

The Daily Star

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Why this relentless push for EVMs?

The EC's actions are failing to inspire trust in the democratic process

IN recent days, the Election Commission (EC) has been mired in controversy after it was alleged that they doctored parties' stance on electronic voting machines (EVMs) in the roadmap published by the EC for the upcoming parliamentary elections, following talks with 29 out of the 39 registered political parties. According to a report in this daily, the commission said 17 parties had supported the use of EVMs; however, *The Daily Star's* investigation revealed that at least four of those parties spoke against using EVMs, while others placed certain conditions for EVM use, such as implementing the Voter-Verified Paper Audit Trail (VVPAT) technology – conditions which were finally ignored in the roadmap.

Yet, without addressing or even acknowledging these very serious allegations, the commission has instead gone full steam ahead with their plans and finalised a massive Tk 8,711 crore project for EVM procurement and management. The project proposal has fixed the base price of an EVM at USD 2,487, which means at least half a billion dollars will be needed to procure the target of two lakh EVMs. This was the same price at which EVMs were bought in 2018, only back then it cost Tk 86 per US dollar, whereas due to the devaluation of the taka, it will now cost Tk 110 per USD.

What is crucial to note here is that back in 2018, it was reported in the media that Bangladesh bought EVMs at 11 times more the price than India did. This time around, the EC has again opted for these inflated prices, despite depleting currency reserves and the devaluation of the taka, despite the government's own recommendations of cutting down unnecessary costs of public projects, and – most concerning of all – despite the widespread, and to this date mostly unaddressed, lack of confidence in the use of EVMs in elections.

Again and again, the question of why the EC is so hell-bent on the use of EVMs has been raised, and every time the response has been vague, contradictory, or simply silence. The fact that the EC has not only ignored legitimate concerns, but is now facing allegations of spreading disinformation in their bid to push for EVMs, is something that should worry us all. What is the reason behind this urgency? In whose interests is the EC working, if it cannot perform its responsibility of creating a level playing field, where all political parties will have the confidence to participate in elections? And if the EC cannot be trusted to be open and transparent about the process of organising elections, then how can the people of this country trust the entire democratic process as a whole?

A win for the dreamers

We need to invest in our women and change how we view their participation in sports

WE offer our wholehearted congratulations to the inimitable footballers who have long won our hearts and have now won the SAFF Women's Championship, beating Nepal 3-1 in a riveting final on September 19. Since they began their glorious journey in 2015 with a triumph in the AFC U-14 Regional Football Championship, they have won almost every age-group regional trophy, including the title of the U-18 SAFF Championship in 2018 and the U-19 SAFF Championship trophy last year. This, however, is their first title at the senior level, and the first one for Bangladesh in women's football in South Asia.

Their journey from one victory to another has been one for the books, not least because of the teams they had to beat along the way. Their first and most significant victory was against this conservative society, where entrenched gender norms continue to dictate the limits for what a girl's dream life can be. Coming from different corners of Bangladesh, some from remote areas, the players bravely confronted social taboos and showed their communities, their nation and the world at large what girls can accomplish if only allowed even one-fourth the opportunities we provide our boys.

It is a matter of great national shame that, despite their consistent performances, the women's football and cricket teams get less exposure and fewer resources than the men's teams. On average, an A class female footballer earns a meagre Tk 10,000, a B class player earns Tk 8,000, and a C class player earns Tk 6,000. Male footballers make do by playing club football, where a top player earns as much as Tk 50-80 lakh, compared to a woman player at the top of her game who is paid Tk 5-10 lakh. However, neither clubs nor sponsors are interested in women's football, which means that, for a majority of women and girls pursuing this challenging sport, it is still not a financially viable career option.

What is most concerning is that, despite the success of the women's team in the past few years, we have done little to bring about structural reforms to women's football, which means that this winning streak is simply not sustainable in the long run. We need long-term planning, a structural framework to support the team, and top-notch training facilities to help them scale greater heights. We need to promote Women's Football League and organise more age-group tournaments throughout the year to encourage new talent and allow the existing talent to brush up their skills as well as earn a living. The Bangamata Sheikh Fazilatunnesa Mujib Gold Cup Football Tournament, which is a commendable initiative, must be scaled up, and more investment needs to take place at the local and district levels to attract young girls towards the game and hone their talents. Most importantly, we need to change our problematic perception towards women and girls, which is holding them back from realising their true potential.

What's so wrong with hundi?



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BIRUPAKSHA PAUL

WHAT is the reason behind hundi's existence? Why is it considered problematic, if other informal money transfer mechanisms aren't considered the same? And if hundi is so wrong, why aren't the authorities holding the policymakers who created the precondition responsible?

It is the central bank which has been artificially fixing defective exchange rates for the US dollar since the late 2010s – an act in violation of its commitment articulated in the Bangladesh Bank (Amendment) Act of 2003, which targeted to make the dollar's value float based on the demand and supply in the market. The central bank's deviation from the policy commitment – or, more specifically, taka's artificial overvaluation as a false sense of economic vigour for at least five years since 2016 – is the main reason why hundi-makers mushroomed at home and abroad. Remitters are like any other economic agents who will try to minimise cost and maximise revenue while sending their hard-earned dollars to their families in Bangladesh. In so doing, they encounter two avenues: the formal banking channel and the private-agent based informal channel, which we call hundi.

Remitters have every right to do cost benefit analysis, and many of them resort to using hundi simply because this channel offers greater value for their hard-earned wages. There are apparently five reasons to explain why.

First, official channels give inferior exchange rates to remitters – always less than what's given by hundi-makers. Second, hundi-makers charge no fees, whereas banks do. Third, hundi money reaches the family much faster than through banks. Fourth, women from villages fear entering banks and find understanding the procedure of remittance encashment challenging. Five, the banks in towns are often far away from their villages.

In contrast, these women are quite comfortable dealing with hundi agents living in their villages; they can easily draw the money from mobile financial services (MFSs) such as bKash in their village market. How would Korimon understand that taking money from Khedmat Mia is a financial irregularity in a country where bank looters



FILE PHOTO: REUTERS

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are plundering millions of taka and getting repeated waivers from the central bank? If big default loans are redefined as new regular loans, and if money launderers are encouraged by the budget to become legal, why can't hundi-makers be redefined as remittance facilitators? Why are the hundi-makers chased by the Criminal Investigation Department (CID) and arrested when police fail to arrest numerous money launderers roaming around us with huge political clout?

When the Bangladesh Bank's faulty remittance policy, tardiness, and inadequate banking network engender the mushrooming of hundi-makers in an ever-growing trajectory, how many CID officers and how much resources can the government devote behind chasing them? Would that be worth it, while other erudite criminals are roaming around in society?

Hundi emerged in the 12th century in India. The British rulers found it a waste of energy to eradicate the hundi business since it is an informal bill of exchange – just like village *mahajans* earn abnormal profits by lending at exorbitant interest rates. And the British didn't attempt to arrest *mahajans*. Economists agree that the hundi business wouldn't have

prevailed so long, had it not had strong economic underpinnings.

Korimon's husband Sattar works in a restaurant in New York City where Bangladeshi exchange houses would give him Tk 100 against one dollar. However, the exchange houses will charge USD 2 as a fee. Plus, Sattar requires both time and money to travel to Manhattan to hit the office. Sattar

this hundi is more than Tk 800. Which path would Sattar choose, as a rational economic agent?

If the amount is USD 1,000, the additional gain is more than Tk 7,000. Both the satisfaction of speed and convenience are simply invaluable. It's a win-win situation for both parties. What is so wrong with that? The bankers and police will argue that they

are avoiding the official channel. But poor Korimon doesn't have the guts to say that their official rates are undervalued, and the total mechanism is cumbersome as well as bureaucratic.

The Bangladesh Bank must address these areas to overcome the problems with hundi. The dollar's value must be market-based. The incentives are burdening the fiscal budget. They are now worthless given the high price for the dollar, and hence must be removed. Rather, the government can give some incentives to the exchange houses for enabling them to allow no fees for all sorts of remittances. Each bank must develop its own app for the electronic transfer of remittance funds as fast as possible. Instead of wasting energy on chasing or arresting hundi-makers, the central bank can think of including this network by giving them licences and thus devising more avenues to draw remittances from multiple sources. It's equivalent to the concept of agent banking, which tap USD 7.8 billion into the formal channel, will increase fiscal revenue, and thus will help the government address its fiscal incapacity. Let's convert a weakness into an opportunity.

Let's add to this the weird nonmarket peanut – banks call it 2.5 percent incentive. So, Korimon will get Tk 10,250. Now, subtracting Sattar's cost for the fee and travel expenses or cheque page plus postal expenses, the net value that Sattar's family is getting against USD 100 is less than Tk 10,000 – say, Tk 9,800. However, Sattar knows one of his co-workers, Khedmat Mia, is a trusted hundi-maker and is willing to give Tk 10,600 for USD 100 – no strings attached. Sattar gives USD 100 to Khedmat Mia, who instantly calls his brother Keramat Mia in Nalitabari and instructs him to give that exact amount of money to Korimon *bhabi* within half an hour. Korimon is so happy to get the hassle-free remittance that gave her Tk 350 extra, while the Sattar family's overall gain through

needs to buy a subway ticket, but his boss won't allow him to run for errands during the day. Then Sattar must fill out the form, waste a page of his chequebook, collect stamps, mail the envelope to the address in Manhattan, and wait for a week to hear that his money has been credited to Korimon's bank account. It sounds worse than the British system of money orders carried by poet Sukanta.

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are illegal because they are avoiding the official channel. But poor Korimon doesn't have the guts to say that their official rates are undervalued, and the total mechanism is cumbersome as well as bureaucratic.

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Make polluters pay for climate loss and damage

POLITICS OF CLIMATE CHANGE

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SALEEMUL HUQ



OVER the last few weeks, a number of developments around the world has brought forth the need to hold polluters responsible for the loss and damage they have been causing the planet. The latest such event is the devastating floods in Pakistan, which has been scientifically attributed to human-induced climate change.

United Nations Secretary-General Antonio Guterres called the floods "climate carnage" on his recent visit to the country and laid the responsibility clearly on the polluters. The Pakistan government, which currently chairs the group of all developing countries at the United Nations Framework Convention on Climate Change (UNFCCC), has demanded that finance for loss and damage from human-induced climate change be included in the agenda for the upcoming 27th UN Climate Change Conference, also known as the Conference of Parties (COP27). It has been accepted as a provisional agenda item, but it will need to be adopted by all the countries at the beginning of the conference. And if any of the developed countries block the adoption of this agenda item, the developing countries should simply declare COP27 dead even before it starts.

Meanwhile, the newly appointed UN Special Rapporteur on Climate Change

and Human Rights, Dr Ian Fry, chose to visit Bangladesh for two weeks to see the actual losses and damages suffered by people in Sylhet and Satkhira districts. Before leaving Bangladesh to deliver his report to the UN General Assembly (UNGA) in New York, he clearly stated that the sufferings of people in Bangladesh were caused by the polluters, and the time has come to make the polluters compensate their victims.

Also, at the UNGA, Vanuatu has placed a resolution to ask the International Court of Justice (ICJ) for an advisory opinion on making polluters pay for the losses and damages they have caused and continue to cause. The advantage of the resolution is that it can be won by a simple majority, while the UNFCCC can only come to decisions by consensus, where a small number of polluting countries can – and do – block every decision.

However, there is some better news. The first minister of Scotland, Nicola Sturgeon, during COP26 held in Glasgow, Scotland last year, offered two million pounds towards a new Loss and Damage Fund to help the victims of human-induced climate change in the developing countries. She made it quite explicit that these funds were being offered not for adaptation or development assistance,

but as reparations for the harm done by Scotland's greenhouse gas (GHG) emissions since the Industrial Revolution. She also challenged other leaders to match her funds. Unfortunately, none of the global leaders offered any funding, but the provinces of Wallonia in Belgium offered a million euros, and several philanthropic foundations offered

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several million US dollars, so there is now a fund available to help the victims of climate change. While this fund is not much, it is more than what any of the polluting countries have offered.

Furthermore, Nicola Sturgeon will be hosting a meeting of all non-state actors who have already started to address losses and damages from human induced climate in Edinburgh in October, where she has kindly invited me to attend and speak.

At the same time, the Climate Vulnerable Forum (CVF) and the forum of their finance ministers (called the V20) have set up their own loss and damage finance facility for fast-tracking funding to communities in vulnerable

developing countries who are already suffering. They have provided some of the funding themselves and have received donations from a few foundations. They will be announcing a crowd-funding opportunity to receive donations from anyone who wishes to express solidarity with climate victims.

Fridays for Future, the global school students' movement for climate action, is planning its next Friday's Climate Strike on September 23 to focus on supporting climate victims and help them deal with losses and damages by donating their lunch money to the V20 Loss and Damage Fund.

Finally, it is time to confront the fossil fuel companies who are the real criminals behind the climate crisis – who have knowingly caused harm in order to continue to make profits and have also been influencing politicians in the polluting countries who have been blocking progress in the UNFCCC. Civil society groups in the developed countries, such as Extinction Rebellion, are staging protests against these companies, and there is a growing number of lawsuits being filed against them, but progress has been slow and needs to be scaled up fast.

It is clear that polluters are the reason why the world is going through the era of loss and damage from human-induced climate change; both governments and fossil fuel companies are guilty and must be held to account. This must be done in different forums, including the UNFCCC and the UNGA, as well as the G7 and G20 meetings and under the ICJ. Most importantly, they should be held to account in the global court of public opinion, where school students are leading the way and challenging the adults to follow them. Everyone should support them.