

Curbing NPLs a losing game?

Bangladesh Bank must exert authority

DESPITE efforts by the central bank to restore some modicum of financial discipline in the state-owned banks with regard to nonperforming loans (NPL), the total loan amount on December 31, 2017 had increased to Tk 74,303 crore, an increase of 20.89 percent over the preceding year. This is the cumulative effect of the failure to rein in on the loan scams that seem to have engulfed the public banks in general. While there were some attempts to show a lower NPL figure by some banks to please an irritated central bank, the fact is, with the exception of Agrani Bank, which managed to recover Tk 1,860 crore in the last quarter of 2017, the hard drive to recover bad loans has not been seen in most of the other state-owned banks.

This brings us back to the principal problem of addressing the hard questions that have engulfed the management and boards of SoBs, i.e. what to do about financial scams? Repeated prodding from Bangladesh Bank will not go anywhere as long as the political will to bring those involved in these banks to answer for their crimes is missing. We are all aware of the probe committees and whilst many of their findings were never made public, those involved in the preparation of these reports have voiced their opinions publicly.

The big sums involved in default loans that have now grown to double digit sums in the big banks have had an adverse impact on the banking sector. That policymakers have failed to check corrupt practices in these banks speak volumes about where the financial sector is heading, and we believe the central bank should be given the tools to play the role of an effective regulator so that some semblance of financial discipline can be restored in the banking sector.

Easy prey for predators

Security for girls, women remains a big concern

THE news that a schoolgirl was stabbed on Wednesday by an assailant to avenge the filing of a case against him by her brother shows just how vulnerable girls and women are in our society. The 13-year-old had no part in the events leading up to the attack, nor was her gender an issue, unlike in so many cases of violence of late, yet the culprit, Monirul, chose her apparently because he thought a girl would offer no resistance and he would have his revenge. This is a classic example of how the weak and vulnerable in our society become easy prey for criminals.

Schoolgirls are especially vulnerable because the odds are heavily against them: lack of security, societal attitude toward girls, and poverty. Dropout and early marriage are two of the most obvious outcomes of the uncertainty that surrounds their life. And the fact that 97 percent of the cases involving violence against women and children end with the accused getting scot-free, as a recent study shows, demonstrates why there is a rise in such crimes. Also, as the Monirul case suggests, such an environment leads to repeat offences.

The solution to a problem of security, physical or financial, is not that minor girls would be married off or taken out of school. It is the antithesis of a solution. We've been constantly calling for scrapping of the "special" provision of the Child Marriage Restraint Policy, 2017 because it encourages exactly that. The solution lies in improving the overall security and wellbeing of girls and women so that no violence of any form occurs, and the regime of impunity for the perpetrators is brought to an end.

LETTERS TO THE EDITOR

letters@thedailystar.net

Ensure fitness for CNG-run autorickshaws

Recently, I have witnessed a terrible incident at the turning point near Jahangir Gate, while passing through the old airport road. The driver of a nearby CNG-run autorickshaw suddenly braked hard to prevent an accident after its front wheel came loose. There could be a serious accident because of that but fortunately, nothing happened.

Most of the CNG-run autorickshaws are too old and unfit to ply the road. These vehicles are not only unfit but also unsafe for the passengers and the general passers-by.

I would request the authorities concerned to take necessary steps to ensure the fitness and safety of the CNG-run autorickshaws.

Prof M Zahidul Haque, Sher-e-Bangla Agricultural University

Difference between Sri Lanka and Myanmar

The media has recently reported that a riot broke out between Muslims and the Buddhist extremists in the southern part of Sri Lanka. The government promptly declared a state of emergency to contain the riot. Several instigators have been held by the law enforcement agencies. Due to these steps, the riot did not turn more violent and deadly.

On the other hand, when the Buddhist monks instigated hate in Myanmar against the Rohingya community, the government took little action. The hatred soon found violent expression, culminating in widespread massacre, rape, and expulsion of the Rohingyas.

Myanmar should learn from its fellow Buddhist-majority state as to how it should act to safeguard its minorities.

Md. Zillur Rahaman, By e-mail

Why collapse of education is the collapse of a nation

ABU AFSARUL HAIDER

EDUCATION is a major driving force of development in any modern society. Quality education equips young people with knowledge and necessary skills and helps them develop positive values, ideas and morals so that they are ready to take the responsibilities and challenges of adulthood. It also plays a vital role in promoting the intellectual, social, economic, cultural, religious, spiritual and political development. The ability of a nation to sustain this process is key to its development, economic prosperity and the wellbeing of its citizens.

In Bangladesh today, corruption exists almost everywhere in one form or another; the education sector is no exception. Corruption in the education sector starts at the very beginning of a child's schooling. As per our constitution, every child is supposed to receive free education up to the secondary level. But in reality, it is not so, especially when it comes to children from poorer households in rural areas. Numerous studies show that poor parents have to pay bribe at every step of their child's schooling. They have to pay bribe to ensure their children get admission to school, secure good grades and graduate. This practice of extorting money from poor parents prevails among about half of government schools in our country.

According to a report titled "Global Corruption Report: Education," corruption occurs in different forms: bribery in procurement, construction and other infrastructure development, in access to education, and such acts as buying of grades, nepotism in teacher appointment, illicit payments in recruitment and admission, the misuse of educational grants, absenteeism, and private tutoring in place of formal teaching-learning.

Bangladesh has certainly made remarkable progress in expanding primary education, especially in raising enrolment of students and in bringing gender parity. But in the recent past, a serious question has been raised from different quarters that the quality and curriculum of our primary, secondary and higher secondary studies do not effectively serve the goals of human development. At present, the entire educational system has become a victim

of a corrupt mindset that is devoting all its energy on securing higher pass rates through an apparent policy of easy marking, while showing less concern with actual learning outcomes. The disconcerting consequence of this is evident when we find that a substantial chunk of skilled jobs in our industries and other economic enterprises are occupied by professionals from neighbouring countries, with India alone claiming nearly USD 4 billion in remittances that flow out of Bangladesh.

This goes to show our inability to provide the necessary educational and

question papers the day before the exam, they have been giving it away for free on various social media networks, including via secret messenger groups on Facebook hours before exams. It seems their main motive is to cause chaos.

Question leakage, in fact, is now the biggest threat to the very foundation of our education system. It is destroying the learning process for our students and their capability, creativity, goodwill towards learning, and is undermining the foundation of a strong ethical and social fabric for the future. Students who are passing their exams using leaked

good grades and getting their degrees and certificates. Soon these miseducated individuals will take the helm of important positions in our country—some will become engineers, doctors, lawyers, teachers, politicians, etc. One may wonder how they would tackle real-world problems then.

The following words posted at the entrance gate of a South African university sums up the problems we are now facing: "Destroying any nation does not require the use of atomic bombs or the use of long-range missiles. It only requires lowering the quality of



Examinees cover their faces as photojournalists take their photos after an SSC examination at Bangladesh Mohila Samity High School and College centre in Chittagong city's Dampara area on February 13, 2018.

PHOTO: STAR

skill-enhancing resources to young people for them to prepare themselves for highly skilled jobs within the country.

In the midst of all that has gone wrong, a certain quarter is now trying to destroy our children's future by leaking question papers of almost all public examinations well in advance. It's true that question leak is nothing new, and such incidents have been taking place for a long time. But this time, things are different. It appears money is not the main goal of those doing the leaking. Even though they are selling the

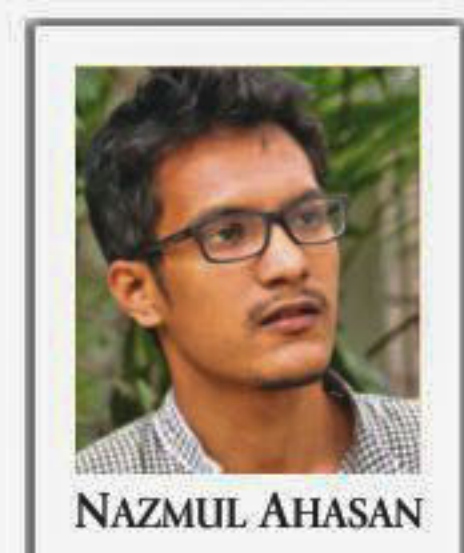
question papers are getting habituated to using shortcuts to overcoming hardship. They are passing their exams without studying and are getting good results. This is very harmful and dangerous as it normalises a social acceptance of corruption in students at very early ages.

Apart from students, parents and teachers too have become active participants in the practice of corruption. They are buying leaked question papers for their children/students. With the help of leaked question papers, these students are passing public examinations with

education and allowing cheating in the examinations by the students." The result is that: Patients die at the hands of doctors. Buildings collapse at the hands of engineers. Money is lost at the hands of economists and accountants. Humanity dies at the hands of religious scholars. Justice is lost at the hands of judges. Because, "The collapse of education is the collapse of the nation."

Abu Afsarul Haider graduated from Illinois State University, USA in Economics and Business Administration and is currently involved in International Trade in Dhaka.
Email: afsarulhaider@gmail.com

No dove in the White House



NAZMUL AHASAN

CIA Director Mike Pompeo, while nominating Gina Haspel, a CIA veteran, to replace Pompeo at the spy agency.

Much has been told about why Tillerson was fired. Jon Sopel, BBC's North America editor, put much of the blame on Tillerson's alleged reference that his boss was a "moron." He might

March 9 of a summit with North Korean leader Kim Jong Un, which came following a meeting between American officials including Pompeo and the visiting South Korean delegation that had met with Kim Jong Un.

The rumour of firing Tillerson was in the air for some time which Trump derided as "fake news." By eventually firing Tillerson and replacing him with Pompeo, however, Trump has borne out two November 2017 "fake" stories by *The New York Times*.

He postponed the dismissal for three and a half months probably because "the element of surprise" that he had wanted to use was broken due to the leak. Now that the North Korea issue requires the

controversial figure inside the CIA, having run a secret "black-site" in Thailand where suspected Islamist terrorists were tortured by waterboarding, an interrogation technique which John McCain termed as a part of "one of the darkest chapters in American history."

With Republican Senator Thad Cochran resigning on April 1, the Republican margin in the Senate will be reduced to one vote only. If Democrats can hold together, they could sink either nomination with only one Republican defector. Already, the GOP senator Rand Paul, also a member at the Senate Foreign Relations Committee, explicitly expressed his intention to oppose both the

With Tillerson, one of the "adults" in the administration, gone and Trump reportedly planning to make some high-level shuffles in the ensuing days, the president is set to end up being surrounded by Iran-hawks.



Rex Tillerson (Left) and Donald Trump.

PHOTO: REUTERS

be right. After all, America's 45th POTUS is extremely sensitive about what others say about him.

The White House and Tillerson disagreed on a wide range of issues including the Iran Deal, Paris Agreement, North Korea and the Qatar crisis. As Trump famously clarified that he called the final shot when it comes to foreign policy, Tillerson was sidelined on important agendas—such as the Middle East Peace Process, which is led by his son-in-law Jared Kushner and personal lawyer Jason Greenblatt—and often publicly undercut by no other than the president himself.

Tillerson was also caught off guard by Trump's surprise announcement on

involvement of the State Department, Trump, at this moment, cannot afford to have a secretary of state who would disagree with him at every possible phase. He needed a man who would happily sync with the White House, maybe someone like Mike Pompeo who Trump says has "a similar thought process" like him.

However, Trump now has two nominations to finalise in the Senate. Both are likely to prove painful for the president. In his senate hearing, Mike Pompeo will certainly be grilled about issues about which he has differences with the president. He will surely be asked about his hawkish worldview.

Gina Haspel is a particularly

nominations and hinted to use "filibuster"—if needed—to thwart the nominations, while John McCain raised observations about the CIA pick, Haspel.

Meanwhile, Special Counsel Robert S Mueller's investigators questioned George Nader—a Lebanese-American interconnector who has served as the advisor to the United Arab Emirates' Crown Prince and de-facto ruler, Mohammed bin Zayed Al Nahyan—on whether there were any efforts by the UAE to buy political influence by funnelling money into Trump's campaign.

BBC obtained some leaked emails that showed a lobbying effort by the UAE

to get Tillerson fired because of his failure to support an effort by Saudi Arabia and the Emirates to isolate Qatar. Therefore, it is almost certain that Mueller's team would closely scrutinise Trump's latest cabinet reshuffle.

The fact that Tillerson's dismissal came shortly after he blamed Russia for the murder of its defecting agents in British soil also stood in contrast to the silent position of the White House in this issue. This aspect might also interest the Special Counsel.

Of all, Tillerson's departure from the State Department is likely to have a profound implication for the Middle East. With Tillerson, one of the "adults" in the administration, gone and Trump reportedly planning to make some high-level shuffles in the ensuing days, the president is set to end up being surrounded by Iran-hawks. That means he would be advised to take strong actions against the growing Iranian influence in the Middle East, emboldening Saudi Arabia, UAE and Israel, and putting the United States on a collision course with Russia.

On Tuesday, Russia warned that it had information that the United States planned to bomb Syrian targets and that it would respond militarily if Russian lives were threatened.

It is still premature to say whether Trump wants such an escalation with Russia. With hawkish advisers around him, however, it is also hard to predict how long he would resist the temptation to get a bit more involved in the Middle East.

Nazmul Ahasan is a member of the editorial team at The Daily Star.