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Lost in the la-la land of Bangladesh e-commerce

We must not allow rogue firms to continue victimising customers and investors

WHEN e-commerce firms first began to spring up in Bangladesh over 10 years ago, they were hailed as a positive development—a crucial part of the vision for Digital Bangladesh. However, a complete lack of oversight and the absence of a standardised set of regulations meant that these firms were allowed to operate as they please, culminating in the rise of rogue companies that exploited unsuspecting customers and investors, and expropriated their money with impunity.

Why was this sorry state of affairs allowed to come about? In all these years, why did the government not feel the urgency to come up with a definitive e-commerce policy, or assign a regulatory body for the fast-growing industry? While we have a national digital commerce policy, it was not until July this year that the commerce ministry came up with the standard operating procedure and guidelines. To this day, an e-commerce regulatory authority does not exist in Bangladesh, despite the fact that its formation is mandated in the policy. An e-commerce cell within the commerce ministry was only formed in February this year—about six to eight months after the complaints began to pour in against Evaly, which owes over Tk 1,000 crore in liabilities.

What's even more shocking is that, even after allegations against Evaly surfaced last year, and a multi-pronged investigation was initiated by several government agencies, the company was allowed to continue its operations and ensnare many more customers and vendors. Not only was there a significant delay in holding Evaly accountable, new players with similar strategies—like Dhamaka Shopping, which did not even have a permit from the Registrar of Joint Stock Companies and Firms—were allowed to begin operations as well.

It's truly frustrating that, when questioned on these disastrous decisions, the relevant government agencies, instead of taking responsibility for their oversights, seem to be engaging in a blame game. Some of them have also suggested that the onus lies on the customers to protect their interests, and that when complaints are made, they are investigated accordingly. If that is the case, how were these firms still allowed to continue operating, even after the complaints poured in?

There is no denying the fact that the relevant government agencies have failed to carry out their duties responsibly, and their laxity created immense sufferings for customers and investors who became prey to these rogue companies. If these firms are not held to account, there will be a significant dip in trust in the e-commerce sector, which will ultimately have economic repercussions.

The consequences for the victims of these firms will be far graver if they are not compensated for their losses. We urge the government to immediately ensure that justice is served, and in the long term, to set up a commission with representation from all relevant stakeholders to ensure smooth functioning of the e-commerce industry, within a standardised set of rules and regulations that protect the rights of customers and investors.

Save our schools from the rivers

Help all at-risk schools to rebuild or relocate to ensure learning continuity

EROSION is a common phenomenon in Bangladesh, particularly in its northeastern region, where much of the annual flooding occurs. The question, thus, is why this is not factored into the plans of our authorities, when they approve construction of permanent structures in areas that are prone to river erosion. We broach this issue because, according to a report in this daily, 11 primary schools in the districts of Kurigram and Lalmonirhat were recently washed away by the Teesta and Dharla rivers. As a result, classes are now being conducted in makeshift tin-shed structures. Needless to say, such structures lack the basic facilities of a school and are not conducive to conducting classes. Both students and teachers face considerable distress in the schools. One can imagine the dismay of these students, who, after a break of more than a year and a half due to the Covid-19 pandemic, went back to their schools—only to find them devoured by the river.

While the locals and the teachers of the respective schools deserve our compliments for taking the initiative to raise funds and put up the tin-shed classrooms for temporary schooling, we wonder why the administration is absent in it. One would have expected that the primary education officers of the districts would come forward with not only resources and manpower for construction, but also suitable plots of khas land for the temporary schools.

That being the case, the more important aspect of the issue is: What should be done to ensure that education is not disrupted during emergencies such as floods, cyclones, and erosion? It's worth noting here that, while other areas of post-disaster mitigation action have received attention, the issue of children's access to education in the midst of a disaster or after a disaster has not been adequately addressed. The local authorities need to consider the problem of erosion and keep it in mind while selecting spots for construction of school buildings.

We also suggest that the government initiates an emergency education support system, so that schools in the areas vulnerable to erosion or other natural phenomena can rebuild or relocate when such disasters occur, without having to worry about funds or continuation of their activities. Responsible sections of society can also join such an initiative. That would, hopefully, lessen the distress that students face following such accidents.

Time to address the growing wealth gap in Bangladesh

Urban poverty and national inequality are two issues that demand our immediate attention



ERESH OMAR JAMAL

IN a recent report, the World Bank stated that better targeted social protection programmes and reallocation of existing transfers to the poorest segment of society could reduce poverty from 36 percent to 12 percent in Bangladesh. The report, unveiled on September 16, 2021, found that the government's social safety net programmes were mostly focused on rural areas, even though almost one in five of the urban population is currently living in poverty. As a result, the World Bank report advised the government to rebalance geographic allocations between rural and urban areas.

The pandemic-induced lockdowns and resultant economic slowdown over the past year and a half have undoubtedly pushed many people into poverty. According

during the pandemic, over three percent of the labour force lost jobs, while 16.8 million people became newly poor. Around 69 percent of the employed population in urban areas have been put in the high-risk group by pandemic-related factors. Among them, the most affected groups were the labourers in urban areas who were engaged in construction, informal services, rickshaw-pulling, and launch- and boat-driving. Self-employed people like street vendors, hawkers, tea sellers, food stall owners and repairmen were also among the worst-hit. The urban informal sector lost about 1.08 million jobs, which was over eight percent of the total urban employment during FY 2016-17. Moreover, workers' wages declined by 43 percent in Dhaka and 33 percent in Chattogram.

The increase in unemployment forced people to reduce their expenditure on food, according to the findings of the Power and Participation Research Centre (PPRC) and the Brac Institute of Governance and Development (BIGD). The food expenditure of each urban household

migrate over the past year, and 9.8 percent of them had not yet returned.

While all these happened, the planning minister in May announced that the per capita income in the country had increased by nine percent—from USD 2,064 in FY 20 to USD 2,227 in the FY 21. This increase in per capita income at a time when a large number of people have fallen below the poverty threshold—because of the economic slowdown caused by the pandemic—suggests a growing gap

Towards the beginning of this crisis, many government authorities claimed that the increase in the number of new poor was only "temporary." However, more than one year into the crisis, we see that a large number of people who went below the poverty line are yet to come out of it. Some top government officials have even gone on record to deny the poverty figures compiled by various independent organisations, while failing to collect or show their own data as evidence. This shows how little they care about the plight of the poor, as acknowledging it may prove the inadequacy of their own efforts and require them to take corrective action.

The government claims that it has spent more than three percent of the national budget as a percentage of GDP on social protection. However, if we focus only on poverty alleviation, that figure comes down to less than one percent. Therefore, in reality, pro-poor support from the government has not been sufficient to compensate for the losses incurred.

Returning to the World Bank's suggestion of rebalancing geographic allocations, we see that there is actually no need to rebalance between rural and urban areas. However, there has been a need to rebalance between the rich and the poor for a long time, but very few institutional steps have been taken to this end. It is here that government policy must change, and government rhetoric and action must match.

In the short run, it will require the government to increase its allocation for poverty alleviation and make social safety net programmes more impactful through better targeting (so that the most at-risk groups are prioritised), fast-tracking cash deployment and, equally importantly, by addressing corruption. Involving the local community could also make a huge difference. In line with that, the government should opt for a more bottom-up approach, instead of its usual top-down outlook. The government could also involve civil society members and NGOs in its relief programmes to reduce corruption in their delivery.

In the long run, development has to be more inclusive. And for that, there has to be some serious restructuring when it comes to the state and how it functions. Unfortunately, given our deeply politicised structure of governance, with its poor accountability mechanisms, that could be a huge challenge. Overcoming this will require a massive pushback from the citizens demanding greater accountability and greater reforms in how anti-poverty policies are made and pursued.

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The economic slowdown due to Covid-19 has further widened the gap between the rich and the poor in Bangladesh, while pushing a significant number of people below the poverty line.

ILLUSTRATION: BIPOLOB CHAKROBORTY

to several studies done by various organisations, the number of poor and extreme poor have risen significantly—although the figures vary. A survey done by the South Asian Network on Economic Modeling (Sanem) found that a person living below the poverty line in the rural areas would be spending less than Tk 2,260 to Tk 2,916, while in the urban areas, it ranged between Tk 2,516 and Tk 3,295, because of higher living costs.

The Centre for Policy Dialogue (CPD) conducted a study, which revealed that

that was surveyed declined by 17 percent from the pre-Covid stage, when it was Tk 66 per day, while, surprisingly, the food expenditure in rural areas increased by Tk 1 to Tk 53. The decline could have long-term health implications for the urban poor.

The PPRC-BIGD survey also revealed that, for urban slum households, the significant increase in rent, utility, health, and transportation costs accounted for a 98 percent rise in the non-food burden for this group. Unable to cope with the crisis, 27.3 percent of urban slum dwellers had to

between the rich and the poor.

The disparity between the rich and the poor has widened because of an unequal distribution of economic growth benefits, and because of a development model that has made Bangladesh one of the top countries for the quickest growth of ultra-wealthy individuals. According to data from the Bangladesh Bank, accounts with more than Tk 1 crore went up by 10,051, and deposits in such accounts rose to Tk 5,95,286 crore in 2020 from Tk 5,67,585 crore in 2019.

Even during the pandemic, we have seen big businesses getting substantial government support, while small businesses have continually struggled to get their share. Moreover, government aid programmes, which were intended to bring relief to the poor, have been repeatedly abused by people in power to further enrich themselves.

According to a Transparency International Bangladesh (TIB) survey, the pandemic has not only exposed widespread corruption in the healthcare sector, but also created new opportunities for corruption in the country. For example, in the case of just one government relief programme, each affected family who were supposed to be the beneficiaries of the system had to pay an average bribe of Tk 220 to get a cash assistance of Tk 2,500. In addition, over 12 percent of the beneficiaries for government cash assistance were victims of irregularities and corruption, while 10 percent of Open Market Sales (OMS) card holders faced the same, according to the TIB findings.

Learning recovery is a long battle but we must keep at it



THOMAS VAN DER WIELEN

enabling right with a direct impact on the realisation of other human rights. Education is the primary driver of progress across the 17 Sustainable Development Goals (SDGs) as a bedrock of an equal and peaceful society.

But the Covid-19 pandemic has compelled us to compromise on education. It has presented unprecedented global challenges to the schooling system, and Bangladesh has been no exception. According to a UN report issued in August, Bangladesh was the only country in South Asia and one of only 14 in the world that kept schools fully closed since March 2020—when the disease was first detected in the country—to curb the spread of the coronavirus, until the government decided to reopen schools in phases from September 12.

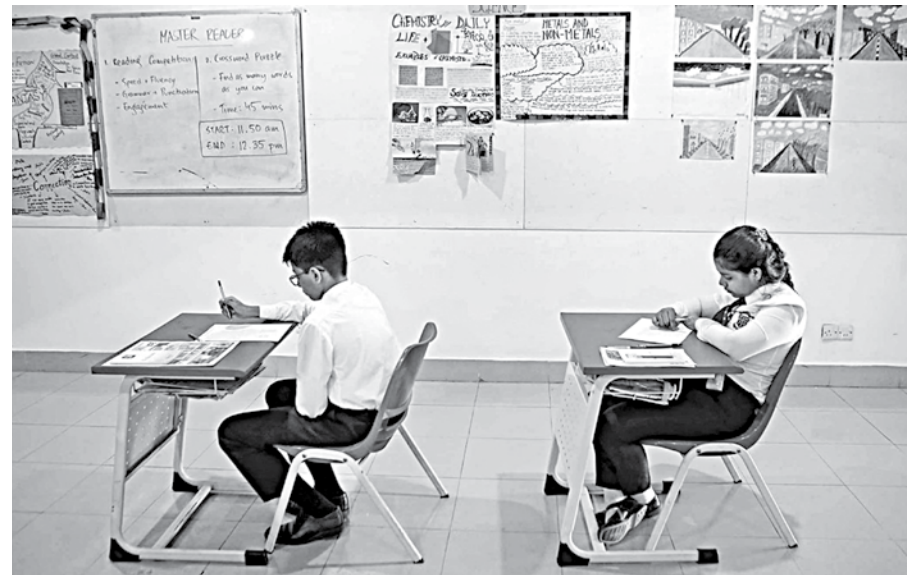
Last year, with the rise of the novel coronavirus, the World Health Organization (WHO) declared an international public health emergency. Due to its high infection rate, countries worldwide, including Bangladesh, implemented lockdowns with the hope of flattening the curve. With schools, colleges and universities closed, nearly 38 million students in the country missed out on the opportunity to receive learning experiences and interact with their peers, according to a World Bank report released in April this year. Apart from the devastating health consequences associated with the virus, the pandemic holds major implications for the students' lives and work, affecting them profoundly.

The disruption in education has continued to have substantial effects

beyond learning. The outbreak impacted the students' health and economic situation, as well as their mental and psychosocial well-being. Due to the lockdowns and movement restrictions, students had constrained access to socialisation, human interaction, and physical contact, which is vital for their psychosocial well-being and development. Therefore, students—especially children—felt confused and at a loss with the situation they were facing,

networks, and rising poverty made it difficult for girls, especially those living in the rural areas, to continue school. So, it is needless to say that the pandemic and its devastating consequences have impacted the overall development of students in Bangladesh.

On the other hand, this crisis has stimulated innovation within the education sector. Distance learning solutions were developed speedily with the help of innovation and technology.



The long closure of educational institutions has had an adverse effect on the mental and social well-being of the students in Bangladesh.

FILE PHOTO: ORCHID CHAKMA

leading to frustration and anxiety. This situation could potentially get worse with overexposure to mass and social media, mainly among adolescents.

Closure of educational institutions also exacerbated pre-existing education disparities among the most vulnerable children, youth, and adults by reducing the available opportunities—such as those living in rural or poverty-stricken areas, girls, people with disabilities, and forcibly displaced persons who find it difficult to continue their education. Moreover, shuttered schools, isolation from support

However, the solutions have also demonstrated that the promising future of learning and the accelerated changes in modes of delivering education cannot be executed without leaving anyone behind. For example, students affected by a lack of resources or a proper environment to access learning faced major challenges during the closure of schools. The digital divide is likely to decrease with physical classes resuming again.

As schools are reopening, providing face-to-face classes alone is not enough to mitigate the losses caused by the deadly

virus. Our students require a tailored and sustainable support system to help them readjust and catch up, eventually embracing the new normal. Schools must prepare to deliver that support and meet the enormous challenges of the months ahead.

Most children have lost considerable instruction time and may not be prepared to adjust to the curriculum and syllabus that were age and grade-appropriate before the pandemic. Students must receive effective remedial learning and comprehensive learning services that will improve their overall welfare, and meet their learning requirements.

Apart from that, reducing additional dropouts and absenteeism should be given the highest priority via communication campaigns and stipends. Stipends will help bring and retain students from underprivileged families, while campaigns designed for communications through different mediums will play a significant role in ensuring that learning continues amid the crisis.

Parents, educational institutions, and teachers must join forces together to take all necessary steps possible to plan, prioritise, and ensure that all students are learning again. Incorporating digital technologies to teach foundation skills could assist teachers in the classroom to gradually phase out the distance learning chapter of the students' lives. We should make it our priority to enable a supportive learning environment, which also addresses students' health, psychosocial well-being, and other needs.

When education systems collapse, a peaceful and prosperous society cannot be sustained. The Covid-19 pandemic has significantly hampered the education system and the entire student body. However, with schools reopening, we have the opportunity to create a sustainable and robust education system that will potentially kick-start the process to recover from losses induced by the pandemic.

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