EDITORIAL

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FOUNDER EDITOR: LATE S. M. ALI

Address concerns raised by UN, West

Commitment to upholding democracy must be backed up by action

With Bangladesh's 12th parliamentary polls over, congratulations have been pouring in from China, India, Russia and other countries for the re-elected Awami League which is set to begin its fourth consecutive term in office. As expected, the US has termed the virtually opposition-less election "not free or fair," and the UK noted that the standards of democratic elections "were not consistently met during the election period." However, both countries also talked about moving forward and developing better and deeper ties with Bangladesh, which is a good thing considering our long-term

Condemning the political violence that took place during election and in the months leading to it, the US urged all political parties to reject violence. Meanwhile, the UK emphasised on the need for creating conditions "for a sustainable political settlement and vibrant civil society" for long-term growth, which we have also been urging for quite a while. Western criticism regarding the political and human rights situation in Bangladesh has been there for some time for a reason. Perhaps the ruling party did not take it seriously before the polls as part of its election strategy. It should, however, now seek to address those. The West remains our biggest trading partner. Therefore, in the interest of continuing good relations with Western countries, we hope the government will not become a prisoner of its own mindset that all criticism is unhealthy.

The UN, on the other hand, has been quite critical in its observation of Bangladesh's human rights situation and the government's "repression of opposition candidates and supporters." Drawing attention to the thousands of opposition supporters who have been "detained arbitrarily or subjected to intimidation" in the run up to the election, it has called on the newly elected government to take steps to renew the country's commitment to democracy and human rights. It has insisted on thorough and effective investigation of rights violations and irregularities during the campaign and on election day itself, including the use of mass arrests, threats, enforced disappearances, blackmailing and surveillance by law enforcement officials-many of which were highlighted previously in media reports.

We hope that the ruling party, in the euphoria of victory, will not ignore these very serious allegations and concerns that have been raised. The prime minister herself earlier said that Awami League is willing to correct any mistakes that it had made. Addressing the legitimate rights concerns raised by the UN and the West would be a good place to start.

Bad loans continue to choke NBFIs

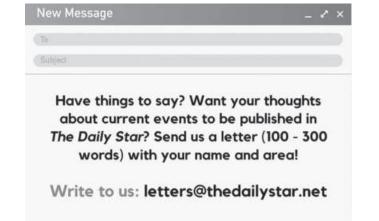
Authorities must improve monitoring to keep sector in check

Bad loans, the enduring albatross around the neck of our financial sector, are showing no signs of shrinking. In fact, they have been ballooning, burdening an economy that is already facing a host of challenges. As per a new report, defaulted loans at the non-bank financial institutions (NBFIs) accounted for a record 30 percent of all disbursed loans till September last year. Despite the alarming level of anarchy in the sector. it is concerning that the government has not taken adequate measures to hold these institutions accountable.

According to the central bank, soured loans at the country's 35 NBFIs stood at a staggering Tk 21,658 crore, with 10 of the institutions accounting for Tk 14,616 crore or 67.48 percent. Bad loans at the People's Leasing and Financial Services, which faced widespread irregularities and scams, amounted to Tk 1,097 crore or 99.02 percent of its total disbursed loanswhich is unthinkable—while it is Tk 3,917 crore or 95 percent for the International Leasing and Financial Services, another scam-hit NBFI. The question is, how have these institutions come to face such a severe predicament?

These defaulted loans may partially be the result of external pressures, including the forex market crisis, but as a former governor of Bangladesh Bank has said, the central bank is largely to blame for this situation. Despite NBFIs being frequently embroiled in scams and loan irregularities, the regulator did not ramp up supervision, letting the sector fall into a crisis. It is worth mentioning that such irregularities are not limited to NBFIs alone; the whole financial sector is reeling from the lack of proper corporate governance and resultant effects. Last month, the Centre for Policy Dialogue (CPD) reported that Tk 92,000 crore has been looted via bank scams over the last 15 years.

Therefore, it is clear that the whole financial sector is in need of reform, one that would uproot corruption. To this end, the central bank has to ensure robust monitoring to keep the sector in check, and non-performing NBFIs must be completely overhauled or shut down, while many may need to be merged, as suggested by an expert. Simultaneously, institutions must carefully screen creditworthy borrowers before disbursing a loan, and continue to monitor them. Ultimately, if good governance is not ensured, these institutions will continue to falter.



Women and politics in the disinformation era

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In November 2023, an online video showed Prime Minister Sheikh Hasina in Medina, Saudi Arabia, being greeted with slogans of "Bhua, bhua." The original footage of the prime minister's Medina visit had no such sounds in the background, and the audio was found to have been added from a different, unrelated incident. In October 2023, a picture of BNP Chairperson Khaleda Zia showing a child through the letters of the Bangla alphabet that "movements were useless" (in the context of the BNP's movement against the national elections) made the rounds on social media. The original photograph, from 1993, was of Khaleda's visit to a school where she was teaching a child the alphabet. Nobel laureate Prof Muhammad Yunus posing with scantily clad women and perusing through a Playboy magazine. Caricatures of BNP leader Mirza Fakhrul Islam Alamgir dressed in a blouse, necklace and bangles. BNP politician Rumeen Farhana sporting a bathing suit in the middle of the sea. A photo card with the logo of a national daily claiming that the wife of Zonayed Saki, chief coordinator of Ganosamhati Andolan, had filed for divorce because of domestic violence. A photograph gone viral of actor and debut politician Mahiya Mahi holding hands with former MP Murad Hasan. An image of Gono Odhikar Parishad leader Nurul Haque Nur with BNP politician Shama Óbaid with a caption claiming that she was the love of his

Fake news. Image manipulation. False identity attribution. The methods of disinformation—fake news or fabricated content with the intention to deceive-are ever sophisticated and seemingly endless in this age of advanced technologies and artificial intelligence.

News in general reflects a masculine agenda, pushing news relevant to women to the margins news in particular undermines women's role in politics through trivialisation. marginalisation and commodification of women. Research across the globe on women in politics and the media shows that media representations of women leaders and politicians reflect widely circulated gender norms and assumptions, focusing on "soft" news such as health and education as women's areas, on the personal lives of women politicians (marriage, motherhood, family life, etc), and on style over substance (what men say, believe, do; how women look,

inaccurate or misleading gendered and sexualised narratives against them. Some visual disinformation strategies, such as deepfakes, target women disproportionately. Research has found several such strategies of visual misogyny and "technologyfacilitated sexual violence," "image-based sexual abuse" and "image-based harassment," including "photoshop harassment," "meme

these are some of the most common and most popular ways to make disinformation go viral. Women are not only seen as the "other," but also used in association with the "other" in order to reinforce the latter's image as the opposition, as the enemy.

Critical discourse studies scholar Eleonora Esposito's research on online gendered and sexualised disinformation against women in



VISUAL: SALMAN SAKIB SHAHRYAR

talk, feel). This process of "gendered mediation"-defined by political scientist Linda Trimble as the ways in which processes and products of news-making reflect gender norms, binaries and power relationsreinforces the masculinity-femininity binary in media discourses, focusing on, reflecting and reinforcing stereotypes.

This "symbolic annihilation" of women, as coined by sociologist Gaye Tuchman in the 1970s, has only increased, showing politics as a male activity, portraying women as extraordinary and as outsiders in the political arena, and its breach by women as inappropriate. Research on the media coverage of women politicians in the 2018 election in Bangladesh, for example, showed how women were depicted as women first and politicians later, highlighted "othering" the feminine. in relation to their male mentors Gender and media scholar Karen or relationships with men. Female Ross has shown how political candidates were shown as new, inexperienced and incompetent, as strategic nominees for female voters, or as standing out simply because they were women, for reasons other than their political work.

These discriminatory trends are also reflected, and multiplied manifold times, in the era of fake news and disinformation. While disinformation is increasingly shaping political processes on not only a national but a global scale, according to the Inter-Parliamentary Union, a growing number of disinformation campaigns target women in politics, spreading false,

images harassment," and "rape drawings," among others. "Political pornification" capitalises on women's bodies, and is aimed at discrediting, objectifying and dehumanising women in politics much more than it is at men.

A study by the National Democratic Institute on state-aligned gendered disinformation online found that online spaces are systematically weaponised, depicting women as devious, stupid, overly sexual, in need of protection or immoral. Through the use of hateful language, rumour and gendered stereotypes combining personal attacks with political motivations, these discourses portray women as unfit for public life.

As with negative media coverage of women politicians, disinformation campaigns not only influence public perceptions of women in politics, but also discourage women from pursuing political careers and leadership roles. They further reinforce the discourse of politics as a male domain and women as outsiders.

While the first two examples above of the country's top women politicians being subjected to disinformation may not be gendered as such, the common thread running through each example is "woman." In the very first year of journalism at university, students are taught that "women" and "sex" are important news factors. The same goes for disinformation. A woman's photograph, altered or not; a woman's personal life, relevant or not; a woman accompanying a man, genuinely or photoshopped-

politics concludes that people believe in misogynous rumours about women in politics (and also women generally) because they want to, based on their preconceived notions about women which are grounded in traditional gendered hierarchies, a long-standing obsession with women's (sexual) morality, and mediatised sexism. As such, until these deeply-embedded preconceived notions and gender hierarchies are challenged and removed, women will continue to be at the receiving end of misogynistic discourses in both the real world and the media, offline and online.

The study by the National Democratic Institute warned that, left unchecked, gendered disinformation poses a serious threat to women's equal political participation. The media is responsible for equal treatment of women and men, familiarising people with the image of women politicians, demonstrating that they are not exceptions but, increasingly, the norm in politics and for encouraging the involvement of an even greater number of women in the political process. In addition, in this era of technology and mis/ disinformation, state and non-state actors and the public at large must not only employ fact-checking methods and tools, but also need to practise media literacy, gender sensitivity and common sense in countering disinformation campaigns in general, and those against women and female politicians in particular, towards establishing a gender-balanced

Can we have bicycle highways, too?



Debra Efrovmson is senior adviser to Canadian director of the Institute of Wellbeing, Bangladesh.

DEBRA EFROYMSON

Are you ready for a surprise? I support the construction of highways.

What? The woman who rants and raves about the harm that cars do in cities, about how car-based infrastructure simply increases car use, resulting in more congestion, pollution, greenhouse gas emissions and road crashes?

Let's get over the prejudice that expressways are for cars. The prejudice is built on the idea that the norm for transport is an individual motorised vehicle (motorcycle or car). Even with the explosion of ride-sharing services as well as car and motorbike purchases, most trips in Dhaka are short and are made on foot or by bicycle or rickshaw. And yet travel without an engine, though better for our health, safety, climate and the environment, is somehow considered "less than" rather than "a heck of a lot better than" travel by motorised vehicle.

Once we overcome that prejudice,

we may notice that bicycles are not only for short distances. People can cycle a fair distance. The heat is a factor, admittedly, but heat can be lessened through shade and sprinklers. Hills can be a nuisance, but fortunately most of Bangladesh is flat.

In my own experience, distances that seem exorbitantly far in a car are surprisingly short when travelling by bicycle—if I can avoid the traffic. Sure, they would seem shorter in a car too if there were no traffic, but cars occupy an enormous amount of space, whereas cycles don't. Lots of people can travel by bicycle without creating the congestion made by a few cars. Ditto for parking: bicycles can be parked right next to and literally on top of each other in cheap multi-level structures, whereas each parked car requires far more space as they need room to manoeuvre, and multi-level car parking costs a fortune to build.

Imagine having bicycle highways-

ground level or elevated-that would connect, say, Dhanmondi and Gulshan, or Gabtoli-Gulistan-Uttara. Hop on your bicycle and travel safely and conveniently, without burning fuel, wasting space or creating danger for others, and while getting exercise. No traffic congestion, vehicle emissions or honking. And you would probably arrive far faster than if you travelled by bus, car or even motorbike.

Bicycle highways, whether on the ground or elevated, would be far cheaper to build than highways for cars. They would be far smaller and would require almost no maintenance, as it is heavy vehicles, not bicycles, that tear up roads.

Bicycles are good for the economy. The Cycling Embassy of Denmark, in a cost-benefit analysis, has calculated that society gains 4.79 Danish krone per kilometre cycled, mainly due to the sizeable health benefits, while every kilometre driven by car costs society 5.29 krone.

There is a precedent. Belgium, China, Denmark, Germany, the Netherlands, South Korea, Sweden, the UK and the US have all built bicycle highways-and even a few elevated ones. Look it up; the images are captivating.

There are some very sound arguments to be made about the

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preference for ground-level transport, which more closely connects cyclists with local businesses, thus benefiting the local economy. Then again, it is hard not to drool over the prospect of whizzing along well above the road, not having to stop at intersections or fear being wiped out by a car.

Perhaps there could even be viewing decks, complete with shade and water fountains, so that cyclists could look down and laugh at the cars stuck in traffic below. I am being a bit tongue-in-cheek here, but do take a moment to reflect on how much better life would be if there were a way to bypass the horrific Dhaka traffic and reach our destinations quickly.

True, not everyone can or will ride a bicycle. Cycling infrastructure is still vastly more equitable and accessible than infrastructure for cars as it requires nothing more expensive than a bicycle. Rather than a giant subsidy to the wealthiest, high-quality cycling infrastructure would be a service to the majority. For those who can't vet cycle, it's possible to learn; for those who can't cycle due to a disability, there are rickshaws.

So when we talk about building highways and elevated expressways, let's remember that we can (and should) build them for bicycles instead of for cars.