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Same rules should apply to all debtors

Why is it that small debtors suffer while big defaulters walk free?

This week, when the High Court blasted the Anti-Corruption Commission (ACC) for failing to take effective measures against big loan defaulters, one of the issues it flagged was that the commission is too busy catching small-time loan defaulters while letting major defaulters go free. We applaud the court for expressing concerns that mirror those of the ordinary citizens. The contrast between the plight of small debtors and defaulters and the exemptions enjoyed by big defaulters is one that has been discussed frequently. Most recently, it came into renewed focus after two developments connecting the two groups.

In one, we came to know about a PK Halder-style scam in which Tk 9,500 crore was allegedly embezzled from three Islamic banking institutions by business entities using fake addresses/identities. In the second development, we came to know about the fate of 12 farmers who were arrested after warrants were issued against 37 of them, who each took loans ranging from Tk 30,000 to 40,000 in 2016. The total loan amount taken was Tk 15 lakh, of which Tk 2 lakh had not been repaid.

The prompt arrest of farmers for not being able to repay such a small amount, that too in relation to loans that they allege they were duped into accepting by a local UP member, seems absurd given that the ACC has failed to even submit a charge sheet in any of the cases related to the Basic Bank scam after seven years. In that scam, around Tk 4,500 crore was siphoned out of the bank between 2009 and 2013. The High Court rightly reprimanded the ACC for this failure as well as its inexplicable refusal to file a case against the bank's then chairman.

The disparity between the treatments given to debtors from the most marginalised communities and debtors from influential quarters with known political connections could not be starker. Yesterday, this daily also reported on how fishermen across coastal belts are falling into a spiralling debt trap due to inadequate support during the fishing ban period, and that the lack of a regulatory framework on labour rights has made them highly vulnerable to human rights abuse.

Is it in any way just and fair that fishermen are failing to feed their families or farmers are being dragged to jail for a few thousand takas, while thousands of crores are leaving our banking sector without the authorities barely batting an eyelid? Why has the government normalised a state of affairs where there is one rule for the many, and one rule for the powerful few? As the HC augustly observed, does that mean the big loan defaulters are above the law?

If the government truly believes in the rule of law, then it is high time it implemented measures that bridge the gap between promises and actions that seems to characterise its so-called "zero tolerance" for corruption. The big defaulters are why the banking sector is in such turmoil today. And they must be brought to book on a priority basis.

How long will BCL be above the law?

Comilla incident shows how unruly it has become

It's highly disturbing to see administrators of public universities being constantly cowed into serving the parochial interests of the ruling party's student wing. In the latest example of such power abuse, the president of the Comilla University unit of Bangladesh Chhatra League reportedly walked into the vice-chancellor's office on Tuesday, and demanded that BCL leaders be recruited in different posts at the university. This isn't the first time that he showed such audacity, however. According to a report, in March, the BCL unit president (who somehow held on to this post for 15 years, despite not being a student anymore and belonging to an expired committee) and his team went to the then newly-appointed VC with the same demands and more. At one point, they even blocked the VC's car to force him to meet their demands.

As regards Tuesday's incident, one newspaper narrated how – when the VC stressed that only those who acquire the necessary scores in exams will be given jobs at CoU – the BCL unit president challenged him, asking whether members of his group would still be denied jobs if the prime minister spoke for them. Although the VC stood his ground and expressed his doubt that the PM would ask for something that went against the rules, the manner in which his authority was challenged, in front of visitors and teachers no less, is truly shocking.

One may recall that in January 2021, a group of 25-30 BCL men had confined the Rajshahi University VC, two pro-VCs and the proctor in the VC's residence, demanding that they be given jobs at the university. This kind of power abuse to secure jobs is just one in a long list of crimes and irregularities being committed by those carrying the seal of the BCL, to little response from its central leadership. The exemptions they continue to enjoy, both at their universities and outside, are mind-boggling. One cannot help but ask: How is it that the BCL can coerce and even hold hostage those in the highest positions of a university? What makes them feel so emboldened? Why do the administration and the ruling party continue to allow this? If the VCs are so helpless in front of the BCL, one shudders to think of the vulnerability of general students.

The BCL, just like any organisation, must be made accountable to the law of the land. We urge the BCL central leadership to establish discipline and a reliable accountability mechanism within their organisational set-up to respond to such undesirable incidents. But more importantly, the authorities, both at the public universities and colleges and at the state level, must realise the gravity of the danger that their continued inaction/tolerance poses to the future of the education sector. It is high time they stopped pandering to the whims of BCL cadres so that universities run with public money can serve the public.

India's G20 presidency to promote the universal sense of one-ness

Narendra Modi
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NARENDRA MODI

The previous 17 presidencies of the G20 delivered significant results for ensuring macro-economic stability, rationalising international taxation, relieving debt burden on countries, among many other outcomes. We will benefit from these achievements, and build further upon them.

However, as India assumes this important mantle, I ask myself, can the G20 go further still? Can we catalyse a fundamental mindset shift, to benefit humanity as a whole?

I believe we can.

Our mindsets are shaped by our circumstances. Through all of history, humanity lived in scarcity. We fought for limited resources, because our survival depended on denying them to others. Confrontation and competition – between ideas, ideologies and identities – became the norm.

Unfortunately, we remain trapped in the same zero-sum mindset even today. We see it when countries fight over territory or resources. We see it when supplies of essential goods are weaponised. We see it when vaccines are hoarded by a few, even as billions remain vulnerable.

Some may argue that confrontation and greed are just human nature. I disagree. If humans were inherently selfish, what would explain the lasting appeal of so many spiritual traditions that advocate the fundamental oneness of us all?

One such tradition, popular in India, sees all living beings, and even inanimate things, as composed of the same five basic elements – the panch tatva of earth, water, fire, air and space. Harmony among these elements – within us and between us – is essential for our physical, social and environmental well-being.

India's G20 presidency will work to promote this universal sense of oneness. Hence our theme: "One Earth, One Family, One Future."

This is not just a slogan. It takes into account recent changes in human circumstances, which we have collectively failed to appreciate.

Today, we have the means to produce enough to meet the basic needs of all people in the world.

Today, we do not need to fight for our survival – our era need not be one of war. Indeed, it must not be one!

Today, the greatest challenges we face – climate change, terrorism, and pandemics – can be solved not by fighting each other, but only by acting together.

Fortunately, today's technology also gives us the means to address problems on a humanity-wide scale. The massive virtual worlds that we inhabit today demonstrate the scalability of digital technologies.

Housing one-sixth of humanity,

FILE PHOTO: **STAR**

and with its immense diversity of languages, religions, customs and beliefs, India is a microcosm of the world.

With the oldest-known traditions of collective decision-making, India contributes to the foundational DNA of democracy. As the mother of democracy, India's national consensus is forged not by diktat, but by blending millions of free voices into one harmonious melody.

Today, India is the fastest growing large economy. Our citizen-centric governance model takes care of even our most marginalised citizens, while nurturing the creative genius of our talented youth.

We have tried to make national development not an exercise in top-down governance, but rather a citizen-led "people's movement."

We have leveraged technology to create digital public goods that are open, inclusive and inter-operable. These have delivered revolutionary progress in fields as varied as social protection, financial inclusion, and electronic payments.

For all these reasons, India's experiences can provide insights for possible global solutions.

During our G20 presidency, we shall present India's experiences, learnings and models as possible templates for others, particularly the developing world.

Our G20 priorities will be shaped in consultation with not just our G20 partners, but also our fellow-travellers in the global South, whose voice often goes unheard.

Our priorities will focus on healing our "One Earth," creating harmony within our "One Family" and giving hope for our "One Future."

For healing our planet, we will encourage sustainable and environment-friendly lifestyles, based on India's tradition of trusteeship towards nature.

For promoting harmony within the human family, we will seek to depoliticise the global supply of food, fertilisers and medical products, so that geo-political tensions do not lead to humanitarian crises. As in our own families, those whose needs are the greatest must always be our first concern.

For imbuing hope in our future generations, we will encourage an honest conversation among the most powerful countries – on mitigating risks posed by weapons of mass destruction and enhancing global security.

India's G20 agenda will be inclusive, ambitious, action-oriented, and decisive. Let us join together to make India's G20 presidency a presidency of healing, harmony and hope. Let us work together to shape a new paradigm – of human-centric globalisation.

Why Bangladesh should invest in health information technology

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ABM UDDIN

High healthcare costs, medical malpractice, poor quality of care: the list goes on and on when defining healthcare in Bangladesh. Too much is at stake when a healthcare system is plagued by these issues. And it is the patients who suffer the most. Bangladesh does not lack talent in the medical profession, but it surely falls short in leadership and commitment to improving the healthcare system.

Health information technology (Health IT) can largely cure these problems.

Health IT can be anything from software to the internet, computers, mobile applications, laptops and smartphones that ease communication in taking care of patients. The primary goals of Health IT are to save patient information electronically and facilitate communication between providers. Of course, at an advanced level, it facilitates the exchange of data among all healthcare providers.

Saving patient's data electronically is key to improving care. In Bangladesh, physicians still use pen and paper to write prescriptions. Often, it is not legible. Prescriptions get lost. Patients must carry their healthcare documents with them when visiting a physician. Only a small percentage of providers use computers to save patient's data. They either do not have the resources to maintain digital records, or they are simply not interested in doing so due to the lack of requirements. So, it is mostly on the patient to save their prescription or remember their medication. For elderly people, it is even more cumbersome. Health IT can dramatically improve record-keeping.

The USA implemented a Health Information Technology for Economic and Clinical Health (HITECH) Act in 2009 that requires physicians to maintain records electronically. In 2009, the country was not a long way ahead of where Bangladesh is now in terms of medical data management. To promote information technology in

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healthcare, the federal government provided financial incentives to providers to meet the costs of this new requirement. The law was followed by massive diffusion of Health IT. It, in fact, revolutionised healthcare. Patients no longer needed to carry and save their prescriptions, lab tests, diagnosis results, etc, as the physicians began to save them on their devices. Prescriptions were sent to pharmacies electronically. Bangladesh can take steps toward electronic health records to accomplish these goals.

One critical aspect of Health IT is improved coordination between providers. Patients need to move from one provider to another for treatment. In the current situation, new providers will often require patients to get a new diagnosis/lab test, even though the patient has already completed that procedure with another provider. This leads to more expenses, in addition to physical and mental hardships; it gets especially harder on low-income families. To avoid this, providers need to be willing to collect data from another provider of the patient before their visit using phone, fax, or even mail. It allows the treating physician to investigate the patient's medical history prior to the visit. The availability of such data before an encounter not only improves care, but also reduces costs in terms of avoiding unnecessary medical procedures.

At a more advanced stage, technology can allow data exchange in the entire healthcare ecosystem, digitally and automatically. Using the internet and software, clinicians can see patient's data saved in the healthcare systems using their demographic information such as name, date of birth, address, etc. This advanced stage is easier said than done, but it is possible. Ninety-six percent of Florida's hospitals are capable of sharing data electronically in real-time using Health IT. There are many laws in the US requiring healthcare providers to share their patient's health information with other providers, and when appropriate. This provides the patient's medical history to attending clinicians, allowing for better service.

During the height of Covid-19, telehealth (or telemedicine) was used to treat patients across the globe, including in Bangladesh. With the advancement of Health IT, telehealth can be the primary source of healthcare for rural patients who lack transportation and good doctors. Using technology, clinicians from anywhere in the country can see patients, no matter their location. They can even provide free medical advice via face-face-face encounters, closing the massive gap in healthcare between rural and urban populations. Patients can manage their doctors' appointments using mobile apps at their fingertips. Because of the availability of advanced technology, telehealth took a big leap during Covid-19 in the US, and, in fact, the healthcare community sees telehealth as the future.

Healthcare is notoriously complex. By investing in Health IT, we can revolutionise public health. The role of the government comes foremost in transforming legacy healthcare into a modern system. By using laws and regulations, as well as financial incentives, the government can truly take the lead to provide better care for all citizens. It is an ambitious goal, but it is within reach.