

## How long before Gaza ceasefire is enforced?

Israel losing its allies' support brings a sliver of hope

It took more than 18,000 people to be bombed to death in Gaza for the world to overwhelmingly vote for a ceasefire at the UN General Assembly (UNGA) on Tuesday. This means it took over two months for many of the countries to wake up to the atrocity Palestinians have been suffering in the hands of Israel. And finally, it took thousands of children losing their lives for US President Joe Biden to warn Israel, its longtime ally, against "indiscriminately" bombing civilians. Now the question is: what more will it take for the horror to actually end?

While the UNGA resolution passed on Tuesday is a milestone, with 153 out of 193 members voting in favour, the death toll will likely keep rising in the coming days as the resolution is non-binding and symbolic. Still, we can hope that this gesture will lead to a concrete decision for the sake of Gaza residents, as Israel's devastating actions are now accruing the disapproval of its allies. For example, Canada, which abstained from voting in favour of a ceasefire before, has changed its mind this time around. In fact, in a joint statement, the country, alongside Australia and New Zealand, said, "The price of defeating Hamas cannot be the continuous suffering of all Palestinian civilians."

But this hope quickly washes away because of a single UN member: the United States. It is ironic that the superpower that tries to act as the torchbearer of human rights has no qualms with bombing and displacing over two million people. In the latest round of voting, the US, unsurprisingly, rejected the resolution. The death and destruction could have been stopped by now, had the US, which has veto power, voted in favour of a UN Security Council resolution, a binding one, for a ceasefire on December 8. Judging by the country's UN track record, Biden's warnings seem to be lip service to appease the international community.

As we wait for more countries to recognise this barbarity, the Palestinians continue to see their loved ones dying before their eyes. According to the UN humanitarian agency OCHA, diseases are wreaking havoc in Gaza as the residents are pushed to huddle in a corner of the strip. Yesterday, Israeli airstrikes killed at least 27 Palestinians in the southern Gaza Strip. Right now, we can only urge the world, especially the West, to be on the side of humanity and put an end to this genocide immediately through a ceasefire.

## Illegal sand traders back in business

Authorities must take stern action against them

With a number of media reports on illegal sand mining by politically powerful quarters published in recent months, we had hoped that strong legal action would be taken against them by the responsible authorities. But instead, we are observing a different scenario. According to a report by this daily, two local Awami League leaders, who were previously fined for illegally extracting sand from the Meghna River and were ordered to vacate an illegally occupied part of the river, are back in business at full throttle. They have allegedly encroached upon a portion of the Meghna in the Char Hogla village, in Shambhpura union of Narayanganj, and filled that up to store sand.

We must ask: how could the duo turn a part of the riverbed into a sand field under the very nose of the Bangladesh Inland Water Transport Authority (BIWTA), which is the responsible authority here? Also, was the previous BIWTA order to vacate the occupied part even implemented? If not, why?

Over the years, illegal and indiscriminate sand extraction has emerged as one of the biggest threats to our rivers and their surrounding areas. Such activities not only damage a river's ecosystem, but are also a major reason for riverbank erosion, destruction of farmland, and rivers drying up. By now, many of our major rivers have faced the onslaught of illegal sand lifters, including the Meghna, the Jamuna and the Teesta.

This daily reported in October how a local powerful political leader of Chandpur, Selim Khan, was running an illegal sand trade with the blessings of a minister. Like Selim Khan, other sand traders are also carrying on with their business with political patronage and impunity. These politically connected sand traders hardly comply with any laws, such as the Balumohal and Soil Management Act, 2010 (amended in 2023), according to which sand mining is banned within one kilometre of bridges, culverts, dams, barrages, roads, etc.

How can we stop the sand mafia from plundering our rivers? First and foremost, the government needs to make a strong political commitment to save all our rivers from any kind of harm, including illegal sand mining. Our political leaders must stop patronising illegal sand traders, and the authorities responsible, including the BIWTA, must be made accountable for their failure to stop the constant onslaught on our rivers. Most importantly, the relevant laws must be enforced without any exception.

## LETTERS TO THE EDITOR

letters@thedadlystar.net

### Address the teacher crisis

There is a terrible shortage of teachers in the pharmacy department of Pabna University of Science and Technology. There are only three teachers against 300 students in seven batches in both undergraduate and postgraduate programmes. According to the Bangladesh Pharmacy Council guidelines, there should be one teacher for every 15 students, and according to the University Grants Commission (UGC), there should be one teacher for every 20 students to maintain the international standards. But there is only one teacher for every 100 students here. Students formed a human chain in front of the administrative building of the university on August 26 seeking a solution to the ongoing crises of teachers, laboratories and classrooms. I urge the university authorities to solve the teacher crisis on an urgent basis.

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# EDITORIAL

## Is there a Left left in Bangladesh?



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How should we define the left and leftist agenda? What goals and ideologies does the left typically hold? The left envisions a society in which everyone has equal dignity, equal rights, and equal access to opportunities. They aim for an ecosystem where humans can live in harmony with nature and without causing harm. To achieve this, one must stand against corporate capitalism, imperialism, racism, and communalism. The left fights against any and all forms of oppression and believes that as long as the state is in the hands of the imperialist or capitalist class, true emancipation is not possible. The left's agenda is global, not just national.

In recent years, the environment has been playing an increasingly important role in the leftist vision. For profit development approach and private capital accumulation not only harm human life, but also put the existence of human civilisation at risk. Armaments, war, and various forms of pollution—such as plastic, chemical, electronic, and nuclear waste—have an extremely negative impact on the world. The left stands against all such destructive forces.

Contrary to the claim of right-wing advocates that the left's agenda diminished with the end of the Soviet Union, it actually entered a new phase without a centre like Moscow or Beijing. Globally, the broad left is adapting to new challenges—fighting increasing environmental destruction, inequality, hatred of the "other," and war. The recent protests against climate change and against Israel's aggression on Palestine—Involving millions of people worldwide—align with a largely leftist agenda, even if individual motivations vary. The anti-capitalist voices of mainstream figures like Jeremy Corbyn in the UK and Bernie Sanders in the US are the outcome of the global capitalist crisis and people's aspiration for a new world.

In some European countries, left-leaning parties have come to power and established agendas that include healthcare for all, education for all, gender equality, disability benefits, and special opportunities for children. The left also takes an anti-war stance and, particularly in Europe, welcomes immigrants and refugees. Conversely, many European countries currently have strong right-wing parties that promote anti-immigrant notions, corporate grabbing, and threat of permanent war—making life increasingly difficult for people at large. In Latin America, the left holds

a strong anti-imperialist position. Countries like Cuba, Venezuela, Bolivia, and Brazil oppose the decades-long US imperialist horror in Latin America. Globally, protests against wars and imperialist domination—whether in Asia, Africa or Latin America; whether in Iraq, Afghanistan, Syria or Palestine—are mainly organised by the left.

Now, how is the left doing in Bangladesh? Compared to other examples, leftist parties in Bangladesh are in a weak condition, and both internal and external factors come into play here. During the 1950s and 1960s, the left gained prominence

1975, some leftist groups aligned with the government, while others faced constant persecution. Thousands of leftist workers were killed, and organisational spaces like trade unions and student unions became sites of violence—a trend which continued during the military rule.

By the time the Soviet Union fell, leftist ideologies had suffered setbacks globally. Internally, the left in Bangladesh lacked confidence for years, relying on external support from Moscow or Beijing. There was a lack of focus on self-identity, so instead of unifying, the left in the 1980s put their strength and efforts behind either Sheikh Hasina-led Awami League or Khaleda Zia-led BNP, prioritising their agendas over the left's own.

In fact, throughout Bangladesh's history, rulers—from Sheikh Mujibur Rahman to Ziaur Rahman, HM Ershad, Khaleda Zia, and Sheikh Hasina—have been able to get unconditional support from one or another leftist party. This resulted in the liquidation of many leaders into the ruling class' parties.

Bangladesh is "no." Some parties are known as being leftist, but boast banners and symbols aligned with the current government and associated with its anti-people policies, autocratic rule, and profit-driven destruction and corruption under the guise of "development." Those supporting the capitalist agenda, regardless of their banners and logos, cannot be considered as the left. The lack of focus on building an alternative vision for the people, the periodic surrender or betrayal of some left leaders in favour of right-wing forces, and the strong wave of neoliberal thinking have had devastating effects on the rise of people's power. A historical failure in identifying their own faults and being self-critical added to the crisis of the left in Bangladesh.

Despite the shortcomings of organised leftist parties in Bangladesh, the left agenda resonates with the interest of the majority, offering ample space for a truly pro-people, pro-humanity, and pro-environment future. When dividing overall



VISUAL: SALMAN SAKIB SHAHRYAR

development ideologies into two categories, with the left being pro-people and the right being pro-capital, the direction towards which the global society should lean becomes evident. The present crisis of democracy, the rise of reactionary forces, increasing state violence and war, alongside rising inequality, climate crisis, surveillance, and disaster capitalism all indicate the urgent need for reinventing, reorganising, and strengthening the left forces in Bangladesh and worldwide. An essential condition for this would be to stand for an independent identity and a clear and determined vision, mixed with creative politics.

When discussing leftist parties, it is essential to examine the agendas they work for, rather than focusing on symbolic elements like banners or posters. Are they standing against discrimination in all forms? Are they against imperialism? Are they fighting for the conservation of nature and the planet? Are they organising people for a new vision and for emancipation? Are they seriously addressing questions of class, along with gender and ethnicity issues?

Unfortunately, the current answer to all these questions for many of the parties known as the left in

## Bancassurance for financial inclusivity

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The life insurance sector in Bangladesh presently reflects a scenario of modest participation within the broader landscape of the country's growing economy. As reported by the Swiss Re Institute in 2022, insurance penetration in Bangladesh is only 0.40 percent. This figure is notably lower compared to neighbouring India, where insurance penetration is four percent.

Despite being one of the most densely populated countries globally and having a consistent economic growth trajectory, Bangladesh has a life insurance market that has yet to keep pace with its economic development.

Insurance companies operating in the country—81 entities comprising both state-owned and private insurers—hints at a competitive yet underutilised market space. The existence of such a large number of insurance providers in an economy of Bangladesh's size could indicate market fragmentation and the potential for more streamlined and efficient service offerings.

Compared with the country's GDP, the low insurance penetration rate indicates that the life insurance sector contributes less than one percent to the national GDP. This small contribution is telling of the untapped potential in the sector, which, if harnessed effectively, could bolster the financial services industry and provide safety nets to a larger population segment.

The government's recent endorsement of bancassurance represents a significant transformation in the financial services sector, far exceeding a simple policy update. This innovative decision to permit banks to offer insurance products is poised to change Bangladesh's financial services landscape fundamentally. The move also signals a new era in the financial sector, where the conventional boundaries between banking and insurance services are blurred, paving the way for a more integrated and customer-centric approach in financial dealings.

Bancassurance, an innovative model blending banking and

insurance, has recently been approved by the regulators in Bangladesh. This allows banks to offer insurance products, leveraging their established infrastructure and customer trust. It also addresses key challenges in the insurance sector, such as making insurance more accessible, building consumer trust, and improving financial literacy.

In Bangladesh, banks enjoy a robust network and a relatively higher degree of public trust than insurance companies. By leveraging this trust and reach, bancassurance can significantly enhance insurance penetration in the country, especially in rural and underserved areas.

One of the critical hurdles in insurance uptake has been the need for more trust and understanding among potential consumers. With banks at the forefront of bancassurance, there's a unique opportunity to bridge this gap through the 11,200 branches of the banking network across the country. Consumers are more likely to engage with and understand insurance products when their trusted banking institutions offer them.

Banks also play a pivotal role in educating their customers about the importance and benefits of insurance. Given the existing insurance literacy gap in Bangladesh, banks can utilise their touchpoints to disseminate crucial information-making insurance decisions more informed

and less intimidating for the average consumer.

With the introduction of bancassurance, we can expect to see more tailored insurance products to complement existing banking services. This synergy can lead to more holistic financial solutions, addressing a wider array of customer needs. Bancassurance could be a significant driver of financial inclusion, bringing more people under the umbrella of formal financial services. This inclusivity is not just beneficial for individuals, but is also crucial for Bangladesh's broader economic growth.

While the prospects of bancassurance are undoubtedly bright, its successful implementation is contingent upon several factors. Banks will need to upskill their workforce to handle this new domain effectively. Moreover, a robust regulatory framework tailored for bancassurance will be critical to safeguard consumer interests and ensure fair practices.

The government's move to approve bancassurance is an opportunity to make insurance more accessible, trustworthy, and understandable. However, the journey ahead calls for strategic collaboration between banks and insurance companies, supported by a strong regulatory framework. If steered wisely, bancassurance can give us a more inclusive, secure, and financially literate Bangladesh.

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