

Khagrachhari violence demands answers

Govt must run impartial investigation, end the cycle of violence in the hills

The killings of three people in Guimara, Khagrachhari have again exposed the government's inability to manage protests and protect the most vulnerable of citizens. The violence, which occurred during a demonstration against the rape of a schoolgirl, also adds a grim layer to the region's protracted crisis. The cycle of unrest and violence cannot be addressed by security deployments alone; it demands a transparent and comprehensive investigation to hold all responsible parties to account. Like the rights groups who have since spoken up, we too share the outrage at the Guimara killings. How can a protest against sexual violence descend into a scene of bloodshed?

The sequence of events reported by various sources is as distressing as it is contested. Reportedly, tensions had been simmering since the rape of the eighth-grade student on September 23. Despite the arrest of one suspect, the Indigenous student platform Jumma Chhatra Janata continued its road blockade, defying Section 144. The situation escalated when security forces attempted to disperse the protesters. An altercation ensued, and heavy gunfire rang out. In the hours that followed, a violent rampage tore through Ramesu Bazar. A mob, many of them masked, looted and set fire to shops, houses, and vehicles, with witnesses confirming that the properties targeted belonged primarily to the Indigenous Marma community. Security forces failed to stop this rampage, which is a shame.

These events have given rise to two divergent narratives. Witnesses claim that security forces opened fire on their demonstration without provocation. Conversely, a statement from the military's Inter-Services Public Relations (ISPR) wing accuses the separatist United People's Democratic Front (UPDF) of inciting violence, with its armed members firing an estimated 100-150 rounds from a nearby hill. The ISPR claims that "outsiders" linked to this group were responsible for the subsequent arson. Such starkly conflicting accounts only deepen the murk of the incident.

The flare-up is not an isolated incident; rather, a symptom of the long-festering wounds in the Chittagong Hill Tracts, where the promises of the 1997 Peace Accord have yet to be fully realised. Decades of violence, ambiguity over land rights, persistent military presence, and systemic marginalisation have created a tinderbox of unresolved grievances. The repeated instances of violence against Indigenous women and the perception of impunity that follows serve as a constant, painful reminder to the community of its precarious position.

The onus is now on the government to break this pattern. It must move swiftly to open a high-level, independent inquiry. Its mandate must be broad and unsparing; to investigate the circumstances of the shootings, the identity of the masked arsonists in Ramesu Bazar, the handling of the rape case, and the military's claims about being attacked by armed groups. Moreover, the government must act decisively to end the tensions. Lasting peace in the hills can only be built on a foundation of justice, and the first step is to establish a credible and undisputed account of how and why three people lost their lives on Sunday and the deaths that came before.

Hypertension care under threat

Govt must ensure smooth supply of medicines for the patients

It is concerning that the government's Bangladesh Hypertension Control Initiative (BHCI), a programme that has shown considerable success in managing hypertension nationwide, is facing a major challenge due to funding crisis. According to the WHO's 2025 Global Report on Hypertension, between October 2018 and June 2024, 56 percent of 5.17 lakh treated patients in Bangladesh achieved blood pressure control. This is commendable, especially in a country where non-communicable diseases (NCDs) are on the rise. However, following the expiry of the Fourth Health, Population, and Nutrition Sector Programme (HPNSP) in June 2024—which used to fund the supply of medicines and equipment to NCD corners in hospitals—the supply of essential medicines has been disrupted. Health experts say this will increase patients' out-of-pocket costs and raise the risk of life-threatening complications from sudden interruptions in medication, as many may discontinue treatment.

Reportedly, under the BHCI programme, patients with hypertension and diabetes used to receive free check-ups and medicines at Upazila Health Complexes (UHCs) and select district hospitals. But after the Fourth HPNSP ended last year, the interim government scrapped the proposed Fifth HPNSP. Instead, it decided to initiate two projects to complete the unfinished tasks under the Fourth HPNSP and ensure continued medicine supply. But since these projects have yet to be approved, the suffering of rural and marginalised patients has increased. While the health ministry has allocated Tk 100 crore to the Essential Drugs Company Limited (EDCL) to resume medicine distribution, officials say it may take two to three months for the supply to normalise. This is concerning as such interruptions could lead to life-threatening complications and reverse the gains made under BHCI.

Hypertension remains a major public health concern in Bangladesh, with 22.8 million adults aged 30-79 affected in 2024. Of them, 19.2 million had uncontrolled blood pressure, and only 16 percent had their condition under control. Unless the government continues the relevant projects, many among these people will be left vulnerable. We, therefore, urge the authorities to quickly approve and implement the proposed projects to complete the unfinished tasks under the Fourth HPNSP and ensure uninterrupted medicine supply. Most importantly, the government needs to establish a sustainable funding mechanism, strengthen the supply chain, and ensure accountability to maintain the momentum of BHCI.

CORRIGENDUM

In the article "From Dhaka to Denmark: A united front against food waste," published in *The Daily Star* on September 28, 2025, the name of one of the authors was published incorrectly in the author bio. The correct name is Christian Brix Møller. We regret this unintentional error.

The promises and perils of a bank merger

MACRO MIRROR

Dr Fahmida Khatun
is executive director at the Centre
for Policy Dialogue (CPD).
Views expressed in this article are
the author's own.



FAHMIDA KHATUN

Poor management and weak governance have long posed significant challenges to Bangladesh's banking sector, as evidenced by various indicators. As a result, the sector's overall performance has suffered, its efficiency and soundness declining over the years. Since the country's financial system mainly relies on banks, the sector's poor health presents a significant risk to economic growth.

In recent times, the Bangladesh Bank has been implementing several reform measures to improve the sector's health. These include restructuring the boards of several weak commercial banks, forming task forces, revising the Bank Company Act, adopting the Banking Resolution Ordinance, 2025, and revising the Bangladesh Bank Order, 1972, among others.

As part of reforming the commercial banks, the central bank has launched asset quality review (AQR), aiming to evaluate the true financial health of the banks and the actual amount of bad loans. In the initial phase, six banks—First Security Islami Bank, Global Islami Bank, Union Bank, Exim Bank, Social Islami Bank, and ICB Islami Bank—were assessed by global audit firms Ernst & Young and KPMG. Their AQR results show significant underperformance, highlighting issues such as capital shortfalls, high levels of classified loans, large provision gaps, and liquidity shortages. As a result, these banks have failed to pay their depositors and return funds to their lenders, which has badly shaken public confidence in the banking sector. This presents a serious threat to the stability of the country's financial system.

The urgency of a merger arose in the face of the above-mentioned banks' troubled financial health revealed by their AQRs. For years, these banks had presented sanitised financial statements that masked the true scale of bad loans. The AQRs revealed that, in some cases, the actual amount of

non-performing loans (NPLs) were even four times higher than reported. In light of these developments, the central bank recently decided to merge five of these banks under the Bank Resolution Ordinance. The goal is to



ILLUSTRATION: BIPLOB CHAKROBORTY

create a stronger bank with higher capital that can effectively serve its customers, handle the losses, and restore public trust.

According to the Bangladesh Bank, the merged bank, proposed to be named the United Islami Bank PLC, will have assets amounting to around Tk 232,319 crore, which is 8.4 percent of the total assets in the banking sector. The projected approved capital will be Tk 40,000 crore, with a paid-up capital of Tk 35,000 crore. The central bank has developed a 10-year business plan for implementing the bank merger, which focuses on strategies to attract capital, encouraging strategic investors and increasing loan recovery, policy support, and refinancing facilities, among others. The central bank expects the merger to be completed within two years. A team of one administrator and four officials from the central bank will be in charge of each of these five banks to supervise and monitor the merger.

savers.

On the other hand, poorly executed mergers could create further problems, and the initiative could end up carrying the past failures over instead of building a stronger institution. Therefore, optimism regarding the merger must be weighed against significant challenges. Combining five banks that are each individually weak does not necessarily create strength. Therefore, the stakes are very high in this case. In an economy where banks control most of the financial intermediation, the health of the banking sector directly impacts investment, job creation, and growth. If the merged bank succeeds, it could restore depositor confidence, attract strategic investors, and serve as a model for broader consolidation in an overcrowded banking industry. But if it fails, the country risks creating a "too big to fail" institution burdened by legacy issues, draining public funds and further eroding trust.

For a healthy and strong bank

Don't let the Khagrachhari episode pass silently



Jagaran Chakma
is senior staff reporter at The Daily Star.

JAGARAN CHAKMA

The violence that unfolded in Guimara upazila on September 28 marks a turning point not only for the people of Khagrachhari, but also for the nation's commitment to justice and democratic accountability in the Chittagong Hill Tracts (CHT). The deaths of at least three individuals, with dozens injured and entire neighbourhoods scarred by arson and fear, are not the results of just an "incident." This is a crisis rooted in deeper fractures, worsened by heavy-handed state response and a persistent failure to treat Indigenous lives with equal dignity.

The protests, led by Indigenous student organisations following the gang rape of an eighth-grade Marma girl on September 23, were driven by a legitimate demand: justice. The arrest of a suspect and the initial remand may have signalled some action, but the broader outcry was about more than one case. It was about the pattern: the lack of timely justice in sexual violence cases, especially involving Indigenous women, which has been a persistent issue in the CHT.

On September 28, the situation escalated from a blockade to bloodshed. By mid-afternoon, the Chattogram-Khagrachhari and

Khagrachhari-Rangamati highways were choked with burning tyres and logs. Protesters demanded safety and accountability. In response, what they received was gunfire, according to media reports.

Multiple eyewitnesses and human rights organisations allege that live ammunition was used on unarmed protesters by law enforcement and security forces. Social media videos, though unverified, show scenes of chaos, including gunfire, stampedes, and buildings burning. If proven true, this is not crowd control, it is a tragic failure of proportionality and restraint.

Government statements have so far blamed "miscreants" and denied unprovoked firing. On Monday, Home Adviser Lt Gen (ret'd) Jahangir Alam Chowdhury even alleged that the Khagrachhari unrest is being fuelled by "a vested quarter," provoked by India or fascist groups, who are trying to "disrupt the peaceful atmosphere of Durga Puja for the Hindu community." Sadly, instead of such ambiguous rhetoric, what's needed is a transparent, independent investigation into the deaths of three civilians and the injuries of over a dozen military and police personnel

as well as civilians.

Besides, homes and shops in Ramesu Bazar, mostly belonging to the Marma community, now lie in ashes as masked individuals looted and torched them after Sunday's protest turned violent. While affiliations of the attackers remain unverified, the targeting of Indigenous communities suggests more than opportunistic looting. It suggests sinister motives.

Such events are not isolated. For decades, the CHT has been a theatre of mistrust, discrimination, and ethnic tension. The 1997 peace accord has only seen piecemeal implementation in 28 years. Land disputes remain unresolved. Local governance structures remain weak. Military presence continues to dominate civic space, and Indigenous voices remain underrepresented in the very institutions that claim to serve them.

What the Guimara tragedy lays bare is not simply the dangers of protest mismanagement. It reveals a systemic failure to listen. It shows us what happens when the response to grievance is not dialogue, but deployment. When justice is delayed and dissent is silenced, communities begin to believe that the state sees them not as citizens, but as threats.

Let us be clear: violence from any side—be it by protesters or law enforcers—is unacceptable and must be investigated. Nevertheless, the use of deadly force on civilians must be a last resort, not a tactic of first engagement.

Also, we must resist the tendency to reduce this situation to ethnic binaries: Indigenous versus Bangalee, settler versus hill people. Such

through the merger, several preconditions must be met. First, the proposed plan must be followed strictly and cannot be deviated from under pressure from powerful groups and the political government. The central bank's independence must be maintained throughout the merger process. Second, the operational costs of the bank must be lowered through efficiency and productivity. Third, the overall governance of the country must be improved. The banking sector cannot operate in isolation; it is part of the entire economic and political system. Therefore, establishing the rule of law and good governance through a strong democratic process, where public representatives are accountable, is a precondition for successful reforms in the banking sector.

The risk associated with the merger is a significant challenge to reducing the loan default rate. According to the Bangladesh Bank, the combined NPLs of these five banks will be as high as 79 percent of their total disbursed loans. If the merger succeeds, other struggling banks can also be merged and made profitable. If the central bank maintains its strong stance, enforces accountability, and carries out the plan with discipline, the country's banking crisis may finally see some resolution.

Bangladesh has too many banks for its economy size, which is around \$450 billion. What the country needs are fewer, stronger, better-run institutions. The merger presents a chance to create a precedent for that transition. Even with over 60 banks, the number of unbanked population in the country is high. The banking services are not equally provided to all customers either. While large businesses could avail high volumes of loans and become wilful defaulters, small and medium-sized businesses, without noticeable political connections, could not access funds. Therefore, the issue of accountability is very important for the banking sector. Until those who mismanaged or looted these banks are duly punished, public trust will remain low. The country cannot afford returning to the past banking culture that rewarded the reckless and punished honest savers.

The reform in the banking sector cannot succeed without broader governance reform. Weak rule of law, political influence over the regulators, and entrenched patronage networks have long undermined Bangladesh's financial institutions. Unless these systemic issues are addressed, no merger, however bold, will bring about lasting changes.

narratives deepen the divide and prevent the real issue from being addressed: accountability. The demand of the protesters was for justice in a rape case. The mishandling of that demand turned a cry for help into a national headline of horror.

Moving forward, the state must take urgent, visible steps. First, an independent inquiry—preferably under a judicial body with Indigenous representation—must be launched to investigate the use of force, the identities of the deceased, and the arson attacks. Had the National Human Rights Commission (NHRC) been properly functional today, it would have been able to serve this purpose. Second, security deployments must be reviewed and scaled down where possible to prevent further escalation. Third, the government must initiate genuine dialogue with Indigenous student bodies and civil society to establish a path for peaceful grievance resolution.

At the same time, efforts must be made to build trust between communities in the hills. The CHT does not need more surveillance or slogans. It requires consistent justice, equitable development, and a rebalancing of power between the governed and those who govern.

The events of Guimara are a wake-up call. If the state wishes to be seen as the protector of all its citizens—regardless of ethnicity, location or social status—it must act with urgency and fairness. Justice delayed is not only justice denied; in places like Khagrachhari, it can also be the spark that sets the whole region aflame.