

## Serial defaulter asks for restructuring loans

**BB should not contravene its own rules**

THE case of Mother Textile warrants everyone's attention. This company has had outstanding loans of Tk 1,168 crore since 1993 and accounts for 27 percent of Rupali Bank's defaulted loans as of June, 2019. The company in question has been given privileges in contravention to standard banking procedures more than once by Rupali Bank. The client has never repaid its loans, and yet, due to circumstances beyond our understanding, Rupali Bank management has topped up requests for more loans. Indeed, we are informed that the state-run bank went so far as to conceal the credit status of the delinquent borrower from 2009-2012—a gross violation! Then the bank showed a fictitious entry of an interest payment of Tk 111.29 crore from Mother Textile and this was unearthed by a BB investigation back in 2013.

Hence, when we are confronted with the news that Rupali Bank has requested BB that Mother Textile be allowed to pay monthly instalment of Tk one crore in 2020 and Tk 1.25 crore between 2021 and 2025, we are naturally dumfounded! The bad news doesn't end there. The bank has further recommended that the defaulting company be allowed not to make any down payment to get this facility, which is in direct contravention to the BB rule that says a deposit of a minimum five percent of the outstanding amount is needed for any loan restructuring.

We would like to know why BB did not take action against state-owned Rupali Bank when it made a fictitious entry on behalf of this company in 2013. Why no action has been forthcoming against the bank for proposing measures that break BB rules. Precisely why the BB has done next to nothing when it comes to censuring the bank for repeatedly sanctioning loans to a client which has defaulted on loans for two and half decades, is not clear. No explanation is necessary to launch an investigation into wrongdoing by a bank because it is plain to see that we have, on paper, committed serious breach of established rules. The question now is: will it happen? Or, will this simply be another case of "turning a blind eye" while the banking sector is bled dry because the regulator is unwilling, or, unable to act.

## Perennial manpower crisis in hospitals

**Government should fix it urgently**

WE are dismayed by the poor state of affairs at the Sher-e-Bangla Medical College (SBMC) hospital in Barishal where, according to a report by *The Daily Star*, over 43 percent of posts for doctors are lying vacant, disrupting crucial medical services. The hospital, a major healthcare provider in the division, currently has 127 doctors working in different departments. They are struggling to cope with the heavy workload created by the unfilled jobs for 97 doctors. One official says there is a need for even more, given the huge number of people seeking emergency, outdoor and indoor services every day. What's troubling about this manpower crisis is that it has persisted for years and yet nothing has been done about it.

Scarcity of doctors and other medical staff is a common problem in the public hospitals and health complexes in Bangladesh. Many of these facilities also suffer from a lack of necessary equipment and supplies as well as an almost institutionalised laissez-faire attitude to the medical profession. We often come across news of corruption and mismanagement by hospital administrations, and deaths and amputations resulting from wrong treatment. *The Daily Star* report on the hospital situation quoted patients who had spent three days there, unattended by any doctor. At the outpatient departments, hundreds of patients were seen lining up to receive treatment from morning to afternoon. Hospitals are supposed to be places that not only provide treatment but also hope amidst desperation. Our hospitals, it appears, are fast becoming the antithesis of what they need to be.

If there is a problem that cuts through all health facilities run by the government, it is their manpower crisis, a problem that has mysteriously eluded our health authorities for so long. But its effects are immediate and devastating. So the government must devise a solution for this crisis and make doctors available, anyway possible, especially in facilities in the far-flung corners of the country where patients have to struggle to have access to essential healthcare services.

## LETTERS TO THE EDITOR

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### Recognising the transgender community

Gender identity is one of the most basic aspects of self-determination, dignity and freedom. Everyone has the right to be recognised as a human being, and transgender people are no different.

Most transgenders tend to be rejected by their families, as a consequence, they are separated from them at a rather young age. The systematic discrimination and exclusion from society compels them to beg or collect money forcefully through indecent acts, in the name of survival. Due to these acts, people in the society start to perceive them in a negative manner.

This sensitive issue can be solved with the help of proper guidance from the concerned ministries, including the Ministry of Social Welfare and Ministry of Law, Justice and Parliamentary Affairs, among others. Special programmes can be introduced to address the problems.

Another way to assimilating the members of the transgender community is by acknowledging them as equals and allowing them to operate at various institutions across the nation, like other fellow citizens. If such methods are implemented, and they become a regular part of our society, only then life will become normalised for them, resulting in a balanced society.

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# Press freedom: Forking paths in a world of discontent

A CLOSER LOOK



TASNEEM TAYEB

THE recent protests in Egypt, sparked by the allegation of financial misappropriations by a government contractor against the country's current president and former army chief, Abdel Fattah al-Sisi, have died down almost as soon as they came to life. The Sisi administration resorted to its usual tactic of using brutal muscle power to clamp down on the protesters and the media. While the national media outlets—very much under the control of Sisi—did not dare breach "professional codes", the Egyptian State Information Service (SIS), which is responsible for accrediting foreign journalists, warned the media that it has "carefully monitored" the protest coverage.

The SIS also called on the reporters to "strictly abide by professional codes of conduct." This coming from a suppressive regime, with a track record of detaining journalists and feeding fabricated content to the local media outlets, it would not be hard to read between the lines when it comes to the SIS guidance.

The country's autocratic regime has also detained Al Jazeera journalist Mahmoud Hussein in solitary confinement for the last 1,017 days, with charges and accusations that till date remain uncorroborated. The detention is in breach of the law of the land, which sets a maximum of 620 days of pretrial detention for people under investigation for felony. To make matters even muddier, there had been reports that the journalist was refused even passable medical attention after he suffered a broken hand, in an episode that carries reverberations from the imprisonment of the country's first democratically elected president, who died while held in solitary confinement, with inadequate treatment and medicines.

In the 2019 World Press Freedom Index, compiled by Reporters Without Borders (RSF), Egypt stood at 163rd out of 180 countries. According to the Committee to Protect Journalists' (CPJ) annual report, Egypt held 25 journalists in 2018, and along with Turkey and China, accounted for half of all the journalists detained in 2018.

The situation in Turkey presents a grimmer picture, where 68 journalists had been incarcerated in 2018—all of them facing anti-state charges. Turkey's uproar over the murder of Saudi dissident journalist Jamal Khashoggi, inside the Saudi consulate in Istanbul, while fully warranted, comes with a slight hint of irony. At a discussion organised by the Stockholm Center for Freedom (SCF) in Stockholm earlier this year, journalists who have had to

flee Turkey in recent times claimed that journalists are being systematically targeted by the Erdogan regime and being brutally punished on the flimsiest of charges. Levent Kenez, former editor-in-chief of Turkey's Meydan daily newspaper, which the Turkish government had pulled the plug on in 2016, said, "Defendants are not selected randomly, but systematically. When analysing cases, one can easily notice that those who were critical of the government, reported on corruption or exposed Erdogan's support for jihadist elements at home or abroad, were blacklisted long before."

Closer to home, in India, media outlets in Kashmir are struggling to cover events after the abrogation of Article 370 and 35A in August this

notification for the shutdown."

The arrest of journalists has become a common scenario in the enchanting valley, which is also one of the most militarised zones in the world with the presence of around 900,000 troops. According to CPJ, as of September 24, at least four journalists have been detained since July 25 this year. While one was released later, the whereabouts of Qazi Shibli, editor of news website *The Kashmiriyat*, remain unknown, and two others—MT Rasool of *Rising Kashmir* and Sheikh Saleem of *Kashmir Convener*—have been kept in detention in a government-owned guest house in the valley's Bandipora town, without any reason behind their arrest being forthcoming.

Apart from the fear of arbitrary detention, according to Kunal Majumder

to these media platforms. By doing this, the government tries to cripple the media outlets so that they go out of operation due to shortage of fund. A classic example of this is our own country, where the government had in 2015 asked the largest telecoms and consumer goods companies in Bangladesh to "restrict" their advertising in two of the mainstream newspapers.

Francis Fukuyama, in his book "Political Order and Political Decay: From the Industrial Revolution to the Globalization of Democracy," suggested that three elements are essential for a well-ordered society and good governance: a strong state, the rule of law and democratic accountability. However, rule of law and democratic accountability run contrary to the idea



Protesters gathered in Cairo shouting anti-government slogans on September 21.

PHOTO: MOHAMED ABD EL GHANY/REUTERS

year. A recent report by two rights networks—Network of Women in Media, India (NWMII) and the Free Speech Collective (FSC)—presents a despairing picture of the condition of journalists and media in Kashmir. The report reveals a "high degree of surveillance, informal 'investigations' and even arrest of journalists who publish reports considered adverse to the government or security forces; controls on the facilities available for print publication; government advertising to select publications; restrictions on mobility in select areas including hospitals and the most crippling communications shutdown of all time. Significantly, there is no official curfew, no official

of CPJ, "communication blackout, the internet shutdown, limited access to government officials and politicians, strict controls on the flow of information, restrictions on travel, direct and indirect intimidation of journalists, and the long-running problem of dwindling government advertising revenue" have muzzled the media in Kashmir.

Often governments also resort to the use of soft power coercion to control and suppress the media; this is usually done through curtailing commercial revenues of media houses. In most of these cases, the governments not only cut down their own advertisement to these news outlets, but also discourage big corporations from giving advertisements

of a strong state, because when a state becomes strong, it becomes prone to discouraging accountability and rule of law. So how does one strike a balance between the three? Through a set of democratic institutions that enable a stable equilibrium.

Free press, by design, is one such institution. If there are dissenting voices within these ranks, they can easily be quashed. Alternatively, they can also spark constructive debates—debates that are the lifeblood of vibrant democracies.

Which path should we take? That is entirely up to us.

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## BIRTH REGISTRATION

# A child's right to identity

NATALIE MCCAULEY

A name and a nationality are every child's right. They are cardinal principles enshrined in the Convention on the Rights of the Child and other key international treaties. At the same time, what is internationally accepted as a vital necessity is not always put into practice around the world. In Bangladesh, it is estimated that in 2018 the births of almost nine million children under the age of five years have not been registered. This can have profound consequences for their later lives.

Birth registrations are a civil process that ensures a child's right to an identity. The information recorded at registration

provides a child with protection under the law and access to essential basic services such as education and health. Further, it assists the government as it plans national policies on a range of development issues.

Without birth registrations, it becomes difficult to protect children against early marriages, child labour and other pernicious forms of exploitation and abuse. In the absence of a birth certificate, the police, for example, face substantial problems in determining the age of child offenders or trafficking victims.

This lack of formal recognition also means that some children can be unfairly treated as adult criminal suspects. They face difficulties in getting access to social assistance or a job in the formal sector.

Furthermore, there are problems when it comes to buying or inheriting property and in voting.

Unregistered children are, to all intents and purposes, officially invisible. They have no legal proof of their names, family links or nationalities. Their needs are not counted or considered in national statistics including vital registration which are used to plan and shape government policies in a wide range of development issues including health, education, housing, water, sanitation, employment, agriculture and industrial production.

Registering children at birth is the first step in securing a child's recognition and visibility before the law. It plays a critically important role in safeguarding

children's rights and ensuring that any violation of these rights does not go unnoticed. It must be noted that birth registration does not automatically confer nationality upon a child. In Bangladesh, citizenship is acquired by applying several strict legal criteria like many other countries. At the same time, it also needs to be noted that without birth registration which is a basis for legal identity, it becomes challenging even to move from where one is to another country to which she or he rightfully belongs.

There have been positive improvements in relation to birth registration in Bangladesh over the past ten years. Because birth registration is now compulsory, there have been substantial increases in registration rates by the age of five from 37 percent (Multiple Indicator Cluster Surveys 2013) to 56 percent (Multiple Indicator Cluster Surveys 2019). Much has been done, but much more needs to be done quickly to achieve universal birth registration in a middle-income Bangladesh.

What is required is actions at both "demand" and "supply" end. For the former, there is a need for awareness-raising of parents about the critical importance of birth registration. For the latter, the system and procedure related to birth registration need to become much easier and more accessible. In this regard, linkages between the health system database and the birth registration database would help to reach children who are brought for vaccination within the sixth week of birth. Also as the institutional delivery rate in Bangladesh is increasing year by year, a system can be established in such a way that children born in health facilities are registered right then and there as a "captive audience".

No child should remain invisible, and no life should remain uncoun-



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PHOTO: S DILIP ROY

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