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FOUNDER EDITOR
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Are the criticisms misplaced?

Downplaying banking sector problems unhelpful

HE finance minister recently told the chairpersons and directors of state-owned banks that those who highlight the sorry state of the banking sector—the culture of loan default, the flouting of set banking norms, etc—are all uninformed. Such a remark coming from him is disappointing, given the fragile state of the banking sector as a whole.

Surely, the media, banking experts, think-tanks, various chambers of commerce and industry, the World Bank, etc—in essence, all the non-state actors who have been highlighting the many problems prevalent in the state-owned banks—cannot all be uninformed. On what count are the critics wrong? The finance minister has, on record, riled many times about the poor state of affairs in the state-owned banks. And it stems from the fact that there is poor management in these banks where malpractices in loan sanctioning are rife. There is little by way of appraising of applications for loans, and undue influence of senior management officials has also been cited in many reports by the Bangladesh Bank.

The government has bailed out state-owned banks year after year without initiating any of the changes recommended by banking experts. Indeed, we are also witness to the bailout of private banks—all without any commitments from these financial institutions that they would reform their management and restore sound banking policies. This is a matter which should not be swept under the carpet. Instead the reality should be acknowledged and effective measures to stop the malpractices and derelictions that are plaguing the banking sector should be initiated immediately.

Women and violent extremism

Their role must be factored in combating it

Studies of some 30 countries in the Middle East, Africa, South and East Asia show that an overwhelming majority of women in these countries are victims of violent extremism and terrorism. Interestingly, studies also show that women, apart from being victims, can be, and also are, the perpetrators as well as mitigators of the effect of violent extremism. And this important issue was the focus of a national seminar organised by the Bangladesh Institute of Peace and Security Studies on November 19.

The role of women in countering what is becoming a pervasive phenomenon in some countries cannot be overemphasised. Bangladesh is not immune to its serious consequences, as our experience in recent times shows. Forty-one profiles of female militant suspects arrested in the last few years were analysed, and more than 66 percent were found to have been influenced to get involved in militancy by their family members, according to the counterterrorism unit. The rest were self-motivated or externally influenced. Despite the gravity of the issue, it seems that the policymakers have not yet accorded it the importance that it merits.

Given the significance of the problem, it will do well for the planners to factor in the role of women in the overall strategy to fight the menace of militancy. It is important to understand that women could be the first line of action in preventing the germination of extremism, in which case countering it will become that much easier. However, this would require a vigorous awareness campaign all over the country using all the platforms available. In this regard, the media's role as a force multiplier in countering violent extremism should not be overlooked.

LETTERS TO THE EDITOR

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Level playing field is a must The forthcoming national election will take place

on December 30. The election is vital for several reasons. As the election is expected to be the first participatory election under a partisan government, it will be challenging for the EC to hold it in a free and fair manner.

The government has vowed time and again that it will allow the election to be held in a credible manner. Most notably, the prime minister has assured opposition figures in recently held dialogues of creating an even playing field. She also reportedly promised to reconsider "political cases" against opposition leaders and activists.

However, a level playing field is barely visible at this moment, as thousands of opposition activists continue to be sued by the police—that too after the election schedule has been announced.

For us, a nascent democracy, a credible inclusive election will pave the way for establishing the rule of law. We don't want the election to be plagued by violence. We want peace and stability in order to exercise our voting rights without any undue interference. For that, the EC must play a strong role to create the conditions conducive for a credible poll.

Zillur Rahaman, By email



'In Bangladesh, democracy was not allowed to take root'

Sultana Kamal, lawyer and human rights activist, member of CPD board of trustees, former Executive Director of Ain o Salish Kendra, and former advisor to the caretaker government of Bangladesh, talks to Eresh Omar Jamal of The Daily Star about the upcoming national elections and the state of human rights in Bangladesh.

In a report released on October 19, Human Rights Watch (HRW) expressed concern over the government taking a number of steps ahead of the national elections which it believes will have "a chilling effect on speech". What are your thoughts on their assessment?

In your question you have not spelled out what exactly are the steps taken by the government ahead of the national elections that the HRW is fearing will have a chilling effect on people's freedom of expression. I presume they are referring to the random, arbitrary arrests of social activists as well as the members and supporters of the opposition political parties and implicating them in anti-State cases. They have been very random as many of the accused in such cases are known to have died already. These cases have been termed as "ghost cases".

Police excess in controlling meetings and rallies of the opposition could also be an example here. In our current political culture where there is every reason to believe that police actions normally are manifestations of the wish of the ruling party, the Human Rights Watch quite justifiably sees these as steps taken by the government to have serious effect on people's freedom of expression.

In addition to the above, the other concern the Human Rights Watch may have in mind over which we could not agree with them more, obviously relates to the passing of the Digital Security Act (DSA). This Act, as had been promised by the government, was supposed to replace the previously passed ICT Act, Section 57 of which was notoriously misused by the government and its supporters to stop dissent and shun any criticism against them. It is worrying to note that even after passing the DSA, the cases filed under Section 57 of the ICT Act remain in force.

Coming back to the DSA, Bangladesh now has this regressive Act giving police unlimited power, as illustrated in a write up of the Sampadak Parishad, "to enter premises, search offices, bodily search persons, seize computers, computer networks, servers, and everything related to the digital platforms." Aided by this Act the police on the ground can arrest anybody even on suspicion without warrant—not requiring to seek approval of any authorities. It's worth remembering that the responsible ministers of the government under the pressure of concerned citizens and journalists sat with the Sampadak Parishad with a view to review the Act but unfortunately did nothing to bring the desired changes. This kind of dependence of the government on police is most unbecoming of a democracy.

This attitude of the government of demonstrating its will to not allow people to speak their minds without fear sends serious signals to everyone concerned. It has a far-reaching effect in curbing people's freedom of expression and other civil liberties, eventually negatively influencing them in freely exercising their right to vote during the elections. In a weak democracy like Bangladesh where political parties are not sure of their power base, all parties in power across the border unfortunately tend to follow the same strategy of silencing the people's voice by taking such actions.

It may not be out of context to note here that the dialogues that were held in the meantime among the

opposing political alliances ended without any conclusive decision. This happened, in my opinion, due to the lack of political will of the main parties to use the opportunity to seriously dedicate their focus and everything else towards holding a free and fair election. From what we gather from the media, the parties were more determined in re-asserting what they have been saying to each other in their public speeches rather than discussing ways to meet the election challenges posed in front of them.

Over the last months, we have seen a number of police cases being filed against leaders and activists belonging to opposition political parties. Some of them were filed against individuals who were abroad at the time they are said to have committed a crime, or who had earlier passed away. What effect can this have on voter confidence?



Sultana Kamal

Well, people mainly depend on the police for safety and security on the day of polling. It is the police that is entrusted with the sacred duty of ensuring an atmosphere for the voters to feel confident that the election is being held in a free and fair environment where they can cast their votes without the fear of their votes being rigged or manipulated—physically or technically. It is therefore important that they find people with integrity around them for the desired protection.

Police actions, as described in your question, certainly have a negative impact in the confidence level of voters which manifests in the fear and anxiety expressed by them in relation to the election time. This is particularly true of the religious and ethnic

minorities, women and supporters of the opposition parties who, without exception, become victims of violence and have their rights violated in the pre, during as well as post-election periods. In the past, we have seen these people not being given timely or proper protection by the police.

In your view, have the different political parties been emphasising enough on human rights in their appeal to voters?

Unfortunately, the answer is no. Not only in their appeals to voters, in general even, as it seems from the discourses of the different political parties, human rights are placed quite low in their list of priorities. In their appeal to voters the emphasis of the different political parties is on development which, to many, lacks reflection of human rights values to a considerable extent.

As I said earlier, the aim of the political parties is to win the elections at any cost. Unfortunately, our elections with very few exceptions have been characterised by dependence on money, muscle and manipulation. In such an atmosphere, human rights is not given a fair chance.

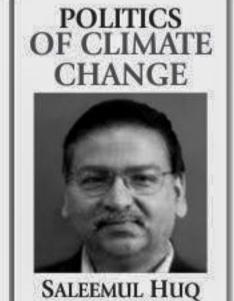
Only recently in one of the TV talk-shows, a very high-ranking police officer when asked to comment on remarks made by human rights activists about escalation of human rights violation in the country, responded by saying that he finds these comments "irritating and ridiculous". Such statements coming from a high-ranking police officer clearly demonstrate the degree of apathy and disrespect officers and politicians have towards human rights. Promotion and protection of human rights evidently are placed in subordination to all other priorities of the power centric political culture that the political parties have embraced so dearly.

Rights violations have taken place under every regime. Even though we've seen the party in power change, why is it that we don't see any meaningful improvement in the government upholding the basic rights of citizens?

It all depends on the state of democracy in a society whether the State will seriously dedicate itself to upholding the basic rights of the citizens. In Bangladesh, historically, because of repeated interference by undemocratic forces in political processes, democracy was not allowed to take root in society.

Hence we are confronted with socio-political and cultural conditions that permit the State to undermine the norms of human rights without having to answer for the lapses. This was originally facilitated by the rehabilitation of the anti-liberation forces accused of war crimes in every sphere of our life. They were not simply allowed to return to the country but were rehabilitated with power and opportunities to infiltrate into our political, social and economic fabric, and to mould our culture to embrace the character of intolerance towards the "others". The fundamental principle of respect for equal rights and dignity of all somehow ceased to bear much value to the power centric political forces. Which is why we do not see any meaningful improvement in the government upholding the basic rights of citizens.

Why we must plan for urbanisation now — and fast



HE third annual conference on urban resilience was just held in Dhaka with well over 300 participants from home and abroad, including government officials, mayors,

NGOs, researchers, the private sector and the media. This year a special competition was held and prizes given to some excellent practices of resiliencebuilding in Bangladesh. The theme was "Building Climate Resilient Migrant-Friendly Cities and Towns."

The first point that came out of the discussion is the fact that Bangladesh is rapidly becoming an urbanised country but we are not prepared to cope with the challenges at the moment. Hence the highest priority should be finalising national policy—which still has not been adopted after many years—to guide urbanisation in Bangladesh. One of the first priorities in such a policy should be investing in developing cities and towns throughout the country in order to decrease the pressure on Dhaka city which still attracts the vast majority of rural-to-urban migrants.

The second point is to accept the fact that climate change impacts will increase the rate of rural-to-urban migrants, primarily from low-lying coastal districts. This needs to be anticipated with provisions of adaptation actions to help the people who live in climatevulnerable areas. It also needs to be recognised that their children may not be able to live there in the coming decades. The first part of adaptation is to help the climate-vulnerable people to cope with the problems and the second part is to educate and help their children build their capacities in order to enable them to get better paying jobs in towns and



One of our first priorities should be developing cities and towns throughout the country in order to decrease the pressure on Dhaka city which still attracts the vast majority of rural-to-urban migrants.

PHOTO: JOISEY SHOWAA/FLICKR

bring their families with them when they wish. Thus we need to find ways to enable climate migrants to move with

dignity and not be forced to migrate.

The third area of discussion was on the need to empower local decision-making, especially mayors of secondary towns as well as citizens of these towns. At the moment, Bangladesh is too centralised with lip service being paid to local empowerment but with little financial decision-making happening on the ground at the local level. The government should thus aim to put such practices into motion much quicker if we want urbanisation to take place in a planned rather than an unplanned

manner as is happening now.

The final topic was raised by Professor

John Carruthers of George Washington University who gave a clear warning to anticipate and plan for the impacts of the Padma Bridge which will connect the Dhaka and the Khulna regions. He made the point that while the bridge will have major benefits in allowing easier movement of people between the two regions, it may also have a potential disbenefit due to it putting more pressure on the Sundarbans which is the world's largest mangrove forest and a Unesco World Heritage site which Bangladesh is responsible for protecting and preserving. He suggested that we anticipate this potential problem and try to enhance the economic benefits from protection of the Sundarbans by promoting ecotourism as well as other

ecosystem-based economic activities around the forest, rather than allowing industrial development there. We still have time to take these actions but once the industries are set up, we cannot do anything.

The final outcome of the meeting was to recognise that Bangladesh is going to become a mainly urban, rather than rural, country very soon but the problem is that we still think of the country as mainly rural. So the biggest change we need to make is in our own mindset—including that of ordinary people as well as the country's leaders.

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