

INTERNATIONAL DAY OF THE GIRL CHILD

# Girls hold the future; but we aren't shaping the one they deserve



**Nazifa Raidah**  
is a journalist, researcher, and development practitioner. She can be reached at [nazifa0419@gmail.com](mailto:nazifa0419@gmail.com).

NAZIFA RAIDAH

Now well into my 20s, I still find it difficult to gather my thoughts on the International Day of the Girl Child as I reflect on my experiences growing up as a girl in this country. I remember how defenceless and vulnerable it felt to be an adolescent, and realise that my entire girlhood was spent not as a child but rather as a soldier creating defences against patriarchal norms and expectations, and mostly its invasion of my sense of self. Which makes me wonder: what does it really mean to be a girl child? And for how long does a girl truly get to be a child in our society?

They say trauma is passed down through generations. But I don't think it is trauma per se; it feels more like reminders that the world our grandmothers knew is not so different from the one we've come to know. It's tragic how centuries can pass, but the experiences of women and girls remain almost the same in many ways.

**Growing up, I was always confused when my grandmother would say things like, 'It's a curse to be born a woman.' I could see the bitterness in her eyes and hear the hate in her voice as the words left her lips. I used to wonder how she could hold so much disdain towards her own kind. Did she hate herself, too? I didn't quite understand her words until I was harassed as a child myself.**

Growing up, I was always confused when my grandmother would say things like, "It's a curse to be born a woman." I could see the bitterness in her eyes and hear the hate in her voice as the words left her lips. I used

to wonder how she could hold so much disdain towards her own kind. Did she hate herself, too? I didn't quite understand her words until I was harassed as a child myself.

I still remember the first time it happened. A postman, who thought I was "adorable," kissed me on the lips. I don't remember how old I was, but I know I was small enough that, standing up, my head barely reached the knees of most adults. Isn't it strange? I had no concept of what "good touch" or "bad touch" meant, unlike many children who learn this now in schools. But I knew it was wrong, wrong enough that the memory remains vivid, and even now, recalling it leaves me hollow.

The second time I was sexually harassed was on Pahela Baishakh; I was just 14 years old. I was wading through the crowds with my parents when I felt a hand grab me and hold me back. I froze. I didn't know what to do, and words left me. By the time

on, until my adulthood, when I walk among crowds, I walk with eyes in the back of my head. I know my story isn't unique. Every woman I know has gone through a similar dark experience in their lifetime. We brush these stories off and often barely ever talk about them, because we are constantly forced to choose between speaking out and having society think we are

and trafficking, and murder. One particular incident that recently drew massive outrage was the alleged rape of a 12-year-old girl in Khagrachari. Even though a government medical board later claimed to have found "no evidence of rape," the fact remains that sexual assaults in Chittagong Hill Tracts, and indeed across the country in general, remain widespread, with

government-wide campaign has addressed this issue. Societal taboos and cultural discomfort often prevent us from discussing anything related to intercourse, let alone rape.

In many cases, rape survivors are shamed into silence or, worse, married off to their rapists as a so-called remedy. Social pressure even drives many to die by suicide. The

considered rape—a major gap that stands in direct conflict with child protection norms.

There is also the ongoing debate around the death penalty for rape and whether retribution serves justice or creates further harm. Tragically, even when parents try to do the right thing and fight for justice, they often face harassment, threats, or sometimes even death. Earlier this year, in March, the father of a rape victim in Barguna was brutally killed the night before his daughter's court hearing.

All these are indicators that repression of women has only intensified in our society. In Nazi Germany, the phrase Kinder, Küche, Kirche (meaning "Children, Kitchen, Church") was popularised and politically reinforced to define a woman's "proper" place in society.

We may not yet see such overt restrictions, but the signs are unmistakably there. In May this year, a religious group gathered thousands of protesters in Suhrawardy Udyan demanding the abolition of the Women's Affairs Reform Commission and the withdrawal of its recommendations. Meanwhile, another religious group claimed that the commission's proposals went against the nation's beliefs, values, and traditions and that they offended religious sentiments, framing women's empowerment as a "Western ideology."

The alarm bells are ringing. If we do not hold the line now, it will not be long before a girl's entire identity is reduced to that of a woman whose sole purpose is to give life, only to fade into the background.

Ambassador Matthew Rycroft of the UK Mission to the United Nations once said, "How a society treats its most vulnerable is always the measure of its humanity." If our children, especially our girls, find themselves in a worse position in this so-called new beginning for Bangladesh, then the future we are shaping is bleak. For the sake of every little girl who still carries wonder in her eyes, I can only hope that will not be the case.



VISUAL: ALIZA RAHMAN

vulnerable or choosing to forget it because we are so hell-bent on not letting that instance define us. The tragedy is that we never actually forget; we only could've if we had found that circumstances had changed.

A just-released review of the first nine months of 2025 by the Human Rights Support Society (HRSS) reveals that 1,511 women and girls faced violence during this period. Overall, 663 rape incidents were recorded; of the victims, 393 were children. Moreover, at least 152 women and girls were gang-raped, and 19 rape victims were killed. Similar reviews also highlighted the persistence of sexual harassment and abuse, abduction

justice hardly delivered for the victims. Circumstances like these enrage me every time I come across the word "alleged rape" in incidents of sexual violence against children. It is often termed "alleged" because, unless the report is filed within a narrow window, forensic evidence becomes difficult to collect. Rape tests or forensic exams for DNA evidence are most effective within the first 72 hours (three days) after an assault, though evidence can still be gathered within seven days. Victims are advised not to bathe, shower, change clothes, or clean their bodies before the exam to preserve potential evidence. Most victims are unaware of this fact, as no major

situation in Bangladesh is worsened by a high rate of child marriage. We have the highest prevalence of child marriage in Asia and rank eighth globally. According to data, 51.4 percent of women aged 20-24 were married off before they turned 18. The law itself reinforces this cycle through the "special circumstances" loophole in the Child Marriage Restraint Act, 2017, which allows marriages under 18 with court or guardian consent in undefined "special cases." This clause effectively shields statutory rape within such marriages. Besides, as per Section 375 of the Penal Code, forced sex within child marriages between the ages of 13 and 17 is not legally

## The real barriers facing CA students in Bangladesh

**Sherif Saeed**  
is a CPA based in Maryland, US, and has worked for one of the 'Big Four' accounting firms.

**Dr Khondkar Karim**  
is a professor of accounting at the Manning School of Business, University of Massachusetts Lowell, and a CPA.

**Dr M. N. Elahee**  
is a professor at Quinnipiac University, Connecticut, and a former faculty member at the Department of Accounting and the Institute of Business Administration in Dhaka University.

**SHERIF SAEED, KHONDKAR KARIM, and M. N. ELAHEE**

A recent article in *The Daily Star*, titled "Rewarding yet relentless: The Chartered Accountancy journey in Bangladesh", offered a compelling window into the personal struggles of Chartered Accountancy (CA) students—the low allowances, demanding work culture, and sacrifices required to enter this prestigious profession. Reading that account, we—three Bangladeshi professionals now based in the United States—felt compelled to offer a different lens on these struggles. While that article captured the individual journey, we aim to examine the systemic failures that make that journey so unnecessarily difficult.

The Institute of Chartered Accountants of Bangladesh (ICAB) estimates that the country needs about 20,000 qualified professionals. Yet, since independence, it has produced only 1,967 CAs, with merely 613 currently practising. In 2024, these 613 practitioners served a population of 17.5 crore and issued 57,993 audit reports—an average of 95 reports per practitioner. This overwhelming workload systematically compromises audit quality and undermines financial integrity across the economy.

The most damning example is the Hallmark-Sonali Bank scandal, where over \$450 million in fraud went undetected for years because auditors failed to verify collateral and detect forged documents. This was not a failure caused by a shortage of accountants; it was a failure of compromised quality within a restrictive system. If the current model truly produced excellence, such failures would be anomalies—not recurring symptoms of systemic dysfunction.

Regional disparities are equally stark. Sri Lanka, with one-eighth of Bangladesh's population, has 225 percent more professional

accountants. India boasts over 400,000 chartered accountants. Even Pakistan, despite its economic and political turbulence, has trained 10,000 CAs.

At the current growth rate of 63 new CAs annually, meeting even ICAB's conservative estimate would take 310 years—assuming Bangladesh's economy stops growing altogether. This mathematical impossibility exposes a fundamental institutional failure that no amount of individual perseverance can overcome.

While colonial-era structures laid the initial framework, today's restrictive system serves the economic interests of those who control it. Both ICAB and ICMAB leaderships benefit from an artificial scarcity that protects incumbent practitioners from competition, ensures high fees for a handful of firms, and concentrates power within Dhaka-based networks.

Defenders argue that restrictive entry safeguards quality or that articleship provides essential training. However, evidence shows that Bangladesh's audit environment is characterised by low fees and client pressure that compromise auditor independence. The articleship system itself lacks structured mentoring and often relegates trainees to routine clerical work rather than meaningful, value-added learning.

The system's harmful manifestations are clear. Professional bodies treat the profession as an exclusive club rather than a vital national resource. Nearly all professional activity is concentrated in the capital, perpetuating geographic inequality. Article students often work for Tk 7,000-8,000 per month—far below Dhaka's living costs—creating financial barriers that exclude talented individuals from lower-income backgrounds while sustaining a cycle of cheap labour.

This shortage imposes tangible costs. Bangladeshi businesses increasingly hire senior accounting professionals from abroad. Bangladesh Bank's recent consulting contracts with foreign firms exemplify this pattern of exporting opportunities. The consulting sector—where IT consulting alone is projected to reach \$2.11 billion by FY2025—remains dominated by foreign firms recruiting qualified accountants from other countries. Meanwhile, poor quality financial statements continue to erode investor confidence, and Bangladeshi representation

in Middle Eastern and Southeast Asian markets lags behind its neighbours.

The crisis is deepening as artificial intelligence (AI), robotic process automation, and data analytics replace traditional compliance tasks—not in the distant future, but today. Accounting graduates often possess theoretical knowledge but lack essential digital skills, including data analytics (Power BI, Tableau), enterprise resource planning (ERP) expertise (SAP, Oracle, NetSuite), automation tools (UiPath), advanced Excel and SQL, and an

remains indispensable. This would also raise billable rates, attract top talent, redefine the profession's value proposition, and directly boost national productivity.

### The following roadmap outlines incremental yet achievable steps:

**Modernise entry requirements:** Establish unified Bachelor of Accounting degrees enabling direct exam access without mandatory articleship, and integrate accounting-related information system tools into the curriculum.



FILE VISUAL: MONG SHONIE

understanding of AI and blockchain.

Future Bangladeshi accountants must evolve into strategic partners—auditors who use data analytics to examine 100 percent of transactions, management accountants who build real-time dashboards with predictive models, and consultants who advise on cloud-based systems and RPA implementation. By automating routine tasks, technology enables accountants to focus on interpretation and strategy—areas where human judgment

Implement two-tier certification: Separate examination qualifications (certificate level) from practice requirements (licence level), allowing work experience during articleship to count towards licensing. This would increase the number of qualified professionals while maintaining practice standards.

Decentralise institutional control: Establish independent regional licensing authorities in each administrative division,

comprising local businesses, academics, and professionals.

**Mandate fair compensation:** Introduce living-wage standards for entry-level roles and replace the exploitative term "article student" with "staff auditor" or "junior consultant." Fair compensation should be a regulatory requirement, not a voluntary gesture.

**Strengthen regulatory oversight:** Expand the authority of the Financial Reporting Council and the Bangladesh Securities and Exchange Commission to investigate professional misconduct, criminalise financial statement fraud, and establish transparent audit quality metrics.

**Require local partnership:** Enforce 20-80 partnership models for foreign consulting engagements—20 percent foreign expertise combined with 80 percent local resources—to ensure effective knowledge transfer.

These steps are essential not merely to produce more accountants, but to build a professional infrastructure capable of supporting Bangladesh's transition to middle-income status. The anonymous writer rightly captured the personal resilience required to become a CA—the sacrifices, perseverance, and determination. But individual heroism cannot substitute for institutional reform. We should not accept a system that demands extraordinary personal sacrifice merely to enter a profession. As the women CAs quoted in that article observed, pursuing Chartered Accountancy "is still a privilege"—and that is precisely the problem. In a modern economy, professional accounting should be an accessible career path, not a privilege reserved for those who can endure years of exploitation.

Bangladesh stands at a crossroads. Recent scandals—from loan defaults and money laundering to the collapse of financial institutions—further highlight the steep cost of inadequate professional oversight, a burden the nation can no longer afford. Nor can it allow neighbouring countries to seize regional opportunities that Bangladesh is well-positioned to capture.

The era of gradual change has ended. What Bangladesh needs now is bold, transformative action—action that dismantles the professional bottleneck and expands the vision of what the nation's economic potential can truly be.