

The Daily Star

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No alternative to unity for journalists

Authorities must ensure journalists' safety, uphold press freedom

We share the concerns of media professionals regarding journalists' safety and the persistent threats to press freedom that, unfortunately, did not subside even a year and a half after the July 2024 uprising, as had been expected. At the first edition of the Media Convention on Saturday, journalists from across the country expressed frustration with the government's failure to curb intolerance and prevent attacks on press freedom. Several media personalities also criticised the government's slow response when the offices of *Prothom Alo* and *The Daily Star* were vandalised and set on fire.

The mass uprising, which led to the ousting of Sheikh Hasina's regime that had largely silenced the media through draconian laws, had instilled hope for an environment where press freedom could thrive. Instead, journalists and media houses now face new forms of intimidation from hegemonic groups and social media influencers whose aim seems to be the vilification of the press. Incitement of mobs against media houses has been weaponised, shrinking the space for facts, historical truths, and pluralistic or critical viewpoints. Although the use of draconian laws against journalists is not as rampant as during Hasina's rule, arrests in dubious cases continue. Worse still, certain groups are adopting the same tactics previously employed by regime-backed goons, labelling journalists as enemies of the state or of the July spirit to justify their actions.

As Nurul Kabir, president of the Editors' Council and editor of the *New Age*, pointed out, disagreement with a newspaper's editorial stance does not give anyone the right to vandalise its office or attempt to harm journalists. Also, if other media houses do not speak out against such acts, there is no guarantee that they will not be the next target. That is why unity within the media is essential. Partisan divisions, the practice of treating editorial positions as political appointments, and similar trends have already damaged mainstream media's credibility and weakened the sector.

Therefore, when it comes to journalists' safety and press freedom, the media must stand united regardless of their internal differences, as Matiur Rahman, editor of *Prothom Alo*, has rightly said. He also warned that a new government would not magically resolve problems faced by journalists. There was a general expectation that the current interim government would carry out long-awaited reforms as recommended by the media reform commission, but hardly any has been actually implemented. Even the draft journalist protection law, so crucial in the present context of Bangladesh, has yet to see the light of day.

In such circumstances, one can only hope that a democratically elected government will take concrete action to enact the journalist protection law and implement the commission's other recommendations. This is why a return to the democratic process through the upcoming election is essential, allowing the media to hold those in power accountable and operate freely without fear for journalists' safety.

Prioritise health sector reforms

Affordable, quality healthcare must be on the next government's agenda

Our health sector is in a fragile state, marked by service disruptions, weak governance, shortages of manpower, and high costs of care. People continue to suffer from limited access to quality services, particularly at the primary level, while preventable illnesses and systemic inefficiencies take a heavy toll on ordinary people. This has resulted from decades of neglect by successive governments. With the election less than a month away, we hope to see clear commitment from political parties in their manifestos to ensure affordable, accessible and quality healthcare for all.

Years of underinvestment, weak governance, shortages of skilled health workers, and policy inconsistency have left millions of people in Bangladesh without reliable access to healthcare. Out-of-pocket health expenditure remains among the highest in the region, pushing countless families into poverty or forcing many to avoid treatment altogether. The recent rise in the total fertility rate, the first in five decades, has further exposed setbacks in preventive and reproductive healthcare. At the core of these failures lies inadequate primary healthcare. Despite being the most cost-effective way to protect households from catastrophic medical costs, primary care remains weak and underfunded, particularly in urban areas. Experts emphasise that primary healthcare must be prioritised everywhere, with doctor-led teams serving defined populations to ensure no one is excluded. Equally important is the integration of health into all government policies.

The Health Sector Reform Commission's recommendations offer a clear roadmap out of this crisis. Declaring primary healthcare a constitutional obligation, providing services free at the point of use, and reorganising the system under separate clinical, academic, and public and primary healthcare directorates could improve coordination, accountability, and service delivery. However, political commitment and timely implementation of these recommendations are essential for real change.

Finance is also a major challenge to this end, with experts calling for increasing health spending to at least 15 percent of the national budget or five percent of gross national income. Ensuring full and efficient utilisation of allocated funds is just as crucial, and so is reducing out-of-pocket expenditure. Public hospitals must be made fully functional by improving governance and manpower planning, while private facilities should be brought under effective accreditation and oversight. We urge the political parties to prioritise these issues in their election manifestos and call on the next government to act decisively on these proposals to ensure quality, affordable healthcare for all.

Party nominations and the systemic exclusion of women



A CLOSER LOOK

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TASNEEM TAYEB

Bangladesh is not unfamiliar with the image of women in power. In fact, two women have governed this country for nearly the entirety of its democratic era. Their names are etched into national history and public memory alike. And yet, when the arena shifts from symbolism to competition, women almost disappear.

In the upcoming parliamentary election, only a small fraction of candidates are women. The figure—just over four percent of all candidates—is not merely disappointing; it is an alarming political diagnosis that sheds light on how power is still organised, circulated, and protected even after a bloody uprising that was supposed to usher in change in our political system.

The lack of women candidates has nothing to do with women's competence or willingness to lead, but everything to do with systemic design and failure.

The paradox here has become normalised by now: a nation comfortable with women at the helm of authority but consistently unwilling to open the ladders below. Visibility at the top has not translated into proper access at the base. Representation has remained symbolic, while power has remained structurally guarded.

Political theory has long warned us that formal equality can coexist with deep injustice. Iris Marion Young's work on structural inequality is instructive here. Exclusion, she argued, often operates not through overt discrimination but through systems that appear neutral while reproducing inequality as a matter of routine. When institutions are built around the resources, risks, and norms of a dominant group, others are filtered out without anyone needing to explicitly bar the door.

This is precisely how our politics now functions.

On paper, women are free to contest. In practice, nominations are shaped by patronage, money, informal loyalty networks, and a political culture in which intimidation and risk are not incidental, but embedded. These are not gender-neutral conditions; they privilege those already embedded in male-dominated circuits of influence and capital.

Yes, reserved seats still exist, and they matter, but they have also led to presence without parity, and visibility without fair competition. Too often, they become a substitute for mainstream inclusion rather than a bridge into it. Sadaf Saaz, executive director of Naripokkho, captured this dissonance with precision when

she observed that even parties born out of the mass movements, where women played central roles, now treat women's nominations as peripheral. Jesmin Tuli, a member of the Electoral Reform Commission, was more direct: "Elections are not women-friendly," she said, noting that major parties nominate very few women while smaller parties simply follow their lead.

When political competition is designed in ways that systematically disadvantage women, low representation is all but inevitable.



VISUAL: ANWAR SOHEL

This matters not only because it is unjust but also because it weakens democracy itself. Representation is not a matter of optics. It shapes whose experiences enter policy debates, whose priorities are discussed, and whose vulnerabilities are addressed. When half the population is structurally excluded from contesting politically, democratic choice becomes thinner, and legitimacy becomes fragile.

We often frame women's participation as a social development concern, adjacent to "real" politics. That is a mistake. This is actually a governance problem.

And it is neither novel nor complex. Other large, power-holding institutions have already learned this lesson. In many multinational corporations, women's leadership is no longer left to goodwill; it is structurally and systematically governed. Clear short-, medium-, and long-term targets are set. Internal pipelines are

deliberately developed. Mentorship and sponsorship are institutionalised. Strategic external hiring is used to correct imbalance. Progress is reviewed on fixed schedules. When outcomes fall short, strategies are recalibrated. In other words, representation in such a setting is treated as an organisational design challenge, not as an act of benevolence.

Politics, by contrast, continues to treat women's participation as a gesture, renegotiated before each election and forgotten immediately after. But if institutions responsible for global capital can systematically expand women's leadership, institutions responsible for democratic legitimacy can do no less. The question is who should do it.

The primary responsibility rests with political parties, of course. They are the true gatekeepers of power. They control nominations, internal hierarchies, access to resources, and

consequence, or public explanation. So it is imperative that minimum standards of representation are enforced as a binding electoral requirement.

The parliament, in turn, must reform the legal and financial architecture of elections so that competition is not structurally skewed against women. Campaign finance rules, nomination procedures, and the design of reserved seats and political nomination of women candidates all require careful reconsideration if equality is to be substantive. And civil society and the media must continue to measure, expose, and insist.

Iris Marion Young reminds us that structural injustice cannot be corrected by goodwill alone. Bangladesh's political history has shown us that symbolic breakthroughs, however important, are not sufficient. The presence of women at the top cannot compensate for exclusion at the base. Until our institutions and party systems

political legitimacy at the constituency level. It is within party offices, not polling stations, that exclusion is most efficiently produced. Without structured, time-bound programmes for developing and promoting women's political careers—through mentorship, leadership roles, financial backing, and transparent selection criteria—rhetoric will continue to substitute for reform, and commitment will remain performative.

The Election Commission's role in this is as important as that of political parties. Speakers at a recent event have rightly demanded accountability of both political parties and the Election Commission for the former's failure to honour their pledge in the July National Charter to nominate women for at least five percent of parliamentary seats in the upcoming election. Worse, 30 of the 51 contesting parties have not nominated a single woman candidate, and the EC let it happen without question,

are reshaped to redistribute political opportunity, representation will remain procedural and power will remain concentrated.

There is a deeper irony here that our political culture rarely confronts. Bangladesh was born through collective struggle, and much of that struggle was carried, quietly and visibly, by women whose courage and endurance were never fully institutionalised into the power structure. We remember them in stories, in slogans, in anniversaries, but we have never quite learned how to build systems that carry their legacy forward. Our democracy has learned to honour women in memory, but not to accommodate them in formal structure.

The question is no longer whether women can lead. That has been answered, repeatedly. The question is whether our democracy is capable of making room for them, and that is not a women's issue. It is a test of our democratic maturity.

The gender gap in our banking revolution



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MD MAHMUDUL HASAN

There are stories we encounter in passing, and then there are stories that stay with us. Some of them quietly reveal the invisible architecture holding an economy together, even when the formal system chooses not to see it. The journey of Shanaz Sultana is one such story, but it is also the story of thousands of women across Bangladesh who build businesses from imagination, grit, and digital communities.

Shanaz returned from the United Kingdom with a degree and ambition. Motherhood intervened, and society expected her to step back. However, she chose reinvention. She launched a digital boutique rooted in hand-painted textiles, determined to retain economic agency. What began as a modest experiment now employs 10 women. Yet beneath the vibrant fabrics lies a truth many overlook: Shanaz did not get help from any bank. Her business survived because of Facebook—not because any bank believed in her potential.

I met her during a winter fair in the city. The hall was alive with energy. There were rows of women operating businesses from living rooms and kitchen tables. As I travelled across Khulna, Rajshahi, Sylhet, and

Narayanganj, I encountered a similar rhythm. These gatherings reveal that the demand is real, the market is large, and the ecosystem of women-led micro-enterprises has outgrown traditional finance.

If Shanaz is the protagonist, the antagonist is a paradigm—a banking mindset that evaluates entrepreneurs through documents and collateral they will not own. Bangladesh spends over Tk 20,000 crore annually on cash management. Over one crore women make savings through bKash and Nagad. Mobile financial services (MFS) processed Tk 17.37 lakh crore in 2024, but the very women driving this digital revolution remain locked out of formal banking.

Women's MFS participation has grown significantly, with 42 percent of the 23.93 crore registered MFS accounts now owned by women, 54 percent of whom live in rural areas. The reason is simple: MFS offers privacy, autonomy, and control. Banks demand formal income statements and trade licenses—metrics that rarely align with home-based businesses. In Bangladesh, only 7.35 percent of Cottage, Micro, Small, and Medium Enterprises (CMSME) loans go to

women-led firms, despite their proven repayment discipline. Alternative, data-driven credit scoring has become an economic necessity. However, a recent report from Bangladesh Bank shows a significant rise in financial inclusion of the rural population, especially women, in several sectors, including agent banking, deposit, CMSME, and cooperatives.

Critics argue that banks cannot lend on Facebook likes, citing risks around fraud and compliance. That concern is valid but incomplete; exclusion relocates it outside the regulated system. Every year that women-led enterprises remain unbanked, their cash flows migrate to non-bank platforms. The cost is the compounding loss of deposits and lifetime customers. In a market where mobile financial services already mediate trust at scale, insisting on paper-based proof is self-sabotage.

The regulatory concern is real but solvable. Bangladesh Bank's ongoing digital identity initiatives—linking NID with mobile wallets—already create the infrastructure for compliant low-friction Know Your Customer (KYC). What's needed is permission: regulatory sandboxes that allow banks to test alternative scoring models with defined risk caps, learning what works before scaling system-wide.

This is how platform economies scale worldwide. In Brazil, Nubank built 100 million customers by prioritising behavioural signals. In Kenya, M-Pesa transformed financial inclusion through mobile transaction histories. Bangladesh has the ingredients needed to replicate this success.

What we need is intelligent integration. Banks could partner with entrepreneur networks using seasonal fairs as onboarding grounds. Mobile teams could open digital accounts on the spot, offer micro-DPS plans starting at Tk 500 monthly, and provide small working capital loans based on digital transaction patterns. QR-based purchases would create transparency, allowing banks to capture real-time data while entrepreneurs build verifiable financial identities. These entrepreneurs represent Tk 500-800 crore in untapped deposit potential annually, and their proven repayment discipline makes them lower-risk than many traditional CMSME borrowers.

Once trust is established through digital history, banks could introduce graduation pathways—digital credit cards, logistics financing, even home loans tailored to women's seasonal earnings patterns.

Women entrepreneurs are not merely economic participants; they are multipliers of social transformation. When a woman earns, household nutrition improves. When she saves, children's education advances. When she leads, she widens the horizon of possibilities for entire generations.

The future of Bangladesh's financial sector will not be written in boardrooms alone. It will be co-authored in living rooms, winter fairs, online shops, and the determination of women who refuse to pause their dreams. If we truly seek a prosperous, inclusive Bangladesh, our banks must evolve—from gatekeepers to enablers, from documentation-obsessed institutions to data-intelligent partners.