University campuses are still mainly male-dominated spaces'

Dr Gitiara Nasreen, professor at the Department of Mass Communication and Journalism of Dhaka University, speaks to Shuprova Tasneem of **The Daily Star** about sexual harassment on university campuses and media's role in normalising sexual violence.

and harassment of students on campus have been in the news quite a few times this year. Do you think university authorities are failing to make campuses and classrooms safe?

In many cases, university authorities focus more on restricting student movement than ensuring campus safety. And if those who are making campuses unsafe belong to certain groups, they are given a free pass.

Needless to say, these restrictions are imposed more on female students. For example, images of Dhaka University (DU) students getting together on campus to watch the football World Cup has generated widespread discussion and praise, especially for the fact that so many are sitting together in an orderly fashion, with no fights breaking out.

If we for a moment overlook the insinuation that university students can't get together without fighting, a shadow that falls over this bright picture is the fact that barely one percent of these students are women. University campuses are still mainly male-dominated spaces.

We see the same thing happening with other co-ed activities. Recently, a student of mine gained a TV channel internship where she would have to work different hours, including the night shift. To ensure safety, the channel provided her with a car for travel. But the sad thing is, when her teachers heard of this, a majority of them – men and women – asked why she needed to work the night shift.

Structural inequalities are obstructing female students from identify it as a crime, and to inform participating in everything, and when these inequalities are normalised,

Incidents of violence against it creates a path to violence and harassment. It enables people to ask: why were you there at that time? What type of clothes were you wearing? When the responsibility for violence is placed on the victim, it continues. In fact, we have even seen a few people take a stand in different campuses with placards commenting on women's clothing, further legitimising violence against

Power structures also play a part in allowing sexual violence to exist. The fact that allegations were made of students being $\bar{a}bused$ for sex work in a DU-affiliated college recently is still fresh in our minds.

We are all aware of how cases of sexual violence are hugely underreported, and that even when complaints are made, they become trapped in lengthy processes of



Prof Gitiara Nasreen

PHOTO: KAZI RAKIB

unclear on what counts as sexual harassment – they don't consider it an offence, they argue that "boys will be boys," and blame the victim instead. This only strengthens a culture of harassment. The first step to ending this

is spreading awareness in all educational institutions and workplaces. For this, the High Court guideline has suggested creating a special five-member committee to accept accusations and conduct investigations. Their role is not only to punish, but to create awareness through regular discussions. However, a majority of educational institutions have not implemented this suggestion, and even if the committees exist, a lion's share of teachers and students don't know

Instead of taking effective measures, most campuses try to hide incidents of sexual harassment. Yet, if these same universities tried to seriously prevent them, they would only rise in everyone's esteem.

What do you think are the biggest mistakes journalists make when gender-based reporting violence?

The biggest weakness that still exists

roles of judge and jury. They end up the victim's age, clothing, Facebook status, etc. Such reports present sexual violence as unstoppable/ ordinary incidents, thus normalising

We also see reports quoting police officers, judges, etc regardless of how off the record, biased and valueladen their statements are. Yet, they are presented like they are hard facts. Instead of focusing on how such violence is an issue of justice that negatively impacts society, and instead of writing follow-up reports that investigate the process of justice, most reports on violence only make us feel hopeless about a horrific state of affairs.

We know that the concepts of "shame" and "honour" still hold a lot of currency in Bangladeshi society, which heavily discourages victims from reporting their abuse. How can the media help in changing this?

The problem starts when we interpret honour, and what destroys it, as we please. I think linking the concept of honour with a woman's body is dishonourable in itself. Why should

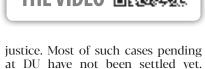
is that of reporters taking on the fact that we still think these crimes destroy the victim's and her family's writing about the victim's personal honour is the reason why, even after life, the circumstances of the crime, the momentous struggle that led to our independence, the women who were raped in 1971 are still considered outcasts in many quarters of our

Regrettably, mass media often reinforces such mindsets. Words like "dishonour" are used regularly. Movies and telefilms tell us that if a person is raped, the only way out is suicide. Even in the case of political crimes, we see media comment on the personal lives of the accused – it seems scandals are considered more newsworthy. The media is also mostly silent on male victims of sexual violence, who are seen as being as "weak" as women and therefore equally "dishonoured."

Rational and neutral reporting is one of the core principles of journalism. There are a few things that media outlets must do now to deliver this.

Sexual violence must be identified as a crime, and the rapist/abuser must be identified as the perpetrator of the crime. No other factors must be brought into reports to explain the violence. Finally, the media must stop victim-blaming, and stop using other words to describe a violent

SCAN TO



Sometimes, the accused are even given various posts and benefits. This is despite the 2009 High Court guideline on preventing sexual harassment which, before a law is created, should be treated as law. The point of this guideline is to increase awareness on sexual harassment, to

others of its consequences. We have

seen many cases of people being

Bad debts going worse



LOOK

Tasneem Tayeb is a columnist for The Daily Star.

TASNEEM TAYEB

Misgovernance, nepotism and subsequent bad debts keep plaguing the banking landscape of Bangladesh, Central bank data reveals that non-performing loans (NPL) have swelled to a whopping Tk 134,396 crore as of September this year, accounting for 9.36 percent of the total loans disbursed. Nearly 29 percent of the loans disbursed by the six state-owned banks have been defaulted on as of September. This is despite the relaxed loan classification rules to allow banks to windowdress their accounts and make their financial health look sound.

According to Selim Raihan, executive director of the South Asian Network on Economic Modeling (Sanem), the real amount of bad debt should be over Tk 2 lakh crore. The same thought was shared by the International Monetary Fund (IMF).

The IMF, during a recent visit to Bangladesh to negotiate the USD 4.5 billion loan proposal, raised concerns once again about the sustained spiralling of bad debts here. When it suggested that the overall NPL rate should be brought down to 10 percent, the central bank assured the international lender that it was already the case and there should be significant improvement by June

Interestingly, while discussions between the IMF and Bangladesh Bank were going on, a dramatic episode was being staged at one of the largest commercial banks in the country. In the first 17 days of November alone, a supposed gang withdrew Tk 2,490 crore from the Islami Bank Bangladesh Ltd (IBBL) as

The total sum this gang took from the bank amounted to around Tk 7,000 crore, using the names of eight companies whose addresses exist only on paper. That these loans were disbursed without proper documentation of the companies that applied has raised suspicion. How could the IBBL sanction these loans without due diligence?

Several other banks, including Social Islami Bank Ltd (SIBL) and First Security Islami Bank Ltd (FSIBL), have also sanctioned loans

corruption, to these companies, amounting to around Tk 2,320 crore. Since the grace period for such loans is one year, they must expire before we fully understand their fate. But given the circumstances, it would not be wrong to predict that these debts may go

Investigation into the matter revealed that some of the major beneficiaries are linked to the Rajshahi-based Nabil Group. When Prothom Alo reached out to its MD Md Aminul Islam, he said, "I have been in business for 18 years and

> One of the beneficiaries of the IBBL loans is **Chattogram-based** S Alam Group, which controls the bank. While the group's maximum borrowing entitlement is Tk 215 crore, using its influence within the board, it has secured loans amounting to Tk 30,000 crore.

there is nothing to hide. The bank knows everything and they will speak about my loan."

Now the question is: if these companies do actually belong to Nabil Group, why were the addresses and company names not given correctly? Unsurprisingly, Nabil Group is also one of the major beneficiaries of the SIBL and FSIBL loan.

While the central bank is now investigating the issue and have halted loans in the name of these shady companies, this incident has once again exposed the irregularities that ail our financial sector.

One of the other beneficiaries of the IBBL loans is Chattogram-based

S Alam Group, which controls the bank. While the group's maximum borrowing entitlement is Tk 215 crore, using its influence within the board, it has secured loans amounting to Tk 30,000 crore. It is interesting that, recently, a concern of S Alam Group purchased Ibis Novena Hotel in Singapore for 170 million Singaporean dollars, which roughly amounts to Tk 1,290 crore.

We should note that the NPL rate in foreign banks operating in the country stand at about 4.77 percent because of stringent compliance processes. But while banks and regulators should focus on strict enforcement of policies, especially with regard to due diligence before sanctioning loans, they should also ask where this money is going. Are they being utilised in legal or illegal activities? Are vested quarters laundering money abroad? To what purpose?

This is being suggested in the context of increased suspicious transaction reports (STR) and suspicious activity reports (SAR) 8,571 to be specific – to the Bangladesh Financial Intelligence Unit (BFIU) in FY 2021-22, compared to 5,280 such reports in FY 2020-21. These cases should be thoroughly investigated and the criminals identified to understand their portfolio, motivations and transaction patterns. Investigating these reports would also give the BIFU a clearer picture of suspicious banking transactions and their correlation with money laundering.

However, none of this will matter if nepotism and corruption in the banking sector does not end, and the central bank keeps creating scopes for the banks to window-dress their accounts. Moreover, NPLs should be defined as per international standards, as suggested by the IMF - making the NPL ratio a maximum of three percent - which would put adequate pressure on the banks. Also, the central bank should revisit its policy to allow individual bank boards to decide on default loan rescheduling and grant facilities. Such authority should be vested with the central bank alone if we want a better grip on bad debts.

It's high time the central bank and relevant authorities ramped up their activities and updated their policies to bring down bad debts and curb the defaulted loan ratio. In a situation where Bangladesh is struggling with depleting forex reserves and a potential liquidity crisis, there is no other way. The entire nation cannot be allowed to suffer to fill up the coffers of certain vested groups.

Government of the People's Republic of Bangladesh

we call a crime dishonour? The

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শেখ হাসিনার মূলনীতি গ্রাম শহরের উন্লতি"

Dated: 04/12/2022

Memo No. 46.02.8100.000.07.080.22.3992

e-Tender Notice No. 15/2022-23

e-Tender is invited in the National e-GP System Portal (http://www.eprocure.gov.bd) for the procurement of the below packages Tender Package No. & Tender ID No. documents last & opening date GSID-2/RJS/DW-33 Improvement of Jhina Rail Gate Jam-E-Masque at Union: 19/12/2022 20/12/2022 LTM Time: 11:00 Tender ID No. Arani, Latitude: 24.28769491, Longitude: 88.8967658 under Time: 17:00 757690 Bagha Upazila, District: Rajshahi. GSID-2/RJS/DW-34 20/12/2022 LTM Improvement of Arani Shahapur Sajipara Jam-E-Masque at Union: Arani Pourashava, Latitude: 24.27709988, Longitude: Tender ID No. Time: 17:00 Time: 11:00 88.87231987 under Bagha Upazila, District: Rajshahi. 757711 GSID-2/RJS/DW-35 Improvement of Arani Chokorpara Jam-E-Masque at Union 20/12/2022 LTM Tender ID No. Arani Pourashava, Latitude: 24.28990317, Longitude: Time: 11:00 88.86852253 under Bagha Upazila, District: Rajshahi. GSID-2/RJS/DW-36 Improvement of Baju Bagha Nutun Jam-E-Masque at Union: 20/12/2022 Tender ID No. Bagha Pourashava, Latitude: 24.20230628, Longitude: Time: 17:00 Time: 11:00 88.3835103 under Bagha Upazila, District: Raishahi. GSID-2/RJS/DW-37 19/12/2022 20/12/2022 LTM Improvement of Bagha Kendrio Gorosthan at Union: Bagha Tender ID No. Pourashava, Latitude: 24.19780595, Longitude: 88.84209909 Time: 17:00 Time: 11:00 under Bagha Upazila, District: Rajshahi. 757715 GSID-2/RJS/DW-38 Improvement of Narayanpur Kendrio Jam-E-Masque at Union: 20/12/2022 LTM Tender ID No. Bagha Pourashava, Latitude: 24.18979328, Longitude: Time: 17:00 Time: 11:00 757716 88.82907327 under Bagha Upazila, District: Rajshahi. 07. 19/12/2022 20/12/2022 LTM GSID-2/RJS/DW-39 Improvement of Alhaj Hosneara Khatun Kaborsthan at Union: Tender ID No. Pakiria, Latitude: 24.18562833, Longitude: 88.80950958 Time: 17:00 Time: 11:00 757723 under Bagha Upazila, District: Rajshahi. GSID-2/RJS/DW-40 Improvement of Alaipur Kandhi para Jam-E-Masque at Union: 20/12/2022 Tender ID No. Pakiria, Latitude: 24.20197325, Longitude: 88.76483336 Time: 11:00 Time: 17:00 757719 under Bagha Upazila, District: Rajshahi. GSID-2/RJS/DW-41 Improvement of Nowtika Uttar para Jam-E-Masque at Union: 19/12/2022 20/12/2022 LTM Time: 11:00 Tender ID No. Baju-Bagha, Latitude: 24.23276617, Longitude: 88.86748686 Time: 17:00 757724 under Bagha Upazila, District: Rajshahi. GSID-2/RJS/DW-42 19/12/2022 20/12/2022 LTM Improvement of Dad pur Jam-E-Masque at Union: Chalk Tender ID No. Rajapur, Latitude: 24.1504, Longitude: 88.8391 under Bagha Time: 11:00 757720 Upazila, District: Rajshahi. Improvement of Ajharul Haque Chairman House Jam-E-GSID-2/RJS/DW-43 19/12/2022 20/12/2022 LTM Time: 11:00 Tender ID No. Masque at Union: Sonadanga, Latitude: 24.68247, Longitude: Time: 17:00 88.79555 under Bagmara Upazila, District: Rajshahi. GSID-2/RJS/DW-44 Improvement of Osim Uddin House Jam-E-Masque at Union: 19/12/2022 20/12/2022 LTM Sonadanga, Latitude: 24.67071, Longitude: 88.79714 under Tender ID No. Time: 11:00 Time: 17:00 Bagmara Upazila, District: Raishahi. 757727 GSID-2/RJS/DW-45 Improvement of Gonipur Purbapara Jam-E-Masque at Union: 19/12/2022 20/12/2022 LTM Tender ID No. Gonipur, Latitude: 24.59351, Longitude: 88.80322 under Time: 17:00 Time: 11:00 757726 Bagmara Upazila, District: Rajshahi. 19/12/2022 20/12/2022 LTM GSID-2/RJS/DW-46 Improvement of Purbo Doulatpur Badher Hat Waktia Jam-E-Tender ID No. Masque at Union: Nardas, Latitude: 24.56661, Longitude: Time: 17:00 Time: 11:00 88.80915 under Bagmara Upazila, District: Rajshahi. GSID-2/RJS/DW-47 Improvement of Onotopara Wagtia Jam-E-Masque at Union: 19/12/2022 20/12/2022 LTM Tender ID No. Maria, Latitude: 24.587916, Longitude: 88.851047 under Time: 17:00 Time: 11:00 Bagmara Upazila, District: Rajshahi. Improvement of Gangopara Sarderpara Jam-E-Masque at GSID-2/RJS/DW-48 19/12/2022 20/12/2022 LTM Time: 11:00 Tender ID No. Union: Maria, Latitude: 24.569507, Longitude: 88.841583 Time: 17:00 757730 under Bagmara Upazila, District: Rajshahi. GSID-2/RJS/DW-49 20/12/2022 19/12/2022 LTM Improvement of Talipukur Gangopara Saderpara Jam-E-Tender ID No. Masque at Union: Maria, Latitude: 24.579959, Longitude: Time: 17:00 Time: 11:00 757736 88.850657 under Bagmara Upazila, District: Rajshahi. LTM GSID-2/RJS/DW-50 Improvement of Boro Maria Kobiraj Jam-E-Masque at Union: 19/12/2022 20/12/2022 Maria, Latitude: 24.578095, Longitude: 88.836603 under Tender ID No. Time: 11:00 Bagmara Upazila, District: Rajshahi. GSID-2/RJS/DW-51 20/12/2022 LTM Improvement of Piddopara Poschim para Jam-E-Masque at 19/12/2022 Tender ID No. Union: Maria, Latitude: 24.604065, Longitude: 88.855154 Time: 11:00 Time: 17:00 under Bagmara Upazila, District: Rajshahi. 757732 GSID-2/RJS/DW-52 Improvement of Laubaria Daskhinpara Jam-E-Masque at 19/12/2022 20/12/2022 LTM Union: Dwippur, Latitude: 24.611162, Longitude: 88.773296 Tender ID No. Time: 17:00 Time: 11:00 757733 under Bagmara Upazila, District: Rajshahi GSID-2/RJS/DW-53 19/12/2022 20/12/2022 LTM Improvement of Bilbari Jam-E-Masque at Union: Bhawanigon Tender ID No. Pourashava, Latitude: 24.628429, Longitude: 88.845354 Time: 11:00 Time: 17:00 under Bagmara Upazila, District: Rajshahi Improvement of Chanpara Modhapara Jam-E-Masque at GSID-2/RJS/DW-54 20/12/2022 LTM Union: Bhawanigon Pourashava, Latitude: 24.578953, Longitude: 88.827675 under Bagmara Upazila, District: Tender ID No. Time: 17:00 757735

Rajshahi. These are an online tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP System Portal (http://www.eprocure.gov.bd) is required.

Further information and guidelines are available in the National e-GP System Portal and from help desk (helpdesk@eprocure.gov.bd). Md. Nasir Uddin Executive Engineer Local Govt. Engineering Department Rajshahi Phone: 0721-775553

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GD-2250