

## Israel’s atrocities are beyond words

### Is it looking at Hamas and Palestinians through the same lens?

We are appalled to see how quickly the situation in Gaza has spiralled after Israel resumed its attacks on the enclave. Since the seven-day truce collapsed on Friday, it has renewed its bombing as well as ground offensive in an apparent effort to raze what’s left of Gaza to the ground. So intense and relentless were the attacks that in the 24 hours between Saturday and Sunday, more than 700 Palestinians have been killed.

We are at a loss for words to condemn the barbarism that Israel is unleashing upon Gaza residents in its campaign to demolish Hamas. Despite growing concerns over the unfolding humanitarian crisis, it continues its warfare on an unprecedented scale, in a blatant disregard for international law. Since the conflict broke out, Israel has conducted 10,000 airstrikes on Gaza, according to its own military. As a result, 15,523 people, including over 6,000 children and a number of aid workers, have been killed in Gaza, according to Gaza’s health ministry. The UN estimates that some 1.8 million people—nearly 75 percent of Gaza’s population—have been displaced so far.

Israel keeps claiming that its hostility against the Palestinians is in self defence, which sounds laughable at this stage. What threat did they pose to it after the weeklong pause expired, or throughout its bombing campaign since Hamas’ invasion of southern Israel in early October? Are we to assume that Israel is seeing all Palestinians as members of Hamas? Or could it have a more sinister plan? Even though Israel says it is trying to prevent civilian casualties and wants only to exterminate Hamas, the reality on the ground suggests that its actual goal is a complete takeover of the Gaza Strip by denuding it of Palestinians.

Israelis, for decades, have had the world’s sympathy because of the Holocaust—a blot on humanity. But the cruelty shown by the Israeli politico-military complex towards Palestinians has also garnered protests worldwide. The intensity of its attacks in Gaza is so horrifying that a Unicef spokesperson said on Sunday that Gaza resembled a “death zone.” It truly is. If Israel continues its genocidal acts defying international law as well as calls for immediate ceasefire, Gaza may soon become a veritable graveyard. World leaders must come together with stronger resolve to put an end to this unjust and brutal campaign against a defenceless population.

## Bagerhat healthcare in a shambles

### Govt must ensure enough doctors at union, upazila, and zila levels

It is unacceptable that people outside Dhaka, especially in villages, often cannot access basic healthcare services. On paper, we have a system in place to serve the needs of patients in the remotest corners of the country—there are district hospitals, upazila health complexes, and union-level health centres. But the further off the centre it goes, the more dysfunctional it gets. Bagerhat is a case in point.

A recent investigative story by *Prothom Alo* has revealed the poor state of healthcare in the district. Reportedly, people from villages often have to travel to the district centre to get treatment for even minor diseases like fever because there are no doctors at the union levels. There are also not enough doctors at the upazila health complexes. The *Prothom Alo* reporter roamed around 21 unions of various upazilas, but apparently not a single medical officer was present in the health facilities or family welfare centres. This paints a disturbing picture of local health systems.

As per WHO guidelines, there should be one doctor for every 1,000 people. Bagerhat is anywhere but near that standard. While there should be 1,613 doctors for the estimated 16,13,076 people of Bagerhat, in reality there are only 171. Even the district hospital is struggling with insufficient doctors. Reportedly, there are only eight doctors serving a daily average of 1,100 incoming patients. In other words, the doctors can give only two minutes on average to each patient. It goes to show the level of treatment received by patients.

Reportedly, the situation can be improved significantly if only one doctor could be ensured round the clock at the union level. Why can’t the authorities do this bare minimum? What’s stopping them from taking action against the absentee doctors? Clearly, even prime ministerial reprimands directed at doctors refusing to serve local patients didn’t have the desired effect. We urge the authorities to take stringent measures against the absentees, and also request them to appoint more doctors at all levels of healthcare not just in Bagerhat, but in other districts as well.

## LETTERS TO THE EDITOR

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## Teachers for students with disabilities

Our country’s policies for students with disabilities and inclusive education are comparable to those in some developed countries. But the implementation of these policies is very poor. Although students are admitted to general schools on a voluntary basis, there is a severe shortage of teachers capable of teaching the students with disabilities. Short-term training is not enough for teachers to completely meet these students’ needs. As a result, many students with disabilities drop out after attending a few classes. The government should make it compulsory for all schools to appoint teachers with a minimum of a bachelor’s degree in special education.

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# Issues our banking sector must address



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The contribution of the banking sector to the economy of Bangladesh is enormous as most of our economic sectors depend heavily on banks for their financial requirements. However, such dependence has created many problems for the banking sector and its depositors.

Commercial banks are supposed to provide small and short-term loans. Small loans can bring in many borrowers, which helps the bank construct a well-diversified portfolio. Short-term loans increase turnover that helps increase profit. But our banks do exactly the opposite within the legal framework. For example, if a bank is permitted to grant a loan of up to 25 percent of its capital to finance power sector projects, only four such borrowers could take up all the capital of the bank. The failure of these borrowers to repay will put the bank at risk for insolvency.

Generally, a bank can grant a borrower 15 percent of its capital as funded loans and 20 percent as non-funded loans. As such, a borrower can get a loan that is up to 35 percent of the bank’s capital. If there are three such borrowers, they can consume the bank’s entire capital. And if they default, the bank will collapse.

In addition, by granting large loans, banks fail to construct a well-diversified portfolio of investment that can show a proper balance between risks and returns. These larger loans are also concentrated in certain sectors. For example, the ready-made garment (RMG) sector gets a good portion of large bank loans.

Because of the availability of large and long-term loans, our stock market has not grown the way it should have. Borrowing funds from banks is easier than raising funds from the share market, because when funds are borrowed, borrowers are directly accountable to the banks, not to depositors. Hence, there is no pressure from depositors on the borrowers who default. But in the stock market, borrowing firms have to win over investors—the suppliers of funds—with their performance in terms of share prices. Banks, on the other hand, can be easily convinced by less creditworthy borrowers.

When banks provide large and long-term loans from their short-term deposits, it imposes major risks on their



VISUAL: SALMAN SAKIB SHAHRYAR

stakeholders, primarily the depositors. The failure of one major borrower can put hundreds of small depositors at risk. Granting large loans to finance projects goes against the basic principle of bank lending as they create maturity mismatch issues, wherein depositors’ claims to banks mature earlier than banks’ claims to borrowers. This inequality also creates liquidity problems and banks fail to honour customers’ cheques. Large loans are also more likely to be defaulted and decrease the opportunity for banks to make profit. Therefore, single-borrower exposure should be restructured. Large and long-term loans from banks should be restricted so that firms turn to the stock market.

The capital base of Bangladeshi banks is relatively low compared to that of banks in other Asian countries. This is partly because of our bulk of non-performing loans (NPLs) and partly due to low reinvestment of profits. Against these NPLs, banks have to keep provisions, which come from profit. High NPLs have a direct impact on banks’ profits. After keeping provision, profit is divided into two parts: dividend and retained earnings. Bank owners are more interested in taking profits as dividends rather than reinvesting them as retained earnings, even though the

borrowing—loan restructuring benefits were allowed for a group of large borrowers with loans of Tk 500 crore and above on a minimum down payment of the outstanding loans. And these borrowers did not regularise their loans after receiving such leniency. Ultimately NPLs soared, breaking all records.

To note, when NPLs rise, there are huge political repercussions. And though there is less of a fuss regarding write-off loans, a write-off loan is the worst state of NPLs. In the past, to write a loan off, it needed to remain unpaid for five years, a 100-percent provision needed to be maintained, and a case was required to be filed against the borrower. But recently, the loan write-off rule has been changed by reducing the unpaid period of an NPL from five to three years. This allows banks to erase traces of their worst loans from the balance sheet quickly. Thus, to reduce NPLs, rather than relaxing the related policies, proper steps need to be taken before and after sanctioning loans. Rescheduling and restructuring of loans must be made purely based on economic reasons. These will improve the overall condition of the banking sector.

There is also continuous capital flight from rural to urban areas.

creates a disproportionate threat for rural depositors. To counter this, more scope for using loans in rural areas should be created.

Although Bangladesh’s banking sector has made considerable improvements in expenditure management, its spending is still high. Bangladesh Bank data shows that the expenditure-income ratio was around 99 percent on average between 1991 and 2000. It declined considerably to 73 percent in 2010 before increasing to 78 percent in 2022. This high ratio may be attributed to lofty pay for staff, provision for classified loans, and high corporate tax rates. This expenditure preference tendency of banks should be controlled because high expenditures are mainly off-set against low pay to depositors.

The existence of 61 banks in the country has still failed to bring the expected number of people under the banking network. The poor are less interested in maintaining financial relationships with banks. Some private banks even discourage small depositors from opening accounts with them. But why should a good portion of the urban poor still keep their money in semi-formal and informal repositories when we have a good number of banks?

## WORLD SOIL DAY

# Dying soil in need of care and justice



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Civilisation began from the womb of soil, has been nourished by the ingredients in soil, and has sustained itself using the strength and endurance of soil. The fertile Gangetic alluvial soil of Bangladesh bears the legacy of historical triumph, cultural pride, and agricultural revolution. Sadly, we tend to be inconsiderate, careless and cruel towards this life-giving soil.

This year, the theme of World Soil Day is “Soil and Water: Source of Life.” For Bangladesh, the observance of this day bears special significance as our dying soil cries for action from us to help it survive.

The World Soil Day campaign aims to raise awareness about the significance of the relationship between soil and water in achieving sustainable and resilient agrifood systems. Bangladesh’s soil is one of the most productive types in the world, being able to nurture two to three crops in one year. But exhausted due to intensive farming activities, environmental stress, and development activities, its needs care to recuperate. If soil dies, if the land is lost, if the crop field is grabbed, who will sustain our

lives? Soil is a living system that takes thousands of years to form, but the cruelty of civilisation can kill it within an hour. The survival and sustenance of our beloved Earth largely depend on the sustainable link between soil and water. This symbiotic relationship is the foundation of our agricultural systems and livelihoods.

In the face of climate change and inconsiderate human activities, our soil is being degraded and excessive pressure is being put on our water resources. Erosion disrupts the natural balance, reducing water infiltration and availability for all forms of life. Sustainable soil management practices—such as minimum tillage, crop rotation, organic matter addition, and cover cropping—improve soil health, reduce erosion and pollution, and enhance water infiltration and storage. These practices also preserve the soil’s biodiversity, improve fertility, and contribute to carbon sequestration, thus playing a crucial role in the fight against climate change. Rain-fed agriculture systems, which account for 80 percent of croplands and contribute to 60 percent of

global food production, rely heavily on effective soil moisture management practices.

Soils enriched with organic matter play a vital role in maintaining hydrological balance. Furthermore, soil acts as a carbon sink by sequestering carbon from the atmosphere and contributing to climate change adaptation and mitigation efforts. Unwise use of soil and water erodes soil and deteriorates soil biodiversity, soil fertility, and water quality and quantity.

We wax poetic about our supposed love for the soil frequently. However, we fail to show this love in our actions towards the soil. We fail to realise that the soil has life, too.

On World Soil Day, rallies, meetings, and seminars are held, and special supplements are published in newspapers. But these never bring any tangible change in our attitude towards the soil, and we continue to pollute the soil with the wastes of civilisation and technology. By extracting underground water, we make soil fragile and break up its physical structure.

According to the World Bank collection of development indicators, arable land in Bangladesh was reported to be at 62.3 percent in 2021. Bangladesh’s land-use intensity is the highest in the world and it ranks first in the world in terms of intensive farming. Increasing agricultural production and urbanisation are putting more pressure on the land. We are losing our valuable crop fields to development. To fuel industrialisation and urbanisation, the three-crop agricultural land keeps

falling into the hands of land grabbers.

Our *priyo dharitri* (beloved earth) is increasingly turning blue due to the slow poisoning by the commercial plans of corporate development, globalisation, and capitalistic aggressions. Which of us has ever seen the soil’s diagnostic report? What is the level of soil acidity, microorganisms, and salinity? What are the tolerable levels of heavy metals, pesticides and nuclear waste in soil? The current soil health map presents a sobering and depressing picture of soil’s levels of organic matter, phosphorus, potassium, heavy metals, salinity, acidity, erosion and other nutrients. If we keep killing our soil, someday soon, it will lead to the end of our existence.

Sustainable land management in Bangladesh is crucial due to the country’s density of population, vulnerability to climate change, and heavy reliance on agriculture. This would also align with the United Nations’ Sustainable Development Goals, particularly Goal 2 (Zero Hunger), Goal 13 (Climate Action), and Goal 15 (Life on Land). Bangladesh should take strides when it comes to sustainable land management through policies, technologies, and community involvement. With collaborative efforts and renewed commitment, World Soil Day aims to inspire individuals, organisations, and governments to prioritise and safeguard this most precious natural resource for all generations. Let all of us do our best to deliver care and justice to the soil of this land.