

Restore discipline in the banking sector

We cannot afford a major calamity

THROUGHOUT the pandemic, banks have been generously waiving loans despite their poor record of recouping funds from defaulters. Between January 2020 and September 2021, they waived a total of Tk 2,383 crore. And this seems to have become a ritual—according to Bangladesh Bank data, banks waived loans amounting to Tk 2,293 crore in 2019 and Tk 1,194 crore in 2018.

As the media has been reporting for years now, it is mainly influential and delinquent borrowers who manage such facilities, creating a moral hazard for good borrowers. Recently, this daily has reported how more and more borrowers are now refusing to pay back their loans, despite recording profits and, thereby, having the means to repay their borrowings. What this has done is lower the amount banks have been recouping year-on-year—banks recouped Tk 5,802 crore from their combined non-performing loans (NPLs) in 2020, in contrast to Tk 15,466 crore the year before—while delinquent loans have continued rising at the same old rate. This has been affecting their cash flow and income, pushing the sector deeper into trouble.

The banking sector has been a major concern for years now. Experts have continually warned that the sector is in danger of facing a massive crisis. And by the looks of it, things have only been getting worse, which is extremely disconcerting. One of the major problems that we have seen in the sector is a nexus between the owners of banks and delinquent borrowers—and also among the owners themselves. This has led to the concerned banks approving one questionable loan after another. And this, quite frankly, has been permitted by the inaction of the regulators, who have ignored their own rules and let these banks violate banking regulations time after time.

As the concerned actors dig a deeper and deeper hole for the banking sector, what we cannot help but wonder is: how long before it all blows up? And will the authorities and other concerned stakeholders realise the folly of not turning back, before we hit that point?

The only way the banking sector will be saved from a major calamity is if the regulators get their act together and actually start doing their job. A part of that is to ensure that banks do not lend to habitual defaulters, nor continue to reschedule their debts ad infinitum. Moreover, the regulators, along with the banks, must pursue all legal channels to recoup the remaining debt, which is massive at this point. The nexus behind the ill-discipline in the sector should also be identified, and punished according to law.

Inflation chokes lower and middle classes

How are ordinary people to survive?

THE unbridled prices of essential commodities, coupled with the fuel price hike, are increasing the woes of people belonging to the low and middle-income ranks in Bangladesh. The situation has escalated to such a degree that today the kitchen markets are places most people dread to visit on a daily basis.

It goes without saying that prices of daily essentials were already high during the pandemic, which had dented the pockets of the lower and middle classes, many of whom lost their regular sources of income due to prolonged lockdowns to counter the pandemic. Many families were forced to reduce consumption, encash savings, sell properties and borrow from friends and family members. And to be candid, not all families in distress had such options at their disposal to survive.

The added cost of fuel came as a major blow as it contributed to the sudden escalation of commodity prices. Eminent economists are of the opinion that price hike of fuel has been completely arbitrary, which caused a chain reaction in the commodity markets. Under the circumstances, a middle-class family cannot buy the same amount of food as the cost alone has almost doubled compared to a year ago, although family income has remained mostly the same.

Though the Covid-19 virus appears to have become less potent in recent months, and normalcy has somewhat returned to life, the kitchen markets show no signs of letting up. On one pretext or the other, traders keep increasing prices of essential commodities with total impunity.

We believe strict monitoring of markets by competent authorities is essential to check price escalation of essentials because uncontrolled price inflation will have a catastrophic impact on the budget of the low and middle-income families. It will also affect the nutritional status of low income groups who have already had to decrease their daily consumption to adapt to their changed financial situation during the pandemic.

LETTERS TO THE EDITOR

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Extending a helping hand

It is heartening to know that Bangladesh has got the capacity to give loans to other countries. In August, Bangladesh lent USD 50 million to Sri Lanka, as part of a bigger deal to give USD 250 million in the form of currency swap to help the island nation to deal with fast-depleting foreign reserves, and to ease pressure on its exchange rate. Now, Maldives has requested our country for a long-term loan. I hope the Bangladeshi authorities will honour their request and in future, we will be able to help other countries who are also in need.

Nur Jahan, Chattogram

16 DAYS OF ACTIVISM AGAINST GENDER-BASED VIOLENCE

Why are Rohingya women and girls so unsafe in refugee camps?

A CLOSER LOOK



TASNEEM TAYEB

ONE in four Rohingya women and girls in refugee camps in Cox's Bazar, Bangladesh, has suffered gender-based violence (GBV), according to data gathered by the International Rescue Committee (IRC) in their centres between July and December 2019. These findings were confirmed by the ISGC secretariat in their 2020 mid-term review, which said that during the initial months of the Covid-19 pandemic, "women and girls have faced an increase in unpaid care work, greater protection risks in and out of their homes, and mental health issues, while simultaneously being less able to access lifesaving services and support."



From physical assault to forced sex trade—Rohingya women and girls in the refugee camps are suffering all kinds of gender-based violence.

PHOTO: AFP

The IRC further added, "In the face of the substantial new barriers posed by Covid-19, reported rates of GBV among (the) Rohingyas in Cox's Bazar remain shockingly high, particularly among women and girls in their own homes."

Intimate partner violence remains a major problem for Rohingya women and girls, many of whom refrain from speaking up about their sufferings due to fear of repercussions. IRC data from January to October 2020 has also revealed that "an average of 94 percent of recorded GBV incidents were perpetrated by intimate partners, higher than the 81 percent average" that was found in their 2019 report. Physical assaults invariably remain the most common form of intimate

partner violence.

Apart from this, domestic violence in the form of battery, mental torture, verbal abuse, intimidation, economic marginalisation, sexual abuse by relatives and extended family, and abduction, rape and torture by the "night government" are some of the many other types of violence women and children at the Rohingya camps endure day in and day out.

The "night government" is mostly thought to be the Arakan Rohingya Salvation Army (ARSA), but can also include local gangs and mobsters; there are so many powerful criminal outfits in the Rohingya camps that it often becomes difficult to identify individual criminals within the gangs. They are a major threat to the Rohingya community, but mostly to the Rohingya women and girls—especially those who dare to speak.

Women who are vocal, who work as volunteers with NGOs, or those that work

use the toilets at night. Weeks ago, she started receiving online abuse after she wrote a Facebook post that supported women's rights. "They asked me which way I would prefer to be abused," she said, sitting hunched over on a chair in a quiet corner of a community centre.

And there are many other women who choose to endure violence, torture and pain in silence, since they are sceptical about the effectiveness of support from law enforcement agencies. "There's nowhere for us to complain," a female community worker told *The New Humanitarian*. "None of the women said they dared to seek help from the Bangladeshi police or authorities that oversee the refugee camps, where there is no formal justice system and crimes routinely go unpunished," the report elaborated.

Once the last of the vehicles carrying humanitarian workers leave the camps in Cox's Bazar and darkness falls over the

bondage, domestic servitude and the sex trade. Many of these victims can be found in the shady dance bars and nightclubs in India, Nepal, Thailand, and many other East Asian and Middle Eastern countries. With little knowledge about the intention and modus operandi of the trafficking rings, many of the Rohingya women and girls opt for overseas "opportunities", only to fall victim to worse torture and violence than they are subjected to in the camps.

Even within the camps, young girls and women are forced into prostitution. Kutupalong has a thriving sex industry where "at least 500 Rohingya prostitutes live," according to a fixer, who was also quoted by Thomson Reuters Foundation News as saying, "Recruiters now have their eyes set on the newcomers."

Hunger, poverty, squalid living conditions, and desperation have pushed these Rohingya girls and women into prostitution. Some of these girls are in their early teens. The 2017 Thomson Reuters Foundation News report revealed that a sex worker would earn around Tk 200 from a client, half of which would be taken by the pimp.

Personal hygiene and safe sex are luxuries not afforded to these girls and women, and many of them suffer from sexually transmitted diseases (STDs). One of the girls interviewed by Thomson Reuters Foundation News said she took birth control injections. "But I worry about HIV every day," she said. She never got screened for STDs.

While helping the Rohingya women and girls has been a challenge from the beginning, during the lockdowns to contain the spread of Covid, when movement was restricted, it became even more difficult for the humanitarian agencies to reach the victims and provide them with the necessary medical care and emotional support. Although things have improved a little with reduced transmission of Covid-19, the rampant problem of gender-based violence in the Rohingya camps still persists.

The Bangladesh government needs to take a hard look at the factors that enable and sustain gender-based violence in the Rohingya camps, including the issues related to security and law enforcement, and take immediate measures to address them. The night government needs to be dismantled, and the humanitarian agencies should be supported in establishing community leadership and support groups to combat violence against women.

The human rights and dignity of the Rohingya women and girls in the Cox's Bazar camps must be safeguarded, and as the host country, the responsibility falls on Bangladesh. The government needs to take this problem seriously and take comprehensive measures to eliminate the issues that plague Rohingya women and girls.

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What the world needs is a little 'kamlangjai'



PHISET SA-ARDYEN

IN today's increasingly globalised world, where news from every corner is available at a click, we are often exposed to a myriad of issues facing humanity. At times, the plethora of negative headlines may make one question whether our world is becoming increasingly tumultuous, or if we are simply better-informed given the advancement of digital information technology. Nonetheless, the thought of the world never having made it "past its past," with issues like gender inequality, poverty and sexual abuse constantly reported, easily leaves one feeling disheartened and uninspired.

The rise of this digital information age, however, has helped bring long overdue attention to various issues, such as the #MeToo movement, which gained traction after a tweet in 2017, exposing the gender-based violence and harassment women face around the world.

But away from the eyes of the mainstream, there remain an array of issues that women face in the 21st century. Some issues are hopelessly perpetual, persisting behind locked doors.

In 2021, Penal Reform International reported a 17 percent increase in the number of female inmates globally since 2010. In facilities historically designed for men, women in incarceration are exposed to a wide range of issues, including pregnancy, lack of gender-specific healthcare, violence, and mental and sexual abuse. A fact that often remains unreported is that many female inmates are sent to prison for committing only minor offences and are often victims of abuse themselves. Conceivably, given the lack of human rights afforded to this group of women worldwide, the words of Nelson Mandela may still ring true. "It is said that no one truly knows a nation until one has been inside its jails. A nation should not be judged by how it treats its highest citizens, but its lowest ones."

in support groups, and women who raise awareness against gender-based violence in the Rohingya camps, are often targeted by the night government. They are forced to give up on their activities through intimidation, coercion and, if needed, vile physical torture.

There are women who have had to succumb to the demands of the night government, fearing reprisal. In a report titled "As violence soars in refugee camps, Rohingya women speak up," *The New Humanitarian* wrote about the plight of six Rohingya women who had been threatened by the night government to stop their activities. One of them said the threats against her had grown so severe that she wouldn't leave her tent home to

camp, it's a different kind of atmosphere there—one that reeks of fear, violence, and persecution, especially for women and girls.

Human trafficking remains another major cause for concern at the Rohingya camps in Cox's Bazar. Young girls are often sent off with the traffickers to Malaysia and some East Asian countries, where their betrothed had already migrated. Unfortunately, many of them do not reach their destination—at times they are devoured by the seas; at others, they are sold into the sex trade by traffickers.

Not just girls, but even adult Rohingya women are lured by nefarious traffickers with false promises of well-paid jobs and better living conditions, and sold into

Against the backdrop of despair and silent neglect, it is often said that one can always find hope and inspiration. On a summer day in July 2001, a female inmate at the Central Women's Correctional Institution in Bangkok told a young lady visitor of her concerns about raising her child in prison. The hardships and vulnerability of the female inmate, and the lack of care and opportunities facing the innocent child, left an impact on the

facilities across Thailand, and has embarked on a long-term approach in inspiring thousands of female inmates to reintegrate into society, through a development-led approach based on the Sufficiency Economy Philosophy of His Majesty King Bhumibol Adulyadej the Great.

The impacts of the Kamlangjai Project were not just confined to Thailand. Having advocated for the rights of the

Prisoners.

Under her impetus, Thailand emerged as a leading player in the UN's drafting process, pushing the multilateral drive for the rights of female inmates worldwide. In a mere two years of rigorous political and legal lobbying, the UN Rules for the Treatment of Women Prisoners and Non-Custodial Measures for Women Offenders—also known as the Bangkok Rules—were adopted by the UN General Assembly in 2010, marking a legal paradigm shift within the international community and embedding the first ever UN standards on the treatment of female prisoners.

With the Bangkok Rules, no longer are women in incarceration the world's forgotten population. With provisions ranging from prohibition of punishment in close confinement for breastfeeding mothers, to support for mental healthcare and protection for those reporting abuse, the Bangkok Rules established a set of actionable standards for all nations to adhere to. While work continues to be done worldwide, it is indisputable that such efforts have had a tangible outcome, inspiring and directly benefiting the lives of countless women and children across the globe.

Inspired by the examples shown by the princess, the Thailand Institute of Justice (TIJ) continues to mainstream women's rights and dignity vis-à-vis criminal justice and the rule of law. With strength and compassion, one may find hope in her words, "We must inculcate our children of today on gender issues so as to create the next generation of men who respect women. But above all, we must inspire those with a painful past to have courage to live with hope."

Revisiting Mandela's quote, perhaps nations can be judged today in a better light than yesterday. In this increasingly globalised world, where digital technology has overwhelmed us with negative headlines on a daily basis, perhaps what the world needs is a little hope and more *kamlangjai* or inspiration of the heart.

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Princess Bajrakitiyabha Mahidol, who is UN goodwill ambassador for the rule of law in Southeast Asia, recognised that change for women can only be realised if both the social and legal spheres evolve in tandem.

PHOTO: UN

young visitor: Her Royal Highness Princess Bajrakitiyabha Mahidol of Thailand.

After receiving her doctorate degree in law (JSD) from Cornell University, and earning a wealth of experience in criminal justice and the rule of law from working as a public prosecutor in Thailand, the princess launched the "Kamlangjai Project" (Inspire Project) in Thailand with her personal funds in 2006. Based on the premise of upholding human rights, the project created the first instances whereby female and pregnant inmates were provided assistance and support on a range of gender-specific issues, such as pregnancy, healthcare, and childcare, to allow them the opportunity to adequately nurture their infants.

Over the years, the programme has been implemented in various correctional

vulnerable both as a public prosecutor and a diplomat, Princess Bajrakitiyabha recognised that change for women can only be realised if both the social and legal spheres evolve in tandem.

In 2008, the princess presented the Kamlangjai Project at the margins of the 17th Session of the Commission on Crime Prevention and Criminal Justice at the United Nations (UN) in Vienna, Austria, setting off a catalyst for Thailand's multifaceted global campaign for the conception and adoption of the world's first set of specific rules on fair treatment of female offenders. Within the multilateral fora, she spearheaded the "Enhancing the Lives of Female Inmates (ELFI)" campaign, achieving an international consensus to update norms set by the UN Standard Minimum Rules for the Treatment of