

Time to talk about teenage suicide

THE curse of growing up with literature is that you find something to romanticise about even in the saddest human

experience. In the days since the publication of this year's SSC results, at least six students have committed suicide after a frustrating performance, and here I am thinking about Emily Dickinson. The worn, tattered pages from my long-lost anthology of American poetry. The sense of bewilderment that stopped short of being amusing while reading Dickinson's death-visited poems: "Because I could not stop for Death," or "I felt a Funeral, in my Brain." I remember our course teacher taking us on a journey with the reclusive poet and her fascination with death, which appears in a variety of ways in her poetry. I like the part where it appears as a person, with a carriage. It's gentle and courteous, as opposed to its frightening persona in the popular imagination, and "kindly" stops for her because she couldn't stop for it.

Dickinson is like my fairy godmother who gently puts away my nightmares when life turns too unreal for me to connect to it on a realistic level. Death I like to think I understand but life, as she so eloquently put it, is a more intimidating prospect. Am I trying to romanticise death? Perhaps a little. But forgive me if I indulge in a bit of romanticism as I fail to accept the suicides of mere 15/16-year-olds who decided that life, what little they knew of it, wasn't worth living. Forgive me if I am unable to grasp the desperation that prompts such an action.

When I think about those students, more than anger and frustration, more than a creeping sense of dread, I feel a deep sadness. Since their deaths, I combed through newspapers for information about them. It was my way of trying to make sense of why they did what they did. But most reports that I came across were sketchy and lacked crucial details like their family backgrounds, if they had any history of depression, expert comments, comments from the

know, has some particular sensitivities in that when reported poorly, suicide stories can generate more suicides." Such poor reporting on the part of journalists is a reflection of the general lack of awareness about suicide in the country. Usually, we seem only to talk about suicide when someone famous dies or when a certain annual health survey is published. And even when we do, our discussion revolves around the commission of a suicidal act in

number of children committing suicide was 213; the figures in 2016 and 2015, respectively, were 149 and 228 (this excludes figures related to suicide after rape). The overall number, however, is likely to be much higher because of the stigma around suicide and suicidal thoughts which often prevent families from reporting such cases.

Children, because of their inherent vulnerability, are more likely to suffer from such a climate. Generally, we're

and the onset of adolescence are especially difficult periods that present numerous emotional challenges. According to Australian psychologist Dorothy Rowe, at this stage of life, it's important to learn to "accept the impossibility of the world ever being what we want it to be. When we are teenagers, everything matters enormously. Yet in life things rarely turn out the way we expect. We come to accept compromise as wisdom, rather than as a betrayal of

committed suicide. It would have been nice if the education ministry at least issued a public apology for these suicides—which it didn't—and the colossal failure of its policy that forces children into a soul-crushing race for higher scores, instead of providing them with a well-rounded education.

I was among the students who sat the first exams following the GPA model in SSC. We were the first guinea pigs in an experiment that sought to break down "success" to its tiniest component. The rat race that this experiment would result in—with the fervent participation of parents, teachers, educational institutions and the government's regulatory bodies—was still a few years away, but it pains me to see what this race has gotten us into. That said, often suicide can be the result of a combination of factors building up tension inside a teenager, with one factor finally triggering it. We need to address all possible factors. And we need to listen.

According to Dorothy Rowe: "Listening to your children is not easy, because you will hear a great deal that you may wish you had not heard, chiefly accounts of your shortcomings. But if you find you can, then you will have given your children the greatest gift: the gift of being listened to and accepted."

Underlying this activity—listening and discussing—is the philosophy that a lot of the challenges and stresses facing children can be overcome if they are allowed to be in control of their life with adults playing a supportive role. They need to have a say in the decisions that affect their life, and we need to give them better alternatives to suicide when the going gets tough for them. Modern life is already complex—let's not complicate it further for our children.

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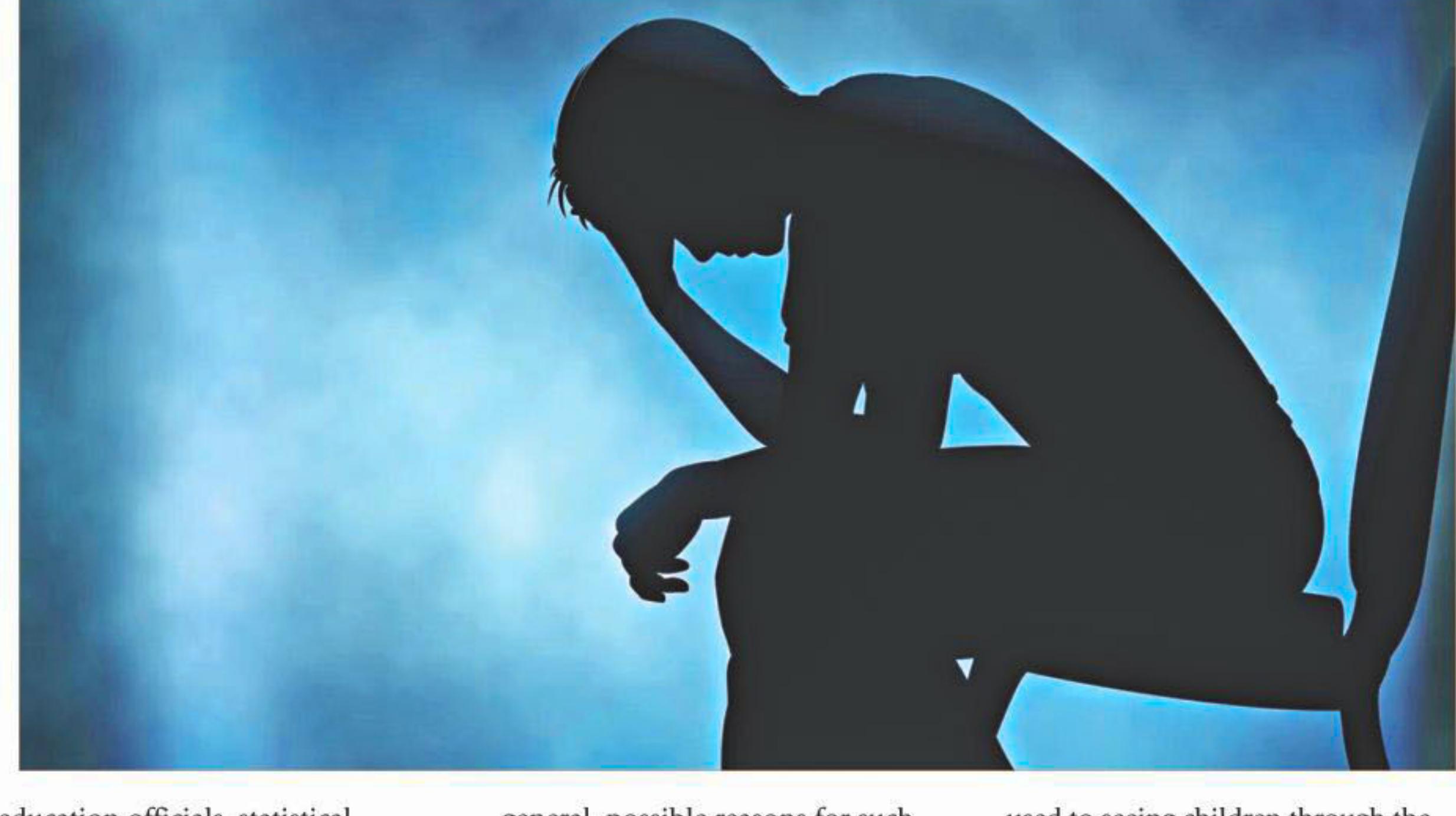


PHOTO: MICHIGAN HEALTH BLOG

Generally, we're used to seeing children through the prism of our adult experience but the complexity that revolves around growing up in a modern age is hardly recognised.

education officials, statistical explanation of teenage suicides in general, etc. Not surprisingly, there were no follow-up stories either.

If what the media says or doesn't is a mirror image of what the people want or don't, child suicide is still a non-issue in Bangladesh.

I remember some time ago I had a conversation with a colleague who talked about the state of suicide reporting in Bangladesh. He expressed his frustration before commenting: "Suicide reporting, as you likely

general, possible reasons for such acts, and what should or shouldn't be done in that respect. Hardly a child figures in the conversation. And there is hardly any nuanced, point-by-point analysis of child suicides.

A recent survey by Bangladesh Shishu Adhikar Forum, a national organisation working on child abuse, shows a silent epidemic of suicides among children. Between January and April in 2018, the survey says, 110 children committed suicide while seven attempted it. In 2017, the

used to seeing children through the prism of our adult experience but the complexity that revolves around growing up in a modern age is hardly recognised. The fact is, there are as many reasons for a child to commit suicide as there are for adults, and to speak of only one triggering factor would be incorrect. Among some common reasons are parental divorce, bullying, sexual harassment, drug abuse, turbulent personal relationships, failure to pass exams, etc.

Experts say the end of childhood

ideals." Adults have a responsibility to ensure that children arrive at this wisdom without causing harm to themselves, physical or mental, but as the growing suicide figures associated with the publications of SSC and HSC results show, we're making a big mess of that responsibility by injecting, for example, misguided notions of success into our children who, as a result, find anything not matching that perceived notion unacceptable.

Let's face it: our fixation on grades is the reason why those students have

Disruption on its way, are banks ready?



THE technological revolution is shaking up the banking industry like all other industries. Today, millennials are no more interested in using the banking system that was designed so long ago and is so outdated.

Due to the rise of technological innovations, the traditional banking system is now challenged by financial technology commonly known as FinTech. Many tech giants are now acting like big banks and disrupting the legacy banking system, these companies are now offering banking services to consumers in a smarter way compared to incumbent retail banks—examples of such services are Apple Pay or Google Pay besides PayPal.

Millennials are embracing these technological developments for their day-to-day payments as this generation is more technology driven than older generations. Banks have the opportunity to cater to them by embracing FinTech innovation for smarter banking solutions.

The people behind FinTech start-ups are usually smart young people who can better predict the future, they solve existing problems offering better technological solutions. These innovative people are changing the banking world for the better without facing too many barriers due to the size of their start-ups. These start-ups are

bringing "new market disruption" in the financial services industry offering a better way to pay, send money, borrow and invest.

Banks, on the other hand, usually struggle to come out of their legacy system and bureaucratic trap, although banks have the power to attract the tech talents, they can hardly come out of their old shells. Just offering internet banking or a mobile app for the current account is not sufficient to face the emerging challenges, although it may be a "sustaining innovation" for banks. Banks should not consider their existing strategy as a permanent strategy, if their current strategy is successful, they should rather see it as a temporarily successful strategy and should look for innovations even while their core business is strong.

Incumbent banks should focus on the following technologies to respond to future challenges:

Distributed Ledger Technology (DLT) This is a decentralised electronic ledger system that allows record-keeping, sharing and synchronised transactions among the independent computing devices commonly known as nodes. Each participant node of the network updates itself independently.

The "blockchain" is now a buzzword in the financial industry which is one type of DLT, the popular cryptocurrencies like Bitcoin, Ether, Ripple, Litecoin and so on use blockchain platform. Blockchain allows users to transfer value cutting the middleman efficiently, reliably and promptly. A report shows 67 percent of central banks experimented with blockchain in 2017.

Artificial Intelligence (AI) Although AI has been around for over 60 years, it has only recently received mass attention. AI, in some cases, can perform better than human. The financial service sector is now using AI for compliance, quick transaction processing, mitigating human error, automation, etc.

A revolutionary development in AI for the financial service industry is



Robo-advisor, an algorithm-based AI tool for automated financial advice that can analyse market data to automatically manage trading portfolio.

e-KYC and Identity Through the digitalisation of identity checking process banks can make their KYC process easier and better. Blockchain can play a vital role in

storing and keeping records of identity. Many well-established financial institutions rely solely on the e-KYC process. These institutions collect and verify the customers' identity through their mobile app. Voice and facial recognitions to verify customers are becoming a new norm in digital banking.

Great App with Great UX & UI Mobile app-based payments are on the

rise, banks need to make their mobile banking apps smarter as smartphones get smarter. Merely having a mobile app to view transactions and to make payments is not sufficient to satisfy the customers these days. Banks need to check how smart and intelligent their mobile app is, whether the app can give a great User Experience (UX). The app should be as seamless as possible and banks should consider why people can

use Facebook or Snapchat apps easily but struggle to use their mobile banking app.

Cyber-security

The not very good news is that digital platforms are more exposed to cyber-threats. Mobile, wearable technologies and the Internet of Things (IoT) are highly vulnerable. Just Two Factors Authentication (2FA) is not enough to tackle the increasing level of threats, it is possible to intercept the SMS sent by banks for 2FA purpose due to the vulnerabilities in the set of telephony signalling protocols known as SS7. Banks and FinTech companies need to have a proper system in place to tackle cyber-threats.

The very good news is that The World Economic Forum (WEF) has created a consortium of financial services and technology companies to help protect the growing FinTech industry and its customers from cybersecurity threats.

A disruption is typically an opportunity long before it becomes a threat. Incumbent banks have the opportunity, infrastructure, people, funds, data, and clientele to easily embrace FinTech. If they can come out of their legacy system and bureaucratic thinking, banks now have the opportunity to thrive. If banks cannot think beyond their legacy system, the next best move will be to collaborate, not to compete with FinTech start-ups, but if banks cannot beat them, they should simply join them.

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A WORD A DAY



CROSSWORD BY THOMAS JOSEPH

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- 30 Consults
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CROSSWORD BY THOMAS JOSEPH

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YESTERDAY'S ANSWER

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BEETLE BAILEY



BY MORT WALKER



BABY BLUES



BY KIRKMAN & SCOTT

