

## Why is ACC failing to nab money launderers?

It betrays an inherent weakness in the system

MONEY laundering is one of the biggest scourges that Bangladesh is currently facing. In fact, the country has been ranked by the Global Financial Unit among the top 30 countries in the world in terms of illicit financial flows, with around 20 percent of its international trade value being siphoned out of the country every year. We, therefore, find the comments the High Court made on March 6, 2022, upbraiding the Anti-Corruption Commission (ACC) for its consistent failure to haul up the money launderers and bring them to book, extremely pertinent. The ACC must reckon seriously with the problem and play its part in plugging the holes that allow billions of dollars' worth of money to leave our country.

It bears repeating that money laundering has assumed a serious proportion and has become a most potent non-military threat to the country's national security. It thus begs the question as to why we continue to witness unbridled and exponential growth of this menace. It is awe-inspiring to read reports in the media of how individual X or Y managed to transfer billions of dollars to a third country; how an order barring a launderer's departure from the country reached the authorities 15 minutes after the individual's plane had already taken off; how banks have been sapped, not by the public, but by the owners, and money transferred abroad without the authorities doing anything about it. Such events only raise questions about the role of the relevant agencies in dealing with the issue.

The Panama Papers and Paradise Papers have revealed names of the rich and the sly, who managed to circumvent the rules and manipulated the system to launder money. One cannot rule out the exploitation of political links by these elements to fulfil their heinous plans. We, therefore, ask: What happened to the court's directive to investigate the reports of the said two papers? What measures have been taken against those named? In fact, the investigative authorities are obligated under the Anti-Money Laundering Act to constantly provide the authorities with intelligence and actionable information, as well as with suspicious activity reports, in order to help curb money laundering.

There are a raft of guidelines and bevy of agencies to address the menace. What is the point of these guidelines and agencies if the menace cannot be managed? The High Court rightly observed once that the money launderers are the enemy of the people. We would like to add that those that help them in the process are enemies of the country, too.

## Let Women's Day not be a formality

Women's issues must be heard and resolved

ON March 8 every year, the International Women's Day is celebrated, without fail, by governments, organisations, and individuals around the world. The events and declarations, however emphatic, may give off an impression of monotony and a false sense of progress, even though there is vast evidence pointing to the contrary. Of course, it is appreciable that one day is dedicated to celebrating women and their myriad contributions. But this recognition must also accompany an honest appraisal of their struggles, along with a renewed push for change.

We know for a fact how women face harassment—verbal, physical, and psychological—in every part of Bangladesh, from people they know intimately as well as complete strangers. This is an issue that should be at the top of the agenda for policymakers and institutions. It would require targeted and sensible interventions in every district, city, and town in order to be eradicated. However, there are other, equally dangerous issues concerning women's well-being, which often fall under the radar.

The impact of climate change on women and girls is one such area. Climate change, as it is becoming increasingly clear, has been affecting women disproportionately. Women in the coastal areas of Bangladesh, for instance, are bearing the brunt of saltwater intrusion more acutely. Due to salinity engulfing their area, the men have to go far away in search of work, while the women become more vulnerable to harassment. Reportedly, in areas where people have lost their homes to cyclones, families tend to marry off their young daughters due to "security concerns."

In the picturesque tea gardens of Sylhet, more than half the labour force consists of women who reportedly work till sunset, while their male counterparts are done fulfilling their quota by midday. Women have to walk tens of kilometres each day to get to their designated leaf-picking sections and back, with most gardens not having any toilet or washing facilities for female workers. This is another example of how women suffer disproportionately beyond the physical-psychological abuse they traditionally endure at home.

The theme of this year's Women's Day is "Gender equality today for a sustainable tomorrow," which aims to recognise the contribution of women and girls around the world for climate adaptation and mitigation. Equally important is the acknowledgement that much remains to be done. We applaud the organisations conducting advocacy and valuable research on the lives of women who are most vulnerable to climate change and its impacts. Changing their lives will be a Herculean task without policy support and, equally importantly, the support of the affected communities. We urge the authorities to pursue a zero tolerance approach to violence against women, and to incorporate women-friendly policies in all their development and climate change schemes.

## INTERNATIONAL WOMEN'S DAY 2022

# High time to #breakthebias



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GENDER equality is still an elusive term not just in Bangladesh, but all across the world, despite so much economic progress and so many measures taken by policymakers. Stereotyped political, social, and cultural values continue to act as barriers for women's advancement. That's why, despite the world's unstoppable progress on various fronts, women in positions of power are still few and far between.

In Bangladesh, female participation in the labour force has increased to 38.5 percent at present from only four percent in 1974. Women are working in not only agriculture or the export-oriented RMG sector, but also in many non-traditional and emerging sectors at an increasing rate. Higher participation in education has created scopes for securing high-valued jobs for Bangladeshi women. Yet, the number of female participants in these sectors is still low and not many women can reach senior positions in these organisations. Gender gap in managerial positions in Bangladesh is as high as 88 percent, as per the 2021 Global Gender Gap Report of the World Economic Forum (WEF).

We also frequently talk about wage gaps between male and female workers in many sectors, including apparels, construction and agriculture. Over 90 percent of working women have informal jobs. Because of such high informality of their jobs, their income and job security are also low—especially compared to men. According to the WEF, in 2021, women earned only 40.3 percent of the estimated earned income of men in Bangladesh. And the wage gap is true for highly educated executives and managers, too. Women often feel hesitant to bargain for their salary; many also do not know how to bargain. And men feel that women are not the breadwinners of their families, and their income is just "extra." Such



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Stock illustration

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thinking also exists among some women, unfortunately. That's why the struggle to establish gender equality is not fighting against certain sections of people, but against the system within which such biased values originate and are nurtured. The strong bias against women works against gender equality in many ways. The Gender Social Norms Index (GSNI) of the

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take 135.6 years to close the gender gap worldwide. The Global Gender Gap Index (GGGI) considers four key dimensions of gender gap: economic participation and opportunity; educational attainment; health and survival; and political empowerment. GGGI also tracks progress towards closing these gaps over time. The Covid-19 pandemic has increased the length of this period from 99.5 years, as estimated in the 2020 WEF report.

So, the journey towards gender equality is a long and difficult one. Many young university graduates enter the job market with a lot of enthusiasm. It starts declining within a few years as they expand their families. Many women end up having to choose between motherhood and their careers. This mid-way departure of female executives reduces the number of capable women in senior positions. When their children grow up and they want to return to the job market, their knowledge becomes obsolete. Employers do not want to hire them with such gaps. Our job market is small where the fresh graduates struggle to secure a job. However, women must stay the course and should not give in. They should acquire new skills and reskill themselves. Many have become small entrepreneurs, even though it is not easy to access finance from financial institutions. Bias also works against women when they go to commercial banks for loans.

Bias against women is ingrained within most of us. Highly educated or less educated, rich or poor, men or women—we all carry similar values when it comes to women's issues. Therefore, the achievement of gender equality is going to be a long and tedious journey. As we celebrate International Women's Day this year, we must commit ourselves to treading that arduous and rocky path together.

United Nations Development Programme (UNDP) in 2020 indicates that globally, 90 percent of men and women are biased against women. The report reveals that social beliefs and norms obstruct gender equality at work, education, and politics. The GSNI also shows that more than 40 percent of people think men can be better business executives, and in case of job scarcity, men have more rights to a job. More strikingly, 28 percent think it is justified for a husband to beat his wife. Though Bangladesh is not among the 75 countries that the UNDP studied, the scenario would not be much different here.

With such biases and barriers in place, it is not easy to achieve gender equality. In 2021, the WEF suggested that it would

# Where can domestic violence survivors actually go?



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TAQBIR HUDA

ON this year's International Women's Day, which is being celebrated across Bangladesh and with much grandiosity in Dhaka, I want us all to think of Yasmin Ara, a young woman from Satkhira, who has been thrown out of her home by her mother-in-law a few months after losing her husband.

Yasmin's mother-in-law evicted her saying she had no reason to stay. She moved back to her father's home along with her daughter. Her family is much poorer compared to her more well-off in-laws, and are barely able to feed themselves.

I came to know of Yasmin's case through a pilot project I oversee named "Ar Na," being implemented by Brac in Satkhira and Rangpur. As a part of this project, over 800 frontline staff in 50 branches are being trained to use a web app to report incidents of violence against women and girls in their working areas. Yasmin's case was reported by Tania, a frontline staff member of Brac's microfinance programme, who came to know of Yasmin's ordeal when engaged in her daily loan collection in her neighbourhood.

After a case is reported, a small team of case managers work to connect the survivors with the required support services through referral. Yet, in order to refer survivors of gender-based violence to a local service provider, a mapping of existing support services at the upazila level is of utmost importance. Shongjog, a web app that shows the availability of six main types of support services for gender-based violence (GBV) survivors at the upazila level, based on a nationwide service-mapping conducted in 61 districts covering 435 upazilas, categorises service providers into six main categories: police stations, legal aid, social protection (i.e. livelihood opportunities), psychosocial support (e.g. trauma counselling), safe/

shelter homes, and medical aid/health services.

When the case manager visited Yasmin to ask her about the kind of referral support she needed, she expressed her desire to take legal action to secure her and her daughter's property rights. Yasmin also mentioned that she had no means to feed herself or her daughter, and that she was in urgent need of financial support or a livelihood opportunity. The case manager also noted that Yasmin needed psychosocial counselling to overcome the traumatic experience she had faced.

Yasmin's story encapsulates the experience of all too many Bangladeshi women today. The vast majority of cases we have received reports of through the Ar Na project all relate to young women (aged 27 years on average) facing domestic violence from their husbands or in-laws, or both. The type of support the survivors most commonly need are legal support, social protection (i.e. livelihood support) and psychosocial counselling. So how readily available are these support services at a national level?

The National Legal Aid and Services Organisation (NLASO), was set up to provide legal aid to those otherwise unable to afford legal services, and has established district legal aid committees in all 64 districts of Bangladesh. The legal aid committees have also reportedly been constituted at the upazila and union levels, though information about these are not available on the NLASO website.

For those unwilling or unable to take microcredit loans (like Yasmin), the Department of Social Services has a cash transfer programme called "Allowances for the Widow, Deserted and Destitute Women," which makes monthly payments to the tune of Tk 500. However, application for this assistance does not automatically guarantee transfer of cash for anyone who applies. It is subject to selection by a committee, which prioritises the most senior and the neediest.

The Department of Women Affairs has a programme named "Women's Skill Based Training for Livelihood," which provides training to women in order to develop skills on certain trades, so they can earn a livelihood. However, batches are taken only every quarter, and places

are limited to 25 or so people. The situation is grimmest for psychosocial support services. Other than the One-Stop Crisis Centres (OCCs) in 12 medical college hospitals and certain public hospitals, it remains largely unavailable. The nearest OCC to a survivor in Satkhira, like Yasmin, would be in the neighbouring city of Khulna. Yasmin's story teaches us two important lessons. Firstly, even where

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services are available, and are provided free of cost, it costs money to travel to the service providers, which are typically located in far-off locations. The GBV survivors often do not have the means to afford the transportation cost needed to reach these service providers. For this reason, they need immediate financial assistance so they can, at the very least, bear the immediate and incidental costs associated with experiencing gender-based violence. Secondly, the two social protection programmes outlined above do not necessarily guarantee selection even if the applicants are proven to be GBV survivors, and are not designed to cater to their needs.

As we transition into a middle-income country, foreign funding for a social protection programme designed to address the unique needs of GBV survivors is the need of the hour. This programme should, at the very least, provide survivors with immediate cash transfers in the short term to meet pressing costs, while ensuring their economic empowerment in the long term.

**Names of individuals have been anonymised to protect their confidentiality.**