

## Monopolising loan defaults

*The shocking truth about the banking sector*

THE finance minister's revelation in parliament that half of all the defaulted bank loans in Bangladesh was held by 0.17 percent of borrowers, is simply astonishing. Total bad loans now stand at a whopping Tk 1 lakh crore and the number of total defaulters at 1.7 lakh. Compare that with the fact that 0.17 percent of those 1.7 lakh loan defaulters hold Tk 50,942 crore out of the Tk 1 lakh crore of bad loans, and you get a picture of how poorly the banking sector is functioning.

When less than 1 percent of defaulters hold such a large portion of all defaulted loans, what that tells us is that the culture of loan default has not been created by these borrowers alone, but because banks have granted such absurd amounts of loans to them, despite their woeful track records. Additionally, habitual defaulters have not been stopped by policymakers either. In fact, by constantly bailing out banks that gave such loans—either through bad judgement or because of corruption—policymakers have encouraged this culture to form.

A number of banks have reportedly reached a point where close to a 100 percent of their loans have become bad loans. The money that they lent out is not theirs, but belongs to their depositors. How is it then that these banks have written off loans at will as if the money was the personal property of their owners or directors? And why is it that the regulators did not take any action to protect the interest of the depositors? Isn't that what regulators are there for?

As experts have said, publishing the names of these defaulters is not enough—especially when done selectively, and some names are withheld. Banks must stop writing off loans and be made to recover the money by the government. Anything short of that could prove disastrous for the sector and the economy as a whole.

## Paediatric cancer treatment in a shambles

*It must be made affordable*

A report in this daily gives us startling revelations of the state of paediatric treatment in this country. Although childhood cancer is on the rise, the facilities available to treat it are very scarce and often too expensive for most people.

According to data of a public hospital from 2010 to 2018, about 35 percent of children with cancer cannot continue with treatment because their families cannot afford them; around 12 percent of patients do not go for treatment at all because of the high costs. A study published in a US medical journal estimates around 5,500 to 6,700 new cases of childhood cancer of children below 15 every year. The report estimates an increase in childhood cancer by 30 percent by next year in developing countries. Which makes the need for expanding facilities and improving existing ones all the more immediate.

What is most disturbing is that there is a gross lack of awareness among clinicians and the public, inadequate health care facilities and no cancer registry—thus throwing us into the dark regarding how much the burden of childhood cancer is. Such information is essential for policymaking and strategic interventions by the government and the private sector.

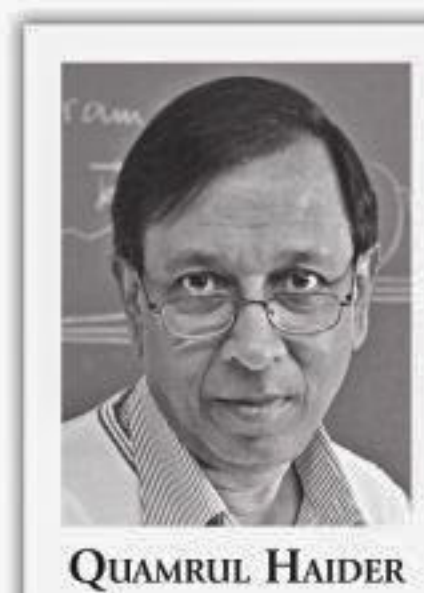
An investigation by this daily has shown that public hospitals where people of modest means go to have to turn away around five to seven patients each day from the paediatric cancer ward, because there aren't enough beds. There are only eight public hospitals (five of them are in Dhaka) with the set-up to treat such cancers.

Adequate financial support from the government would dramatically change this bleak scenario. In fact, according to the study, as much as 53 percent of child patients in DMCH who undergo such treatment get cured while 50 to 60 percent at another public hospital get back to near-normal life after treatment.

Thus, investing in cancer treatment facilities in public hospitals will make a great difference in the lives of children with cancer. It will also encourage more doctors to specialise in paediatric oncology, which will mean more specialists in public hospitals. We urge the government to make cancer care affordable to the majority and save the lives of countless children.

## COMBATING CLIMATE CHANGE

# Why thorium is a safer nuclear option



QUAMRUL HAIDER

THE picture is crystal clear. Human activity will soon drive the climate crisis all across our planet to the tipping point unless we rapidly transform the ways in which we produce and consume energy.

While renewable energy technologies and energy efficiency measures can help dramatically cut emissions of greenhouse gases, they are not the panacea for the climate change related problems that we have created.

The scope and impacts of climate change, therefore, demand that we consider other possible low or zero greenhouse-gas-emitting sources of energy, including nuclear power. Indeed, nearly every major authority on climate change, including the International Energy Agency and the UN's Intergovernmental Panel on Climate Change (Fourth Assessment Report), has said that to achieve deep decarbonisation, nuclear energy must be part of the solution.

All nuclear power plants in operation today rely on controlled fission, which involves neutron-induced splitting of one of the isotopes of uranium into two lighter fragments and two or three neutrons. Despite being a clean source of energy, there exists bitter controversy surrounding the risks of harnessing energy released during fission. Some of the risks are core meltdown (as seen in the 2011 Fukushima disaster), hazards of disposing of radioactive waste, harmful effects of radiation and nuclear proliferation. These risks have made nuclear power a contentious topic bordering between our greatest hopes and deepest fears for the future.

If fission-based nuclear power plants are to play a major role in combating global warming, then we want them to be free from fears of a catastrophic, runaway chain reaction. Even more, we want a nuclear fuel that would produce manageable amounts of radioactive waste. We also want a fuel that does not possess

the threat of falling into the wrong hands and becoming a deadly weapon of mass destruction.

Many countries are addressing the worrisome problems associated with uranium-fuelled reactors and exploring the possibilities of other forms of safe, clean and incontrovertible nuclear fuel. An alternative that is receiving serious attention from the nuclear stakeholders is using thorium, instead of uranium, as nuclear fuel.

Thorium is a non-fissile, "fertile", slightly radioactive element. Being non-fissile, it cannot be split to create a nuclear chain reaction, so it must be bred

a catastrophic accident. Since thorium reactors would operate sub-critically, runaway chain reactions that cause nuclear meltdowns would not occur.

Thorium has other advantages too. The inventory of radioactive waste produced by thorium would be much less than uranium. A thorium reactor burns nearly all of its fuel. As a result, it will produce less waste. While some trace elements in spent uranium fuels remain radioactive for many thousands of years, levels in spent thorium fuels drop off much faster. Moreover, unlike conventional reactors that run at potentially explosive, pressurised environments at much higher

12 percent thorium phosphate. Large known deposits are in India, Australia and Norway. Some of the largest reserves are found in Idaho in the USA.

With large, easily accessible reserves of thorium and relatively little uranium, India has made utilisation of thorium for large-scale energy production a major goal in its nuclear power programme. The country has successfully developed a thorium fuel cycle at the nuclear power plant in Kalpakkam, Tamil Nadu. China hopes to build a fully functional thorium-fuelled reactor within the next 10-15 years. Norway is currently in the midst of testing thorium as a fuel in existing nuclear reactors. Other countries with active thorium research programmes include the United Kingdom, Canada, Japan, Germany, Russia and Israel.

If thorium is a safe and versatile nuclear fuel, then why do we use unsafe uranium? The real reason we use uranium over thorium is a result of the Cold World-era politics. Nuclear superpowers backed uranium-based reactors because they produce plutonium—handy for making nuclear weapons. The fact that thorium reactors fail the weapon-making test meant the better reactor fuel got the short shrift.

Nevertheless, if the choice is between keeping nuclear power facilities running or shutting them down and replacing them with coal-fired power plants, the nuclear option with thorium as fuel is ideal for the climate. It is the best supplement to sustainable green energy, filling the gap until nuclear fusion reactors are built. (In an op-ed piece published in this newspaper on May 26, 2019, I discussed fusion energy as the safest form of nuclear energy.)

Finally, regardless of the fear among the public and many activists about nuclear power, thorium reactors are a safer, realistic solution to humanity's greatest problem. Without nuclear power, we would foreclose our ability to avert the environmental disaster that we brought upon us.

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PHOTO: REUTERS

through nuclear reactors to produce fissile uranium.

Thorium enjoys several advantages over uranium. First, the risk of nuclear proliferation of thorium is less than that of uranium. This comes mostly from the fact that plutonium, an essential ingredient of nuclear weapons, is not produced in thorium reactors. Thorium fuel cycle would also minimise toxicity and decay heat problems associated with current reactors.

Secondly, in the event of a runaway chain reaction, uranium-based reactors have the potential to become supercritical and get out of control, thereby causing

temperatures, thorium-fuelled reactors can be operated at atmospheric pressure.

Thorium reactors use a combination of thorium and liquid fluoride salts to power the reactor. Fluoride salts have very high boiling points, meaning even a large spike in heat will not cause a massive increase in pressure. This feature greatly limits the chance of a containment explosion. Besides, the reactors don't require massive cooling, meaning they can be placed anywhere and can be air-cooled.

Thorium is roughly three-four times more abundant in nature than uranium. The most common source is a mineral called monazite, which contains about

## Sudan's lone journey towards democracy



TASNEEM TAYEB

ON the morning of June 3, the world woke up to the news of a harrowing, bloody crackdown on peaceful civilian protesters on the streets of Khartoum by the RSF (Rapid Support

Forces, a newfangled name of the notorious Janjaweed militia)—under the command of the infamous Mohammed Hamdan Dagalo, also known as Hemeti, the mastermind behind the genocide in Darfur. The fault of the protesters? Demand for a civilian transitional governing body, following the fall of Omar al-Bashir, Sudan's president of 30 years.

More than 118 people, including minors, died during the sudden crackdown, with footage emerging of the Sudanese security forces dumping bodies of the murdered and the injured in the river Nile, to make the casualty numbers more palatable. According to a *Forbes* report, at least 19 children have died during the atrocities committed by the Sudanese paramilitary forces, while another 49 have been injured. The number of injuries among the adults is reported to be as high as 300.

According to the *BBC*, reports of rape by a "feared unit of Sudan's security forces" have also emerged, in the aftermath of the crackdown. *France24* also reported witness accounts of mass rape of female and male protesters by the RSF. According to a *Guardian* report, hospitals in Sudan registered at least 70 cases of rape after the clampdown by the security forces.

As if firing live ammunition on the protesters and rape were not enough, the RSF even attacked several hospitals in Khartoum, to disrupt the medical services being provided to the injured. Internet was cut down to prevent the flow of information outside the capital. In the build-up to the security forces' attacks, satellite news channel *Al Jazeera's* Khartoum bureau was shut down on May 30, and its journalists were banned from reporting from Sudan.

This was very much in keeping with how the media was handled throughout the episode. According to a report by Reporters Without Borders, Sudan has committed at least 100 cases of suppression of free media during the months-long protests, including "66 arrests of journalists, six cases of accreditation being withdrawn from the correspondents of foreign media (including *Al Jazeera* and the Turkish news agency *Anadolu*), and 34 seizures of newspaper issues."

According to the same report, the National Intelligence and Security Service (NISS), the Sudanese intelligence wing responsible for press censorship, has suppressed publication of all protests-related news in the country. Meanwhile, social media platforms all remain

blocked in the country, forcing people to access them using VPN sites. Despite the ban on communication mediums, and persecution of the media, the Sudanese military could not stop reports of the atrocities from trickling out of the country.

News of the atrocities committed by the Sudanese forces have shocked the world and drew condemnation from world leaders, with the United States embassy in Sudan terming the attacks "wrong" and the UK Foreign Secretary Jeremy Hunt calling it an "outrageous step that will only lead to more polarisation and violence."

In response to the atrocities committed by the Sudanese security establishment, the African Union has suspended Sudan's membership from the group of African nations, although the move did not seem to have had much effect on the nation. While at a United Nations Security Council session, China and Russia vetoed

in the wake of the persisting unrest in Sudan, the United States had to send its Assistant Secretary of State for African Affairs, Tibor Nagy, to the country to encourage dialogue between the civilian protesters and the ruling TMC. During his visit, Nagy was accompanied by the newly appointed Special Envoy to Sudan, veteran diplomat Donald Booth, who has been appointed to "lead US efforts to support a political solution to the current crisis that reflects the will of the Sudanese people."

The Ethiopian Prime Minister Abiy Ahmed has visited Sudan and met both the TMC authorities and the representatives of Forces for Freedom and Change (FFC), a coalition of political parties whose organised protests had led to the downfall of Sudan's dictator Omar al-Bashir. In fact, while the Sudanese military rulers thanked Abiy for his reconciliation efforts, immediately after his visit, two political "rebel" leaders had been arrested by Sudan's security forces,

that unless the extractive institutions, which have exploited the people all these years, are dismantled, real change will not be possible. The fall of Bashir was just the first domino. The TMC is being run by the very people who had aided Bashir all these years in suppressing the people. General Burhan and Hemeti, the two hegemony of the TMC, essentially subscribe to Bashir's political ideology and have both played important roles in Bashir's administration. It is not surprising that nearly two months after his fall, Bashir is yet to face a trial for his misdeeds and atrocities.

Amidst repeated international calls for resumption of dialogue between the TMC and the civilians after the RSF attacks, the TMC on Thursday said that talks on transitional government should resume without any conditions from the civilians, which is not acceptable to the protesters.

Against this backdrop, it is fair to assume that the people of Sudan



Sudanese protesters chant anti-government slogans in Khartoum on December 25, 2018.

PHOTO: REUTERS

the circulation of a press statement presented by Britain and Germany, which would have called on the Sudanese Transitional Military Council and the civilians to "continue working together towards a consensual solution to the current crisis."

Regional powers, including Saudi Arabia and the United Arab Emirates, have remained almost silent about the RSF attacks. In fact, if anything, the Transitional Military Council (TMC) chief General Burhan and his deputy Hemeti's visit to Saudi Arabia, the UAE and Egypt in the lead-up to the crackdown, have raised questions about the possible role the Middle Eastern deep state might have played in the deeply undemocratic events that had unfolded in Sudan on June 3.

after their meeting with the Ethiopian prime minister.

Meanwhile, the protesters have again started taking to the streets asking for immediate transfer of power to a civilian transitional governing body. In a show of resilience defying fear, the Sudanese Professionals Association (SPA), the civilian organisation that first launched protests against Bashir, have called for a civil disobedience against the military council.

While foreign powers have not been able to do much except for their lip service in condemning the attacks on peaceful civilian protesters, the people of Sudan have decided to not give up on their demand for change.

The Sudanese have perhaps realised

are alone—alone in their pursuit of democracy, and a pluralistic, inclusive society for all. And although they might not get much support from world powers, except for their demands for "peaceful dialogues" between all parties, the Sudanese are a resilient people, and they look set to push for their demands for an equitable society.

With the TMC's unwillingness to yield power to a civilian body, what remains to be seen is how much the world powers will be interested to intervene in the internal affairs of a nation, so far away from the West's heartland, having such little impact in the affairs of their own.

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## LETTERS TO THE EDITOR

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### Alarming rate of cesarean delivery

Recently, Save the Children Bangladesh released an alarming report that claimed that unnecessary caesarean operations have increased by 51 percent over the last two years, costing patients USD 483 million per year. In 2018 alone, the country saw an estimated 860,000 such operations, while up to 300,000 women in need of C-section were unable to afford it.

According to WHO, the ideal range of C-section births in a country should be around 10 to 15 percent. In 2004, the number of C-section births in Bangladesh was just 4 percent, but over a span of ten years, the country has witnessed a five-fold increase. Women who undergo caesarean surgeries are more likely to have an infection, excessive bleeding, prolonged postpartum pain, and a significantly longer recovery. But natural births, on the other hand, enable mothers and babies to have physical contact sooner with breastfeeding beginning earlier.

In urban areas, surgical deliveries in private hospitals—especially in the capital—have become so common that normal births are almost unheard of these days. Some unscrupulous clinic owners encourage C-section given its business value. In the developed countries, unnecessary C-section births are discouraged and we also expect a policy from the government discouraging such practices.

Md Zillur Rahaman, *By email*