

Gun licences for candidates?

It signals the state's failure, not people's safety

It is shocking and deeply regrettable that the interim government has taken a callous decision tantamount to abdicating its constitutional duty to ensure the security of all citizens. By allowing individuals deemed politically important and candidates contesting the national election to arm themselves, the government is effectively shifting its responsibility onto those it is meant to protect. While security agencies may issue advisories or safety guidelines in situations where there is a risk of a breakdown in law and order or civil unrest, the state cannot simply ask citizens—whether politically prominent candidates or ordinary voters—to purchase their own protection when their lives and property are under threat.

Amid growing concerns over candidates' safety following the assassination attempt on Sharif Osman Hadi, a leader of the July uprising and independent candidate in the upcoming elections, the Ministry of Home Affairs on Monday issued a circular announcing a revised gun-licensing policy. Under this policy, individuals classified as politically important and candidates in the parliamentary elections may be granted licences to carry firearms based on security and threat assessments. The policy also allows a licensee's appointed representative, described as a retainer, to carry the firearm if the licensee is unable to do so.

This is a misguided policy, seemingly adopted without due consideration of its far-reaching consequences. First, it sends a troubling signal to voters that the government lacks the capacity to ensure security during the electoral process. Such a perception risks undermining public confidence and discouraging voter participation.

Second, the circumstances surrounding the attack on Hadi reveal that his assailants had gained easy access to him well before the attack, eventually blending into his campaign team. This demonstrates how, during electioneering, would-be attackers can exploit proximity and trust by posing as loyal supporters. Rather than enhancing candidates' safety, the provision allowing firearms to be carried by retainers may actually create opportunities for infiltration and facilitate acts of violence.

Third, promoting a culture of personal gun ownership for political security is alien to our society and traditions. It risks further degrading an already fragile political environment and discourages the culture of tolerance and restraint that is essential for a successful democratic transition.

Official statistics show that the previous Awami League government issued 17,264 firearms licences over its 15 years in power. Given the current volatility and toxicity of our politics, this highly anticipated election is likely to attract a record number of candidates and, consequently, unprecedented demand for firearms. It is unrealistic to expect licensed gun sellers to meet such demand. In this context, the proliferation of illegal firearms becomes a real risk, posing grave dangers to public safety. Moreover, the costs associated with purchasing firearms and hiring retainers would impose an additional financial burden on candidates, potentially pushing them beyond legally prescribed campaign spending limits.

We strongly urge the government to scrap this policy and instead fulfil its obligation to provide security to those genuinely at risk. Ensuring the safety of candidates based on intelligence-led threat assessments is essential, but this responsibility must remain with the state and not be outsourced to those most vulnerable.

Make Bagerhat District Hospital fully functional

Recruit doctors and staff, operationalise ICU

Our healthcare sector is in complete disarray, with many district- and upazila-level hospitals facing serious gaps in patient care. While upazila health complexes are largely unable to provide essential services to rural patients, district-level hospitals are also often in poor shape, with critical care services absent in many of them. The 250 bed Bagerhat District Hospital is one such facility. According to a report in this daily, the hospital's Intensive Care Unit (ICU) has remained non-operational for nearly 11 months, despite being fully equipped. This hospital is the only major public healthcare facility for almost 20 lakh people in the district, yet critically ill patients are being denied life-saving care.

The 10-bed ICU has ventilators, cardiac monitors, infusion pumps, a defibrillator, a blood gas analyser, and oxygen therapy systems. Yet the unit has remained locked since December 2024 following the withdrawal of project-based staff. As a result, critically ill patients are referred to Khulna or Dhaka, increasing treatment costs and health risks. Prolonged disuse also risks damage to equipment.

Equally disappointing is the failure to utilise a Tk 38.28 lakh automatic biochemical analyser supplied by the Directorate General of Health Services (DGHS) in March 2023. Capable of conducting dozens of advanced tests and processing hundreds of samples per hour, the machine has been lying idle due to the lack of installation support from the supplier. Consequently, more than 6,000 patients who seek pathological services at the hospital every month are being deprived of affordable diagnostic tests and are forced to turn to private facilities at a higher cost.

An acute manpower crisis is reportedly at the root of these problems. The hospital currently has only 26 doctors against 59 sanctioned posts, far below the requirement to operate the ICU and other specialised services. This exposes a persistent flaw: infrastructure and equipment are procured without ensuring the human resources and operational planning needed to keep services running.

We urge the health ministry and the DGHS to take immediate steps to restore ICU services at Bagerhat District Hospital by recruiting the required number of doctors, nurses, and support staff. In future, healthcare projects must be planned and implemented comprehensively, with guaranteed staffing and operational sustainability. Public hospitals cannot serve their purpose if life-saving facilities and equipment, procured with public money, lie idle while patients continue to suffer.

EDITORIAL

Mischiefous manipulation of established historical facts

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Our victory celebrations always come with a tinge of sadness as we mark the Martyred Intellectuals Day on December 14 to remember the brightest sons and daughters of this soil who were taken away from their homes, never to return. But even as we celebrate Victory Day, 54 years after Bangladesh's birth, there are blatant attempts to contrive and concoct historical narratives to absolve certain quarters of their treason.

With their new-found currency in the post 2024 dispensation, some Jamaat-e-Islami leaders are seeking to reverse a well-established narrative and turn it on its head. On December 14, Jamaat Secretary General Mia Golam Porwar claimed it was India who had conspired to kill the intellectuals. He claimed it was "part of a well-planned plot by the Indian army and Indian intelligence agencies."

Muhammad Nazrul Islam, Jamaat's Chattogram city chief, echoed Porwar, saying that "...someone else used the name of the Pakistan army to carry out the killings. India's name comes up first among the suspects. Those who did not go to India incurred India's wrath."

Such a narrative to exonerate the axis of forces, which unleashed nine months of untold brutality on our men, women and children, is preposterous. What is even more ludicrous is to blame the very army that came to our aid and helped us in the war against the Pakistanis. Such claims, outlandish as they are, will hardly absolve the Pakistani army or the razakars and Al Badr of genocide in Bangladesh.

There have been dozens of witnesses testifying how Al Badr, a vigilante militia group comprising Jamaat's then-student wing, Islami Chhatra Sangha members, had abducted professors and artists to execute them. Here are just a few to refresh our memories.

Shumon Zahid testified in 2013 that his uncle had identified Chowdhury Mueen Uddin, an Al Badr operative, who picked up his mother, Selina Parvin, on December 13, 1971.

The Daily Star reported on July 22, 2013, what Shumon had said in his testimony. He and one of his maternal uncles were present when his mother was taken, he said. This uncle later identified Mueen Uddin as one of the abductors from newspaper photos. He said Selina had become the target of Al Badr, as many pro-liberation writers used to write in her weekly *Sheelalipi*.

He and his uncle, Uzir, were on the roof of their house on New Circular Road at around 1:30pm on December

13. Suddenly, a number of vehicles appeared. There was a jeep, a microbus spattered with mud, and a military truck, said Shumon.

Strangers bearing guns knocked on Selina's door and asked her to go to the secretariat with them, but she refused as she did not have a curfew pass. They said it would not matter, said Shumon.

"Keeping her hand on my head, my mother said, 'Shumon, take your lunch with your uncle. I will come back in a few minutes.' This was my mother's last words to me," testified Shumon in court.

But one need not dig up court



recounts how Munier Choudhury was picked up.

Dean of Dhaka University's arts faculty and a noted intellectual, Munier Choudhury, was picked up from his house on the morning of December 14. His youngest sister, Rahela, remembered it was around 11:30am when a group of masked young men came with a jeep and knocked on the door, and asked for Munier Choudhury. The Al-Badr men, pretending to be his students, said they needed to talk to him. He left with them and never returned.

These abductions, as recorded through numerous memoirs and anecdotes, revealed a similar pattern to indicate a diabolical plan behind them. It was not till two days after the Pakistani surrender that people found out where they were all taken.

The New York Times reported, "At least 125 persons, believed to be physicians, professors, writers and teachers, were found murdered today in a field outside Dacca."



VISUAL: ANWAR SOHEL

Published with the dateline of December 18, the report states that all the victims' hands were tied behind their backs and "they had been bayoneted, garrotted, or shot."

"They were among an estimated 300 Bengali intellectuals who had been seized by West Pakistani soldiers and locally recruited supporters. Razakar (pro-Pakistani) irregulars had apparently held the victims as 'hostages' for fair surrender terms. They appeared to have been killed just before Pakistani commanders in the East surrendered two days ago," reads the despatch from Dhaka.

According to the report, even two days after Pakistan's surrender, there were pockets of resistance around Rayerbazar. The razakars were reportedly still holding out in a factory and they took part in a fight with an

Sangha in 1971, Motiur Rahman Nizami (later the head of Jamaat) was also the head of the Al-Badr militia group, which executed the blueprint for executing our intellectuals. Ghulam Azam, Jamaat guru, was responsible for Jamaat's role during the Liberation War.

The razakar, Al-Badr, Al Shams and similar groups, who collaborated with the Pakistani army, will always be remembered for their sinister role during 1971 and this ongoing attempt to recast villains as victims will hardly absolve them.

Every such attempt is not merely an exercise in manipulating history but an assault on our memory. If we remain silent to this indignity to our martyred intellectuals, we too will have become complicit with the traitors. It is all the more reason to revisit our history and strengthen our roots.

How data science can shape our financial future



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"Data is the new oil," a truth the world has embraced, but Bangladesh is still learning to harness its potential. From banks predicting loan defaults to democratising access to healthcare through telemedicine and health apps, the scope of data science across socio-economic and public sectors is vast.

Bangladesh is undergoing a rapid digital transformation, with over 13 crore internet users and one of the fastest growing mobile markets in South Asia. The rise of fintech and mobile financial services has accelerated financial inclusion, bringing millions of unbanked citizens into the formal economy. National initiatives, such as the Smart Bangladesh ICT Master Plan 2041, aim to build an inclusive, data-driven society through innovation and sustainable technological adoption.

Against this backdrop, integrating data science into the financial ecosystem can significantly enhance people's lives by strengthening financial inclusion, sustainability, and personalisation. Three areas in which data science can drive significant

advancement are: i) predictive analytics for fairer, faster, and more inclusive credit; ii) proactive risk management frameworks to enhance provisioning and prudent lending; and iii) personalised financial products and recommender systems to improve customer experience.

Traditional banking has long been burdened by bureaucracy and excessive paperwork, resulting in prolonged decision-making processes. However, data science enables banks and non-bank financial institutions to use predictive analytics to assess a wider range of indicators—such as transaction histories, digital payment frequency, and demographic data—to develop credit scoring models. This allows institutions to extend loans to clients previously considered "unbankable" due to poor credit history, lack of identification, or limited financial records.

A notable example of data science advancing financial inclusion is City Bank's partnership with bKash to automate nano loans through the bKash app. The same approach

can be extended to the agricultural sector. Predictive analytics based on crop yield, farmland productivity, and weather data can help design tailored agri-loans, strengthening rural finance, supporting farmers, and contributing to national food security.

Once credit is extended, responsible risk management becomes the next critical step. In finance, banks rely on loan provisioning to absorb the shock of defaults. Traditionally, classification-based provisioning requires banks to set aside provisions only after a default has occurred—the greater the impact, the higher the provision. This reactive approach responds only after the damage is done.

On the other hand, a proactive framework mandated under International Financial Reporting Standard (IFRS) 9 is the Expected Credit Loss (ECL) model. Its core objective is to forecast defaults over the life of a loan, rather than recording losses after they occur. The model estimates three key components—probability of default (PD), exposure at default (EAD), and loss given default (LGD)—combined with macroeconomic scenarios. Data science lies at the heart of ECL modelling. The approach requires robust model governance, validation, and strong data infrastructure to connect every stage of the ECL lifecycle, from data cleaning and client-level modelling to default prediction and macroeconomic shock simulation. This transforms what was once a reactive accounting exercise into a proactive, data-driven

risk management system. As ECL implementation becomes a priority under Bangladesh Bank's regulatory roadmap, building data science capacity is imperative.

With inclusive and sustainable foundations in place, data-driven personalisation can further elevate customer experience and build meaningful relationships. Financial recommender systems rely on data science to understand customer behaviour, anticipate needs, and deliver tailored financial solutions. A prominent example is Nubank in Brazil, whose in-app intelligent suggestions notify users about bill payments and recommend savings schemes and relevant financial products based on transaction data. Such initiatives have positioned Nubank as a leader in digital banking by addressing individual financial needs.

However, unlocking the full potential of data science in finance requires stronger data infrastructure, improved data integration, and sustained investment in skilled analytics talent. Collaboration among financial institutions, fintech companies, and academia is also essential to foster innovation and combine expertise. Data empowers citizens to enhance financial literacy as they save, invest, and plan for secure futures. In Bangladesh's financial sector, the true power of data science lies not merely in faster decisions, but in fairer, safer, and smarter ones, advancing inclusion, sustainability, and personalisation simultaneously.