

## The Daily Star

FOUNDER EDITOR: LATE S. M. ALI

### Why is dengue still around?

The authorities must answer for failure to keep the situation under control

In a worrying development in the dengue situation recently, the death toll from the disease across the country has set a new record, with at least 216 deaths recorded as of November 17. In 2019, the official death toll was 179, the highest in the history of dengue in Bangladesh. This year, since the disease started to spread around May, we have repeatedly asked the authorities to learn from past experience and take effective steps to prevent infections and deaths. But unfortunately, the authorities paid little heed to such warnings. The result of their inaction is now visible to everyone.

Although experts had earlier predicted that the infection rate would come down with the approach of winter, we are still getting news of new infections, hospitalisations and deaths almost every day. This makes us wonder whether our researchers and health authorities have conducted any substantial studies on the dengue situation, or considered the changing patterns of this disease. Also, with rapid, unplanned urbanisation making it conducive to the spread of the virus, have our authorities at all considered this factor while preparing to tackle the situation?

In the previous years, we saw how the disease started to spread around the start of the rainy season, and the severity of the spread would come down before winter. But this year, the situation seems to be quite different. Another significant change in the nature of the disease is that despite the infection rate being low this year – with 50,000 infections – compared to 2019, when more than 100,000 infections were reported, the number of deaths has been much higher this year. Reportedly, there are now four distinct serotypes of the dengue virus. Previously, there were three. These multiple serotypes have not only caused a rise in dengue cases this year, but also, crucially, turned the patients' conditions severe, resulting in heavy casualties.

The question is, why couldn't our health authorities predict the impending danger of dengue so that we could prepare accordingly? The lack of mosquito repellent drives in Dhaka and other cities also makes it clear that the authorities concerned have not taken the dengue menace seriously even after all the deaths. Moreover, it is very unfortunate that despite living with this disease for the last two decades, we still have not been able to formulate any integrated vector control policy to deal with it.

It is time the authorities took the evolving dengue threat with the seriousness it deserves. One life lost because of inaction is one too many. The authorities must shed their indifference and do whatever necessary to stop the spread of the virus and prevent suffering. The lack of preparation on the part of our healthcare facilities has also been widely reported in the media, which must change. We do not want to see any more deaths from dengue in the coming days.

### Keep an eye out for the unfed

As lines in front of OMS trucks get bigger, we must reach out to the most vulnerable

At the gate of the planning ministry office and on ministry letterhead, you will see written a slogan that goes like – "where you have a dream" – followed by an uplifting message: "Now is our time, now is Bangladesh's time". As slogans go, this is quite catchy. It makes the idea behind the big, flashy development project of Bangladesh relatable to ordinary citizens, a reassurance that they too are part of this journey. But as the long OMS lines not far from that office, or in other places, will tell you, not everyone's dream is accounted for. Certainly not the dream of the poor to have a decent meal three times a day.

The government's OMS programme – despite being helpful for the poor – and the long lines of people waiting in line are proof that the rising tide in Bangladesh hasn't lifted all boats, as promised. Particularly, people of limited means are having a rough go of it thanks to the extremely high prices of basic commodities. A recent report by *Prothom Alo* draws a compelling picture of this. It shows how people – women, elderly, minors – in some areas of Dhaka have to wait for hours on end before they have any chance of buying food. Five kgs of rice and four kgs of atta – the maximum one can buy – cost Tk 222. The same would cost over Tk 500 if you buy it from the kitchen market.

But not all areas with high concentrations of poor people are visited by OMS distributors, nor is a long wait a guarantee of success, because of often insufficient supplies. You have to be lucky to get to the head of the line and to still get it. Many turn up before sunrise. Some are sick but say they come because they have no other option. There are also old people and individuals with disabilities. Commotion and scuffles are common features of these lines.

According to the report, the lines of people have been swelling in recent months; so many people in need of subsidised food hadn't been seen before the pandemic, or even after (in 2020-2021). Although grocery prices cooled off a (tiny) bit in recent weeks, the majority of the population are struggling to buy food, as various studies suggest. Clearly, there is an urgent need to further bring down prices – with the extremely poor, according to one study, spending 32 percent of their income to buy rice – but also to expand and improve OMS services to ensure the most vulnerable of them are not left behind.

Currently, subsidised rice and atta are sold in 200 areas in Dhaka city through OMS trucks and distribution centres. Given that food prices have consistently remained high and thus unaffordable for many, the government must expand and humanise its OMS services. In addition, urgent measures should be taken to address reasons leading to the unmanageably high cost of living in Bangladesh.

# Will the government touch the 'untouchables'?

## They destroy our economy from within



THE THIRD VIEW

Mahfuz Anam is the editor and publisher of The Daily Star.

MAHFUZ ANAM

There are three kinds of criminals: those who break the law, those who bend/distort the law, and those who can change the law. The last group has such a grip on the government that they are able to make tailor-made legislations to suit themselves. They commit crimes that are not labelled as such, permitting them to masquerade as law-abiding citizens, all the while destroying our economy from within. Our banking sector is in the grip of such "law breakers."

Bangladesh's development story is one of inspiration. However, the loan default story is one of self-inflicted harm forced upon us by a powerful, self-serving, corrupt, and politically well-connected coterie.

The default loan narrative has smeared our otherwise powerful story of graduation from the Least Developed Country (LDC) status. Our story of GDP, per capita income, export, and infrastructure growth, supplemented by an eye-catching performance of the agricultural sector, has indeed made us imitable to an extent.

So why has a strong government, with a courageous and go-getter prime minister, allowed a few extremely rich (how they became so is questionable to start with) loan defaulters to exploit their proximity to power, political connection and false narratives to mislead decision-makers to continuously relax banking rules, so that the big and habitual loan defaulters don't have to pay up?

There are two groups of loan defaulters: the "wilful" ones, who plan from the very start how to use every trick in the book (more so those outside it) not to pay back their loans, and those who are thrown into being a loan defaulter due to genuine business reasons.

The latter group's default is something we should help them come out of. It is the former group – those who wilfully default as a part of their "strategy" and who should be punished – which is the subject of this column today.

It is quite unbelievable how the Bangladesh Bank, goaded by the finance ministry, changed its rules time and again, and how national and international banking norms were flouted to quench the unending greed of a section of our business community. For this community, banks are mere money-supplying machines from where a privileged few can extract as much money as they wish, without any consideration for either the depositors or the nation's interest.

Just in numbers, the story is astounding. In 1990, the total default loan was Tk 4,646 crore. Today, it is Tk 134,396 crore – a 29-time jump in 32 years. It is equivalent to the cost of constructing nearly five additional Padma Bridges. The default loan amounts to 9.36 percent of our total outstanding loans, meaning that nearly 10 percent of the loan giving capacity of

changes pushed back the timeline of loan repayments further and further, turning the cost of borrowing into practically nothing. "Connection" reigned supreme, while banking rules lay in shambles. Bluntly put, the default loan story is quite frightening. But sadder still is the story of how a well-entrenched government bent over backwards to

in other areas and the loss of remittance through hundi and other means, then we are talking about an additional few billion dollars of loss to our economy.

Today, we are knocking on the doors of the IMF and the World Bank for loans of USD 4.5 billion and USD 1 billion, respectively, and yet we have done next to nothing to prevent our gargantuan losses mentioned above.



ILLUSTRATION: BIPOLOB CHAKROBORTY

our banks is being held hostage by this group. An amount – 100, 50, and 20 percent of the loans, depending on how they have been classified – has to be kept away as "provisioning," thus further limiting the bank's flexibility to run their normal business.

The wilful defaulters' story shows over and over again how financial rules were repeatedly amended to favour big businesses and harm the medium and small enterprises. It shows how honest businesses were disincentivised, efficient enterprises were not given the support that they deserved, and how the practice of "not repaying bank loans" was turned (unbelievable as it may sound) into some sort of a perverted symbol of power.

Most importantly, it created a culture of defying age-old banking rules, weakening our banking system in general. It gave impunity to bad borrowers, making a mockery of business houses who honestly repaid their bank loans.

When big loan-takers were regularly allowed to reschedule what they owed to the banks, their political connection became apparent and the message became louder and louder that business acumen counted for far less than one's "connection" to make the right phone call to the right person at the right time.

Bank loans taken for investment in the economy were invested at "points of power," and rules magically changed and rescheduled at generous terms suddenly appeared on the horizon like "manna" from heaven. These

pander to this group of defaulters and repeatedly gave them concessions, greatly harming the economy in general. All the steps that the government took, pushed through the central bank, were meant to help this coterie at the expense of financial discipline and, as such, at the cost of the general health of our economy.

Default loans also helped open up channels for money laundering, an affliction of serious consequence for our economy.

According to the Washington-based Global Financial Integrity (GFI) report of last December, "Bangladesh lost USD 8.27 billion every year on average between 2009 and 2018 resulting from mis-invoicing of value of imported and exported goods by traders to evade taxes and illegally move money across international borders." According to the above, we lost about USD 74 billion in nine years.

The GFI is clearly pointing its fingers to our import and export trade. Is it so difficult to fix? Don't other countries import and export? Do they lose billions in money laundering as we do? Or is it because we look the other way, as it benefits a certain class? (Whatever happened to NBR's plans to set up a "Transfer Pricing Cell"? Such a cell could track real-time global pricing and thus prevent over- and under-invoicing practice. We need costly software to do so. But isn't it worth buying when we lose more than USD 8.27 billion yearly? This is what we meant by "looking the other way.")

If we add to this the money laundered

Think of the strength our economy could have if we could prevent even a part of such losses. The big scams like Hallmark, Basic Bank (a particularly sad story of how a good bank was allowed to rot due to political connections), Padma Bank (previously The Farmers Bank), Crescent Group, Bismillah Group, etc, whose money has not been accounted for as yet, are all suspected to have laundered money to safer havens abroad.

The money launderers, the over- and under-"invoicers," the loan defaulters and others of their ilk form a powerful nexus who, over time, have become "untouchables." They have penetrated all the levels of our political and governance process, especially our parliament, political parties, bureaucracy, law enforcement, and the government, not to mention the media itself. This nexus is eating into our very entrails.

Whatever Bangladesh achieved, this group of wilful defaulters has eaten away at from inside, making us vulnerable to changes, many of them totally unpredictable.

The health of an economy is measured not only by how smoothly it sails when the sea is calm, but how it navigates when the sea is rough, especially during moments of severe turbulence. These "untouchables," by weakening our economy from within, are making it that much more difficult for us to weather the present international storm. It is time to touch these "untouchables."

### LETTERS TO THE EDITOR

Send us your letters to [letters@thedailystar.net](mailto:letters@thedailystar.net)

### Is there no respite from sound pollution?

Every now and then, we are surprised to see our beloved capital of Dhaka at the top of some list. Unfortunately, it's never for a good reason. A simple Google search will tell you that Dhaka ranks first in the world for having the worst sound pollution. This is a severe health concern.

Long-term exposure to loud noises is having adverse effects on the hearing ability of Dhaka residents. A large segment of the population is already experiencing some sort of hearing loss. Considering the fact that noise is increasing day by day, and traffic is eating up more and more of our time, it's safe to assume that this problem will worsen. One thing we don't take into account is the mental stress this can cause.

When you're spending long hours in traffic amongst constant unnecessary honking of vehicle horns, it has certain effects on your mind. Even more

problematic is the fact that there are also loudspeakers and other sources of sound pollution in residential areas. This means that, even when people finally reach home to get some rest, they can rarely do so peacefully. This leaves us in a state of anxiety, which affects our daily lives.

Living amid an absurd amount of noise is something we've grown so used to that we don't even think it to be odd. But steps must be taken to increase public awareness about this menace and laws should be implemented to keep in check the unnecessary use of horns and of excessive construction noise. Events which create sound pollution, especially at night, should also be brought under regulations so they don't disrupt people's peace.

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