

Overflow of non-performing loans

Time for govt to change its policy towards habitual defaulters

Not unsurprisingly, Bangladesh's banking sector now has the second-highest ratio of non-performing loans (NPLs) in all of South Asia, as lenders continue to face numerous challenges emanating from scams, a lack of corporate governance, and reluctance by borrowers to make regular instalment payments. It is not an achievement to be proud of by any means. The only country that has a higher ratio of NPLs in South Asia is Sri Lanka, which has been enmeshed in a severe economic crisis.

A World Bank report titled "Expanding Opportunities: Toward Inclusive Growth", which exposed this disturbing fact, also revealed that Bangladesh has the highest ratio of NPLs among non-bank financial institutions (NBFIs) in the whole of South Asia. In most South Asian countries, NPL ratios remained below the 2021 levels and the 10 percent threshold commonly used to indicate systemic stress in countries of the region. The only exceptions were Bangladesh, where the NPL ratio reached above the 2021 level and reached dangerously close to the 10 percent threshold – logging in at 9.4 percent – and Sri Lanka.

As of December 2022, defaulted loans at banks in Bangladesh had increased 16.8 percent year-on-year to Tk 1,20,656 crore. According to central bank data, the ratio accounted for 8.16 percent of the outstanding loans given out by banks as of December, up from 7.93 percent a year ago. The increase came despite the Bangladesh Bank further relaxing the rules on rescheduling to bring down the rate of default loans last July. What this clearly shows – for the umpteenth time – is that relaxing rules can't tame defaulted loans, as experts have said repeatedly.

The one saving grace for the banking sector and the larger economy could be the adoption of the draft Bank Company (Amendment) Act, 2023, which could potentially usher in major consequences for habitual loan defaulters and restrict the influence of families on a bank's board. However, what is strange in that regard is that the government is yet to publish the draft of the Act, which it was expected to do after the cabinet approved it on March 28. Since it is not a secret document, the government should publish it to receive feedback and recommendations from stakeholders. It should also begin to enforce strict banking rules for habitual defaulters, and ensure that no more scams occur right under the noses of our regulators.

Parks and recreation, a distant dream

Do authorities care at all about citizens' quality of life?

In a city starved of green and open spaces, it is inconceivable that two major parks, Osmani Udyan and Panthakuja, have been made inaccessible to the public in the name of development work. Five years have passed since the so-called beautification projects – which was supposed to be completed within a year – were first undertaken, with no visible progress or end in sight of the construction work. In the meantime, as reported by this daily, these parks, which used to attract a large number of people from all walks of life, have become hotbeds of illegal encroachment and criminal activities.

As is usually the case with development projects in the country, a huge amount of taxpayers' money has been allocated for these projects, but there appears to be no accountability of the authorities to ensure corresponding public benefit. As per the Dhaka South City Corporation (DSCC), the project deadline for Osmani Udyan was extended three times and the cost increased from Tk 54 crore to Tk 89 crore before the DSCC finally cancelled the contract with the assigned construction firm eight months ago. A new contracting firm is yet to be appointed, and it is anybody's guess when the new contractor will be able to finish the deliverables. Meanwhile, the DSCC's Tk 19.20 crore beautification project for Panthakunjo Park has been suspended due to a dispute between the DSCC and relevant government organisations over the installation of Elevated Expressway pillars within the park. The lacklustre attitude of the DSCC over the protracted delay in finishing the projects is simply unacceptable, particularly given that it still doesn't seem to have a deadline in sight for when these open spaces will be open to the public again.

These are hardly the only examples of abandoned or encroached public spaces in Dhaka city. Despite promises over the past six months that the Lalmatia D Block playground will be opened soon, it is still out of commission. The same goes for Trikona park in Lalmatia and Shahid Park in Mohammandpur. And the list, depressingly, goes on. We wonder if the city authorities care at all about the quality of life of residents and realise how crucial open public spaces are in a city that has all but been taken over by concrete. We urge them to stop undertaking massive beautification projects that end up costing, rather than benefiting, the public. The DSCC and DNCC need to take urgent steps to free up and operationalise encroached and abandoned parks.

LETTERS TO THE EDITOR

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Let Dhaka breathe!

I have lived all my life in Dhaka. Never before in my four decades has Dhaka's air been so unbearable. The city's air has become so toxic that I can barely go on a week without breathing issues. Dhaka has been topping the air pollution chart for years now. Are the city authorities blind to this fact? Don't they see what air pollution is doing to us Dhaka residents? When will they wake up and do something about it?

Salma Sheikh, Dhanmondi

EDITORIAL

Does RTI have a future in Bangladesh?

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SHAMSUL BARI and RUHI NAZ

Readers often ask if we see a future for the Right to Information (RTI) Act in Bangladesh. Can public officials, long used to a deeply entrenched culture of official secrecy, ever become transparent in their work and feel accountable to citizens? Are there enough citizens who understand the full scope of the law and have the courage to use it to seek sensitive information or to expose any potential misdeeds?

The success and failure of any RTI law ride on three key players: citizens who must submit information requests, public authorities who must deal with them properly, and the Information Commission (IC) who must mediate disputes between the two sides impartially.

On average, about 10,000 people use RTI requests annually to seek information from public offices in Bangladesh. The numbers are admittedly small relative to our population, but given the nature of the law, they are not insignificant. Most of the requests, though, relate to matters of personal interest and/or information on mundane matters like government rules and regulations, for which RTI is not necessary. In other words, they do not pertain to transparency or accountability issues. This explains why the annual reports of the Information Commission show that over 95 percent of RTI applications in the country receive positive responses.

Except in a few cases, the law has hardly been used to probe government preparedness to disclose sensitive information on larger issues of national interest. Nor has it been used well enough to bring systemic change in governance. There is a clear reticence among citizens to use it for larger accountability issues: this could be due to fear of repercussions from the authorities, or mistrust of the Information Commission as an impartial arbiter, or even because most citizens are still unaware of the tremendous possibilities of the law.

Even on this level, progress is discernible. Though not many applications are made to unearth large-scale scandals on the national level, they are being made to probe many issues of a local nature. One NGO engaged in promoting the law in the north of the country has highlighted the many trials and tribulations of

RTI users in rural or semi-urban areas. They reveal a generally cavalier attitude of public officials, many of whom still lack knowledge or understanding of some of the law's basic features and are often hostile towards applicants. These applicants, however, increasingly display a growing capacity to withstand pressure and hold their ground against bullying bureaucrats.

A common practice among Designated Officers – charged with dealing with RTI requests – is to insist that applicants provide mobile numbers in their requests. It enables them to call and chastise the applicant for daring to submit the request, browbeat them to withdraw it or threaten them with unpleasant consequences. Abhi Das, an

irregularities at the school where he worked. Enraged by the application, the education officer served him with a show-cause notice for submitting such a complaint against the school. In his response, Mominul stated that he had not submitted any complaint against the school, but only a request for information.

In a very different story, 15 farmers from different upazilas in Dinajpur district each received a combine harvester, made by Kubota Corporation, at a subsidised price. The cost of Tk 30 lakh for each machine was to be shared half-and-half between the farmers and the government. The local Agriculture Office and the company personnel jointly provided training

the report. On February 19, 2023, the director of the project sent the report to the Agriculture Office asking them to share it with the farmers. The report concluded in favour of the farmers and opined that it was inappropriate for the company to serve legal notices to the farmers directly, without informing the Agriculture Office first.

Farmers feed all of us, and the following story also bodes well for the future of RTI. Jamaluddin of Dinajpur's Nawabganj upazila submitted an RTI request to the local Agriculture Office asking for the list of farmers who had received incentive packages of seeds and fertiliser under a government scheme. Angered by the application, the official concerned sent his subordinate



VISUAL: STAR

RTI enthusiast in Dinajpur, had applied to the additional director of the local Department of Agricultural Extension office asking for information relating to the harassment of local farmers who sought to obtain government-approved agricultural equipment. An angry additional director reportedly dispatched his subordinate to the residence of the applicant to scold him for not providing the telephone number and ask him to pay a fee of Tk 2. Although intimidated, Abhi knew his RTI law: mobile phone numbers are not required and any demand for fees must be in writing.

In another example of how recalcitrant officials try to avoid their responsibility, Mominul Islam of Fulbari submitted an RTI request to the District Secondary Education Office asking for information on some

to the farmers, who were assured that the machines would be paid for within a few years because of cost-saving on agriculture production. The machines, however, became unusable within the first year. The farmers, who had each made a down payment of Tk 3-4 lakh and had agreed to pay the rest through instalments, were devastated. Soon, they received notices from the company for non-payment of instalments.

The farmers requested the Agriculture Office to investigate the matter, but the report of the investigation was not shared with them. So, they submitted an RTI request to the Agriculture Office on June 26, 2022. Receiving no response, they sought the help of a group of RTI activists in the district. Several members of the group soon submitted RTI requests to the same office asking for a copy of

to the residence of the applicant asking why the application was made and who motivated them to do so. The applicant retorted that he had the right to seek information under the RTI Act and that the officer was duty-bound to respond. The berated official soon provided the list; his office even checked if others in the area were entitled to the incentive and, as a result, added 10 other farmers to the list.

To answer the question raised at the beginning of this article: we do see hope for the RTI Act in the country. But there are a few "ifs": if civil society pays more concerted attention; if the government brings disobedient officials to book; and if the Information Commission enhances its image as an impartial guardian of the law. With these conditions, all three key stakeholders of the law can be winners.

The emotional rollercoaster ride of motherhood



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She freelances during her little free time and
has a small social media presence where she
shares stories of her daily life as a mother.

RUTHBA IRTEZA

I am emotional as I write this as I don't want to sound ungrateful. I am a mother of two beautiful boys. I am thankful for the family I have, who supported me and took care of me through thick and thin in my motherhood journey, but it hasn't always been rainbows and sunshine, like they show in the movies.

My first birth was the most traumatic experience of my life – something I still find hard to talk about. That feeling of trauma mixed with overwhelming gratitude of having a healthy baby in my arms put me through a rollercoaster of emotions. Regardless of how labour and delivery unfold, whether with ease and as planned or requiring emergency intervention, the postpartum period is often a different story.

Bruised and tired from the process of giving birth, I thought things would be fine once I got home. Little did I know about postpartum depression (PPD).

Owing to my reputation as a self-sufficient, independent girl-child growing up in Bangladesh, I thought PPD was also something I could tackle alone. But I also felt guilty and suffocated for failing to communicate with my loved ones. I was angry and I had nowhere to channel it. Some

days, I did not have the will or desire to even talk to my newborn – who I knew needed me desperately – and my partner started to feel like a stranger. I cried endlessly. When the baby cried, I would sometimes beg my mother to take him away from me. I felt touched out and was terrified of all my feelings.

I also realised that social media was proving to be a landmine, full of triggers. I started comparing myself to the picture-perfect insta-mum. But for me, even combing my hair was a challenge. I believed if I was put off by my own image, surely my husband found me unattractive too. While I battled these inner demons, the world kept demanding for me to raise a stellar child, be a selfless mother, be all that my previous generations were and more. I broke down steadily until there was no more to break, and that is when I started sharing my thoughts, unfiltered, for the world to consume. It felt cathartic, not holding everything in any longer.

Soon, other mums started sharing their stories. For many new mothers, the stress of caring for a newborn coupled with hormonal changes after childbirth, a possible history of depression or anxiety, and a general

lack of social support can lead to PPD. As many as one in five women struggles with this serious mental health issue. If the number is so high, one must assume that the tools for recovery would be easily available, right?

That is what I thought, and while I was fumbling to find solutions, life threw another curveball at us. I became pregnant with our second child, and just 12 days after giving birth, my

PPD can take away from motherhood, from our quality of life, and turn us into a shell of our former selves. Many of us do not know what it is; those that do don't know where to seek help. Therapy can be helpful and is often necessary for PPD. Online therapy can be a convenient way to get the help you need and is available both in Bangladesh and abroad.

husband flew to Canada, leaving (now) all three of us behind. Even though my parents and in-laws helped me with my children, without my partner's presence, I felt as though I was in uncharted territory.

For the second time in the span of a few years, I again felt exposed,

vulnerable, and was at the receiving end of mixed messages: "You CHOSE to have a baby, many people can't!"; "You have everything you ever wanted! Why aren't you happy?"; "SNAP OUT OF IT!" Those who supported me the first time around were also "done" with my depression. I now felt guilty asking for help again. I yearned to be the person I was before. The anger was back and the little recovery I had made after the first birth was all but gone.

And then we moved to Canada. This time, it was my husband who became a shining light at the end of the dark tunnel. He helped me through my meltdowns, bad days and took over all responsibilities of raising the children. He made sure our house was in a liveable condition and filled my days with love and rest. I felt heard, seen, well-rested, and respected again.

I experienced PPD with both pregnancies, albeit in varying degrees and dimensions. But in both cases, I had to express those feelings to get help. I cannot, for the life of me, say that I have recovered. But there is hope now – that, too, feels like a big step forward.

PPD can take away from motherhood, from our quality of life, and turn us into a shell of our former selves. Many of us do not know what it is; those that do don't know where to seek help. Therapy can be helpful and is often necessary for PPD. Online therapy can be a convenient way to get the help you need and is available both in Bangladesh and abroad.

I know that there are many new mothers who feel lost. I urge you to try and give a voice to that noise inside your head. I am no expert, but as I've found out, staying silent does not help.