

A cushy scheme for loan defaulters

Reconsider loan scheduling proposal

THAT the banking sector in this country is plagued by a culture of loan defaulting is not lost on anyone—as of last year, the total amount of defaulted loans stood at Tk 93,911 crore. The question is, what measures would be appropriate to curb this problem: bailout or stricter governance? We reported on March 18 that the Bangladesh Bank is considering a proposal for allowing easy rescheduling of defaulted loans on very generous terms. Experts have been of the opinion that rather than addressing the problem, this could further weaken the already ailing sector. And given past experience, we cannot but agree.

A similar scheme from four years ago yielded no results. So, we fail to see how allowing 13-15 years for repayment of defaulted loans—with a grace period of two years, and reducing down payment a significant amount—actually helps anything. We have seen recent reports of how the Basic Bank has been operating at a loss while, at the same time, restructuring large amounts of loans. There are of course valid grounds on which loans are defaulted, but allowing loan structuring on as vague a ground as being “adversely affected by internal and external economic factors” can only further make defaulting into a habit. It shows that the central bank is willing to go to great lengths to appease defaulters, even when similar schemes have failed in the past.

Economists and former officials are clear in their stance that what the sector needs is stricter governance and enforcement. Political clout has been alleged to influence decisions, and defaulters are almost certain of not having to pay back their loans. In this context, we would urge that this proposal be seriously reconsidered and stricter measures be taken to recover loans from chronic defaulters. Further weakening banking governance can in no way be the solution.

A promising initiative

Make proof of fitness certificate mandatory at filling stations

THE Bangladesh Road Transport Authority's (BRTA) proposal to make proof of cylinder retest certificate mandatory for refilling at filling stations for CNG-run vehicles is promising. As we know, an overwhelming majority of these vehicles regularly plying on the roads do not undergo fitness tests which they are required to do every five years, as per international guidelines and CNG Rules 2005. As per a report published in this daily on Sunday, only 91,771 out of 5,03,864 CNG-run vehicles (around 18 percent) have been tested.

The proposal, which has been submitted in a letter to the road transport and bridges ministry, may also be applied to other kinds of vehicles such as public buses—a large proportion of which runs without fitness certificates and pose a major threat to road safety in the country.

While we think making cylinder retest certificates mandatory at filling stations can bring some change and, hopefully, reduce the number of accidents on our roads, there are a number of issues that ought to be addressed for this initiative to be successful.

First, it could open up new avenues for corruption, which means the authorities should think in advance and take necessary steps to reduce the possibilities of corruption. Second, there are only around 30 retesting centres in the country—which is a drop in the ocean. Thus, the number of retesting centres has to be increased. Third, making cylinder retest certificates mandatory at filling stations risks increasing the waiting time, which means ordinary commuters may also end up suffering. To ensure that doesn't happen, the authorities should come up with a strategy that deals with this problem. And finally, strict monitoring at filling stations, retesting centres, and conversion workshops is paramount to ensure the fitness of CNG-run vehicles plying the roads.

LETTERS TO THE EDITOR

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Risks of e-waste for health and environment

The rapid expansion of technology means that a large amount of e-waste is being created every minute. Although e-waste has the potential to become a big business, it also poses a threat to public health and environment if not managed properly. According to the WHO, recycling of valuable elements contained in e-waste such as copper and gold has become a source of income mostly in the informal sector of developing or emerging industrialised countries. However, primitive recycling techniques such as burning cables for retaining the inherent copper expose both adult and child workers as well as their families to a range of hazardous substances.

The International Telecommunications Union, a UN agency, estimates that about 41.8 million tonnes of e-waste were generated in 2014, 45 million tonnes in 2016, and 49.8 million tonnes in 2018 with an annual 4-5 percent growth. The UN report said that urgent action is needed to tackle the “mountains” of e-waste building up in developing nations. We should be conscious about the risk of e-waste dumping on health and environment.

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'Hatred' is the new terror

THE THIRD VIEW



MAHFUZ ANAM

THE attack on Twin Towers by Al Qaeda launched the so-called “war on terror”. The massacre of 50 innocent worshippers in Christchurch should now trigger a global “war on hatred”. If the jihadists needed to be reined in, and correctly so, the white supremacists need to be stopped with equal vigour and urgency.

There are two distinct sides to what Brenton Tarrant did on Friday—he massacred 50 people, but he also wrote a manifesto. How do we root out what is contained in it?

The hatred behind Tarrant's action is where our real focus should be. What is the origin of this hatred? What gives birth to it? What triggers it? The killing can be stopped by tighter law enforcement but can the thoughts that prompted it be stopped? We believe it can, and we must, to save our civilisation.

The main culprit behind the hate-generating mindset is, in my view, our half-baked knowledge of history. Thanks to the internet, it is now custom-made to suit our particular prejudices and tailored to generate hatred among the socially or economically deprived, and among ethnic or religious minorities. The purpose of this “history” is to create the villainous “other”—the “invader” in Tarrant's language—who will have to be demonised to build the ground for their elimination.

The real and hidden danger of it is that we all have our private take on history based on books, articles and anecdotes that cater to our particular point of view, and are guilty of ignoring all other facts or points of view that contest it, thus distorting and perverting an intellectual process that could have led to a better understanding of history and the common achievements of mankind—not just of this or that group, nation or people.

Whatever may have been our experience with history, it is in modern times that we have witnessed its most perverse manifestation when nationalism took hold of our imagination and became a very powerful, if not the principal, determinant of historical view and thereby its principal distorter. Its true power of distortion lay in its perceived foundation on culture, ethnicity, language, and even religion in some cases, blending well with the nascent anti-colonial struggles whose energies drew on the fundamental human urge to seek justice and freedom.

The two World Wars showed us the ugliest face of nationalism. As the human capacity for cruelty and mutual destruction shocked all leaders, however parochial and arrogant, the wars served to bring a sense of sobriety among the big powers. Reality forced them to agree, albeit from a sense of self-preservation, that such reckless and mindless use of power needed to be constrained and brought under some sort of collective thinking. This led to serious efforts towards international cooperation that stopped for a time the vulgarisation of history, which was the hallmark of nationalism.

But this “sense of sobriety” was short-lived and soon abandoned as the world moved from the hot to the “cold war”. Russia's emergence as a major global

player with socialistic ideologies gaining tremendous popularity in the post-war period was totally unacceptable and needed an all-out effort by the Western victors, especially the United States, to nip it in the bud, so to speak.

Wars were always fought in the field as well as in the minds, but the so-called cold war unleashed a battle for the hearts and minds of people everywhere that subordinated facts to ideology. The cold war needed a history of its own that had to be produced by the most extensive and intricate distortion of history ever undertaken. Education, all forms of art, culture, music, theatre, not to mention literature and journalism, were all fair game in this “war”. “The Free World”—mainly meaning Western, Christian, and white—had to be proven to be superior in all aspects. Though the main target was the followers of the so-called socialist bloc, the rest of us in Asia, Africa and Latin America—appropriately termed “The Third World”—were not spared. We had to be taught everything, especially how to develop ourselves, all the while internalis-

Can any serious understanding of it take place without any consideration of colonialism? The Blacks that Tarrant saw in different cities of France, which convinced him that “his land” was being taken over by “invaders”, came from the very colonies that France misgoverned, plundered and is still exploiting. Can any understanding of the present-day poverty of Africa make even some rudimentary sense without looking into how this birthplace of civilisation was subject to economy-destroying, tribe-splitting and violence-generating partitioning, whose ramifications are still preventing the Africans from recovering from their nightmarish past? This is not to exonerate Africans and their leaders of their own faults, but the truth is far different than seeing Blacks in French cities and demanding their blood.

On the more recent phenomenon of Syrian migrants to Europe that really set the Christchurch killer's semi-automatic rifle blazing, can we ask the simple question as to how many middle-eastern migrants were there in Europe before the

flood and engulfs the world as it happened at the time of Hitler and the Nazis. Could anybody have imagined the slaughter of millions of Jews in the middle of an enlightened Europe? The rise of anti-Semitism, to which the West is waking up now, is directly linked with Islamophobia and needs to be fought simultaneously.

Coming back to the point I made at the beginning of this article, the hate that is fuelling the rise of white supremacists, just as it did the jihadists, is selective reading of history clouded by ethno-nationalism, zealotry, racism, religious extremism and intolerance. What we need to do now is start a serious and effective counter-narrative to the ones that are fuelling hatred, obviously based on a wider and deeper reading of history.

The task is not only before the West but before us all. There is no monopoly of hate in any particular part of the world. We have our own versions of it in the Holey Artisan killings or the murder of bloggers. Both stemmed from hatred of the “other”. The right of Hindu zealots



It is time to stand united against the new terror called 'hatred'.

PHOTO: AFP

ing the “fact” that we were inferior and had to learn everything from those who were “superior”.

With the collapse of the socialist bloc, the considerable Western cold-war infrastructure and expertise for propaganda and manipulation had to be turned on to something else. Samuel Huntington's “Clash of Civilization” filled the vacuum of finding an enemy and the Twin Towers attack by Al Qaeda and the jihadists provided the perfect excuse for the “superior” white Christian west to once again emerge as the “saviour” of whatever humanity achieved.

From superiority to “supremacist” ideology is but one small step, and that is what we are witnessing in the rising ethno-nationalism in the West and other so-called developed countries. A supremacist ideology must necessarily be based on hatred of the “other”, and in this case it is the “migrants” in Europe that seem to be providing the fodder. The advantage of “hating” the migrants is that it helps to hide other, not too politically correct hatred for others' ethnicity, culture, tradition and religion.

Let us examine the issue of migration.

invasion of Iraq and Libya by the US and its allies? However oppressive the regime, the Syrians, a very proud people with one of the oldest civilizations in the world, never left their homes for Europe, howsoever attractive. Neither did the Libyans or the Iraqis.

Without trying to defend the murderous regimes of Saddam, Gaddafi or Assad, we can ask what was the rate of immigration to Europe from these countries throughout the previous decades going as far back the end of the Second World War. First, their homes are destroyed—we now know it was for oil—and then they are condemned for migrating elsewhere.

The West looked on with bemused indifference as their society, mostly unconsciously but some powerful sections deliberately, embraced Islamophobic notions and even allowed their spread in intellectual and academic circles. The ISIS and the jihadists helped to further pervert their minds, and the general silence of the Muslim world and its failure to condemn them as vigorously as it should have been done solidified the West vs Islam view. This tide needs to be stemmed before it becomes a

to lynch a Muslim for eating beef, or that of two sects of Muslims (Shia-Sunni) to gun down each other, some during Friday prayers, or that of the Myanmarers to indulge in ethnic cleansing of the Rohingyas—these are only few examples of hatred-generated violence prevailing in our neighbourhood.

Just as I am finishing this piece, I see the breaking news of three persons getting shot dead by a man of Turkish origin on a Dutch tram. I hope and pray that this does not further aggravate an already tense situation. If such random, vengeful killings spread fear, mutual suspicion and hatred will put life as we know it in serious jeopardy.

The time is most propitious for the world to come together and launch the “War against Hatred” with the same vigour, political will, finance and unity that we had in fighting terror, because “Hatred” is the new terror.

It was extremely sad to see what happened in Christchurch. But it will be sadder still if we are unable to come together to prevent its recurrence.

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Can Bangladesh provide quality education to its children?

AKM KAMALUDDIN

THE inequities that deny children their right to quality education from early childhood through adolescence can trap young people in low-skilled, poorly paid, insecure employment, among other things, which holds back economic growth and fuels inequality. Changing demographics underscore the importance of all children, especially those who have been excluded. Bangladesh, as a country on its way to achieving the middle-income economy status, cannot afford to ignore that.

While Bangladesh has made considerable progress over the past decades increasing primary school enrolment—raising GER (gross enrolment ratio) to 107 percent and NER (net enrolment ratio) to 95.6 percent—an estimated 39.8 percent children are reported to have dropped out before completing primary schooling. The number of out-of-school children is thought to be declining, but according to UNICEF estimates, approximately 2.9 million children of primary school age (6-10 years) do not regularly attend school.

The government, with support from its development partners, launched a number of innovative programmes to alter the situation: by retaining all enrolled children in schools, reducing the drop-out rate, and mainstreaming all out-of-school children to government primary schools. These include support to programmes run by BRAC (Cohort),

Dhaka Ahsania Mission (Unique), Save the Children (Shikhan), and the Jagorani Chakra Foundation (JCF) which has been implementing activity-based learning (ABL) for 12,475 out-of-school children aged 8-14 years through 420 learning centres in Satkhira district.

The objectives of ABL are the development of each student as an educated, mature adult with a sense of

along with the National Curriculum and Textbook Board's primary textbooks which facilitate easy mainstreaming to primary schools.

Visits to a few ABL centres and discussion with the teachers, learners, community leaders and the project staff revealed that the children were learning through a stimulating classroom environment using low- or no-cost learning materials and interactive



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responsibility for one's own learning, developing self-knowledge and the ability to assess one's own performance critically, and an understanding of how to apply knowledge and abilities in many different contexts. All the 420 ABL teachers are women and have undergone an intensive 19-day training along with 33 programme organisers who provide regular supportive supervision. Existing materials used by UNICEF and other NGO projects have been modified/adapted for use in ABL

teaching methodology. The centres are open for eight hours a day and six days a week whereby 30 children, mostly girls, of different levels of learning, about half in the morning and the rest in the afternoon, are being taught by the teachers using multi-grade approach. Each learner is assessed after every lesson, both group-wise and individually, to ensure learning. It takes a learner 39 months to complete the ABL cycle. The per capita cost for one cycle of ABL is about Tk

18,778, i.e. Tk 481 per month. Of the 12,475 targeted children, 9,187 have graduated and mainstreamed to neighbouring government primary schools. Primary school teachers informed that these learners adjusted well to the primary classes and were making good academic progress. However, an evaluation of the quality of children's learning would be important and JCF is planning to do that. Over 452 IPT shows and 5,600 community dialogues were organised to reach around 185,000 people as well as around 100,000 parents and community leaders that helped to enthuse out-of-school children and solicit community support in making this initiative a success.

It is evident from this experience that Bangladesh can provide quality education to all children—those who are already enrolled and those who are left out—especially girls, by just changing the teaching learning processes: using a stimulating learning environment, interactive teaching methodology, encouraging community participation, and offering continuous teacher development and supportive supervision. The success of ABL experience will, hopefully, inspire the government to support many such initiatives to reach all out-of-school children and provide a quality education for realising Bangladesh government's goal of becoming a prosperous and developed nation.

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