

16 DAYS OF ACTIVISM AGAINST GENDER-BASED VIOLENCE

There's no neutral observers in digital violence



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The instinct is always to look away. A photo of a young woman appears on a Facebook page I never followed, or a screenshot lands in a men-only WhatsApp group filled with winking emojis and crude remarks. The comments turn sexual within minutes. I pause, feel the discomfort, then scroll past. It is a small decision made in seconds, yet repeated millions of times. This is where the bystander's burden begins, not with the offender, but with the witness who chooses to remain silent. Men like me.

Over the past year, I have seen dozens of pages that lift women's photos, strip them of context and turn them into content. A normal picture becomes material for "rating," innuendo and abuse. In recent months, I have also seen pages presenting themselves as "expose" or "story-sharing" platforms, but their real purpose is far more troubling. They take a woman's photo without her consent, add a suggestive caption and feed it to an audience hungry for scandal. These pages post cropped screenshots of private conversations and ask followers to comment "5k for the full chat." Once the target is reached, they publish the entire set—sometimes even sharing drive links containing photos or personal messages. These pages operate by turning a woman's private life into material for mass consumption.

Another disturbing trend growing is several Facebook pages presenting themselves as "news" or "public interest" platforms, filming women in private spaces without consent. The camera angles are chosen to sexualise. Videos of women walking through a market or attending a festival are edited to attract male

audiences. This is far from journalism. It is voyeurism passed off as content, reinforcing the idea that women's bodies are public property.

This is not an isolated problem. A 2024 UN Women briefing warned that AI has intensified digital abuse at an alarming rate. Studies cited by the agency show that technology-facilitated violence now affects between 16-58 percent of women worldwide. Bangladesh reflects the same pattern. The Bangladesh Bureau of Statistics' National Violence Against Women Survey 2024, conducted with UNFPA assistance, found that 8.3 percent of women experienced technology-facilitated violence, including unwanted sexual communication, blackmail and image-based manipulation.

A 2024 NETZ Bangladesh study suggested that nearly 78.4 percent of young, digitally active women have faced some form of online abuse. A 2025 report by VOICE documented 16 cases of technology-facilitated gender-based violence tracked between October 2024 and mid-2025, including deepfakes, manipulated images, threats and blackmail.

For me, these figures stopped being abstract on the morning of January 1, 2025. My partner, an education professional, woke up to several WhatsApp messages from an unknown number. Attached was an AI-generated image using her face on a semi-nude body. The sender threatened to upload it unless she agreed to "negotiate."

She called me in tears. Later that day, supported by colleagues, she filed a complaint at our local police station. The next morning, the same individual created a fake Facebook

profile using her real photos. She felt watched and unsafe. We returned to the police, urging immediate action. Officers gave assurances, but no investigation began. Hours turned into days. For a woman living with the fear of a deepfake going viral, delay becomes another form of violence.

As her partner, I felt frightened and helpless. Eventually, we went to the Criminal Investigation Department (CID). With help

the ICT Act to the Digital Security Act and the Cyber Security Act—were introduced with a promise of safety but rather became known primarily for restricting speech, failing to protect survivors. The Cyber Protection Ordinance, 2025, now criminalises harmful AI-generated content, but enforcement remains limited.

The wider gap lies in our behaviour. Men routinely witness online harassment in their

consequences of that silence are visible. Women are retreating from online spaces. They restrict their profiles, upload fewer photos or deactivate their accounts entirely. Many avoid sharing their opinions because visibility has become a risk. This retreat limits not only individual expression but women's participation in public discourse, civic life and professional networks.

Not long before the incident involving my partner, I asked a colleague whether anything could be done to shut down the Facebook pages that profit from humiliation. These pages operate openly. Their content is public. Yet action often comes only after a survivor files a complaint, placing the burden on the person already harmed. Why must women suffer first before authorities respond?

The answer lies partly in weak enforcement, but also in a culture of reluctance. Many men see these posts, maybe nod their heads in disapproval but ultimately move on.

My partner's experience changed my threshold for silence. I no longer pretend not to see what is in front of me. I report abusive posts. I challenge men who circulate sexist content and call it humour. I extend support to colleagues targeted online. These are not acts of bravery. They are the minimum requirements for anyone participating in a digital space where women face disproportionate harm.

This year's theme—"UNITE to End Digital Violence against All Women and Girls"—demands action, not sentiment. Institutions must strengthen systems. Men must give up the comfort of silence. That means confronting friends, refusing harmful content consumption and rejecting the culture that treats online abuse as entertainment.

The bystander's burden is not only the shame of silence. It is the responsibility of choice. Every comment reported, every degrading post challenged, and every harmful page rejected helps reshape the digital space. These actions tell women they deserve safety, and they remind men that silence does not make us neutral. Silence makes us part of the problem.



VISUAL: ANWAR SOHEL

from a colleague and detailed documentation, CID investigators identified the perpetrator. But the experience exposed a difficult truth. Even with the advantages we had—my access as a journalist, her support network, our combined awareness—the system did not protect us when we needed it most. If we struggled, what hope is there for a teenage girl in a small town?

Many women never reach even this stage. Some partners tend to distrust them. Some families discourage reporting. Some fear further exposure.

The failure is institutional and cultural. Bangladesh's digital laws—from Section 57 of

social circles. We recognise the abuse, yet choose silence because confronting other men carries a social cost. A message in a group chat risks being labelled humourless. A comment challenging the behaviour is dismissed as overreacting. Scrolling past feels easier.

But silence is not neutral. Silence shields the abuser. Silence tells women that even when men see the harm, they will not intervene. Silence teaches young men that degrading women carries no consequence. Misogyny is not sustained by a handful of malicious individuals. It is sustained by many men doing nothing.

The prerequisites to creating sustainable banking system in Bangladesh



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A bank traditionally performs the function of financial intermediation: collecting deposits for lending. To do that, it faces the challenge of electing good borrowers for lending. Similarly, depositors face the challenge of finding good banks, where their deposits will be safe. To attain viability, banks must manage the various risks they encounter in this process of intermediation.

In the banking business, both banks and depositors face the problem of asymmetric information—a situation in a transaction where one party has more information than the other. This may lead to adverse selection where banks fail to distinguish between good and bad borrowers. Depositors also bear the risk of selecting bad banks, as they may not have complete information about their bank's financial condition. Therefore, banks need to select creditworthy borrowers and depositors need to recognise strong banks.

Depositors' savings are at risk when they select a poor performing bank, being oblivious about its financial condition. For example, once in 2023, Union Bank reported its non-performing loan (NPL) standing at only four percent; later, Bangladesh Bank's audit found it to be 95 percent. Similarly, AB Bank reported its NPL rate to be only 31 percent of its lending portfolio in 2024. Recently, it was unearthed that the rate is as high as 84 percent. The high NPL rate means that depositors of these banks are at serious risk and cannot withdraw their deposits.

Underreporting NPLs can distort the true picture of a bank's asset quality, capital adequacy, and provisioning levels. Since a lower NPL ratio suggests healthier assets, it reduces the apparent need for capital and loan-loss provisions. Once the actual NPLs are revealed, the capital and provisions are found to be significantly lower than what is required. However, in AB Bank's case, the massive discrepancy in NPL rate did not arise from

**Imprudent liquidity management is generally followed by a bank run, where many depositors rush to withdraw their funds. Therefore, it is imperative to reduce the maturity mismatch between deposits and loans by focusing more on short-term loans that are less risky and contribute to the economy. Moreover, their individual impact on the total loan portfolio is minimal.**

asymmetric information. Most of these loans were sanctioned, and it was known ex ante that they would default ex post.

Banks collect short-term deposits and make long-term loans, which creates a gap between the terms of deposits and loans. Subsequently, deposits mature earlier than the loans. So, banks have to maintain liquidity—the ease with which an asset can be converted into cash—all the time to meet the demands of withdrawals by depositors. A sudden surge in deposit withdrawals may leave banks in a position to liquidate assets at very short notice and low prices.

Imprudent liquidity management is generally followed by a bank run, where many depositors rush to withdraw their funds. Therefore, it is imperative to reduce the maturity mismatch between deposits and loans by focusing more on short-term loans that are less risky and contribute to the economy. Moreover, their individual impact on the total loan portfolio is minimal.

Banks generally collect small deposits while they grant large loans. Borrowers need large loans because their large-scale businesses require huge capital. However, this process

puts depositors at risk if a large loan is defaulted. The larger the loan size, the higher the magnitude of risk.

Large loans are always a threat to bank sustainability. A large loan is often equal to at least 10 percent of a bank's capital and the default of five such loans can eat up half of the bank's capital. Now think about a single borrower exposure where a bank is permitted to grant a maximum of 25 percent of its capital. The failure of four such borrowers can deplete the total capital of the bank.

A paradox in this country is that, despite the existence of a large number of banks, only 47 percent of people have bank accounts. The rural poor are less interested in maintaining bank accounts, while the urban poor keep their money in informal and semi-formal repositories. It is impossible to have a stable banking system by keeping these people out of the banking network. Just as several banks offer priority banking to large depositors, they must also provide priority banking for the marginalised, since most unbanked people perceive conventional banking unfit for them.

For financial inclusion, banking services should be established in various locations. Banks should offer affordable services to low-income and unbanked individuals. They have to ensure fair banking for all customers, regardless of their background. Another important task is to reinvest deposits from disadvantaged communities back into those communities.

Another area that requires attention is state-owned banks, which have been operating almost without accountability. Their boards are mainly politically appointed; they often apply their power to approve loans, but rarely bear the consequences when those loans go bad. The performance of these state-owned banks is miserable. For instance, Janata Bank's non-performing loans soared to 72 percent and five other state-owned banks averaged 48 percent bad loans. Between 2009 and 2024, the government had to inject more than Tk 25,000 crore as capital to make up for the state-owned banks' capital shortfall, but recapitalisation did not improve their operations.

A culture of accountability and punishment must be established in the banking sector. All parties involved in lending decisions should be held liable for the loans that go into default. Not only the wilful

defaulters, the unscrupulous bankers must also be penalised. The salaries and benefits of bankers should be made proportional to their default rates.

Banks must operate in diverse geographic locations with various products to reduce risk. Their service delivery should be innovative, using cheaper technology. They have to

avoid credit concentration in a few sectors, such as ready-made garments and megacities like Dhaka and Chattogram, where 78 percent of all bank loans are concentrated. Merger, acquisition and restructuring of banks should be a continuous process so that poor-performing banks bear the threat of being acquired or merged. For transparency, a bank must disclose

all the components of lending interest rates to its borrowers. These must be carried out to establish a sustainable banking system that will protect depositors' savings and promote public confidence. If public confidence in the banking system is lost for any reason, its economic and social costs will be enormous and restoring the confidence will be extremely difficult.

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**চার্টার্ড অ্যাকাউন্টেন্ট নিয়োগ বিজ্ঞপ্তি**

দি ইনস্টিটিউট অব ব্যাংকার্স, বাংলাদেশ (আইবিবি) এর হিসাব ও অডিট বিভাগে ০১ জন চুক্তিভিত্তিক খসকালীন চার্টার্ড অ্যাকাউন্টেন্ট নিয়োগের নিমিত্তে বাংলাদেশের স্থায়ী নাগরিকদের নিকট হতে দরখাস্ত আহ্বান করা যাচ্ছে। উক্ত পদের কার্যপরিধি (TOR) ও অন্যান্য শর্তাবলী নিম্নরূপ:

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| ১. শিক্ষাপ্ত যোগ্যতা           | : চার্টার্ড অ্যাকাউন্টেন্ট (CA) পাশ।   |
| ২. অভিজ্ঞতা                    | : ক) আয়কর, ভ্যাট ও কর্মকর্তা-কর্মচারী ভবিষ্য তহবিল সম্পর্কিত আইন ও বিধি সম্পর্কে পূর্ণ জ্ঞান থাকতে হবে;<br>খ) আধুনিক অ্যাকাউন্টিং সফটওয়্যার (যেমন: Tally, QuickBooks বা Enterprise Resource Planning - ERP) ব্যবহারে দক্ষতা থাকতে হবে;<br>গ) ইংরেজি ও বাংলা ভাষায় রিপোর্ট প্রস্তুতে দক্ষ হতে হবে।   |
| ৩. মাসিক সন্ধানী               | : মাসিক সন্ধানী সর্বমোটমূল্যে টা: ১,০০,০০০/- (এক লক্ষ) মাত্র। সন্ধানীর উপর বিধি মোতাবেক প্রয়োজ্য অগ্রিম আয়কর কর্তন করা হবে এবং ভ্যাট আইবিবি কর্তৃক বহন করা হবে। চুক্তিভিত্তিক নিয়োগকালীন কোনরূপ বর্ধিত বেতন, ভাতা, লাভ ভাতা, আগাম, ইনস্টিটিউট, যানবাহন সুবিধা, বোনাস বা পরামর্শিত প্রদান করা হবে না।  |
| ৪. চুক্তির মেয়াদ              | : প্রাথমিকভাবে ০২ (দুই) বছর। প্রয়োজনে উভয় পক্ষের আলোচনা ও সম্মতিক্রমে নবায়নযোগ্য।   |
| ৫. কার্যপরিধি (TOR)            | : ক) প্রতিষ্ঠানের হিসাব বিভাগের সহায়তায় আন্তর্জাতিক অডিট ও অ্যাকাউন্টিং মানদণ্ড (IFRS/IAS) অনুসারে বার্ষিক হিসাব প্রস্তুত ও অডিট কার্য সম্পন্ন করার সহায়তা করা;<br>খ) প্রতিষ্ঠানের আয়কর (Income Tax) সংক্রান্ত সকল বিষয় নিষ্পত্তি করা, বার্ষিক আয়কর রিটার্ন এবং ভ্যাট রিটার্ন দাখিল করা এবং এ বিষয়ে আইবিবি'র কর্মকর্তা-কর্মচারীদেরকে ট্রেনিং দেয়া;<br>গ) ভ্যাট (VAT) সংক্রান্ত সকল বিষয় পর্যালোচনা, দাখিল ও পরামর্শ প্রদান;<br>ঘ) আইবিবি'র কর্মচারীদের প্রভিডেন্ট ফান্ড (PF) ও গ্র্যাটুইটি ফান্ড (Gratuity Fund) হিসাব জাতীয় রাজস্ব বোর্ড কর্তৃক স্বীকৃত হিসাবে নিবন্ধন করার প্রয়োজনীয় ব্যবস্থা গ্রহণ করা;<br>ঙ) কর্মচারীদের প্রভিডেন্ট ফান্ড (PF) ও গ্র্যাটুইটি ফান্ড (Gratuity Fund) হিসাব, যাচাই ও রিপোর্ট প্রস্তুতে গাইডলাইন দেয়া ও পর্যালোচনা করা;<br>চ) সমস্ত আর্থিক লেনদেন হিসাব যথাযথভাবে সরবরাহ ও Payroll সিস্টেমের পরিকল্পনা প্রস্তুতে প্রয়োজনীয় ব্যবস্থা গ্রহণ করা;<br>ছ) প্রতিষ্ঠানের হিসাবরক্ষণ নীতি ও সফটওয়্যার সিস্টেমের নকশা ও বাস্তবায়নে প্রয়োজনীয় ব্যবস্থা গ্রহণ করা;<br>জ) মাসিক ও বার্ষিক আর্থিক রিপোর্ট, ব্যালান্স শীট, লাভ-ক্ষতির হিসাব, নগদ প্রবাহ বিবরণী প্রস্তুত করতে গাইডলাইন দেয়া, সহায়তা ও প্রস্তুতকৃত রিপোর্টের সঠিকতা নিশ্চিত করা;<br>ঝ) ব্যবস্থাপনা কর্তৃপক্ষকে আর্থিক পরামর্শ ও কর বিষয়ক দিকনির্দেশনা প্রদান;<br>ঞ) কর্তৃপক্ষের নির্দেশে অন্যান্য যে কোনো কাজ করা; |
| ৬. রিপোর্টিং (Reporting)       | : চার্টার্ড অ্যাকাউন্টেন্ট অতিরিক্ত পরিচালক এর কাছে রিপোর্ট করবেন এবং প্রয়োজন অনুসারে অডিট ফর্মের সঙ্গে সমন্বয় করবেন।  |
| ৭. গোপনীয়তা (Confidentiality) | : চার্টার্ড অ্যাকাউন্টেন্টকে প্রতিষ্ঠানের সকল আর্থিক তথ্য, রেকর্ড ও ডাটাবেস তথ্য গোপন রাখার অঙ্গীকার করতে হবে।   |
| ৮. অন্যান্য শর্তাবলী           | : ক) কর্মদিবসে সপ্তাহে ০৩(তিন) দিন ন্যূনতম ৪ ঘণ্টা হিসেবে মাসে ১২ কর্মদিবস (৪৮ ঘণ্টা) আইবিবি'র কাঠগোঁড় অবস্থান করতে হবে। অফিসে অনুপস্থিত থাকলে নির্দিষ্ট সন্ধানী হতে অনুপস্থিত হারে (কর্মদিবস গণনায়) কর্তনপূর্বক প্রাপ্য সন্ধানী প্রদেয় হবে;<br>খ) নিয়োগকারী কর্তৃপক্ষ কোনোরূপ কারণ দর্শানো ব্যতিরেকে যেকোনো সময় ০১ মাসের নোটিশে অথবা সমন্বয়িত নোটিশ -পে প্রদানপূর্বক এই নিয়োগ বাতিল করতে পারবে। পক্ষান্তরে ০১ মাসের নোটিশ অথবা সমন্বয়িত নোটিশ-পে কর্তৃপক্ষের নিকট প্রদান সাপেক্ষে নিয়োগিতব্য চার্টার্ড অ্যাকাউন্টেন্ট চাকরি হতে ইচ্ছা দিতে পারবেন।   |

আগ্রহী প্রার্থীদেরকে পূর্ণ জীবন বৃত্তান্তসহ আবেদনপত্র মহাপরিচালক, দি ইনস্টিটিউট অব ব্যাংকার্স, বাংলাদেশ (আইবিবি), ডি আর টাওয়ার (১৩ তলা), বীর প্রতীক গাজী গোলাম দস্তগীর রোড (বঙ্গ কালভার্ট রোড), পুরানা পল্টন, ঢাকা-১০০০, এই ত্রিকোণায় ডাকযোগে আপাদী ১৮/১২/২০২৫ তারিখের মধ্যে পৌঁছাতে হবে। আবেদনপত্রের সাথে সম্প্রতি তোলা পাসপোর্ট আকারের ০৩ (তিন) কপি সত্যায়িত ছবি, আইডিএবি কর্তৃক সদস্যপদ সংক্রান্ত সমনসহ সকল শিক্ষাপত্র ও পেশাগত যোগ্যতা এবং অভিজ্ঞতার (যদি থাকে) সনদপত্রের সত্যায়িত অনুলিপি, ইউনিয়ন পরিষদের চেয়ারম্যান/সিটি কর্পোরেশন/পৌরসভার মেয়র/ওয়ার্ড কমিশনার/কাউন্সিলর কর্তৃক প্রদত্ত সম্প্রতি ইস্যুকৃত জাতীয়তার সনদপত্র, জাতীয় পরিচয়পত্র/মার্ট কার্ডের সত্যায়িত অনুলিপি প্রেরণ করতে হবে।

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