

PM's cut-and-thrust words for doctors and nurses

Their jobs are not institutional sinecures

WE welcome the prime minister's no-nonsense words for government doctors and nurses who think that by attending to people, who flock at the government hospitals and health centres for succour and treatment, they are doing a favour to them. They should seek their pasture elsewhere and not in government hospitals, if they cannot carry out their duties properly. We would like to reiterate that the basic job of health service providers does not have any bearing on the status of his or her appointment. It is unacceptable that government doctors should use their appointment as a cushy job, and spend more time in private practice, but draw full salary. In this regard, the PM's suggestion that incentives for those doctors not involved in private practice is apt.

We feel that in this day and age of information technology, it should not be much of a problem to keep a tab on everybody's attendance, nor on the number of patients who go to the government hospitals. And this can be done on an everyday basis instead of waiting for a weekly or monthly report, so that appropriate actions against the errant persons can be taken immediately.

We have been publishing reports and editorials, pointing out the gross dereliction of duty of some doctors, and in many cases, nurses, but very little, if at all, seems to have changed. We wonder what actions the DG Health and the ministry of health have taken all these years. The issue is not a new one, and much blame lies at the door of the administration for the problem to have persisted.

One would hope that the PM's cautions to both the parties—the ones the warning was addressed to, and those at every level in the supervisory hierarchy, up to the ministry—would be acted upon quickly.

Ensure exemplary Ducusu election

Disagreements could derail the process

AFTER decades of wait, in the run-up to the Dhaka University Central Students' Union (Ducusu) election, contention has cropped up regarding the existing charter. As we reported in this daily yesterday, various student organisations are divided over some issues, which include the scope of power of the Ducusu president and the age limit for the contestants, among others.

It is our view that the election should be held under the existing charter. The prime purpose of Ducusu is to be the voice for the welfare of students and that voice has been non-existent since 1998. The charter's stipulation on who can contest the election should be kept as it is. The demand that non-regular students—that is, students not enrolled in the bachelor's or master's degree courses—be allowed to participate does not hold ground. We feel that only regular students should be eligible for contesting the election.

The issue of the location of the polling centres is also important. It is important for the establishment of democratic practices in our universities that bodies such as Ducusu are elected in an open, fair and transparent manner. So, the nature of the election, scheduled for March 11, will be of prime importance. It is for the DU authorities to ensure that every eligible student can cast their vote whichever way they wish to, and no political party can exert influence on the election. Polling centres should be accessible to journalists, and above all, no party, particularly the ruling party, should take this election as a matter of prestige. We hope the DU authorities will ensure that the process is free, fair and without any unwarranted incidents.

LETTERS TO THE EDITOR

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More victims of reckless driving

An accident at a brick kiln in Cumilla took the lives of at least 13 workers. A coal-laden truck skidded off the road and fell on a makeshift shed at the brick kiln on the early morning of January 25. Those killed were simple day labourers of the brick field. The truck driver had apparently lost control of the wheels.

This tragic incident is yet another result of reckless driving which has already taken far too many lives. The workers who were sleeping had no idea that they would be crushed over by a truck in such a ruthless manner. The truck driver fled the scene after the incident—something that happens often after an accident and anyone barely ever holds these drivers accountable.

We cannot imagine what the families of those killed in this accident are going through. And given how the justice system works in this country and the role of law enforcement agencies that often leaves one asking for more, one can only wonder whether these families will ever get justice. Sadly enough, the lives of these day labourers are not deemed "precious" as they are not wealthy or powerful.

The DC has announced a meagre compensation of Tk 20,000 for each family. Not only is this amount far from sufficient, but money cannot ever heal their wounds. What the police need to do is conduct a fair investigation into this tragic incident and bring the culprit to book.

Tania Hossain, By email

Protein feed ban must stay

NO FRILLS



SYED MANSUR HASHIM

THE poultry industry is keen to have the government lift the recent ban on import and sale of meat and bone meal (MBM), a protein concentrate that is used as feed for chickens. The industry's argument is that if it is forced to switch to the alternative fish meal, the production cost of rearing chickens would go up by 10 percent. The poultry industry is a Tk 25,000-crore industry employing an estimated eight million people with around one million entrepreneurs. The arguments for raising the ban appear weak when we count the public health cost (for 170 million people) of allowing the import of substandard MBM, which is a proven health hazard. The European Union (EU) banned its use in the common market back in 1994, followed by India in 2001 and Thailand in 2017. Indeed, as pointed out by an additional secretary at the fisheries and livestock ministry in a recent talk with our reporters, "MBM is now considered a risky element in poultry feed because it can carry harmful virus, bacteria and other ingredients harmful for human and animal health."

When we look at the sourcing of MBM, we find that legal imports come from European and Latin American



It must be remembered that the mere banning of MBM will have little effect unless it is accompanied by a national awareness-raising campaign about the risks involved in continued use of the MBM protein and the target audience is not just the industry, but the consumers as well.

countries that include Brazil, Argentina, Paraguay and Uruguay. As per a report published recently in *The Daily Star*, the Import Policy 2015-2018 has provisions to import MBM subject to certain preconditions. These are: the meal must be free of antibiotics, chromium (a heavy metal known to cause cancer) and radiation. Unfortunately for us, the authorities last year detected the import of low-quality MBM being brought in through the Chattogram port, and given the obvious health risks associated with such substandard MBMs, the authorities concerned recommended that the government ban its import altogether.

Very little is actually known about how many hundreds of thousands of tons of low-grade MBM have been imported into the country, given the fact that some importers have flouted the rules regarding their import. The size of the poultry sector is significant and this protein compound has already entered the food chain. Health practitioners have even linked MBM-affected poultry to the deadly mad cow disease. Since MBM comes in powder form (which is made from bones of animals, including both cow and goat, with bits of meat attached to the bones), it is very difficult to keep track of the compound once released from the port. It would be unrealistic to expect the authorities to track down whatever MBM shipments that have already entered the country.

While we agree with the poultry industry representatives' statement that they cannot be held responsible for the government's failure to check import of low-quality products, it is impossible to agree with the industry that MBM should continue to be imported—knowing full well the range of health hazards that it causes. Again, the argument that the sector cannot suffer because of the illegal activities of a section of businessmen falls flat when we consider that the government will have to spend billions of taka every year to provide healthcare services to millions of people because the poultry industry is unwilling to move to a safer feed for rearing chickens! That is the basic reality if the MBM ban goes away. Precisely how is the poultry industry going to cooperate with the government to ensure that only quality MBM is imported into the country? If it was as simple as that, then countries in

the EU, India, and Thailand would not have banned MBM import.

So, what is to be done in the absence of MBM imports? It is fish meal. Yes, the cost of the meal is more than the harmful MBM, but it is made from vegetable sources and not animal bones. Soya bean and maize can, according to the fisheries ministry sources, meet the protein demand of poultry. And yes, the MBM ban will affect the local poultry market, but again, as pointed out by the concerned ministry, the rise in cost would ultimately end in raising the cost of poultry by Tk 1-2. That is a price hike that people can live with because the fallout from the general populace consuming MBM-fed poultry is thousands of times more expensive when we take into account the healthcare costs of treating cancer and other diseases.

Of course, the government will have to ensure stricter checks at the points of entry like our ports and the known smuggling routes over land. It has been our experience that whenever a ban comes into effect, a section of traders starts utilising illegal routes to bring in the barred commodity. It must be remembered that the mere banning of MBM will have little effect unless it is accompanied by a national awareness-raising campaign about the risks involved in continued use of the MBM protein and the target audience is not just the industry, but the consumers as well. The issue of meat-and-bone meal must be tackled head on, and one can only hope that the authorities will place public health a notch above an industry's perceived "losses".

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Breaking new ground: Why Bangladesh should adopt digital financial services



FAHAD IBRAHIM

WITH the evolving time, banks have made some progress with regard to their technology and are trying to provide faster and better services to

customers. However, these services are comparatively beneficial to a certain percentage of people from the urban areas. Most people in Bangladesh, especially the rural areas, find commercial banking services to be complicated. To fill this gap, Mobile Financial Services (MFS) had been introduced in 2010.

MFS, as the term suggests, involves the use of a mobile phone to access financial services and execute financial transactions. It includes mobile banking, mobile payments, mobile money, mobile insurance, mobile credit, and mobile savings. It has proved to be the finest integration of finance and technology in Bangladesh. It has significantly contributed to the rural-urban fund flow as efforts are being made to popularise mobile money as a viable alternative to physical and plastic money.

However, MFS in Bangladesh is yet to become a channel for formal banking products such as savings and credit products. Most of the users use it for payments-related services. Cash-in and cash-out transactions are dominant, followed by P2P (person to person) transactions. Even with MFS and the regular banking system, 50 percent of the population in the country is still unbanked. MFS has been a parallel platform to the banks. So, there is an opportunity now for an extended platform to be introduced in the economy which will work as an enhanced and parallel service to both MFS and banks. Such a platform can be the Digital Financial Services (DFS).

DFS encompasses all products, services, technology and/or infrastructure that enable individuals and companies to have access to payments, savings, and credit facilities via the Internet (online) without the need to visit a physical bank or any direct interaction with financial service providers. Bringing together the agents and the networks of other third-party intermediaries, DFS expands the delivery of traditional banking services

to their customers through Internet banking, mobile-phone-enabled solutions, electronic money models and digital payment platforms, and lowers the overall service delivery cost. It has already been introduced in other parts of the world and it is helping the economies to be developed at a fast pace.

A major percentage of adults around the world are using digital payments. This represents a major growth as, since 2014, the number of adults making or receiving digital payments rose 10 percent or more in countries like China, Indonesia, Kenya, Malaysia, the Russian Federation, Thailand, and Turkey.

Traders and small businesses can greatly benefit from DFS, particularly in countries where account owners are more likely to have mobile phones than debit cards. In India, according to a

owners using the Internet to pay bills or buy things has nearly doubled. According to the 2017 Global Findex database, the share of adults who have an account through a mobile money service rose globally from 62 percent to 69 percent between 2014 and 2017. In developing economies, the share rose from 54 percent to 63 percent. Also, 1.2 billion adults have obtained an account since 2011, including 515 million since 2014, which is certainly progress, but the fact that almost 2 billion adults remain unbanked also means that expanding access to finance remains a challenge. However, these trends suggest potential growth opportunities that are still unexplored, leading to predictions of massive increases in the number of DFS users.

These are just a few examples of how DFS is impacting economies around the



report by Forbes, 240 million adults have a mobile phone but do not use their bank account. "Expanding accessibility of financial services by enabling transactions using a mobile phone, coupled with expanding acceptance networks leveraging retail outlets, can help to increase usage," the report said.

The ability to influence technology is driving usage in many countries around the world. The Global Findex database confirms China's development as a fintech innovator, in large part due to highly scalable DFS. Banks in China have also increasingly digitised their processes in order to drive adoption and usage. In Brazil, Internet payments are low but growing as new DFS entrants mount a challenge to the small group of officials that dominate retail banking.

Since 2014, the share of account

world. Now the question is: how can we as a nation reap the benefits of digital financial services? We can draw on the lessons from the success stories we have witnessed around the world such as China, Brazil, India, etc.

From the global examples we can see that with the low cost of DFS, the unbanked population of Bangladesh can also have access to formal financial services. This will lead to greater financial inclusion. Moreover, DFS has the potential to provide affordable, convenient and secure banking service to poor individuals in the country. The recent improvement in the accessibility and affordability of digital financial services can help millions of poor customers to move from the cash-based transactions to a formal digital financial platform. DFS can also boost the

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country's GDP by providing convenient access to a diverse range of financial products and services to individuals as well as to various kinds of businesses.

It can also lead to greater economic stability and increased financial intermediation, both for its customers and for the overall economy. Additionally, innovation in digital finance can have long-term positive effects on the banking performance. Furthermore, DFS will benefit the government by providing a platform to facilitate the increase in aggregate expenditure which subsequently generates higher tax revenue arising in the volume of financial transactions. The government has already made great strides by transforming the banking services of Bangladesh Post Office to digital financial services under the brand moniker Nagad.

To sum up, DFS will help individuals and businesses to have greater control over their personal finance, financial decision making, and it will enable them to make and receive payments within seconds. The DFS can also add new layers to the physical cultures of financial inclusion and provide innovative forms of "profiling" poor households into generators of financial assets. It will strengthen the digital sector and help the country's economy to achieve Vision 2021.

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