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FOUNDER EDITOR: LATE S. M. ALI

Rab's rebranding is not the answer

Without structural reform, the force can't shed its past notoriety

Home Minister Salahuddin Ahmed's announcement of a new law for the Rapid Action Battalion (Rab), made during the force's 22nd founding anniversary ceremony on Monday, is quite astonishing. When asked whether Rab would continue to exist in its current form, the minister avoided giving a clear answer, stating instead that the government was in the process of creating "a new elite force" under a new legal framework. A day later, the Prime Minister's Information and Broadcasting Adviser Zahed Ur Rahman added that the force may operate under a new name. Given that the name has become synonymous with a feared security force notorious for "systemic" human rights violations and for serving as an instrument of the deposed autocratic regime of Sheikh Hasina, merely rebranding it will not wipe the slate clean for Rab.

What makes the situation ironic is that the home minister himself filed a petition with the International Crimes Tribunal (ICT) on June 3, 2025, accusing former Rab DG Benazir Ahmed along with six others of abducting and forcibly disappearing him. Almost all national and international human rights organisations have consistently called for Rab's abolition because of its notorious record of grave abuses of power and disregard for fundamental human rights. The United Nations' human rights body, whose experts investigated the mass killings during the anti-autocracy uprising in July-August 2024, also identified Rab as responsible for excessive force and brutality, and recommended that the force be disbanded. The Commission on Enforced Disappearances headed by Justice Moyeenul Islam Chowdhury, established by the interim government, found that Rab accounted for nearly one-fourth of all disappearance complaints, and recommended replacing it with a specialised elite force composed of skilled police officers while excluding armed force personnel.

It is important to remind the government that although BNP originally established Rab during its previous term, its own leaders and activists later became among the worst victims of the force's human rights abuses. For that very reason, the party and former Prime Minister Khaleda Zia repeatedly demanded Rab's disbandment during their years in opposition. Several senior party leaders, including the party secretary general, publicly pledged during election campaigns to abolish the force. One also cannot ignore the fact that Rab is the only institution in the country whose misconduct and abuses have led to international sanctions, most notably from the US. All these failures and abuses must be taken into account as the government appears hesitant to honour its pre-election pledge to replace the force.

The government should therefore refrain from retreating from the bold and necessary step of implementing the recommendation of the Commission on Enforced Disappearances by replacing Rab with a new elite force drawn solely from the police and excluding members of the armed forces. Only then will the home minister's assurance—that the proposed law would clearly define the force's powers, duties, and accountability mechanisms to ensure transparency and protect human rights—carry genuine meaning.

Another dark chapter in Rakhine

War crimes allegations against Arakan Army demand urgent action

We are deeply disturbed by the latest findings by Human Rights Watch (HRW) on the massacre of Rohingya civilians in Hoyyar Siri village in Myanmar's Rakhine State in May 2024 by the Arakan Army. Its report, based on witness testimonies, satellite imagery, photographs, and videos, alleges that actions by the Arakan Army amounted to grave violations of the laws of war, amounting to war crimes. Survivors recounted harrowing scenes of civilians being shot while fleeing, including some waving white flags, while photographs and videos reportedly showed human remains scattered across multiple sites. Despite these findings, the Arakan Army reportedly continues to deny responsibility.

While the international narrative surrounding the Rohingya crisis has centred largely on the abuses committed by Myanmar's military, the latest HRW report suggests that Rohingyas continue to face persecution and insecurity even in areas no longer controlled by the junta. At least 170 villagers, including around 90 children, were killed or remain missing following the Hoyyar Siri massacre, although the actual toll could be higher. Survivors who later fled to Bangladesh described severe restrictions on movement, forced labour, food shortages, and inadequate access to medical care in Rakhine.

Bangladesh has hosted over a million Rohingya refugees for nearly a decade, despite mounting social, economic, and environmental pressures. Meanwhile, international support has declined, affecting food aid, education, healthcare, and other essential services in the refugee camps. While repatriation remains the most sustainable solution to the crisis, refugees cannot return to places where they face violence, persecution, or renewed displacement. Any attempt to repatriate them without addressing these realities risks a repetition of past failures.

Moreover, the Arakan Army's actions are not confined to the treatment of Rohingya civilians inside Myanmar. Bangladesh is also increasingly facing the direct consequences of instability along the border. Since the group took control of large parts of the Myanmar side of the border, hundreds of Bangladeshi fishermen have reportedly been detained or abducted from the Naf River and adjacent maritime areas, with many still in the Arakan Army's custody. Some detainees are Rohingyas who had previously fled to Bangladesh. These incidents show how Rakhine's instability is increasingly affecting Bangladesh and adding a new dimension to an already complex crisis.

Myanmar's military and the Arakan Army should immediately stop attacks on civilians, release all those unlawfully detained, and ensure remedies for affected families. The international community must increase pressure on all parties to uphold human rights and protect vulnerable communities in Rakhine. Effective mechanisms to monitor the human rights situation there should be established urgently. Independent investigations into alleged atrocities must proceed without obstruction, and accountability must be ensured regardless of who committed the crimes.

Insurers must pay claims properly to regain trust

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M KABIR HASSAN

What happens to the farmer who loses his crop to a tidal surge? To the garment manufacturer whose shop burns down? To the widow who comes to collect on her late husband's matured life insurance policy? Too often, the answer is nothing. Files move. A surveyor visits. More documents are demanded. Months turn into years, but the insurance money remains elusive. This is often how the country's insurance industry operates these days.

My research has examined how *takaful* or cooperative Islamic insurance can serve as an ethical alternative to conventional insurance, ranging from foundational work on takaful business models to reviews of the global takaful literature and the analyses of comparative performance of Islamic and conventional insurers during the Covid pandemic. The gap between what the insurance sector in Bangladesh promises and what it delivers is impossible to ignore.

The country's insurance penetration—the share of insurance premiums collected by insurance companies to GDP—sits at 0.5 percent of GDP (2024 World Bank data), the lowest in Asia. India's was nearly four percent in 2024; in 2022, Malaysia's insurance penetration was five percent and Singapore's 9.2 percent.

The bigger scandal is what happens when the insured tries to make a claim. In the October-December 2025 quarter, general insurers settled only 9.37 percent of total claims, i.e. Tk 372 crore out of Tk 3,971 crore filed. The state-owned Sadharan Bima Corporation paid 3.41 percent. Meanwhile, several large private insurers' percentage of claim settlement was much lower than the percentage of dividend payout. Life insurance is no better. Approximately 12 lakh policyholders are still waiting for payouts, with unsettled claims of Tk 4,403 crore by the end of 2025. The settlement rate fell from 85 percent in 2020 to 66 percent in 2025, against a global benchmark of 97-98 percent.

At Fareast Islami Life Insurance, the Insurance Development and Regulatory Authority (Idra) commissioned an audit in 2021 and found Tk 2,367 crore embezzled, much of it through inflated land purchases. The firm paid only six percent of outstanding claims, leaving 5.66 lakh people waiting on Tk 3,228 crore. Fareast's case should haunt anyone who believes the words "Islami insurance" or "takaful" alone confer ethical legitimacy. They do not.

When a World Bank-supported project worth Tk 925 crore, aiming to expand the number of insured Bangladeshis from 1.36 crore to two crore, saw the figure fall to 82.2 lakh by the end of 2024 instead, it does not point to an underdeveloped sector but one that is shedding trust.

Insurance is not discretionary spending. In an economy exposed to climate shocks, road accidents, fires, and health crises, insurance is the difference between a household setback and intergenerational poverty. PwC, an international consulting firm, notes that nine percent of Bangladeshi families face catastrophic healthcare costs and seven percent sell assets to pay medical bills. Health insurance is virtually non-existent. Our population of over 60 years of age will more than quadruple by 2050. No country with that demographic profile can sustain an industry that settles less than 10 percent of the claims.

VISUAL: **ANWAR SOHEL**

Takaful operates on different principles. Members contribute to a shared tabarru' fund through mutual donations. The operator acts as *wakala* (manager), *mudaraba* (profit-sharing partner), or hybrid. The contract prohibits *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling). In our 2007 paper, my co-authors and I identified the Shariah concerns competent operators must resolve: the segregation of participant funds from shareholder funds.

Since approximately 90 percent of Bangladeshis are Muslim, the cultural fit is obvious. So is the untapped potential. The global takaful market reached $51.69 billion in 2024 and is projected to grow at a 15.1 percent compound annual growth rate through 2032, while Bangladesh—alongside Pakistan, Nigeria and Egypt—remains embryonic. UNDP notes that the top five Muslim-majority countries hold roughly one billion people, but under two percent of insurance access.

But takaful is not a magic word. My research, mentioned earlier, reveals that Islamic insurers experienced a greater performance reduction during Covid than their conventional counterparts due to weaker liquidity buffers and a narrower investment universe. The lesson is not that takaful is inferior in principle; rather, under-capitalised, weakly governed takaful operators are no more resilient than weak conventional operators.

Most takaful operators in Bangladesh do not properly segregate participant and shareholder funds. Investment options remain narrow, dominated by Mudaraba Term Deposits with limited use of sukuk. The Insurance Act, 2010 makes no real distinction between conventional and Islamic insurance—a problem researchers have flagged for nearly a decade.

What's needed is a four-pillar framework. First, enforce the basics. The 90-day claim settlement deadline must carry consequences. Idra should publish a quarterly claims dashboard, and dividend payouts by insurers below a defined settlement threshold should require regulatory approval for both conventional and Islamic insurers.

Second, empower Idra with the legal authority the Bangladesh Bank enjoys, including board restructuring powers, real-time transaction monitoring, and appropriate and proper licence revocation. The Insurer Resolution Ordinance, 2025 should be passed without delay. Drawing on my work on Islamic deposit insurance (Sabah & Hassan, 2019), the country could also design a kafalah-based policyholder protection fund for takaful participants.

Third, follow Malaysia, Pakistan and Indonesia in enacting separate takaful regulation, with mandatory fund segregation, Shariah governance aligned with the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and the Islamic Financial Services Board (IFSB), and a clear sukuk-based investment universe.

Fourth, fix demand. Bangladesh needs compulsory third-party motor insurance with real enforcement, mandatory fire and earthquake coverage for industrial buildings, weather index-based agricultural insurance, and a national health insurance pilot. Bancassurance—strategic partnership between banks and insurance companies—should be expanded. Islamic banks, which command roughly a quarter of banking assets, are a natural channel for micro-takaful bundled with Islamic microfinance.

Insurance is a promise. Conventional insurance requires belief in actuarial tables and corporate solvency. Takaful demands belief in mutual obligation and Shariah-compliant stewardship. Both work only when honoured. The widow waiting on her matured policy, or the manufacturer waiting on his fire claims, does not care whether the contract was wakala or not. They care whether someone pays. Therefore, start by paying claims, then build a reliable system—conventional and takaful, side by side—so Bangladeshis can start believing that insurance actually insures.

Why is the drive for arsenic-safe drinking water losing momentum?

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Over three decades since arsenic in groundwater was identified as a national danger, millions of people are still drinking unsafe water. Despite some success in reducing arsenic exposure and accumulated experience, Bangladesh has yet to build a permanent system that can ensure people have access to safe drinking water year after year.

The broad national picture is already well known. Early nationwide surveys estimated that around 5.7 crore people were drinking water contaminated above the World Health Organization guideline of 10 micrograms per litre, while about 3.5 crore were exposed to levels above Bangladesh's standard of 50 micrograms per litre. By 2009, those figures had fallen to roughly 5.2 crore and 2.2 crore, respectively. That was genuine progress, driven by major efforts in testing, public awareness, and mitigation. But since then, progress appears to have slowed. Recent national comparisons suggest that around three crore people are still exposed to arsenic levels above 10 micrograms per litre, and about two crore above 50 micrograms per litre. In June 2024, the then-LGRD minister revealed in parliament that 11 percent of the population remained at risk of arsenic contamination.

In simple terms, we strived to reduce exposure but then allowed the pace to slacken. Since arsenic came to national attention in the 1990s, successive governments supported major screening campaigns, policy development, and mitigation efforts. These helped bring exposure down, but the work was never turned into a permanent national system, and that is why millions remain at risk today.

Bangladesh still does not have an independent water regulatory body. People pay for water, yet there is often no independent authority to hold providers accountable when water is unsafe, services fail, or complaints go nowhere. A service provider should not also be its own regulator.

Arsenic exposure has been linked to cancers, cardiovascular disease, and skin lesions. It can also reduce crop yield in some settings and move into the food chain through irrigation. There is growing concern about links with antimicrobial resistance and child development, or lack thereof, including effects on learning and cognition. When we talk about arsenic, we are not only talking about tube wells; we are talking about health, food, education, and the future capacity of the country.

A 2025 study published in *JAMA* states that arsenic in drinking water may account for around five percent of adult deaths in Bangladesh, mainly through long-term diseases such as cardiovascular illness and cancer. The same study has also shown that when arsenic exposure falls, the risk of death falls markedly. This is why arsenic mitigation should not be treated as an optional environmental programme. It is a life-saving public health intervention.

So why has this progress not continued? Arsenic, unlike a flood or a cyclone, is easy to ignore. It does not arrive or leave dramatically. Its damage spreads across years. That is why we need to respond to it with the same seriousness as it applies to other long-term national risks.

Bangladesh's natural groundwater environment is a geological reality. But that does not mean accepting unsafe drinking water. The country has learned to live with floods through systems, forecasting, infrastructure, local action, and public awareness. Arsenic needs the same kind of layered management. Groundwater can be used in many ways, but drinking water must come from safe sources.

There is also institutional failure. Bangladesh still does not have an independent water regulatory body. People pay for water, yet there is often no independent authority to hold providers accountable when water is unsafe, services fail, or complaints go nowhere. A service provider should not also be its own regulator. Rural services under the Department of Public Health Engineering (DPHE) and urban systems under WASA and related bodies need independent oversight, common standards, transparent monitoring, and real public accountability.

Then there is the value-for-money question. Large-scale screening is essential to determine the scale of the crisis. But repeated blanket campaigns are costly, and screening alone cannot keep people safe over the long term. The next phase, therefore, must be smarter and stronger.

And in this, digital support can help. A platform built around tools such as iArsenic could connect households, local volunteers, government agencies, and policymakers. Households could assess the risk of their own well. Volunteers could report when village wells are damaged, become non-functional, or are no longer used. DPHE and other agencies could then see, in near real time, where people may be returning to unsafe sources and where confirmatory testing, repairs, or safe replacement wells are most urgently needed. Technology here is not a substitute for infrastructure. It is a way to make the whole system more connected and responsive.

What Bangladesh needs now is a permanent safe water system. That means regular testing, clearly designated safe drinking wells, open but protected data, school and community awareness, regular follow-up by health and local government workers, safe well sharing where possible, and necessary infrastructure in the highest-risk areas. When awareness, monitoring, institutions, technology, and infrastructure work together, safe behaviour becomes easier to sustain. Of course, arsenic will not disappear, but continued mass exposure is not inevitable. It depends on our policy choices, and better choices are possible.

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