

Gopalganj victims deserve justice

Hold an independent probe into the violence

We are deeply concerned by the findings of Ain o Salish Kendra (ASK), which indicate that grave human rights violations took place on July 16 in Gopalganj during the political rally of the National Citizen Party (NCP). In its report, ASK stated that excessive force was used, innocent civilians were harassed, mass arrests were carried out, and alleged unlawful killings took place on that day. However, the district's superintendent of police claimed that security forces exercised "maximum restraint" and did not use lethal weapons, contradicting ASK's findings. The report highlighted the involvement of multiple law enforcement agencies in the clashes, which led to the deaths of five civilians and injuries to dozens. Reportedly, hundreds of people were arrested later, and thousands were accused in cases filed in connection with the deadly violence. Among those detained were individuals and minors who reportedly had no link to the events. This type of behaviour by law enforcement makes us wonder whether anything has changed since the July uprising last year.

Eyewitnesses told ASK that while attackers used stones and crude weapons, no firearms were visible, yet law enforcers fired live bullets indiscriminately. Families of the deceased alleged that hospital authorities rushed the handover of bodies, pressuring them to proceed with burial or cremation without post-mortem examinations. Except for Ramzan Munshi, none of the victims initially underwent autopsy. One victim, Imon—a crockery shop worker with no political ties—was reportedly beaten severely, including being stomped on the face by security forces. Following much public outcry, the bodies of three individuals were exhumed five days after burial for post-mortem exams upon a court order, causing further distress to their families. The wholesale filing of cases—including three under the Anti-Terrorism Act, one under the Special Powers Act of 1974, and the rest under various sections of the penal code—has also spread fear among local residents.

Eyewitness accounts present a troubling picture of law enforcement's handling of the Gopalganj incident, which is strikingly reminiscent of the tactics used under the autocratic regime of Sheikh Hasina. Their response appears to follow a familiar formula seen during the Awami League's tenure: use of excessive force, mass arrests, indiscriminate case filings, among others. Alarming, even children have reportedly been charged under the Anti-Terrorism Act of 2009, raising serious human rights concerns.

We urge the government to hold an independent investigation into the Gopalganj violence and ensure justice for the victims. While those responsible for the attacks on the NCP must be brought to justice, those accountable for the loss of lives must also face consequences. Last but not least, the system that continues to permit law enforcers and security forces to use excessive force and lethal weapons, and act with such brutality, must be urgently reformed.

Get Rajuk's online services running again

Find the hackers, clamp down on corruption

The hacking of the Electronic Construction Permitting System (ECP), a server of Rajdhani Unnayan Karttripakkha (Rajuk), to illegally obtain approval for a building is quite concerning. It has led to Rajuk suspending all activities of the ECP for the last two months, depriving people of all kinds of services such as design approvals and land use clearance. It is baffling that a server that holds such sensitive documents and provides such essential services is not properly protected against possible hacking. Equally baffling is the fact that it is taking so long for Rajuk to fix this problem.

According to a report in this paper, Rajuk authorities have claimed they have sought help from the Bangladesh Computer Council to fix the server errors, but the latter has not yet responded. Does this mean Rajuk officials will just fold their arms and wait until they do? If there was any urgency in the matter, which does not seem to be the case, at least as far as Rajuk is concerned, the logical step would be to look for other computer experts to fix the problem.

Online services were introduced to increase the efficiency and accountability of Rajuk. Allegations of bribery of officials to get files moved within Rajuk were aplenty during the previous government's rule, especially during the days when all services were manual. But even with an online system, there have been long delays. According to reports, land developers have not been able to get the required permits for months, even after applying online and even during this government's tenure. Lack of manpower and an inefficient system have been reportedly causing these delays. One cannot rule out deliberate delays and intentional glitches in the software if remnants of the corrupt system continue to exist.

If the government is serious about its commitment to remove corruption from all its institutions, it must ensure that these online services are provided efficiently by competent, honest officials. Irregularities within Rajuk have been an open secret for many decades and have manifested in the indiscriminate urbanisation of Dhaka that has led to congestion, pollution and public health hazards. Merely having an online service is not enough to improve public services. There must be government oversight to ensure that the systems are working without glitches, genuine or deliberately created, and that they are fully secure. This requires qualified teams that can take prompt action in the case of cyberattacks or technical malfunction. Most importantly, the government must take appropriate measures to completely root out corrupt practices in institutions like Rajuk, which provide such crucial public services.

THIS DAY IN HISTORY



Terrorist attack at Atlanta Olympics

On this day in 1996, a pipe bomb exploded in Olympic Centennial Park in Atlanta, Georgia, in the US. One person was killed and 11 were injured in the terrorist attack.

Why can't we prevent drowning fatalities?



Sifat Afrin Shams is a member of the editorial team at The Daily Star.

SIFAT AFRIN SHAMS

Annually, approximately 19,000 people of all ages lose their lives to drowning in Bangladesh. And while adults—particularly those aged 60 or older—face substantial risk of drowning, children are its primary victims. In fact, drowning is the leading cause of death among children aged 1-4 years. They are three times more likely to drown than those aged 10-17 years.

The prevalence of this crisis in our country is not random; it is shaped by a confluence of demographic, environmental, socioeconomic, and behavioural factors. Geographically and environmentally, Bangladesh's landscape—characterised by vast floodplains and water bodies—presents inherent risks. The majority of drownings, approximately 80 percent, occur in ponds, channels, buckets, drains, and ditches located within 20 metres of a child's home. Rural areas, particularly those prone to yearly floods and waterlogging, present a higher risk. A critical observation is that the very practice of constructing homes on elevated land to mitigate flooding often results in excavated pits that transform into accessible ditches and ponds adjacent to residences, inadvertently creating immediate hazards. Paradoxically, in such cases, the most dangerous water bodies are not distant rivers or oceans, but rather the seemingly innocuous water sources right next to homes.

Most drowning incidents (95 percent) occur between 9 am and 3 pm, especially during the monsoon. This critical six-hour window often coincides with peak hours when parents and caregivers are busy with household chores or agricultural work, resulting in insufficient supervision of young children.

Drowning deaths are disproportionately higher among the poorest and least educated populations in rural settings. Low economic status often compels parents to work long hours, leading to a lack of consistent adult supervision for their children. Parental illiteracy, particularly among mothers, is strongly associated with a significantly higher risk of both fatal and non-fatal drowning, as it correlates with poorer water safety awareness and limited access to prevention knowledge. This suggests that the high drowning

rates are not merely an issue of water exposure, but are symptomatic of broader socioeconomic vulnerabilities and a lack of access to resources that could ensure child safety.

Behavioural factors also play a critical role. A staggering 97 percent of child drowning victims did not know how to swim. Furthermore, some communities hold fatalistic beliefs, attributing drowning to divine will, which can inadvertently foster passive attitudes



FILE PHOTO: REUTERS

Drowning prevention necessitates a coordinated effort involving various government ministries, NGOs, community groups, and international partners.

towards proactive prevention efforts.

The true scale of the drowning crisis in Bangladesh is likely even higher than reported. There is currently no official, comprehensive system to track drowning cases nationwide. NGOs often compile drowning data based on media reports, but this method captures only a fraction of actual incidents, as most cases go unnoticed and unreported. Additionally, nationwide surveys on drowning incidents are not conducted regularly, leading to potential underestimation and challenges in precise policy planning and resource allocation.

Despite the formidable scale of this crisis, Bangladesh has been leading efforts to develop and implement evidence-based strategies that offer significant hope. The Centre for Injury Prevention and Research, Bangladesh (CIPRB), in collaboration with international partners such as

Bloomberg Philanthropies, Johns Hopkins University, and UNICEF, has pioneered and rigorously evaluated highly effective, context-specific interventions. These interventions have garnered global recognition and have been endorsed by the World Health Organization as best practices for low- and middle-income countries (LMICs).

One of the most impactful interventions is the establishment of community-based childcare centres—Anchal Creche. These centres provide safe, supervised environments for children aged 1-5 years during the critical morning hours, six days a week. In some areas where community crèches were opened, drowning rates fell by as much as 70 percent.

The SwimSafe programme targets older children, typically aged 6-10 years, teaching them essential survival swimming skills. This intervention has

in the fight against drowning. A primary concern is the existing gap between high-level global advocacy and comprehensive national implementation. A rigorous, countrywide drive to boost awareness and a fully integrated national strategy for drowning prevention remain either unfocused or nascent. Unfortunately, high-level commitment does not automatically translate into robust, widespread national policies and infrastructure. Moreover, insufficient epidemiological surveillance disempowers effective prevention efforts.

There is also a common tendency to delay swim education, missing a critical window for skill acquisition. Compounding these issues are fatalistic beliefs, where drowning is perceived as an unavoidable fate. However, the demonstrated success of community-based interventions—such as crèches and swimming lessons—can directly challenge and erode these fatalistic views. When communities witness tangible results—children returning safely from childcare centres or acquiring life-saving swimming skills—it shifts the perception from “unavoidable tragedy” to “preventable risk”.

The interventions, while effective, need to specifically target and reach the poorest and least educated communities, who face the greatest barriers to accessing such services.

Drowning prevention necessitates a coordinated effort involving various government ministries (e.g., women and child affairs, health, and local government), NGOs, community groups, and international partners. Reframing drowning as an integral part of broader child safety and development—rather than a niche issue—is essential to secure wider leadership, sustained investment, and comprehensive policy integration.

Implementing a robust national epidemiological surveillance system is critical. While Bangladesh has championed global resolutions, there is a clear need to translate these international commitments into stronger national policies and potentially specific safety legislation.

The statistics paint a grim picture, yet the proven effectiveness of community-based childcare, survival swimming, and first aid interventions offers hope. Bangladesh has demonstrated both the severity of the challenge and a remarkable capacity for developing and implementing impactful solutions. Saving lives from drowning is a shared responsibility. By prioritising and scaling up evidence-based programmes, strengthening policy frameworks, and fostering a pervasive culture of water safety, Bangladesh can protect its children from this preventable tragedy.

Micromanaging should not be the central bank's job



Mamun Rashid, an economic analyst, is chairman at Financial Excellence Ltd and founding managing partner of PwC Bangladesh.

MAMUN RASHID

Over the last three decades, Bangladesh Bank (BB) has become an increasingly operational regulator. Today, it reviews foreign loan approvals, dollar deposit flows, and large-ticket transactions on a case-by-case basis, making BB's role more cautious yet reactive, instead of strategic. A developing economy that wants to be a middle-income nation, such micromanagement is no longer tenable.

Globally, modern central banks focus on frameworks, not transactions. The Federal Reserve sets macro-prudential tools—capital adequacy norms, systemic liquidity thresholds, and risk-weighted asset requirements—without intervening in individual deals. The European Central Bank supervises systemic institutions but delegates day-to-day approvals to the banking layer. Even the Reserve Bank of India (RBI), long criticised for micromanagement, has shifted toward a supervisory approach that enables self-regulation through compliance-based incentives.

BB's current role in vetting each dollar deposit linked to external commercial borrowing illustrates the core issue. Instead of setting clear rules of eligibility, compliance documentation, and risk-based pricing bands, it approves every inflow manually. This adds friction, delays, and promotes opacity. According to

data from the Bangladesh Investment Development Authority (BIDA), average approval cycles for foreign loans exceed 30-45 days, undermining competitiveness in global capital markets.

Besides, the strict enforcement of the Internal Credit Risk Rating System (ICRRS) has had unintended consequences. While aiming to protect banks from poor credit exposures, it disproportionately blocks smaller borrowers from credit. Large political borrowers, often backed by implicit guarantees, face no such friction. This skewed outcome has starved innovation and enterprise finance and failed to stop the trillions of fraudulent loans in the country.

Banks, in this regime, have stopped asking fundamental questions such as how ICRR ties into forward cash flow predictability or sector-specific volatility. Instead, a compliance mindset has emerged: “Bangladesh Bank required it.” Over time, such an attitude has eroded institutional thinking capacity, making banks passive executors rather than strategic financiers. That is perhaps the most damaging long-term cost—when a regulatory environment encourages blind compliance over judgment.

A forward-looking central bank must enable rather than control by defining boundaries, building

ecosystems, and letting licensed banks operate with autonomy within those boundaries. This requires: i) shifting from transactional approval to risk-based frameworks; ii) institutionalising supervisory sandboxes and early-warning systems; and iii) enabling ecosystem development instead of direct regulation.

BB should replace transaction-level oversight with sectoral risk frameworks. This includes pre-approved External Commercial Borrowing (ECB) routes for eligible companies with audited financials; risk-weighted credit windows for banks based on their capital base and non-performing loan (NPL) history; dynamic asset-liability matching rules that incentivise long-term lending; and launching multiple sandboxes to test the regulation and policies.

Countries like Malaysia have implemented credit guarantee schemes and sandbox-based regulations that allow rapid experimentation under controlled exposure. According to reports from Bank Negara Malaysia, their innovation sandbox approved 38 new financial products in 24 months with less than one percent regulatory breaches.

BB must also institutionalise a proactive supervision model rather than waiting for banks to default or misreport by building an AI-backed credit risk surveillance tool that flags high-risk portfolios; conducting quarterly asset quality reviews for banks above a certain asset threshold; integrating non-banking datasets (e.g., utility payments, tax records) into borrower scoring; and moving away from collateral-backed lending, and acknowledging other forms of assets.

The Reserve Bank of India introduced a Central Repository of

Information on Large Credits (CRILC), mandating banks to report exposures above 50 million Indian rupees. This has significantly improved stress recognition timelines.

BB should catalyse markets, not dominate them. This means licensing independent credit rating agencies and asset reconstruction companies; opening up private distressed asset markets; and facilitating interbank repo and derivative markets to improve price discovery.

Vietnam and Indonesia have liberalised their NPL disposal process, resulting in a 30-40 percent recovery improvement within two years of implementation. According to the World Bank, NPL resolution in Indonesia improved from 22 percent to 63 percent post-reform between 2016 and 2019.

These steps require BB to fundamentally redesign its identity from an enforcer to an ecosystem architect. It must trust its licensed entities to operate under risk-based guardrails and reserve interventions only for systemic risks.

The banking reforms recently outlined with support from the IMF, Asian Development Bank, and World Bank offer a unique opportunity. The Distressed Asset Management Act, the Bank Resolution Ordinance, and the proposed deposit protection enhancements are foundational shifts. However, their success will depend on execution and mindset change.

More critically, Bangladesh Bank must invest in building human capital—regulators who understand structured finance, international bond markets, and fintech-led credit models. Otherwise, BB will continue to regulate yesterday's risks with today's tools, while tomorrow's markets go ungoverned.