

## Slum children need special care

Authorities must ensure that poorer students are not left behind

The crisis of education in urban slums is nothing new, but following the pandemic, it seems to have come back with a vengeance. As per a report by The Daily Star, many schools that shut down during the pandemic has never since reopened. This as well as their inability to be readmitted in other schools, because of financial constraints, have forced many children to drop out. Consequently, many have been forced into labour or early marriage at an age when they should be in classrooms, preparing for a brighter future.

Our report presents a compelling case based on the situation in several slums in Dhaka, highlighting the unfortunate trade-off between education and survival that these children face. One of them is 12-year-old Rasel, whose family lives in Karail. A brilliant student who stood first in second grade, his school was closed during the pandemic, causing him to drop out. He now babysits his younger siblings while their mother works outside. Like him, Bayzid, whose family lives in Bhashantek, also dropped out after second grade, and now works as a vegetable vendor. It is likely that these children will never go back to schools.

Although we don't know the number of slum children who fell through the cracks during the pandemic, it is believed to be significant. They sit at the top of the pile of vulnerable students, and the end of the pandemic has done little to improve their odds. The financial strain their families continue to face is a stark reminder that educational costs are a significant deterrent for children's enrolment. NGO-run schools have been somewhat helpful in addressing the crisis, but the challenges they face in terms of funding shortages and operational uncertainties remain daunting. Evidently, the number of schools and learning centres in Dhaka's slums has declined post-pandemic, even though their demand is much higher. Even the Bureau of Non-Formal Education – which has a special programme that offers primary education with a shortened syllabus – hasn't had much success in changing this scenario.

The continued education crisis in slums is a result of many factors, but this is not a battle we can afford to lose, as it has far-reaching consequences for the future of these children, their families, and society at large. We urge the authorities and all stakeholders to take concerted action to address this situation.

## Gender biases in the courtroom

Indian SC's initiative should inspire Bangladeshi legal community

We are impressed by the Indian Supreme Court's initiative to release a glossary of "gender-unjust terms" so that the legal community avoids them when preparing pleas, orders, and judgements. The glossary also provides alternative terms that are gender-sensitive and in keeping with the times. Though quite late in coming, we welcome this change which aims to do away with gender stereotypes that often colour how women (and girls) are treated at court. At the same time, this move is one that courts in other countries, including Bangladesh, should follow.

It is hard to believe that even now, terms like "fallen woman", "harlot", "seductress" and "whore" still exist in legal parlance. The Indian handbook advises the use of the phrase "street sexual harassment" instead of the archaic and chauvinistic "eve-teasing", which, until recently, was very much in use in Bangladesh. The phrase "unwed mother" is to be changed to just "mother", and instead of "violated", the handbook suggests "sexually harassed, assaulted, or raped" to be used. The Indian chief justice has rightly observed that these predetermined gender stereotypes affect judicial decisions.

The initiative gives us hope that it will be emulated by the Bangladeshi legal community resulting in a more gender-sensitive approach towards women and girls. Rights activists in our country have long been demanding gender sensitivity training for judges and lawyers who deal with cases of sexual violence. It is because of the lack of such training that often a victim of sexual violence, particularly rape, faces a gruelling ordeal of humiliation starting from the time she/he reports the crime to their medical examination to court proceedings. We are thus encouraged by the passing of "The Evidence (Amendment) Bill, 2022" that stipulates that in a prosecution for an offence of rape or attempted rape, the victim cannot be asked questions that refer to their character or previous sexual behaviour.

At the same time, we urge our Supreme Court to bring out its own glossary and ensure regular gender-sensitivity training for police, lawyers and judges. This will undoubtedly ensure a more objective approach to victims of sexual violence.

## LETTERS TO THE EDITOR

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## Raise dengue awareness

The alarming rise in the number of dengue infections and deaths throughout the country is a result of the lack of preventive measures taken by authorities. The measures put in place in cities with dense populations are scanty. At present, hospitals are struggling to gather necessary medicines and supplies to treat the large number of dengue patients. While urban people are somewhat aware about the epidemic, those living in rural areas are not informed enough. The government needs to raise awareness among people to prevent dengue from spreading further. NGOs, the civil society, print and electronic media, as well as teachers' and students' groups should also conduct awareness campaigns.

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## UNIVERSAL PENSION SCHEME

# Can equitable security be ensured?



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On August 17, the government introduced a broad pension plan for citizens aged 18-50 years. Though the ideal age range would be 25-60 years, this is still a positive initiative. Until now, pension plans have been like life insurance schemes, wherein the amount that a person gets back depends on how much money they had deposited. But the philosophy of the universal pension scheme goes deeper. It is primarily concerned with offering social security during retirement, rather than providing excessive returns based on multiplied dividends as a percentage of interest on the deposited money. The aim of universal pension is to ensure a basic cost-of-life amount for one to live off of during retirement. Nonetheless, global norms often link increased pensions to higher savings, aligning with improved living standards. The pension system aims to cover essentials and provide an adequate income replacement for the retired.

As per the new universal pension programme, those who participate from age 18 can later enjoy the most benefits. However, since completing education in Bangladesh takes roughly 25 years, and 30 is the current age limit for government job applications, a better minimum age for participating in the pension scheme could be 35 years. In this scheme, as the entry age rises, benefits naturally decline. Pension rewards range from 2.3 to 12.3 times one's total contributions. With rising inflation, the future value of these payouts might diminish significantly. Government contribution is also noticeably low, making the scheme less suitable for the impoverished masses.

Pension schemes, aimed at the poor with a seven to eight percent interest rate over 10 years or more, won't guarantee a decent living at age 60. Nor will it cover essentials. As such, contributions should be tied to earnings, one's saving ability, or the current value of different job sectors, thus reflecting financial capacity. Pension calculations should consider future costs of living, keeping in mind uncertain inflation and purchasing power.

A cornerstone for the universal pension philosophy would be intergenerational solidarity or demographic mapping. This means that the current workforce will contribute to the pension system to support current retirees, with the expectation that future generations will do the same. Such systems aim to address



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inequalities and provide additional support to vulnerable groups. After all, if a pensioner's intention is to save money for a few decades and then enjoy it, a private pension scheme, and not a public one, would be the option for them.

In order to establish a substantive pension system, it is imperative to ensure the assignment of autonomous government bodies for regulation, engagement of the finance ministry for social security subsidisation, collaboration with insurance firms, commercial banks, and financial entities as investment facilitators, and the involvement of public and private independent bodies for oversight. However, in the context of Bangladesh, these components fall within the purview of the Ministry of Finance, with reliance on one government-owned bank. Unfortunately, this bank has been beset by numerous grievances, encompassing capital insufficiency, erosion of depositors' trust, instances of loan fraud, loan defaulting, and instances of managerial malfeasance.

Given the current economic turmoil, marked by a substantial budget deficit funded through money printing, the introduction of a universal pension scheme has triggered doubts regarding its credibility. A backdrop of capital and deposit crises in commercial banks, instances of loan fraud, money laundering, frequent loan rescheduling, and politically driven defaulting has significantly eroded public trust in the financial sector. Consequently, some view public pensions not as a laudable

government initiative, but rather as a potential avenue for misappropriation and looting. Traditional sources of financing (such as savings certificates, bonds, bank loans, and funds from self-governing entities) have diminished considerably. This has led to suspicions that the public pension system is being employed as a method to accumulate funds, particularly in the absence of

to the exclusion of underprivileged populations in their retirement.

The exclusion of social benefit recipients from the universal pension scheme is problematic. Bangladesh's poverty alleviation approach is vulnerable, with the current allowance of Tk 600-900 rendering true poverty reduction unfeasible. An innovative pension programme is necessary for the

substantial consequences for major financial improprieties. Given the prevailing lack of accountability for major financial scandals, concerns naturally arise regarding the ultimate accessibility of funds within the pension scheme.

Transparency is also a concern in terms of the utilisation and investment of the collected pension deposits. While pensioners have the option to acquire half of their deposited amount as a bank loan, it is imperative that pension funds do not become a new source for covering up budget deficits in other areas.

Questions may also arise regarding the fairness of retirement allowances, as well as the degree of contribution from employers and the government to the pension accounts of low-income pensioners. Under the Somota scheme, for low-income people, the monthly subscription is set at Tk 1,000, with applicants covering one half and government subsidies paying for the other. After a decade, the individual availing the scheme will receive Tk 1,530 per month. But, presently, this amount can only buy less than 2 kg of beef. The future purchasing power of this amount is also highly uncertain due to dollar inflation. Bangladesh's poverty and extreme poverty thresholds have been skewed by dollar inflation, producing the need for a re-evaluation. In reality, extreme poverty should not be pegged at \$1, but closer to \$3. Employing the current purchasing power parity criteria may lead to inaccuracies in identifying individuals below the extreme poverty line, which may lead

disabled and elderly underprivileged, with full government backing. Safeguarding the informal labour sector (which consists of extremely poor, impoverished, and low-income individuals) is the state's responsibility. While the Progoti scheme does not obligate the engagement of private employers (except for selected reputable corporations), most may not voluntarily contribute to the scheme. Also, many segments of society such as farmers, rickshaw pullers, and construction and transport workers cannot afford the monthly payments of Tk 1,000 to Tk 5,000 required by the Surokha scheme. After all, those struggling to afford food, nutrition, or medicine cannot possibly be expected to partake in such a pension programme. Thus, the government's contribution of at least 25 percent of the deposit seems necessary. Moving on, the target is to acquire 100 million pensioners from the labour market, but no provisions have been made for the unemployed in the universal pension scheme. With tens of millions of the population being unemployed, addressing future unemployment benefits and pension coverage is vital.

While a public pension scheme is crucial, discrepancies persist within the government's new pension framework. Moreover, given the current absence of rule of law, rampant corruption and a lack of accountability (compounded by prolonged economic challenges), the question arises: in times like these, will individuals feel secure depositing money to the government at all?

## We should ratify the high seas treaty



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On June 19, all 193 member states of the United Nations came together to unanimously adopt an unprecedented agreement, known as the "high seas treaty" or the Biodiversity Beyond National Jurisdiction (BBNJ) treaty. This landmark treaty follows two decades of intensive negotiations under the United Nations Convention on the Law of the Sea (UNCLOS), a framework that had already paved the way for significant advancements in ocean governance since its inception in 1982. Bangladesh became a signatory to the UNCLOS in 2001, affirming its commitment to international maritime regulations.

The UNCLOS divided the world's oceans into two parts: areas under national jurisdiction and areas beyond national jurisdiction. Remarkably, just 39 percent of the global ocean is governed by individual countries, leaving the rest unregulated. At the same time, UNCLOS' existing framework falls short in addressing conservation and the sustainable use of marine biodiversity beyond national borders. This has led to biodiversity loss and ecosystem degradation due to climate change and human activities like overfishing, pollution, and deep-sea mining.

The high seas treaty presents a promising solution to address these gaps and provide improved protection

for our oceans. Its adoption marks a significant stride in safeguarding marine resources by rectifying shortcomings and establishing a stronger system for conserving and managing marine biodiversity beyond national boundaries. But for this treaty to be effective, nations must ratify it.

In a significant step towards safeguarding marine biodiversity and sustainable utilisation of ocean resources, the European Union has pledged its support for the ratification and early implementation of the treaty, once it is ratified by 60 parties. As part of its commitment, the EU has allocated 40 million euros through a Global Ocean Programme to facilitate the ratification process. Additionally, it has urged all countries to contribute within their capacities to ensure the treaty's successful implementation.

Situated in a region with extensive maritime boundaries and diverse marine ecosystems, Bangladesh stands to gain immense benefits from this agreement. By becoming a party to the treaty, the country can play a pivotal role in global efforts to address critical challenges such as overfishing, marine biodiversity loss, and habitat degradation in areas beyond national jurisdictions. The treaty's provisions would provide a framework for cooperation, technology transfer, and

capacity building, enabling Bangladesh to better conserve and responsibly utilise high seas resources. By joining the ranks of nations championing the BBNJ treaty, Bangladesh can reinforce its position as a responsible steward of marine ecosystems and demonstrate its determination to secure a sustainable future for its citizens and the broader global community.

Amidst Bangladesh's fervent focus on the blue economy and its various development projects, concerns of potential environmental degradation loom large. Agreeing to the treaty could serve as a vital tool in mitigating these environmental risks. As the treaty emphasises the enhancement of resilience and incorporates provisions grounded in the "polluter pays" principle, it offers a comprehensive framework to address and rectify the negative impacts that may arise from developmental activities through environmental impact assessment. Ratifying the treaty would be a proactive stance that aligns perfectly with Bangladesh's aspirations for sustainable development.

Bangladesh can also gain significant advantages in terms of capacity building and technology transfer. The treaty acknowledges the vital role of these elements in bolstering the capabilities of developing nations, enabling them to actively engage in high seas activities and reap the benefits. Additionally, the focus on benefit-sharing underscores the treaty's commitment to equitable distribution of gains from marine genetic resources, a crucial provision ensuring that developing countries receive their fair share. The treaty's emphasis on scientific research and data sharing is equally noteworthy, as it facilitates the exchange of essential

scientific and technical insights related to marine biodiversity and ecosystem dynamics in the high seas.

Developing countries face challenges in preventing marine pollution beyond their borders due to limited resources, but a collaborative approach under the treaty among neighbouring nations will offer a pragmatic solution. By pooling resources and expertise, these countries can enhance monitoring and enforcement capabilities, addressing pollution by shipping and offshore activities. This strategy fosters regional responsibility and enables joint monitoring systems and response protocols, bolstering the ability to tackle pollution in high seas areas. However, during the ratification process, Bangladesh should take specific factors into account. While the treaty offers good things, it also comes with duties and responsibilities. It says we have to be careful when using ocean resources, check how our actions might harm the environment, and share knowledge fairly. To make all this work, we need to have the necessary ability, resources, and coordination. Hence, Bangladesh should proactively work to align the treaty with its own growth ambitions, ensuring a harmonious balance that prioritises environmental well-being.

Bangladesh stands on the brink of a transformative opportunity: the chance to ratify the high seas treaty. This holds immense promise for our nation and the oceanic treasures that surround us. Through the ratification, we can showcase our commitment to global cooperation and environmental stewardship. Bangladesh should seize this moment and stand at the forefront of ocean protection – for our prosperity, our environment, and our shared future.