Minar in January this year, adolescent girls protested against the special circumstances provision along with other child and human rights activists. They displayed messages, one of which mentioned, "No to child marriage; we want to be equal citizens." Are we doing enough to ensure that our girls can grow up as equal citizens?

The writer is Director of Child Protection, Save the Children.



SOURCE: AFRICANREPORTER.CO.ZA

ence against girls because there will be no penalties against the perpetrators.

The special circumstances provision conflicts with the United Nations Convention on the Rights of the Child and Children Act 2013 of Bangladesh. If enforced, the law will be a serious setback for the empowerment of girls and women and reverse the hard won progress in education, health as well as economic, social, and political participation. There will be long-term negative impact on the overall progress of the nation. Can we let that happen?

Some of us have been involved in initiatives against

LOAN RESTRUCTURING

A booster for default syndrome



OPEN SKY
BIRU PAKSHA PAUL

WHEN I joined the central bank more than two years ago, I witnessed the proposal of big loan restructuring. One phrase economists care

about is "moral hazards." The job of policymakers is not to change the whole economy, but to give the right signal through instruments like tax rate, interest rate, exchange rate, cash reserve ratio, etc.

When Milton Friedman urged policymakers to maintain a constant money growth, his intention was to give the right signal that the economy will enjoy price stability. When John Maynard Keynes advocated for greater governmental role in investment, his intention was not to keep the government in that role, as is the case in a socialist economy, but to signal private entrepreneurs to vigorously fill the investment gap.

What signal did we give through loan restructuring? The signal we gave to the super-rich was that they are allowed to continue plundering wealth the way they have been. However, we gave it a different name to segregate the default portfolio. The same rotten wine is now in two different bottles: loan classification and loan restructuring. The final sweet surprise is called loan write-off – an unerring elixir to emulate a default practice for another project by siphoning off funds to another venture.

During my student life, I saw that political mastans devoured multiple meals in the Jagannath Hall canteen, but instructed the canteen manager to write the meal charges under different accounts: their top leader's name, party name, and occasionally, under their personal accounts. In all cases, the manager knew that the bills would never be paid off. Doesn't this resemble the behaviour of the super-wealthy default practitioners?

Thus, the signalling of the loan restructuring was bad and the habitual

defaulters seized the opportunity instantly. The results have begun to surface right now: a big part of the rescheduled loans is jumping into the default bucket – a much anticipated outcome. The restructuring plan allowed for another 15 years of repayment. The applicant defaulters originally asked for 25 years – a quarter century, signalling a near eternity of their wilful defiance to honour any obligation whatsoever. Thus, Tk. 16,000 crore was restructured.

However, loan restructuring has a contagion effect. Default loans increased from almost Tk. 51,000 crore in 2015 to roughly Tk. 62,000 crore in

meeting at the central bank. He had asked how can the claim that big business were doing badly be proved when the country's economic growth was above six percent.

Our economy accelerated even further, reaching over seven percent growth rate, since loans of Tk. 500 crore were granted under this restructured system, but the fault line has begun to show as expected through the growth in default loans. Big businesses with restructured facilities are portraying an emerging Greece within the womb of a vibrant Bangladesh. That is a wrong signal. That does not reflect our economy's real strength.

comparison?

Big businesses can fail usually when the whole economy plunges into a recession – technically the doldrums of a negative growth rate, which Bangladesh is not likely to witness at least in 30 years. Then what are the excuses? Did the big businesses not employ trained professionals to create the balance sheet and run the cash flow adequately enough to service the working capital? Did they not get enough signals to phase out some plants once they drain blood? They did. Yet, they desperately gambled on project after project with the definite conviction that the government will eventually bail them out.

That is enough to create moral hazards. Non-professionalism is not only becoming endemic among the existing defaulters but also among others who had been behaving responsibly so far. Policy favoritism spoils the future of professionalism – a word gradually losing its appeal in the banking sector.

Even among policymakers, some people with hidden stakes argue that these big tycoons are big employers. Therefore, preventing them to continue their business by stopping rescheduling or restructuring facilities will likely ruin the fate of thousands of employees who cannot be made unemployed for the greater interest of the country. This is an example of crocodile tears – a lame excuse to justify the wrongdoings of the bank looters in a repeated fashion that will damage the base of future economic growth. Employees are held thus hostage by the defaulters.

If the government takes a strong, resolute stance, and establishes their position a couple of times, the trick of holding employees hostage will lose its traction. Moral hazards will diminish and the banking sector will receive a good signal. Otherwise, the way we are heading will simply ruin all remnants of minimum professionalism in the banking industry – the major sector of private investment and growth.

The writer is guest faculty of the Institute of Business Administration and the Institute of Disaster Management at Dhaka University. E-mail: birupakshapaul@gmail.com



2016. What a marvelous development just in one year! Now even SME loans are turning bad faster than before – the plague has gripped the city. Defaulting will soon turn into a national disease, unless the government takes a U-turn in its policy of indulgence and favouritism.

The amount of restructured loans symbolises the tip of the iceberg. And more is coming. The trend is important as is the tendency that will remain uncorrectable as long as the signalling is wrong. I could not agree more with the then IMF mission chief who raised a valid question while commenting on the restructured loan facility in a review

Have we ever asked why the super-rich parties are defaulting repeatedly? Simply because it is rewarding. They somehow convince the people in power and get their way. The research and advocacy organisation Global Financial Integrity released a report of money laundering, and ridiculed the so-called honesty of the super-rich. The money laundered from Bangladesh in 12 years until 2014 was USD 56 billion, whereas the amount was only USD 2 billion from Pakistan. I did some math and found that Pakistani tycoons are at least 28 times more "patriotic" than Bangladeshi plunderers. Should we not feel shame after witnessing this