

# The Daily Star

FOUNDER EDITOR  
LATE S. M. ALI

DHAKA FRIDAY NOVEMBER 29, 2019, AGRAHAYAN 14, 1426 BS

## Central bank soft on serial bank defaulters

*Reverse trend while there is time*

**D**ESPITE the constant alarms being sounded by us in the media about the relentless rise in non-performing loans (NPLs), we find that NPLs are increasing, and not decreasing. This is reflected in the latest figure published by Bangladesh Bank on November 27 which tells us that classified loans stand at Tk22,377 crore, a new record! We have had a series of facilities being given by Bangladesh Bank to defaulters that runs contrary to sound banking practices. Repeat offenders are being allowed to reschedule their already existing bank loans running into thousands of crores, so that they may take out fresh loans!

We find that on May 16, our central bank caved in to further demands of large-scale defaulters. How does one justify the offer to make a deposit of a mere two percent to reschedule classified loans as opposed to the existing 10-50 percent? Why on earth would defaulters bother to repay money siphoned off when they can take this easy way out? And this is not the only bungling we see. The fact that a defaulter can now only pay nine percent interest on rescheduled loans (a reduction from existing 12-16 percent) and a generous 10 years, with a grace period of another year—all point to a regime being put in place that will encourage others to default on their loans and allow existing defaulters an easy way out.

Small and medium entrepreneurs now have little access to affordable funds to do business because the size of NPLs has created a liquidity crunch that is only getting worse with time. We have said it before and we say it again. Unless this trend is checked now, it runs the risk of causing a meltdown in the financial sector somewhere down the line—a scenario which policymakers in every country knows may trigger an economy-wide recession.

## Stop overlooking female migrant workers' safety

*Even one life lost is one too many*

**F**ROM the discussion that took place at a meeting at the Jatiya Sangsad Bhaban on Wednesday, concerning the preparation of a work plan to ensure the safety of our female expatriate workers, we are constrained to say that the government's action here has not been quick, proactive and effective. It seems that the pursuit of earning more from an expatriate worker has sadly overtaken the importance of guaranteeing the safety of women migrant workers—with many of them suffering various forms of torture and sexual harassment abroad.

The government, in many of the reported cases of sexual abuse and torture, had not been able to get the female migrant workers to safety fast enough. And according to the Brac migration programme, 311 dead bodies of women workers had returned to the country between 2016 and June this year.

Given this reality, we are aghast at the recent comment of a minister who said that only one percent or less of all women migrant workers face torture or other problems at their workplaces abroad. It is very unfortunate to see the value of human lives be reduced to mere statistics.

Because of similar incidents of torture and abuse of their citizens in various middle eastern countries, we have seen other countries such as the Philippines and Indonesia taking strong stance to protect their nationals. That our government does not see the abuse of our migrant workers as seriously, is disappointing.

When human lives are at stake, it is incumbent upon the government to take quick and effective steps. The government should not make any compromise that jeopardises the safety of our female migrant workers and must take all the necessary measures to ensure that they are not put in any harm's way.

## LETTERS TO THE EDITOR

letters@thedailystar.net

### Selective sympathy?

The horrific terror attack at the Gulshan café in 2016 left the nation and the world in utter shock. Whatever their motives were, we are all glad to know that the perpetrators were justly served the death sentence. A sense of justice was felt when the news made headlines in Bangladesh and beyond our borders.

However, it is tragic that in the midst of all that followed surrounding the Holey Artisan attack, two employees from the bakery, who were victims of the incident, were somewhat made to be forgotten. They were Saiful and Shaon. According to reports, Saiful, a pizza chef, died during the commando operation on the morning of July 2. His family was denied the right to see his dead body and bury him. Sadly, Saiful was buried along with the gunmen who were killed during the rescue mission. Shaon, a kitchen help, died in police custody a week after the incident. His family alleged that he was tortured to death because the law enforcers suspected his involvement with the terrorists.

Despite the Holey Artisan case chargesheet naming Saiful and Shaon as "victims of accident", their families have not received any compensation from the government, while it was granted to the families of the other victims—perhaps because Saiful and Shaon came from the lower rungs of the social ladder? Death in a family is undoubtedly tragic; but when those families seek justice and the authorities turn a blind eye, it indeed raises questions. The concerned authorities should take immediate measures to pay compensation to the families of these innocent victims of the heinous attack. The compensation will not bring these two back, but it might provide their impoverished families some financial relief.

Maroof A Rahman, Rajshahi

# Mirror, mirror on the wall, who is the best of all?



SHAMSAD MORTUZA

**I**F a tree falls in a forest and no one is there to post about it on Facebook, has the tree really fallen? The moment an image is posted on Facebook (or any other social media), our ritualised collective energy creates a perception of reality about it. Social media today is so pervading that it can reduce reality to a notional construct. It is the doors of perception that separate the real from the unreal. The same is true for higher education where we are confronted by one such image-driven construct. Higher education is the new habitus for ranking.

A few months back, while inaugurating a conference at ULAB, UGC Chair Prof Kazi Shahidullah responded to the criticism against the dismal ranking performance of the University of Dhaka. He snubbed it by saying, "We all know where Dhaka University stands. We don't need an external agency to judge it." At that time, I will be honest, I felt Prof Shahidullah's observation to be a bit conservative. I was taken aback by the absence of vision and vigour with which you expect your academic leader to foray into the ranking game—the big league in which we want our universities to perform and excel. Then again, in my own capacity as an academic administrator, when I joined the "dear golden deer" hunt of university ranking, I started to see the fallacy that goes in the name of ranking. I realised it was easier said than done. Full credit goes to those who have achieved it. There are, however, some foundational flaws that stop our local universities from going big. A major root canal needs to be done before we can bite the ranking cake.

As I write this piece, I notice a snake crawling at the bottom bar of my TV screen hissing the two-slot elevation of our batsman Mushfiqur Rahim in Test batting ranking. The banality of the claim will be obvious to anyone who has watched the recent pink onslaught. The news of Mushfiq's rise to number 26 sounds very hollow and unpleasant as our entire team could not even match up to the total of a rookie batsman to the opponent. The same is the case with our university ranking. Our oldest university recently shored up outside the 1000 list on one ranking site; and lo, that is news!

In Old English, the root word for rank is "ranc," which was used to describe

a person known for being "proud, overbearing and showy." The word has a "rancid" French connection before it got militarised to earn its positive touch to denote, "put in order, or to classify." In the last decade or so, ranking has become a buzzword in the academic world. It has become the badge of quality and prestige. Three ranking sheriffs—Shanghai Ranking Consultancy (the Academic Ranking of World Universities; ARWU), Times Higher Education (THE), and Quacquarelli Symonds (QS)—are brandishing different universities with different ranks and files. They primarily measure the research performance of a university rather than its teaching quality, and look at a distinct set

Ranking adds to the perception of a university. The perceptions then pile on to create an image which is inseparable from the presumed reality. For instance, a local newspaper conducted a survey among various stakeholders and reviewed the available information that the universities have given to UGC, and came up with a ranking of local private universities in Bangladesh. The one that topped the list claimed that it had 403 PhD holders in its faculty fold. Curiouser and curiouser! I sifted through their website and could count only up to two hundred. The rest are perhaps composed of part-time teachers who probably teach at multiple universities or are visiting lecturers or

copies of one title; technically that is one catalogue entry. If you have purchased 1000 books a year, you can make a four times higher claim. Or, your university can show its proposed land site as its floor space to score high on the physical resources category. Or, you spur your research citations through self-citations or hire a ghost faculty with impressive H-index who will upgrade your research profile. The topper in the local research category is therefore a shocker.

Ideally, you would think universities as the smithy of the future generation would never forge such things. Universities, "the soul of the nation," are expected to maintain certain ethical standards. But would you blame a university for engaging in subtle crafts when its peers are all exaggerating? Besides, if you do not walk the walk and talk the talk, then you are actually misleading others as the value of these data is mainly comparative.

The last suggestion can be pitched as a conscience saver. But who needs conscience when business is the ulterior motive? As a state university, Dhaka University probably does not need to enter the race, except for bolstering its ego. The private system is a different ball game. In a dog-eat-dog world, the data police needs to be kept satisfied. The only way you can do so is by maintaining the figures as per international standards. Whether you want to go for a full fat Keto diet or a rigorous strict diet depends on the outlook and orientation of the university concerned.

The uniformed parameters of the ranking agencies comfort participating universities with the illusion of a fair game; the reality is, the criteria of university rankings are biased towards the wealthy and the elite. A very good university (like the tree in the forest) may thrive outside the radar of the data police and ranking authorities. If that particular university does not have an updated website or an aggressive marketing strategy, it may not appear on the ranking scene. Maybe that university does not have the funds to publish in prestigious journals, or host a bunch of Nobel laureates, or throw around an obscene amount of PR budget; but it produces good citizens and good graduates. Still, it is the image constructed by the big data that will speak in favour of the one standing before the mirror.

The choice then is simple: aim high or claim high (and heave a sigh). And the choice is ours!

Shamsad Mortuza is Professor of English, University of Dhaka. Currently on leave, he is Pro-Vice-Chancellor of ULAB. Email: shamsad71@hotmail.com



The uniformed parameters of the ranking agencies comfort participating universities with the illusion of a fair game; the reality is, the criteria of university rankings are biased towards the wealthy and the elite.

PHOTO: AFP ARCHIVE PICTURE

of parameters, while promising neutrality and fairness in their assessment.

However, only three percent of the world's universities make it to the global ranking lists compiled by these agencies. Does it mean that the remaining 97 percent universities are not good enough? The agencies will claim that their algorithm is near perfect in analysing the available data on the website of the universities. They cross-match the information with perceptions of various stakeholders: employers, alumni, academic fraternity, and the industry. The report card given by them immensely influences the decision of the incoming students who are going to invest their time and money in higher education or the employers who will hire graduates from these institutions.

occasional speakers. Surely, the institution concerned duped the system by supplying fabricated data to climb up the ranking ladder.

I guess this is what they call, "data creativity." There are many ways you can do it. Anyone who visited your website to learn about your admission system can be termed as an admission seeker. Then when you publish the admission test results, you show the visitors as rejected candidates. Thus, you claim that you have a higher rejection rate to prove your superiority. Or, you give scholarships to some students from poor countries, and employ these overseas students as lab assistants to show them as your instructors to claim that you have a high proportion of international faculty members. Or, your library has four

## The 'T's of RMG Industry

*Technology plus traceability equals trust*



MOSTAFIZ UDDIN

**W**ANT to know what the next big thing will be in the global apparel industry? Well, we hear much about the issue of transparency, and in a great many cases, this is referring

to the issue of apparel brands and retailers revealing the names of their manufacturing facilities. We all know this is a positive step because it brings about accountability and, in turn, accountability brings responsibility.

But there is another conversation taking place around transparency and it is to do with the issue of actual apparel garments and the contents of those garments. Where did the fibres that produced those garments come from? Where was the cotton picked, how was it processed, and can we be sure that those involved in the supply chain were treated fairly?

This issue has actually been surfacing in the agenda in recent years, but progress has been fairly slow. However, in China right now, there are events taking place which might place the issue of product transparency right at the top of the agenda for apparel brands. Ready-made garment manufacturers in Bangladesh need to be ready to respond.

There is now credible information from China that the huge cotton growing region of Xinjiang is a serious sourcing risk due to labour concerns. Rights groups claim Xinjiang's Uighur minority are being persecuted and recruited for forced labour. Xinjiang is by far the largest cotton growing region in China, yet NGOs and risk agencies claim it is impossible to know whether or not cotton sourced from the region has been picked using forced labour, in large part because of the secretive nature of Chinese government officials.

US agencies have repeatedly said they cannot be sure that apparel brands don't have coerced labour in their supply chains if they do cotton business in China.

Let me be clear here, I am not singling out China, merely using it as an example to illustrate an issue. The point being made is that we are now seeing the very limits of auditing in global apparel supply chains. We know that social auditing to check for

labour abuses and related issues is a sector that is under threat. That is because there is too much duplication and, in many cases, factories find ways to evade detection from auditing companies. Many believe the social auditing model is broken.

But what about auditing for fibres? To stay on China, what about auditing to ensure that cotton has not been picked and processed by forced labour? Brands and retailers simply cannot afford to have the risk that cotton, picked using forced labour, will be found in their supply chains. Indeed, a couple of Australian retailers, Target Australia and Cotton On, have already said they will no longer have cotton from Xinjiang in their products.

This has huge implications across the whole supply chain, including for

Already we are seeing huge technology developments in this area, with millions of dollars' worth of investment flooding in. In fact, of all the areas of sustainable textiles and apparel which are attracting investors, this is the most popular. The reason for this is that there is a clear market need and demand for such technology.

The apparel industry is sitting up and taking notice. Just recently, the organic cotton contained in a pair of kids' pyjamas was traced right back from the farm to the customer as part of a blockchain project aimed at demonstrating traceability along the apparel supply chain. The pilot was a joint effort between Fashion for Good, C&A Foundation, and the Organic Accelerator, with support from brands



A farmer picks cotton from a field in Hami, northwest China's Xinjiang Uighur autonomous region, November 1, 2012.

PHOTO: REUTERS/CHINA DAILY/FILE PHOTO

Bangladeshi manufacturers. Could they be handling cotton that has been through forced labour camps? Who knows, for as we have seen above, the auditing model is prone to failure for it is based mainly on humans. And humans, as we all know, are prone to errors.

I spoke at the start of this article about the next big thing in the global apparel industry. This, I believe, will be the growing use of blockchain and DNA tagging to trace fibres such as cotton right from the farm to the final consumer.

Kering, PVH Corp and Zalando. In the past, tracing raw material flows through the textile supply chain has proved to be a major challenge, especially those linked to particular standards such as organic cotton. Such levels of traceability have been very much a utopia.

The particular technology pilot mentioned above was started in 2018 by the partner organisations to test and validate "on-product markers" in combination with blockchain technology

*Brands and retailers simply cannot afford to have the risk that cotton, picked using forced labour, will be found in their supply chains.*

as a potential industry solution to traceability.

The project identified DNA using invisible fluorescent and microbiome technologies respectively in tracking organic cotton.

Remarkably, after enduring the manufacturing processes of spinning, chemical treatments, high temperatures and dyeing, the DNA and invisible fluorescent tracers emerged intact to positively identify the cotton in consumer ready garments in retail outlets.

This is a huge breakthrough and we can expect more developments in this area. At present, fibre traceability systems, though reliable, rely largely on paper-based trails of certification as well as various, separate systems to manage the chain of custody.

The new process creates a digital and physical trail that increases reliability of the tracing exercise by combining the immutability of blockchain with on-product markers that verify the identity of the fibre.

Such technology benefits all of us. It benefits end consumers because they have confidence in the products they are purchasing. It benefits farmers because they are more likely to be treated fairly if there is this level of accountability in place. And, of course, it benefits us as manufacturers as we are part of a supply chain which has more credibility and trustworthiness and in which stakeholders have greater confidence.

Mostafiz Uddin is the Managing Director of Denim Expert Limited. He is also the Founder and CEO of Bangladesh Denim Expo and Bangladesh Apparel Exchange (BAE). Email: mostafiz@denimexpert.com