



**Conversation over tea: “The Necessity of Resilience and  
Inclusive Growth in the Global South”**

**Speakers:**

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**About:** The COVID-19 pandemic and global economic crisis due to a war in Europe have made clear the need for a recovery plan for the global south that promotes broad-based, inclusive economic growth. If this growth is sustainable, inclusive, and transparent, then more communities and countries, even those outside Asia, stand to benefit. Several broad thematic areas of improvement are already prominent in the region. For developing countries such as Bangladesh, huge amounts of investments are required to encourage digital innovation, close infrastructure gaps, and expand opportunities for women and other marginalised people. A collective approach, especially among the most poorly connected countries in the region, can also significantly enhance supply chain resiliency and security. It is also required to develop international technology standards that protect a free and open internet, safeguard user privacy, and bring more people into Asia's thriving digital economies. This session will discuss what policies and methods can and should be undertaken by like-minded nations to deal with the challenges that disproportionately affect the poor.

**Maliha Mozzamel,** “We want to discuss several broad themes of improvement and issues that we can work together collaboratively on in South Asia. So, for developing countries such as Bangladesh, for example, large investments are required for climate change for, digital innovation to close infrastructure gaps and expand opportunities for the women and the marginalized. So, a collective approach, especially amongst the poorly connected countries in the region, can also significantly enhance the support sorry! the supply-chain resilience and security. So, that's also an issue we will touch on, and we will also talk about how we can develop international technology standards to protect a free and open internet, safeguard user privacy, and bring more people into Asia's thriving economies. So, I will now refer to my colleagues to discuss what policies and methods that should be undertaken by nations like us not alone but in collaboration with other

regional countries who we can both, you know, learn collaboratively from, and how do we deal with the challenges that are currently disproportionately affecting the poor and most vulnerable? So, I will go to **Anowarul Haq** first. Anowar bhai, so South Asia, as we just spoke about, is one of the most vulnerable regions to the impacts of climate change and natural disasters, and while we have done brilliantly in terms of our human development indicators, also, in terms of adaptation and partly mitigation to climate change. Bangladesh is one of the leaders in disaster risk reduction and leading the climate negotiations. But post-COVID, there is a renewed push towards trade and openness and towards promoting a more digital and green recovery. Where do you think- are the bottlenecks in the region? And how can we collaboratively work across the region to push these agendas forward?”

**Anowarul Haq**, “Thank you, Maliha. I think you have already put a very crucial question is actually in relation to South Asia. We all know that 1.8 billion people are living here, and 75% of them are somehow climate vulnerable. Also, in the last 10 years, if you see the countries that are facing the worst form of weather events, out of 10 countries in the whole world, four are from South Asia. So, we all know how important it is to discuss around climate resilience work. Why is it important here? Now, with that actually I would see that the first bottleneck for South Asia is that the lack of investment in climate resilience as a theme actually. So, we must remember that, according to the Asian Development Bank, 9% of the GDP loss is happening will happen till 2000, means 21,000 that's coming. So, if mitigation and adaptation measures are not taken, then that would be a real challenge for us. But what are we seeing? Including Bangladesh, there are a lot of discussions happening, lot of analysis has happened. So, we have a national adaptation plan; we have Delta plan; we have prosperity plan. All are there. Now, all policy documents are basically emphasizing that there is a big need for investment. But in relation to the next step, there are

struggles happening. Now that's where probably we need to think about different options now. So what kind of innovative financing can be put here for the for the region? It's not about one country, but can regions think about a part of funding in considering innovative financing, alternative financing, or blended financing? All these are terms. Now, these need to be now translated into actions. I think that's not there, and until and unless climate financing is thought seriously and it should be a top priority actually. So, is this happening? Means, when we see it with the finance division, do they use that lens? Probably in most of the countries in South Asia, answer would be yes or no and yes but there are struggles around that. So, that's where politicians, bureaucrats, and climate specialists all need to come together and really think around that. So, in South Asia, it is important because climate is also interlinked with the I would say, three areas. One is agriculture, because agriculture is still in South Asia is very important so and agriculture is very vulnerable to climate change events. So, it's quite correlated, actually. So, we need to think about, okay, what can be done around that? Infrastructure in general, so it's not climate resilient yet, and also the coastal region, the Belt, that we have the discussion around the blue economy, that's another area where we need to find out a way to really invest. The second thing again, if you see that South, I mean, it's related to the green energy transition, whatever way you want to say it. But South Asia is heavily relying upon fossil fuels. Means as per statistics, actually the region accounted for 34% of global coal consumption. So, you can understand means the discussion that are happening around transitioning towards cleaner energy it's very crucial, and we need to really think around that. Bangladesh itself has made a stride here. There is an ambition that 40% of general energy will come from renewables by 2041. Now, it cannot be done alone. We know means, if you consider Bangladesh, with the amount of land we have with the opportunities that we have, we will struggle with green energy. So, what is the solution? The solution could be actually really

think about if Nepal has surplus green energy can this be transmitted to Bangladesh or Bhutan. So, we need a regional framework around energy management and energy transition too. So, it comes out there again and again. The other thing is that, last thing around that is that we need to really focus on human centered approach here. So, we need to think about a rights-based approach here. So, the whole climate change discussion that are happening, so that nexus between human rights and climate change—all needs to be thought about actually. So, these are the areas where a regional framework could be developed, and then actions can be taken forward.”

**Maliha Mozzamel**, “Thank you, Anowar bhai, and related to that, how can we continue to strengthen the region's social protection systems to improve coverage and enhance protection of the poor and vulnerable from the future shocks, and where can what other countries can Bangladesh actually learn from or what are the good practices that you would refer to that we could adapt and especially kind of in the impending, you know, photo that we already created on climate change and the impacts that we'll face?”

**Anowarul Haq**, “Yeah. So, social protection again that description that I have given. So, there are vulnerabilities. So, and there will be a requirement for social assistance for these vulnerable people. Now, means the discussion that comes again and again in South Asia now is, thinking about the traditional social protection system may not be enough. So, what is required is that social protection, climate change-related vulnerability so, climate change and also health—all these needs to be coming together actually and we need to think about shock-responsive social protection as a way forward here. So, that means actually for example, Bangladesh is quite good at responding to disasters. We all know that. Now, the time has come to really think about it's not about disaster response, actually. So, time has come about anticipatory action. So, I mean, we need to really

understand the vulnerable people's condition need to really anticipate, means there is science and data now. So, mean science can tell us actually whether the flood is happening? What kind of severity is happening? But are these countries ready to really think about—okay, rather than supporting a person after flood can this part the families be supported even before the disaster happen so that different preparations can be done and losses can be minimized actually? So, those kind of discussion needs to be there. So, I would say that the shock-responsive system needs to be enhanced here. There are some good examples in Bangladesh. So, there are some experimentation happened in the Sirajganj bed—how to do weather forecasting and that-based insurance system. So, there are various options around that. So, those can be really explored. The second thing is that, again, in South Asia, if you see, the coverage of social protection is still low. I think less than one-third of the population. If I could remember it correctly, presently under the coverage of social protection in the countries. Now, this needs to change. Because if you compare it with other parts of the world, the coverage is much bigger, and we need to really think about universal coverage. We need to make sure that all vulnerable populations, including those are on informal sector, so that is another struggle that is happening in South Asia. that the economy is not only formal; there are also big economies happening in informal and these informal sector workers are not covered by any social protection schemes. So, when there is a crisis happen, there are challenges around that too. So, that needs to be thought about. The impact of the pandemic is still like a recovery is happening. Please remember that an estimated amount of people who went back to extreme poverty is 134 million. So, recovery has not been done yet. So, investment needs to be there. Technology, so there are good examples actually- how technology can be used in social protection. For example, in Bangladesh, we have good example that government to people payment system known as 'G2P' it's working. So, how to make sure that there are there are challenges around

targeting the right beneficiaries? Again, in South Asia, all countries there are struggled. So, because it's related to political economy and various other factors actually who are included so patron-client relationship, there are various other challenges around that. But technology can also provide solutions around that. I mean, if countries like Bangladesh have a social registry system where the vulnerable population is already included in a list and then that list is used when there is something bad happening, there are ways to get out of that. So, this could be one area where the regional countries they can share with each other, and Bangladesh has some good examples around that too. At the same time, we'll have to remind that digital solution is not the answer. It can create further digital divides, too. So, please remember that 51% of the population still are out of internet coverage in South Asia. So, there are challenges around that. So, we need to remember that too. Fiscal space now again in South Asia, the regions overall investment here in social protection is 4.5% of the GDP. In Bangladesh, it is actually 2.6%. So, if investments are not made in social protection, then these vulnerabilities will not be overcome actually. So, we need to really if we are really serious about helping the climate vulnerable people, the people who are struggling with various fronts, we need to invest; actually, that needs to be there, and finally, regional cooperation needs to be there. So, we can learn from each other. So, I will stop here.”

**Maliha Mozzamel**, “Thank you, Anowar Bhai. I think you made you know, lot of pertinent points. I will not try to summarize it all. But I you know, really liked the fact that, when we talk about finance, as you said, actually climate change is a cross-cutting issue. All finance, all financial investments, and all regional finance that we bring in should be robust from the impacts of climate change. Similarly, when we're talking about green transition, we, you know, spoke about renewable energy trade between countries such as Bhutan and Nepal, where we could benefit from a regional framework, and I guess the regional framework could lend its hand to a lot of other

issues as well, we can think of. Again, going forward, given the LDC graduation, the socio-economic demography of Bangladesh is also going to look very different. So, how do we then use social protection and, you know, complement it to also support the impacts of energy, disasters, etc.? So, thank you very much for that. I would now like to go to Professor Asif Nazrul. So, my question to you is: so delivering economic growth that eradicates poverty and is resilient to the impacts of climate change, and also reduces greenhouse gas emissions is a key policy task for decision-makers in Bangladesh and in South Asia post-Covid, like Anowar Bhai was talking about, how can we actually return to the growth rates of the past two decades and achieve low-carbon climate-resilient development without a renewed buildup of macroeconomic vulnerabilities? And what are the kinds of transboundary cooperation issues that we can actually gain help from? Thank you.”

**Asif Nazrul**, “Okay. Thank you very much. I think the answer is already there in your question. We need green, inclusive, and resilient growth and development, and this approach is actually accepted as a model for achieving the sustainable development goals and to address inequality, discrimination, and vulnerability of the marginalized population to environmental and technological changes. This approach has become much more relevant and important in post-Covid and post-Ukraine war situations. Because we all know that this crisis has actually widened the gap between developed countries and developing countries, and it has also widened the gap between the ruling class and ordinary people in particularly of the developing countries. So, this model, I'm not a development expert, but all I know that this model has four fundamental components. You have to tackle the you have to I mean, address the recovery issue; you have to tackle poverty; you have to ensure resilient growth; you have to promote human resource development; inclusive human resource development; and you have to accelerate green growth.



We all know these objectives, and when we talk about achieving these objectives or framing policy or legal documents around these objectives, we know that there are a number of policies and legal documents in Bangladesh as well. We have the NDC document, we have the roadmap for the NDC document, we have an updated version of the NDC document in 2021, we have a number of environmental and development policies, we have policies on every segment of development and every segment of growth, we have a number of laws, and we have the NAPA document, we have the NAMA document, and we have the Climate Change Action Plan. Everything is there. When we talk about this policy, I think two fundamental features are there. We don't have any scarcity of documents or, policy statements, or legislation, and we don't have any I mean, we don't have any problem in asking for more financing. We always ask for more financing in terms of the adaptation fund or, in terms of funds through the loss and damage methodology, and in terms of development partner assistance. No problem about that, but we talk less about actual implementation. If you look at the policy documents, they have very ambitious goals like inclusive development, like building resilience, like green development. No problem is there, but we have. I have told you before the discussion that we have never engaged ourselves in assessing the actual implementation of actual achievements. So, these things—this accounting of our actual achievement in terms of mitigated obligation, mitigation obligation or, adaptation to climate change, or, in terms of green growth these are absolutely necessary. I think this process should be there. Unless this process is there—I mean, formulating policy documents, or participating in international conferences, or arranging very high-profile seminars—it could actually produce little. So, we have a very robust system of accounting and assessing our actual progress, learning lessons from our failures, learning lessons from the best practices from regions and neighboring countries,

and doing an honest assessment and realigning our development strategy in accordance with that assessment. That is my answer for the time being.”

**Maliha Mozzamel**, “Thank you very much, and I guess what we can actually pull from there is the need for more robust and strenuous impact monitoring and evaluation frameworks that we can also learn from other countries in South Asia and what they're doing. And how do we also more concretely assess the implementation and achievement which there have been a lot as well, but how do we align it, like you said?”

**Asif Nazrul**, “I mean, in order to do an honest assessment, you need an honest democracy; you need an accountable government. If you don't have honest democracy, if you don't take people into cognizance, if you don't have any institutions of accountability, if all of your institutions of accountability, if they only serve the ruling government, not the people of the country, then you cannot do anything honestly, let alone the question of honest assessment. So, I think this is absolutely necessary when we talk measures to be done in this type of forum. We try to avoid these questions, but we should not. Because when you talk about inclusion, addressing discrimination or addressing exclusion issues, and addressing vulnerability issues, you must ensure that there is democracy in a country actual democracy in a country. There are institutions in the country who are functioning and who are actually carrying out the democratic values of the government of the day, because I mean, I'm not a development expert but I know a little bit about the environmental issues. If you look at the developed countries and developing countries if you compare between them, If you compare between the countries which have democracy functioning democracy and which do not have functioning democracy, you will see that the countries which have functioning democracy their environmental performance their success in ensuring green and inclusive

development is much more than the countries which do not have actual democracy which do not have functioning democracy. Because democracy not is not only about only voting, democracy is also about accountability, transparency, and participation. So, unless you ensure these things if you avoid those things, I don't think we can make any very significant progress in achieving the sustainable development goals and other things. The second thing is regional cooperation. This is absolutely necessary, but you know that our experience is very poor. Our experience is not something which we can boast of. You know that we have a regional cooperation framework called SAARC, and SAARC actually it has very lofty ambitions. It talked about inclusive growth, it talked about improving the quality of life, it talked about disaster management cooperation, and it talked about the green economy. Even if you look at that SAARC chart, they also talk about environmental issues. It has also established, if I can remember, five centers, and one of those centers was disaster management; another one was on health and agriculture. But if you look at their actual performance, I mean, it's something which something cannot be actually stated very proudly, if you compare even if you compare the performance of SAARC to another neighboring regional organization, ASEAN. I give you just one data that the intraregional trade among the SAARC countries is only 5% of their total trade compared to that the intraregional trade among the ASEAN countries, which is 25%, five times more. I have done PhD on the international river issue. If you just compare these issues, if you look at the ASEAN countries, they have a very functioning river treaty regime, which is called the Mekong River Treaty, and they talked about they mean that, they mean the integrated basin-wide development. My friend from UNDP talked about exploring the benefits of accessing power from Nepal for Bangladesh and for other countries. If you want to do that, you have to depend on hydroelectricity; you have to ensure integrated basin-wide management development and utilization of the international water courses, shared water

courses, and you know that we have many shared water courses which sustain the lives and livelihoods of the people—billions of people more than I think—around 2 billion people of the region. But you will never find any integrated basin-wide approach in any of the river agreements in South Asia. All the agreements talk about the sharing of waters; it's like sharing a pizza between two people. It doesn't even talk about the environmental flow, which is absolutely necessary to sustain the ecology or health of the river bed. It talks about that, there are 10,000 cusecs of water. India will take 5,000 cusecs, and Bangladesh will take 5,000 Q. What will happen to the river? It doesn't talk; it doesn't even mention the word ecology or environment anywhere in the agreement. If you compare it to the ASEAN countries agreement and if you compare it to even the African Zambezi River treaty, Niger River treaty, I mean, I don't find enough reason to be very optimistic. All I can say is that you need to really mean regional cooperation; you need to mean you need to activate SAARC; you need to take a lot of measures both domestically and regionally; that is more important.”

**Maliha Mozzamel**, “Thank you. I was actually just going to come to this question, Professor Nazrul that, because you already talked about a lot of these good practices that we can learn from ASEAN. So, what do you think is an efficient way would be an efficient way for us to actually collect, share, and use this evidence and knowledge on understanding how development policy responses are evolving to address these global impacts and opport I mean, in a kind of concrete way, what are the next steps? What can we do because preferring to ASEAN?”

**Asif Nazrul**, “I mean, we mean people, government, or regional organizations.” “Everyone, what can what can we do collectively? I think everything needs to be done, you know, collectively in this kind of space.” “If you want to collect data and information, if you want to learn from good

practices, I mean, in this time of digitalization and online materials, it's not a problem at all. All you need to have is good intentions you need to have a very robust institutional framework for information exchange and learning experience from each other country. So, the intention goodwill is more important than like formulating very high profile and ambitious documents and talking big things. So, in order to ensure that a government has goodwill, you need to ensure that the government is accountable to people the government is transparent. So, the core of the problem also lies in the democratization process of these countries, unless you have true democracy. If you compare Bangladesh to the United Kingdom, everything they do they need to be very much accountable to the people. If you look at the parliament there, the parliament is holding the executive accountable every time. If you look at our parliament, have our parliament ever discussed about the what that NAPA document? Or, have you ever talked about our road map to achieve the nationally determined contribution? Have you ever talked about our environmental performance, our obligations under the biodiversity convention, or the climate change convention? Have you ever talked about inclusive green growth in the last 5 years or, 10 years, or 15 years? So, the first thing I think, if you have good intentions, you can build good institutions, and if they want to learn from others, it's not a problem at all. There are enough materials, online materials to learn from others. There are many many regional and global frameworks, even under the environmental treaties. If you look at the biodiversity treaty, if you look at the climate change convention, or the depletion convention, they have a secretariat, they have a dedicated institution for the exchange of information, and helping countries from to learn from other countries. So, the intention, I would say, is more important.”

**Maliha Mozzamel**, “Thank you. In the rest of the time, we will go to our second to our third panelists and so we can open the floor soon. So, Simon, you know, with the increase of both slow and fast-onset disaster events due to climate change and we also recently went through the threats of the double hazards together, COVID and climate change. We have seen supply chain disruptions become more common, resulting in governments and businesses rethinking their long-term strategies. So, what kind of approaches can the South Asian countries take to enhance the supply chain resilience and security, and also the risks the global supply chain in the region? Thank you.”

**Simon Kofi Tettey**, “Thank you, Maliha. I would like to emphasize that, first of all, for the supply chain, the same principles that have been applied in the private sector is the same things that is supposed to be done within the public sector, the government. So, as Professor Asif was saying, there's no transparency. In the supply chain, if there's no transparency, you are going to lose. There's going to be a lot of disruption because there should be transparency there should be attempt to create competition among the suppliers who want to supply the stuff. There should be a fairness and there should be value for money. Because if you buy this water outside and let's say, for 10 taka, but the government is buying it for 100 taka, Why? So, you see the problem, and at the end of the day, the poor people will suffer, because anytime there is a disruption in the supply chain or there's no security or resilience in the supply chain, the poor people are the ones that suffer most unfortunately! So, in my view, I have some points that I think the South Asian region can adopt in order to strengthen the supply chain, resilience, and security, and the first one is regional cooperation. Regional cooperation is very important. So, as Professor Asif also mentioned, the SAARC is not really working as expected. So, I would suggest there should be an attempt to have an extended version of ASEAN by either merging the two together or trying to apply for extension like the way we have for the BRICS extension. This should be the first approach, and then, in terms

of the supply chain itself, if the government is having a very transparent system and there's competition, there's value for money, there's fairness, and the installation of suppliers, they can have like more than one like maybe probably about three, suppliers for a particular item. So, if medicine for a particular type of sickness, you need to have like kind of about two or three suppliers for that one, so that in case of failure from the other supplier, you can now, and all this should be within the region. Because the region has the capacity. The region has a capacity in terms of the supply chain, you know; almost everything that is been supplied in the west or even in Africa most things come from the region, the South Asian region. So, the region has the capacity. I think that capacity just needs to be built and then improved upon by the by the stakeholders with the government. Also, the digital transformation is something we cannot run away from. So, all this needs to be integrated into tracking the suppliers; try to know how the supply chain moves. Where there will be a disruption in terms of where can we not track in terms of transparency? Because if you are having a very digital, a transparent digital system, you can be able to track within the supply chain of the supplier and also know whether, for instance, they using child labor or not, and all that you can because you need to visit the supplier you need to check their environment to see what they are. How are they producing the kind of item you are buying from them? Also, as I indicated earlier on, I believe the suppliers within the region capacity can be built and improve upon, and then we can also learn from regions like ASEAN, as I indicated, and then you can see that one thing that I'm emphasizing on the region is for the supply chain to move very well, we need free movement of goods and people, and if so for like for instance, what we have in West Africa. 15 countries within West Africa? There're free movement of goods and people. You can go to any of those 15 countries without a visa any day at any time, and those people can come to your country without a visa either they committed crimes, high crimes, or whatever. They still

have to respect the protocol. So, I think this is what the South Asian region needs. You need to open up so that there should be a free movement of people. Because someone from Thailand shouldn't get a visa before coming to Bangladesh, you know, so that is because we have that in West Africa. I go to the other 15 countries without a visa, so you must be able to expand that and strengthen the regional corporation, so that that will ensure that the supply chain is more resilient. You can move, tracks can move within the various countries without stoppage. I think that is all I have. Thank you.”

**Maliha Mozzamel**, “Thank you, and on the point of technology.”

**Asif Nazrul**, “Can I just add one thing to what you were talking about? I was elected *a bureau* member of South Asian for Human Rights, and whenever we had meetings and we were talking about the venue of the next meeting, we inevitably excluded Pakistan and India because Pakistanis will not give visas to India and Indians will not give visas to Pakistanis. Nowadays, Bangladeshis also refusing visas from some other countries, and India is refusing visas for Bangladeshi people. It has become so frequent nowadays. So, even with visas, we are failing to obtain visas for a solid reason: respectable people are being denied visa. So, I mean, you are talking about free movement. I just thought that I should mention my experience.”

**Maliha Mozzamel**, “Thank you, Professor. I see, and you know, free movement then means you cannot have.” “Sorry! I'll have to interrupt because we want to finish in two minutes. So, we can go to questions from the audience. So, just on the kind of technologies front, or what emerging or digital technologies? Do you think that we can kind of globalize and use these supply chains that we could also inherit and use in this region? Do you have any good practices or good examples that you might like to share? Thank you.”



**Simon Kofi Tettey**, “Yeah. So, for technology—imaging technologies, sorry, yeah, for emerging technologies, I think—AI is something we cannot run away from, but the UN has even raised an alarm about it. It must be regulated. It must be regulated. So, I really believe that it's we, the region, must ensure there's strict regulation of emerging technology such as AI's and through laws and regulatory processes so that issues of privacy and personal information's cannot be abused, and also, there should be you know, sometimes when you make the rules and laws, you may not know that these are best practices or not. So, there should be a review of those rules regularly, probably maybe every quarter, to see whether really are we on the right track or not. If not, what can we do to improve? Because they should be able to ensure that there is accountability, as Professor Asif also said, and that accountability will ensure that there is a peer review and constructive feedback system where people can freely say, Oh, this is not working, I think we should do this. We should do that and all that. So, basically, it's all boil down to regulation and then.” “But can you give a good example, a good practice that we could be integrating?”

**Maliha Mozzamel**, “Okay, so.” “Specific example.”

**Simon Kofi Tettey**, “Yeah! So first of all, now is the European Union has come out with a law to regulate AI. So, you know, as Professor Asif says now, the word is very global. You don't need to reinvent the wheel again. Just check what they have and modify it for your region, you know? Then, that's all, because I don't know now that in our age, information should be more accessible, you know, and then learning from the best practices shouldn't be difficult. But I can tell you, the European Union has a law regulation on it.”

**Maliha Mozzamel**, “Thank you very much. I want to now open the floor because we have 15 more minutes for any questions from the audience. Yes, please. If you can also introduce yourself and then ask your question, please very briefly, because we have less than 15 minutes to “yeah.” finish this.

**Question 1**, “Peace be upon you. This is **Mehedi Hassan** from Dhaka University Debating Society. Actually, my question is to Asif Nazrul, sir. Sir has already mentioned that the world should actually ensure honest democracy as a condition of resilient and inclusive development or growth. Then my question is here: honest democracy is almost a utopian concept. We cannot ensure this wholly, and secondly, there are some countries who have hardly democracy, like the China or the other countries. Then how can we ensure inclusive or sustainable growth for these countries who haven't enough democracy or have hardly any kind of democracy? What's your opinion in this regard? Thank you.”

**Maliha Mozzamel**, “Thank you. If there are any other questions, we can take three, and then yes, please.”

**Question 2**, “My name is Dr. Syed Kamrul Islam. I am a civil surgeon. I have two questions to Asif and Anowarul Haq from UNDP. One is on social protection for victims of climate change, and another is on inequality. Actually, currently I have been pursuing a research program on the social protection of victims of climate change, and I visited Koyra upazila of Khulna district and Shyamnagar upazila of Satkhira District, first week of August. I have seen hundreds of families are still living in the embankments, and it shows like slums. They are the victims of Sidr, Super Cyclone Sidr, and there an Aila. So, long 15–16 years gone, but still they are living over there. So, my question is: what can be done for them, and what can you do on behalf of UNDP for them?

This is number one question. Number two is, we are talking about inclusive growth, and Asif Nazrul sir said that a lot of policies are there. But 2016 household income and expenditure survey done by BBS shows that the Gini coefficient was 0.48, but in 2021 it is 0.499. So, it's gone up; the inequality is going up. So, what are the implications of these policies, and what should we do now to stop this?"

**Maliha Mozzamel**, "Thank you. Okay! One more question there and then one here, but please keep it very brief."

**Question 3**, "Thank you. My question is to Simon. I am Rezaye from AIESEC in Bangladesh. So, I just love the Sorry! example for visa-free movement in Africa. Though Africa is the world's most like dangerous continent right now, we believe that. So, my question is like, I'm working on AIESEC, and we do exchange. We are presenting 127 countries in this world just to exchange each other countries then we can make, sorry, we can build peace. So, how come it possible that in Asia, or like, for SAARC, to implement to visa-free countries for at least SAARC countries, or like, entire Asia as like Africa, Schengen countries, or the European Union? Thank you."

**Question 4**, "Thank you. I am Mahjabeen Khaled, chairman, Khaled Musharrof Foundation. My question is to Professor Asif. Actually, you talked about regional cooperation, but when we talk about SAARC, it's dead! So, what can be the alternative? So, every whenever we are talking about it, we want to make SAARC alive again, but it's not possible. You know that, and we all know that. Pakistan and India issues are there so, but in Africa, we see 15 countries. They're like moving; they're like migrating from one place to another place. So, what can be the alternative, according to you? Thank you."

**Question 5,** “Thank you. I'll be very brief. Good morning, and my name is Musuma. I just wanted to ask, and I've been passionate about this subject and especially regarding education. I feel quite privileged that I did have a good education, and definitely my friends also do, and I am aware of the fact that we belong in a particularly financially advanced sector of the country. My friend, for instance, who teaches at Australian International School, I see that their school service is really, really good, and the fees for that school is also not for regular children. I'm also in the law field. I'm Musuma, a lawyer, and I get very passionate about seeing children who are sleeping on these streets or they're just, you know, working as a child and I know that education is a fundamental right and it's also free for them. But I still see that there is a huge disparity between these two sections of our country, and I'm really passionate to work for this. So, I wanted to ask the esteemed panel maybe what you can advise on—how a country can grow in terms of the education field and, help you know, affect this issue. Because education is the key to ultimately developing a country, and if we want good leaders, we need them to be educated; we need them to understand what democracy means. Thank you.”

**Maliha Mozzamel,** “Thank you. We start with you. Maybe you can also take this question, okay?”

**Anowarul Haq,** “So, in relation to social protection, you need to. I'm sure that you all are aware that the way social protection evolved in Bangladesh, more around disaster management. So, there are hundreds of programs right now happening, and many of these are also like with a specific objective to really manage a crisis. And in 2015, for the first time, Bangladesh basically drafted the national social security strategy with an aim that to really streamline and thinking about a life cycle approach, understanding the vulnerabilities of a person's life, and then designing bigger programs. Still a long way to go. Now, coming back to you around Koyra and Satkhira, the struggle that the communities are having, I think, this a live discussion that we are having, and that's what

we are trying to say also that we need to really understand the climate hot spots and really understand what are the vulnerabilities there. And is the existing Social Protection Program enough for them? In my opinion, it's not. Because the vulnerabilities are quite different, and that's needs to be addressed differently. In UNDP, we help to do a mapping; we call it the climate vulnerability index. Actually, there is a map actually that shows where are the vulnerabilities—climate vulnerabilities happening. We superimpose that map in the poverty map. So, there are correlations, but you know that the way social protection work happening, it's more annually centralized decision-making process that, okay, each in upazila there will be allocation, and it's not really right now; it's not like that, okay. What are the demands at the local level, and then catering the schemes around that? That's not happening? So, we need to improve around that. So that's why we are talking about like a the more of a kind of adaptive shock responsive social protection, where we need to go now from a kind of more of an okay, disaster happens, then we respond. I discussed this earlier. So, what UNDP is doing? We have a project. We call it LoGIC. We also have a GCF project happening in that area really trying to work with the communities through a locally laid adaptation, engaging local government into the process, and then basically learning from there. Because, you know, UNDP works with the government. So, it's actually a government project, actually trying to really help the government learn from. A project cannot cover everything, but at least that learning. How can that learning influence the policy? We're trying to work around that, and we also have a project with the cabinet division that are really helping to implement the national social security strategy that I mentioned. So again, we need to really think about the life cycle approach that should cover your question from the back around - If street children are vulnerable and they are not having their education so that should be identified as an area actually and then the government should intervene with their social protection support here. So, if the child

labor is a reality, child labor should not happen, but if it is a reality, then what can be done? So that, these children also go to school. So, there are ways to work around various things. So, I think it's still a long way to go, and as I mentioned that, investment needs to be there. Because when we go to the finance division, saying that Okay, why investment is not being made? Then, they refer to it like that until and unless the tax-GDP ratio improves, it's very difficult to increase the money for social protection. So, there are always debates like that happening. So, we need to resolve all those kinds of things to take this discussion forward.”

**Maliha Mozzamel**, “Thank you. Simon, I think you have only one question. So, if you could kindly take one minute because we're very, you know, most at the end.”

**Simon Kofi Tettey**, “So, how can we implement a visa-free system? It needs political will and commitment from the various governments, and I think, as someone mentioned, Pakistan and India are not willing to cooperate. So, you can leave them out for now, and those governments that are willing to cooperate you can have that one as a start, or then, if they see that those ones are working, they'll probably join. But all need a political will and a commitment for the various countries to say, Okay, we in South Asia, we want to forgo the visa-free, we want to forgo the visa restrictions and allow our citizens to move within the region free at least; we need that one.”

**Maliha Mozzamel**, “Thank you, and I'll now go to Professor Asif Nazrul. We have two minutes. Sorry!”

**Asif Nazrul**, “Thank you, thank you, because I have two questions. The thing is that there cannot be any perfect democracy, but you can measure a democracy through some lenses. For example, whether the election is free and fair? Whether the parliament is functioning, meaning whether they are holding the executive accountable, the third is whether your local government is powerful and

independent. The fourth is whether your judiciary is independent, okay? So, there are many studies based on these criteria on the democratic performance of a government. My point is, if a government is more if a country is more democratic, it's more likely that it will undertake an inclusive, green, and resilient growth policy. That is my point. Coming back to the second question, what can be our alternative since SAARC is dead? The alternative is actually rejuvenating the SAARC again. It cannot be possible, but of course, there are some practical alternatives. Number one is, Bangladesh can try to form different types of regional organizations, excluding India and Pakistan. Involving for example, there are many other countries; even Bangladesh can invite Thailand as well. It's not a problem; Thailand is an ASEAN country. They can try. Don't forget that Bangladesh took the initiative to form SAARC. The second initiative is, Bangladesh and some other countries can apply for the expansion of ASEAN and try to get membership there, at least as observers. The third one is more practical; you know that. I'm giving you one example. Bangladesh, as a country, can learn from other countries by being part of other regional organizations. For example, there is a 1992 UNECE convention (the United Nations Economic Commission for Europe convention). That is absolutely on shared water courses and shared lakes. So, it has opened for Global Signature Global participation in 2014. It means that, although Bangladesh is in South Asia, Bangladesh can become a party to that convention and to learn from the institutions built under that convention and to get technological and technical help from them, and to benefit themselves from the exchange of information with all the state parties to that convention. Our policymakers actually do not think about those options and opportunities. I think we need, I mean, if we really want to get benefit from regional organization or global organizations. If you sincerely try, it's not something very difficult. You can always do it."

**Maliha Mozzamel**, “Thank you very much to my very esteemed panel for that wonderful discussion. So, with that, I would like to close the discussion for today. Thank you!”