The Daily Star
FOUNDER EDITOR
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DHAKA SATURDAY NOVEMBER 23, 2019, AGRAHAYAN 8, 1426 BS

The dangers of improperly handled medical waste

When will the administration take notice?

A precondition of any factory or industry getting the administration's nod to operate is its effluent treatment capability and waste disposal facilities. And nowhere is it more applicable than to hospitals and clinics. However, a number of reports published by this newspaper recently, particularly one published on November 22, shows that neither those that run hospitals—government or private—nor the department of health and health administration appear to be concerned about the way hospital waste is disposed of. We cannot believe that the hospital authorities are oblivious of the hazards that improperly-handled medical waste poses to public health. It is simply indifference; such a blatant disregard for public well-being is contemptible. And it is not that only the capital is burdened with the problem. Another report published on October 26 gave us an equally bleak picture of the divisional towns.

It is not necessary here to restate the entire litany of dangers that the public are being exposed to every day because of this. Our reports do a very good job in this regard. However, it is essential to highlight some aspects of the issue to put the matter in perspective. Firstly, it is clear that most hospitals do not have a proper waste disposal or treatment system. And secondly, neither does the administration have the capacity to handle the entire volume of medical waste produced in the capital. For example, the only party authorised by the administration to manage the waste of nearly a thousand hospitals and clinics can only handle less than ten percent of the total waste produced. The most dangerous aspect is that the recycled waste enters the production and consumer chain, being used as raw materials to produce consumer goods. Consequently, not only the users but those involved in the production chain are also affected. The consequence will be felt not immediately but after a few years.

It is irksome that there has been no change in the state of waste management in hospitals and health centres in spite of the many reports in the media. Furthermore, the administration remains unmoved. But no time should be wasted in addressing a grave danger that is bound to have serious consequences on the nation's state of health.

Illegal Israeli occupation sanctified by US

A deliberate disregard for international law

THE illegal occupation of the West Bank by Israel for the last 52 years has been the most contentious issue between the two states, Palestine and Israel. But in its latest controversial move related to the Palestine-Israeli issue, the Trump administration has validated the Israeli occupation, which is recognised as illegal under international law and acknowledged by the international community as such through various UN Resolutions. In doing so, the US has rejected its own long-standing position on the illegality of the Israeli settlements. The latest international consensus on the illegality of Israeli settlements was strongly expressed through the UNSC Resolution 2234 adopted unanimously on December 23, 2016. It was passed 14-0 with only the US among the permanent members abstaining.

But this is only the latest of several contentions acts in the Palestine-Israel issue. This has once again demonstrated the US' scant regard for public opinion or international law. We join the government and the UN Security Council in expressing our denunciation of the US decision.

It is regrettable that the Trump administration should disregard and discard all international conventions and laws regarding the Palestine-Israel conflict. Secretary of State Mike Pompeo's attempt to rationalise the latest US action with the most convoluted logic was deplorable and pathetic. One can recall the recent US decisions to move its Embassy to Jerusalem, to close the Palestinian office in Washington, DC, and to shut down the US Consulate in Jerusalem along with cutting assistance to the West Bank and Gaza. These only show the US government's unwillingness to help bring about a permanent resolution to the Palestine-Israel conflict. It will seriously affect the prospect of a Two-State Solution. The US should understand that by recognising Jerusalem as Israel's capital, it has invalidated itself as an honest broker in the conflict. In fact, the US, instead of trying to solve the problem, has become a part of the problem.

It is an irony that the US should jump promptly to punish other states by economic sanctions and calling them "rogue states" for alleged violation of international law and UN resolutions, when no such laws have been violated, but supports actions and policies that amounts to roguish behaviour. The US has a set a dangerous precedent for the future.

LETTERS TO THE EDITOR

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Stop shaming a champion

Ilias Kanchan is well known and respected by many for his advocacy demanding road safety for all citizens. However, recently I noticed on social media photos and videos of some agitators who were throwing shoes and setting fire to the effigy and posters of Ilias Kanchan during the strike enforced by transport leaders and workers, demanding changes in the new transport act. During their protests, the agitators also called him names.

Such behaviour is utterly shameful, given the fact that Ilias Kanchan has been championing for road safety for nearly 25 years, dedicating himself to making our roads safer. And this is what he gets in return? Since the time when the masses were hardly aware of the concept of road safety, he has tirelessly campaigned through his organisation Nirapad Sarak Chai (Nischa) to raise awareness. He deserves nothing but our appreciation for his efforts.

Md Zillur Rahaman, *Dhaka*

Problem Right, Solution Not

Restriction on the use of international credit cards for online payment from Bangladesh

A CLOSER LOOK

TASNEEM TAYEB

ILLICIT Financial Flows (IFF)—which means "money illegally earned, transferred, or used that crosses borders"—have become a real global problem. It is a problem at scale: a PwC survey from 2018 suggests that global money laundering transactions accounted for roughly USD 1 trillion to USD 2 trillion annually, or some 2 percent to 5 percent of global GDP. Illicit flow of money enables illegal trades, such as human trafficking, drug trafficking, prostitution, terrorist funding and gambling, and these are some of the major problems that the international community is trying hard to eradicate.

IFF significantly affects global, regional and local economies. From slowing down development and growth of financial systems to affecting foreign trade, IFF's negative impacts are myriad. And the world is trying its best to address this problem in all its forms.

Bangladesh is also bearing the brunt of IFF. According to the United Nations Conference on Trade and Development (Unctad)'s LDC (Least Developed Countries) Report 2019, released on November 20 this year, more than one third of Bangladwesh's total tax revenue—36 percent to be exact—illegally flew out of the country in 2015, which has predictably negatively affected the country's tax-GDP ratio.

And this is just one aspect of the IFF problem that Bangladesh is facing: hundi, digital hundi, illicit flow of money through trade mis-invoicing—which accounts for 80 percent of IFF—are some of the *more* pressing IFF issues Bangladesh is trying to tackle.

Bangladesh is naturally trying hard as well to eliminate this problem—especially in the wake of being hit by a wave of illegal casino and gambling business in recent times. The central bank has recently issued a circular restricting the use of cross-boundary financial transactions through international credit cards (read: international payments made from Bangladesh for online purchases using international credit cards).

The Bangladesh Bank circular read, "International cards are, in general, intended to be used by cardholders while on travel abroad… Cardholders shall, for online payment through ICs, submit Online Transaction Authorisation Form (OTAF) to the ADs... On being satisfied about the legitimacy of the transactions declared on OTAF duly filled in/submitted by cardholders on mobile application, internet platform or in hardcopy, ADs will activate the respective ICs for international transaction, and after execution of the transaction, the same shall be deactivated immediately."

The message being communicated through this circular is simple: online payment made using international credit cards is being discouraged. The cross-boundary payment option for international credit cards will remain deactivated, and will only be activated that will surface in the implementation of this instruction is the logistics required. This problem has been well-articulated by Dhaka Bank's Managing Director Syed Mahbubur Rahman: "It is quite a tough job for banks to verify every OTAF round the clock."

Making an international credit card transaction at 2 am in the morning—from the comfort of one's own bedroom—would mean the concerned bank will have to review the OATF at 2 am, and upon satisfactory verification of the said form, will right away activate the card for the payment. How do we expect the commercial banks to monitor the 24/7 inflow of OATFs?

A central bank official suggested

Why create a problem to address a problem and then look for a solution?

upon the verification of an online transaction authorisation form (OTAF)—which international credit card holders will now have to fill up and submit for every international transaction online—by the concerned banks.

And while the move by the central bank to address the problem of IFF is commendable, we must ask ourselves if this is the right way to tackle this complicated issue, and if addressing these small issues can address Bangladesh's IFF problem. Can restricting the cross-country financial transactions through international credit cards alone solve this IFF menace?

For one, the central bank should first ask the commercial banks if they are fully equipped to implement the circular instructions. It seems the major problem

installing artificial-intelligence (AI) software along with the system to verify the OATF, which the official said would make it easier for the commercial banks to implement the circular.

This suggestion is not completely bereft of wisdom. But if the use of AI is on the table, why not directly combine AI with human insights and processes to monitor international financial transactions made through international credit cards and identify the financial criminals, rather than introducing a whole new layer of complication that is the OATF?

In the fight against financial crimes, AI, and more specifically, machine learning (ML), is already yielding good results. Global banking giants, particularly those with a strong presence in emerging markets such as HSBC and Standard Chartered, are collaborating with Fintechs or developing their own solutions to fight financial crimes. With progress of technology as it is, why create a problem to address a problem and then look for a solution? Why not cut out the middle man, and let the problem and the solution meet directly?

We are addressing a problem that deserves much more than a three-paragraph central bank circular prescribing additional layers of bureaucracy. This issue needs holistic and well-thought-out solutions that take into account the multiple dimensions that this problem presents.

And while purchase of cryptocurrency and lottery, involvement in forex trading, and participation in online casino and gambling are issues that need to be addressed, the bigger problems of hundi and mis-invoicing are posing greater threats to the economy. What measures have we taken to address these problems? And why not use technology to root these out?

Instead of limiting the use of international credit cards for cross-boundary transactions, the impact of which remains to be seen, the central bank could focus its energy on frying the bigger fish: harnessing the power of AI to help in identifying suspicious transactions across the full spectrum of IFF issues.

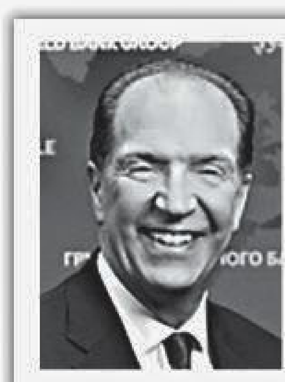
Bangladesh's illicit financial flow scenario is dark, and navigating through these murky waters will need solutions that are multifaceted and comprehensive. With an economy primed for take-off, it is important that we continue to create an enabling environment, not impediments.

It is also important for us to see the forest among the trees. We must address all aspects of illicit flows, including hundi and mis-invoicing, and engage the commercial banks and financial experts to identify effective means of addressing the whole gamut of IFF.

Concerted efforts by all concerned, taking into account the views and opinions of the experts, can help us overcome this problem. It is an issue that needs cooperation and coordination. And of course, state-of-the-art technology will be helpful. But why create a solution to a problem that will itself entail creating a whole host of other solutions, particularly when we have the means to be much more direct in our approach?

Tasneem Tayeb works for *The Daily Star*. Her Twitter handle is: @TayebTasneem

The learning crisis requires a new approach



DAVID MALPASS

FOR most children, turning 10 is an exciting moment. They're learning more about the world and expanding their horizons. But too many children—more than half of all 10-year-olds in low- and middle-income countries—cannot read and understand a simple story. We are in the middle of a global learning crisis that stifles opportunities and aspirations of hundreds of millions of children. That is unacceptable.

In October, we released data to support a new learning target: by 2030, we want to cut, by at least half, the global level of learning poverty.

Learning to read is an especially critical skill: it opens a world of possibilities, and it's the foundation on which other essential learning is built, including numeracy and science. Wiping out learning poverty—defined as the percentage of children who can't read and understand a simple story by age 10—is an urgent matter. It's key to eliminating poverty in general and boosting shared prosperity. It's key to helping children achieve their potential.

But over the last several years, progress in reducing learning poverty has been stagnant. Globally, between 2000 and 2017, there has only been a 10 percent improvement in learning outcomes for primary school-aged children. If this pace continues, 43 percent of ten-year-olds won't be able to read in 2030.

In Bangladesh, and South Asia more broadly, close to 58 percent of children cannot read or understand a simple story by age 10. This is due to several system-level issues, including early childhood development challenges, quality of teachers, lack of school leadership, and low spending on public education. Delivering the promise of education to these children would require targeted interventions that promote the ability to read.

The good news is, the children who will turn 10 in 2030 will be born next year. If we work urgently, there is an opportunity to reverse this trend.

The target we've set is ambitious but achievable—and should galvanise action toward achieving SDG4—ensuring quality education for all. It will require nearly tripling the rate of progress worldwide, which can be done if every country can match the performance of the countries that made the most progress between 2000 and 2015.

Several countries are showing that it's possible. In Kenya, the government's national reading programme has more than tripled the percentage of grade-two students reading at an appropriate level. This was accomplished through technology-enabled teacher coaching, teacher guides, and delivering one book per child.

were out of school globally in 2018. In other countries, children are in classrooms but are not learning. By setting a global target, the World Bank can work with countries to define their own national learning targets. Cutting learning poverty in half by 2030 is only an intermediate goal. Our ambition is to work with governments and development partners to bring that number to zero.

As the largest financier of education in low- and middle-income countries, the World Bank will work with countries to promote reading proficiency in primary schools. Policies include providing

space for learning; schools are safe and inclusive; and education systems are well-managed.

An ambitious measurement and research agenda supports these efforts and includes measurement of both learning outcomes and their drivers, continued research and innovation, and the smart use of new technologies on how to build foundation skills.

The learning crisis not only wastes the children's potential, it hurts entire economies. It will negatively impact future workforces and economic competitiveness—as the World Bank's

Learning to read is a very important skill as it opens a world of possibilities for children. PHOTO: STAR

In Vietnam, a lean, effective curriculum ensures that the basics are covered, there is deep learning of fundamental skills, and all children have reading materials. Learning outcomes of Vietnamese students in the bottom 40 percent of the income ladder are as high, or higher, than the average student in high-income countries.

The challenges of reducing learning poverty will differ between countries and regions. In some countries, access to school remains an enormous problem—258 million young people

detailed guidance and practical training for teachers, ensuring access to more and better age-appropriate texts, and teaching children in the language they use at home.

The World Bank is also working with governments and development partners to improve entire education systems, so advancements in literacy can be sustained and scaled up. That means making sure children come to school prepared and motivated to learn; teachers are effective and valued and have access to technology; classrooms provide a well-equipped

Human Capital Index shows that, globally, the productivity of the average child born today is expected to be only 56 percent of what it would be if countries invested enough in health and education.

Eliminating learning poverty must be a priority, just like ending hunger and extreme poverty. It won't be easy, but we can't back down from the challenge. We owe it to the children all over the world to set our sights high, so they can too.

David Malpass is President of the World Bank Group.