

## Why the fall in remittances?

Take concrete steps to address loopholes in the system

For a country that depends on the earnings of migrant workers for its economic stability, it is certainly a worrying trend when remittance keeps on declining year after year. What is particularly perplexing is that this is happening despite an increasing number of Bangladeshis leaving for jobs abroad each year. In 2021, for instance, 617,209 workers left for overseas jobs, bringing in \$22.07 billion in remittances. In 2022, a record 1,135,873 workers found jobs abroad, which should have almost doubled our earnings. Yet, the remittance inflow was actually 1.5 percent lower year-on-year at \$21.25 billion.

One of the major reasons for this fall – and the one most often highlighted by the government – is that an unknown volume of money is being transacted through unofficial channels, i.e. hundi. Migrants prefer unofficial channels because they are offered better exchange rates than banks, they are not charged any transaction fees, there is no unnecessary paperwork or bureaucracy, and it is easier and considerably faster for them to send money to their families in the villages than through banks.

Given these realities, the question is, what has the government done to ease banking through official channels? The 2.5 percent incentive provided by banks is simply not sufficient to counter the attractive package offered by hundi agents, unless exchange rates are made competitive, transaction costs are removed, and bank services are made efficient and migrant-friendly. In addition, the lack of financial literacy and difficulty in accessing banks, particularly of female family members of migrants, must also be addressed through sensitive policymaking.

Another reason highlighted by migrant rights experts is the exorbitant recruitment costs, about 50-60 percent of which goes towards “paying” visa traders in the destination countries, even though selling or buying job visas is illegal. According to the Bangladesh Bureau of Statistics, on average, the recruitment cost of a Bangladeshi migrant worker is \$4,903 or Tk 4.16 lakh, while the average monthly salary is Tk 23,093, which means it takes 17.6 months for a worker to simply recoup the amount he or she has to spend for recruitment. Many of them end up with no job even after spending such a huge sum of money, and are subsequently deported. Without meaningful efforts to reign in the ever-increasing recruitment costs, particularly the illegal visa trade both in home and destination countries, migrants will continue to bleed financially.

Additionally, most of our migrant workers are employed in low-paying, unskilled jobs, as a result of which the amount of money they eventually send back to the country – after their recruitment and living costs are deducted – are pitiful. According to the Refugee and Migratory Movements Research Unit (RMMRU), 78.64 percent of workers who migrated in 2022 were less skilled, and are prone to fraudulence and exploitation. It is of urgent importance that Bangladesh takes steps to upskill its workers and look for emerging markets where they can compete successfully.

The government needs to come up with a holistic plan to address the complex reasons that are holding back the growth of our remittance earnings. It needs to ensure coordination among different ministries to address migrants’ needs and concerns at all levels, and to provide them and their families with the necessary knowledge and skills to prosper.

## Air pollution causing premature births!

What exactly is the government doing to improve Dhaka’s air quality?

We are alarmed by the findings of a new study that reveals that poor air quality is contributing to the rise in premature births and babies born with low birth weight in Dhaka. According to the study, jointly conducted by the International Centre for Diarrhoeal Disease Research, Bangladesh (icddr,b) and the Directorate General of Family Planning, preterm births jumped from nine percent in 2014 to 15.2 percent in 2017, while the number of babies born with low birth weight increased from 20.6 percent to 36 percent during the same period, due to the mothers’ exposure to air pollution.

We know too well that Dhaka’s air is almost unbreathable these days. On the morning of March 1, it once again topped the list of cities around the world with the worst air quality, with an Air Quality Index (AQI) score of 198, which is considered “unhealthy.” Dhaka, however, is not the only city in the country with compromised air quality; other major cities are facing the same problem too. Such extremely polluted air is causing a host of diseases among our population – particularly children and the elderly – such as acute respiratory infections and heart diseases, as well as depression and other mental illnesses. The World Bank, in a report published in December, stated that around 80,000 people are killed every year in Bangladesh due to polluted air.

How much worse must things get before our government decides to take immediate steps to check air pollution? Unfortunately, till now, the government agencies concerned have not handled the issue with the importance it deserves, let alone prioritise it for the sake of people’s health and well-being. Will the knowledge that even newborn babies aren’t spared the curse of air pollution wake them up for their perpetual slumber?

In the absence of any substantial measures, the quality of air in our cities is deteriorating with each passing day. Vehicular emissions, fumes from factories and brick kilns, and dust accumulations from ill-planned development projects continue to pollute our air. Dust pollution from hundreds of construction sites has particularly become a choking nuisance for the city residents. Add to this the toxic microplastic that we are inhaling every day.

The entire situation is alarming, and we need to change it for our own survival – and particularly for our children. The government must stop treating it like a non-issue. We have repeatedly urged the authorities to declare air pollution a public health emergency and act accordingly. It is also time for the public to make collective demands for coordinated action from the authorities to make our cities liveable and breathable.

# Shrinkflation: Downsizing in the time of inflation



BLOWIN’ IN THE WIND

Dr Shamsad Mortuza is a professor of English at Dhaka University.

SHAMSAD MORTUZA

One live poultry market in the capital has decided to sell pieces of chicken for those who cannot afford to buy an entire bird. This is not unusual: all supermarkets serve chicken cuts. However, the ones who cannot afford to buy a whole bird would probably not go to fancy supermarkets. Rather, they would get a portion directly from the poultry sellers. The price of one quarter of a small broiler chicken would come down to Tk 55-60. This will at least give them a fowl taste of a market that is fast spinning out of control.

We have heard of getting a share in the sacrifice of a cow. Getting a share of a bird or a fish is becoming popular as people are forced to downsize their monthly budgets. Our reputation as big eaters has taken a hit as we adjust to the recent price hikes. People have to “shrink” their food choices amid the inflation.

The other day, I was getting some confectionary items when a policeman walked in. He asked for the price of a sandwich; when told, he pondered for a while before leaving. I wanted to offer him the sandwich, but I realised it would be inappropriate for me to assume that he could not afford it. I did not want to offend him. But the thought left me disturbed. My middle-class sentiment did not let me reach out.

The provision for buying food in portions is meant for saving blushes. It is a face-saver euphemism like a “doggy bag” when diners request a box for the leftover food pretending that they would take it for their pets. Pretension is the hallmark of our middle class. They cannot queue up for subsidised food in an open market, yet they cannot afford to buy their essentials from the stores.

Inflation has hit hard. For ordinary people, the war in Ukraine or the tension in Taiwan is a distant event. For them, surviving every day has become a battle. The hike is everywhere: the prices of essentials, the bills for utilities, the costs of transportation and accommodation. The commodities are having a field day, while the value of humans is going down. Even the proverbial Bangalee resistance, found in the



Having to deal with the rising food prices, every day has become a battle of survival for ordinary people.

FILE PHOTO: STAR

idiomatic expression “While the heart bleeds, lips remain sealed,” is beginning to fall apart at the seam. The lopsided growth is not helping the cause either. The haves are having a buffet, and the have-nots are at the mercy of the market.

The month of Ramadan is unlikely to bring any relief as this month of fasting is also known for its traditional lavish breakfasts. As devotees overcompensate for their abstinence through their overindulgence during evening and morning meals, the market manipulators take full advantage of the seasonal food cravings. So while one group is planning furious feasts while they fast, another group is fast becoming furious.

With the IMF on board, food subsidies are off the table. So how do we address the silent famine that is looming large? In Karachi, where they

That is precisely what is happening in Bangladesh.

The state-level call for austerity is often ignored. Even the makers of rules are guilty of being the breakers. No one needs to know how many dishes were served at a party when people are starving. Yet, the media is never short of such images.

Did it occur to you that there is an extreme level of overindulgence all around? All the wedding parties now look the same. People go beyond their means to entertain. During the wedding season, nearly all the streets adjacent to my house remained covered under canopies of light. Some all-lit-up buildings here and there showed the sponsors who footed the bills for the lights. Then again, when we hear about our leaking reserve for the crude oil and liquefied natural gas needed to produce electricity, we realise how

greed in check. The hoarders who are planning to profit at the expense of ordinary consumers must be brought to book. The punters who are planning to make extra money keeping the ordinary people as hostages must be brought under control. Monitoring is the key. And those who will monitor also need to set a high ethical standard for themselves.

At the same time, innovative strategies need to be taken to lift the pressure from consumers with limited means. Anonymous charity rations can be introduced by stores for those who cannot afford essentials. Some of the initiatives during the pandemic can be reintroduced to help people who are struggling to make ends meet.

This is not the right time for pretension. Shrinkflation is here. The doggy bags are not for pets. They are for humans who cannot be downsized.

# Make education accessible for children with disabilities

Maliha Noshin Khan and Marzuk AN Hossain are research associates at the Brac Institute of Governance and Development (BIGD).  
Md Kamruzzaman is senior research associate at BIGD.

MALIHA NOSHIN KHAN, MARZUK AN HOSSAIN  
and MD KAMRUZZAMAN

According to the National Survey on Persons with Disabilities 2021 by the Bangladesh Bureau of Statistics (BBS), there are about 4.5 million persons with disabilities in Bangladesh. This large population remains mostly excluded when it comes to access to education. While Bangladesh is nearing the goal of full primary school enrolment, only about 41 percent of children with disabilities of primary-school-going age (6-10 years) are enrolled in schools. The difference is partly due to their delayed admission. The rate is lower than the national average of 97 percent, and enrolment sharply drops to 24 percent for the 11-16 age group. So not only do children with disabilities have a low school enrolment rate and a delayed start, but they also tend to drop out early.

Inclusive development is stipulated in our constitution. The Sustainable Development Goals (SDGs) also seek to leave no one behind in the process of holistic development. Thus, excluding children with disabilities from education is tantamount to denying their constitutional and humanitarian rights.

An ongoing study by the Brac Institute of Governance and Development (BIGD), in collaboration with researchers from Cambridge University, found that the parents of children with disabilities value their access to mainstream education. The greatest interest was observed in

the households where both parents work. These parents do not have the opportunity to spend much time on their children’s education and self-care needs. Most parents, particularly those working outside, often cannot make the necessary adjustments for a more inclusive household infrastructure due to financial limitations or simply the lack of knowledge and awareness. When both parents work, it is difficult

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to leave their child with a disability at home alone. Access to good primary education would not only enhance the skills of their children, but also provide reliable day-care support.

In this context, Bangladesh has some commendable laws in place. The most important of those laws states that no school can discriminate against a child based on their disability in the admission process, according to the Rights and Protection of Persons with Disabilities Act, 2013. The BIGD study found that government primary schools generally follow this policy. Substantial difficulties in educating children with disabilities still remain.

handle these multifaceted issues while keeping the quality of education intact. The parents of children with disabilities also raised concerns about these issues in school.

However, there have been some positive developments recently. To comply with the law and the SDGs, about 38 percent of schools now have entrances with ramps for wheelchair users and toilets with high commodes for ease of access. However, there are still gaps. For example, in some cases, schools with ramps still have the bottom frame (choukath) of the door, preventing wheelchair access to school buildings or classes without help. In

many cases, accessing high commodes requires climbing steps, again making it difficult for a child who has difficulty walking.

One could argue that given the resource-intensive nature of their education, special schools could be built for children with disabilities. But children get their first and most expansive exposure to the outside world at school. Keeping children away from mainstream education means hindering their connection to the real world. When they learn and grow with other children, they gain critical social skills, confidence, and networks. It also raises awareness and a desire for inclusion among teachers, other children, and society as a whole.

Achieving inclusive education in Bangladesh will require learning from the teachers, students, and parents most closely involved with dealing with children with disabilities. Teachers need to be trained regularly. Interactive sessions between parents and teachers are also necessary at the beginning of each school year to ensure that teachers are well aware of the needs of the children they teach.

Ensuring inclusive education requires substantial investment and continuous learning. So, the improvements are likely to be gradual. Getting the basics right should be the priority; the more challenging targets, such as introducing inclusive teaching materials like braille, can be addressed in the longer term. But it will require the sustained commitment of policymakers and an application of focused, clever strategies. We hope the government and other stakeholders strive to invest in inclusive education in Bangladesh.