

## Another breach of NBR server

It should be seen as a potential national security issue

The release of at least three consignments without inspection from Chattogram Port, using the login credentials of a top customs official in June-July – despite the recent measures taken to prevent such frauds from reoccurring – is an alarming development. Not only does it cost the state coffers in unpaid duties and taxes, but it also raises a number of national security concerns. That consignments are being allowed into the country without inspection raises the obvious question as to what their contents were. Even though the consignments were not supposed to contain illegal items, as per the documents in the National Board of Revenue (NBR) server, the fact that they were released without any inspection, and that the NBR server was breached to release them, means that such possibilities cannot be ruled out.

According to customs officials investigating the case, the ID of an additional commissioner of Chattogram Custom was used to unlock the suspended business identification number (BIN) of EA Chen Textile Corporation located in Cumilla Export Processing Zone, which was locked on March 1 by the Chattogram Customs Bond Commissionerate for evading duties and taxes amounting to Tk 8.6 crore and misusing the bond facility. A locked BIN means the company is barred from export-import activities. So, the fact that consignments of a BIN-locked company have been released for the first time without any kind of supervision or inspection is a matter that demands serious investigation.

What is not new, however, is the use of a customs official's login credentials for the NBR server to release imported goods illegally. Last year, at least 21 import consignments were released unlawfully using the IDs of at least seven revenue officials. Investigators at that time blamed the breach on a cyber-criminal gang. But so far, they have been unable to identify the gang and its members. According to one customs officer, the accused remained unidentified in the previous incidents due to incomplete investigation and not taking punitive measures against the culprits. Why the authorities failed to properly complete the investigation is anyone's guess. But we must ask, how did such a breach take place again even after the NBR apparently took a number of measures last December to prevent the reoccurrence of such incidents?

Moreover, on June 29, customs officials assigned to do a physical examination of the consignments in question reportedly gave clearance even though the submitted documents contained false bank documents and import permit from the Bangladesh Export Processing Zones Authority. Why was this allowed to happen?

Clearly, there are a number of questions and issues that are yet to be resolved. But one thing is for sure – the facts on the ground that raise such questions are extremely concerning. The authorities need to unearth the truth of what happened. Inconclusive investigations that roll on for months, if not years, are not what we need. And because of the sensitivity and nature of the case, it is urgent that the authorities involve independent experts who can unbiasedly look into what really happened.

## Use open spaces wisely

City fathers must commit to meeting recreational needs of residents

It is disconcerting how the few open spaces left in our cities are always at the risk of being encroached, polluted or repurposed by the authorities. Perhaps more frustrating is when an attempt is made to make them suitable for recreational purposes, only to be rendered unusable because of neglect. One recent example of this, as reported by this daily, is the Sheikh Russell Park near the Jatrabari intersection, which, one year into its reopening following renovation, has been largely taken over by makeshift shops and anti-social elements.

The renovation, which began in 2017, was meant to make the park a suitable space where residents could retreat to for fresh air. But in the absence of supervision and maintenance from Dhaka South City Corporation (DSCC), it is being increasingly used by makeshift shops, drug-peddlers and criminal gangs, making it hard for its intended beneficiaries to spend quality time there. Stench from public urination is also an issue as there is no public toilet. When asked, an executive engineer of DSCC Region-5 said the situation will improve once the park is leased out to a third party. The question is: why hasn't it happened yet? Despite the awful state of such a vital public property, why is nothing being done to free it of unwanted elements?

This is, unfortunately, a common scenario in what few parks are available in the country. The Golakmoni Shishu Park in Khulna city, for instance, is reported to have no rides for children, despite what its name suggests, and despite having been established decades ago, in 1984. Instead, it is crowded by small shops and offices of political parties, besides serving as a seating area for pharmacy representatives who frequent the diabetic hospital nearby. In the same city, another park, Mujgunni Shishu Park, remains closed for four years for the sake of renovation – the promise of “modernisation” made by the city authorities proving empty by the day. This too, we're told, is because of the absence of a lessee. Reportedly, none of the eight parks under the Khulna City Corporation has recreational facilities for children.

That city authorities in our country are most neglectful of the refreshment needs of residents is glaringly obvious. Otherwise, why are there such lengthy delays in finding lessees to maintain parks? Why would they be closed when they should be open to visitors? Given how widespread this problem has been, why aren't city corporations running the parks themselves in the absence of lessees?

It is a sorry waste of public funds and spaces when parks are left to encroachers or locked up. We would like to see our city fathers not only to inaugurate parks, but also ensure citizens are able to use them every day, without any hindrances of any sort. Given the rapid urbanisation in the country, having open, functional parks is more vital than ever.

# Steer Bangladesh towards peaceful solutions



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The events that have unfolded in our political landscape over the past few weeks – the debate regarding the venue of BNP's Dhaka rally, the clash between police and BNP men that resulted in one death and many injuries, rallies by the ruling party and its provocations, etc – are saddening, to say the least. Our country gained its independence to ensure people's right to self-determination. According to our Declaration of Independence, the main goals of establishing Bangladesh was instituting the rule of law, basic human rights, political, economic and social equality, and justice. However, in light of our experience over the last 51 years, we are still miles away from those goals.

In reality, Bangladesh as a nation has lost its way. As citizens, we have been largely deprived of many rights, including our right to exercise franchise. Not only that, our politics is now under massive strain as a result of the attempts of the political parties to uproot their respective rival parties over the years. BNP did that by attacking the Awami League on August 21, 2004. Later, Awami League followed suit by



FILE PHOTO: AMRAN HOSSAIN

Policemen at the entrance of BNP central office in Naya Paltan during the BNP-police clash on December 7, 2022.

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using law enforcement agencies to try and uproot the BNP. But no one has been able to uproot the other; rather, whoever has tried to uproot the other party has lost popular support instead. We are therefore in a dire situation politically.

At the same time, religious fanaticism is a major threat in Bangladesh. We saw a brutal expression of that during Durga Puja last year. The prime minister tried to bring the situation under control,

but could not do so with enough swiftness; nonetheless, she deserves congratulations for her attempt. There are many foul agents at play here, whose religious bigotry added with political rivalry has become a major problem. On top of that is the strain regarding ethnic groups. These three issues have created a heap of gunpowder that any vested quarter can light on fire at any moment. We are facing a serious crisis.

We have to step out of this disoriented state and recalibrate ourselves to get back on track to achieve the goals that were set during the Liberation War. However, unfortunately, instead of doing that, the ruling authorities have taken repressive measures to deny people their rights and continue the sorry state our country is in. If this continues, the chance of a peaceful transition of power would be stifled.

Our institutions are now in shambles. Our rights are not protected. If we want to come out of this situation, we all need to come to an understanding and enact deep reforms that will benefit the country. But instead of doing that, the ruling party sees anyone with opposing views – be it the opposition parties, media, human rights organisations or foreign diplomats – as enemies. The result of this could be grievous.

We are going through a terrible economic crisis. We need to work together to get out of this situation. We need to ensure an environment where people would be able to freely invest in our economy. In such a state, the path we are on is destructive.

The ruling party complains about foreign powers criticising them. We understand the reasons behind their

are international laws, not complying to them rings alarm bells around the world. The government should not create any enemies by antagonising foreign friends who are commenting on our human rights conditions, and instead should take steps to solve the problems that we have.

We are at a critical juncture in our history. We should all now come together and find a way to political agreement, and agree to a citizen charter to decide which kind of government would conduct the upcoming parliamentary election. Then, whoever comes to power after a free and fair election would implement the national charter. I hope that our political leaders will come to their senses and take imminent steps to resolve the current political crisis.

## The treacherous banking journey of women entrepreneurs



A CLOSER LOOK

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In 2022, for the eighth consecutive year, Bangladesh was recognised as the most gender-balanced country in South Asia by the World Economic Forum (WEF). According to its Global Gender Gap Report 2022, Bangladesh is the only country in the region to have bridged more than 70 percent gender gap. While it is true that in many parameters, Bangladesh did manage to bring about meaningful changes to promote gender parity, including in education and healthcare, women's financial inclusion remains a major pain point for the nation and its policymakers.

Despite more women joining the workforce and even venturing into entrepreneurship – central bank data suggests that more women have been coming under the financial sector in recent years; to be specific, Bangladesh Bank's quarterly statistics report for July-September 2021 reveals there were 8,812 new women entrepreneurs in September 2021, which is a 34 percent increase compared to March 2021 data – their overall access to finance remains difficult and often riddled with pitfalls.

In 2010, the national policy targeted 15 percent of total SME loan disbursement to women-led, women-founded enterprises. But unfortunately, it has constantly remained below four percent over the last one decade – 3.54 percent in FY22. In the last 10 years, the highest it ever reached was a mere 3.93 percent in 2014.

Considering the growing number of

women entrepreneurs in the country, these numbers show how irresponsible our banking sector has been to their financial needs.

While banking experts stick to their conservative, templated response that women entrepreneurs' lack of creditworthiness – read lack of collaterals, documentation, etc – result in them often not getting the loans they apply for, there is very little that these banks have done over the years to work around these problems and offer innovative solutions to women entrepreneurs.

"Banks can explore alternative financing options, such as supplier credit, to women entrepreneurs to overcome the challenges that hinder women's access to finance," Dr Melita Mehjabeen, professor at the Institute of Business Administration (IBA) of Dhaka University, suggested to this writer. "Women entrepreneurs can also consider options such as raising equity finance from investors where banks are unable to help them out."

It is true that in a country like Bangladesh, the patriarchal mindset still persists and women have little access to property or finances, outside their own income. But the question one cannot help asking is: do these external factors really make our women ineligible to access finance through banking channels? Or are there ways to help them out, but the banks are not willing to go the extra mile to find the solutions? Or perhaps it is easier for the

banks to sanction a big loan (say, Tk 50 lakh) to a single client and follow up with them for recovery, rather than to follow up with 10 different SME clients for the same loan volume?

One also cannot help but wonder, despite the central bank allowing loans of up to Tk 25 lakh to women SME owners without collaterals, why do banks still fuss over this issue

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whenever they are questioned by the media regarding the low coverage of women entrepreneurs in the SME loan disbursement pie?

Another point that banks often highlight to support their argument is women entrepreneurs' lack of awareness about the various packages that the government has offered them. One might also ask these banks: what are they doing to promote these packages and raise awareness about them?

What most banks do at best is offer small workshops, crash courses and training for women entrepreneurs to help them with their financial literacy. But even among the participants at these programmes, only a handful would eventually get access to finance from the organiser banks, if at all.

It seems most of these programmes