

Resolve job exam uncertainty

Govt must reschedule stalled exams, reform recruitment process

The postponement of one government recruitment exam after another since mid-July has emerged as a big concern, leaving thousands of jobseekers in a state of uncertainty and frustration. According to a report by this daily, this is exacerbating an already existing crisis of jobs as well as backlog of tests, and with no schedule set for these exams, both jobseekers and the authorities in charge seem headed towards an extended period of stagnation. For the students, this is particularly concerning as it directly affects their career prospects and livelihood.

Among the tests postponed so far are those for multiple posts at Petrobangla, Sadharan Bima Corporation, Medical Education and Family Welfare Division, Special Branch of police, Bangladesh Parjatan Corporation, and Palli Bidyut Samity under the Bangladesh Rural Electrification Board. Meanwhile, the Public Service Commission (PSC) postponed the 46th BCS written tests and the 44th BCS viva voce in late August. It also postponed the first half-yearly departmental exams for BCS officers, among others. These deferrals have been generally attributed to the recent political upheaval and government change, floods, and even pressure from underprepared jobseekers. One wonders if the ongoing disruptions within the civil service may also have played a part in delaying recruitments.

Amid growing calls for rescheduling the exams—with a central coordinator of the anti-discrimination student movement recently urging the authorities to take immediate steps—we hope that all issues causing the delays will be resolved soon. The PSC has reportedly called a meeting on Monday to discuss this as well as plans for revitalising the commission and addressing concerns about question paper leaks. Under the current reality, however, we must say that it is no longer enough to just hold exams. We must also overhaul the entire recruitment system for the civil service.

The current recruitment system, which primarily emphasises rote memorisation of facts, has long been criticised for failing to attract the most capable and innovative minds. Tests should be redesigned in a way that assesses one's broader skillset, including analytical abilities, problem-solving skills, and relevant experience. Now that the quota discrimination has been removed, the government should target modernising the tests so that the civil service engages only the best and brightest. There are also logistical and exam management issues within the PCS, which must be resolved as well. Considering the contrasting priorities of the present and our long-term future, we urge the higher authorities to immediately disclose their plans in this regard.

Ensuring food safety is crucial

Studies on food contamination raise fresh alarm

The state of food safety in Bangladesh—as reflected in various studies that have detected harmful chemicals in vegetables, fruits, fish, poultry, milk and other food items—remains quite concerning. Recently, two separate studies have again revealed high levels of heavy metals and pesticide residues in vegetables and fruits. Heavy metals were found in red amaranth, also known as laal shak, and some other commonly consumed vegetables such as brinjal, cabbage, cucumber, okra, pointed gourd, and tomato, while pesticide residues were found in about 10 percent of the fruit samples tested. This is alarming as these contaminants can lead to cancer and numerous other health complications.

One of the studies, conducted in six districts of Dhaka and Mymensingh divisions, found a large concentration of cadmium in red amaranth—704.32 micrograms per kilogram—whereas the permissible limit is only 190 micrograms. Lead and cobalt levels were also consistently above the safe limits across all districts. The question is: how mindful are we of what we are eating, really? More importantly, why are existing safeguards against food adulteration not working?

The extent of adulteration and contamination revealed over the years shows just how pervasive this issue has become. For instance, in 2019, research conducted by the Bangladesh Food Safety Authority and a team from Dhaka University found harmful substances such as lead and antibiotics in both pasteurised and raw milk. Studies have also detected excessive levels of microplastics in seafood, trans fat in soybean oil, and antibiotics in poultry. Unfortunately, we are unaware of any effective measures taken by the relevant authorities to prevent these chemicals from entering our food chain. This is unacceptable.

To mitigate the risks posed by contaminated foods, the authorities must devise and enforce effective measures in consultation with experts. Along with ensuring good agricultural practices and providing training to farmers, as well as raising public awareness, it is crucial to prevent food adulteration through stricter regulations. Additionally, improving soil and water quality is essential for safe food production at the farm level. To achieve this, the authorities must halt unplanned industrialisation and pollution of rivers and water bodies which, among other problems, also impact soil quality. In short, a multidimensional approach is needed to ensure food safety in Bangladesh.

THIS DAY IN HISTORY

California ‘discovered’



On this day in 1542, explorer Juan Rodríguez Cabrillo, known as the “discoverer” of California, landed near what is now San Diego and became the first European to set foot on the west coast of what would become the United States.

BANK FAILURES AND REFORMS

The case for an independent deposit insurance system



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Bank failure is a common phenomenon across the globe, often driven by poor management, fraud, corruption, excessive risk-taking, and inadequate capitalisation. Economic downturns, sudden regulatory changes and natural disasters can also play a significant role in bank failure. In recent years, we saw examples like the collapses of Silicon Valley Bank and Signature Bank in the US and Credit Suisse in Europe, and the near collapse of Yes Bank in India, all for a variety of these reasons.

In contrast, Bangladesh has not experienced many bank failures, though issues like moral hazard, distorted incentives, reduced market discipline, and inefficient resource allocation are prevalent. These factors often lead banks to be careless in lending practices, while expecting government bailout with taxpayers' money. A major cause of bank failure is the liquidity crisis. To mitigate the severity of the recent liquidity crunch in the country's banking system, the central bank has provided assistance through instruments like the repo facility, standing lending facility (SLF), and special liquidity support (SLS).

During this period of high inflation, when monetary tightening is typically needed to reduce the money supply, the Bangladesh Bank injected liquidity to avoid crises at certain banks. This approach runs counter to international best practices and is questionable during a time of soaring inflation. Essentially, the central bank is preventing bank failures and preserving public confidence in the system by ensuring adequate liquidity to meet depositor withdrawals.

A common global practice is the establishment of a deposit insurance system to offer stability to the financial system as an adjunct to the central bank's lender of last resort function and to work for establishing a safety net for depositors. However, this system does not always guarantee full protection from losses.

Bangladesh has had such a system in place since 1984, governed by the Bank Deposit Insurance Act, 2000 and managed by the central bank. The Deposit Insurance Department

under the Bangladesh Bank collects premiums from all scheduled banks, including foreign branches, and deposits these funds into the Deposit Insurance Trust Fund (DITF). The DITF's resources are typically invested in government securities, BB bills and repo, as approved by the trustee board. Notably, members of this trustee board are the same as the governing body of Bangladesh Bank.

In many countries, deposit



FILE VISUAL: STAR

insurance is managed by a separate body rather than the central bank. Major economies such as the US, UK and Japan have independent entities handling deposit insurance. In some developing countries, deposit insurance bodies operate as subsidiaries of the central bank but remain distinct from it. In Bangladesh, however, the central bank directly manages the system.

In the US, the Federal Deposit Insurance Corporation (FDIC) insures depositors up to \$250,000 per depositor, per insured bank, for each account ownership category. This is significantly higher than the \$80,000 per capita GNI in the US. The FDIC also plays a key role in facilitating the

around 210,000 rupees.

International examples suggest that Bangladesh's deposit insurance limit should be increased, and at the same time, the institutional system of deposit insurance should be reorganised. Researchers often recommend that the insured amount should be equivalent to one to two times the per capita GDP. However, the current insured amount in the country is significantly lower than the provisional per capita income of Tk 306,144.

A recent statement by the Bangladesh Bank governor indicates that a depositor is eligible to receive a maximum of Tk 200,000 per account in the event of a bank failure.

financial market stability.

To enhance financial stability and boost depositor confidence, the authorities should consider establishing an independent deposit insurance corporation with a separate board, distinct from the governing body of the Bangladesh Bank. Such an independent entity could play a crucial role in ensuring a stable financial system by closely monitoring the bank's liquidity positions. Moreover, it could manage the accumulated funds more efficiently and potentially increase the insured amount for depositors. This separation of deposit insurance functions would not only reduce the burden on the Bangladesh Bank, but also contribute to the overall stability of the financial sector.

The unfortunate paradise that was Palestine



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SUMAYA MASHRUF A

Before typing words that will require me to somewhat dissociate from what its spells, let's listen to a tale of a place named al-Mawasi. It was a Palestinian Bedouin town, a slender coastal area, one kilometre wide and 14 kilometres long. The Mediterranean Sea hugging its rough grasslands, the people of al-Mawasi would farm and fish.

In late October last year, the Israeli occupation forces designated al-Mawasi as a “safe area” for fleeing Palestinian civilians, later claiming that it was considered a “permanent safe zone.” In an interview with Channel 4 News on February 12, Israeli spokesperson Eylon Levi, when pressed to confirm if displaced civilians would be safe from further bombardment in the declared safe zone, stated that “it will not be safe” until Gaza was free from Hamas.

Gaza's health ministry reported that over 40,000 Palestinians were killed by Israeli strikes in the first 10 months of the war, with many buried under the rubble. On September 18, the UN General Assembly passed a resolution demanding Israel end its occupation of Palestinian territories within a year, with 124 nations in favour, 14 against, and 43 abstaining.

Meanwhile, as per CNN, Israeli Prime Minister Benjamin Netanyahu is considering evacuating civilians from northern Gaza to target Hamas and secure the release of hostages. Israeli airstrikes on Hezbollah targets have killed hundreds, and Hezbollah retaliated with rocket attacks, including a ballistic missile aimed at Tel Aviv.

While these events occurred, hundreds of thousands of Palestinians from Gaza, Khan Younis and later Rafah fled to al-Mawasi. The city now consists of makeshift shelters, misery, starvation, disease, and a near-constant threat of attack.

Now amid the recent escalating violence, the US and its allies are calling for a 21-day ceasefire between Israel and Hezbollah as the conflict threatens to engulf Lebanon. The measly number of days is shocking, with all the world leaders clapping for each other, their faces veiled in appropriate gravity, and deciding the fate of a people. How many days has it been since the aftermath of the October 7 attack? It has been almost a year.

There is no language left to describe the assault on Palestinian existence anymore. News keeps rolling like

clockwork, every minute bringing a fresh attack that obliterates parts of the tiny little land Palestinians have left.

News has become, at best, just a documentation process. The faith that it will have an impact on the decision-making process of the rulers of the world is almost laughably absurd at this point. It will not jolt people out of their private lives and ignite a worldwide cry loud enough to save what is left of Gaza. Documentation, as of now, is our only means to soothe our conscience.

In February, the IOF attacked al-Mawasi, targeting a safe house for Doctors Without Borders (MSF) staff

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and families, killing two and injuring six. In late May, they bombed the area once more, killing at least 21 Palestinians, including 12 women, just days after the International Court of Justice (ICJ) ordered Israel to stop its offensive on Rafah. On June 21, the IOF attacked al-Mawasi once more, killing at least 25 Palestinians and injuring 50. “This killing is nothing short of the destruction of Palestinian life,” South African lawyer Adila Hassim told the ICJ during a hearing on Israel's

genocide case in January.

What moral standard does a country hold when in war they attack the place they themselves have declared to be a “permanent safe zone?” The Israeli authorities are not mincing words, and spokespersons like Eylon Levi are letting the world know exactly what they have in store. And so, newer and fresher courses of annihilation carry on.

The question of Palestine, says Edward Said, is “the contest between an affirmation and a denial.” What the Israeli occupation is doing is denying Palestinians the right to exist.

There is a poem by Palestinian national poet Mahmoud Darwish named “Unfortunately, It Was Paradise.” He writes, “We journey towards a home that does not halo our head with a special sun./ Mythical women applaud us. A sea for us, a sea against us.”

I don't know what this poem would have felt and sounded like if Gaza was a land where children went to school in anticipation of sweet mischief. I see one of these mythical women named Abu Maamar, 36, embracing the body of her five-year-old niece Saly, in a Gaza morgue. She's shielding her grieving face and her niece's dead body from the camera. She draws a line: here, her grief is hers alone.

All I know is that I can disassociate because I'm privileged enough to do so. I know I cannot say “From the river to the sea, Palestine will be free,” without a pulsating tick in the pit of my stomach that says otherwise. I know that al-Mawasi, now a land full of displaced people, may never get back to being the Bedouin town it once was.