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FOUNDER EDITOR: **LATE S. M. ALI**

Why can't the state keep girls safe?

Deaths of at least 5,264 girls from violence in 10 years expose grave failures

Why are so many girl children in our country still subjected to horrific violence? Words fail us when we see the sheer amount of abuse they have to endure even today. According to a report by Jugantor, at least 5,264 girl children died after being subjected to various sorts of violence over the last 10 years. The harrowing data, based on Ain o Salish Kendra (ASK) reports from 2016 to 2025, shows that at least 2,377 of the murdered children were between 13 and 18 years of age. These are children who were robbed of the chance to grow up and have a life of their own. Why did the state, whose foremost responsibility is to protect citizens, continue to fail these young lives before they even got the chance to begin meaningfully?

The state's failure in this regard is even more evident when the fact that only 2,220 cases were filed in connection with the deaths—less than half of the total number of deaths reported—is considered. In the first eight months of this year, at least 254 girl children died after being subjected to various forms of violence, but only 81 cases were filed in connection with these incidents, pointing to barriers to securing justice. Many families are deterred from seeking justice due to police negligence, fear of political retribution, financial constraints, and social stigma. Even when justice is sought, weak investigation, prolonged proceedings, and limitations in forensic investigations often allow perpetrators to evade accountability.

The broader scale of violence against women and children in the country is equally alarming. In the first nine months of this year, 16,715 cases involving violence against women and children were filed nationwide. This covers a wider range of offences than ASK's data on deaths of girls. Beyond these reported cases of violence, deeply entrenched gender norms continue to threaten girls' safety, autonomy, and future prospects in our country. At least 51 percent of women aged 20 to 24 years old were married before turning 18 in 2022. Although the figure is down from 73 percent in 1993-94, the decline is far slower than in neighbouring countries.

The government must do more to address these vulnerabilities. This can start with ensuring that girls can complete their education and that child marriage laws are properly enforced. Our streets must be safer for our daughters. The criminal justice system must be strengthened to ensure that survivors have access to safe reporting mechanisms, legal aid, shelters, and psychosocial support.

The government must do more to address these vulnerabilities. This can start with ensuring that girls can complete their education and that child marriage laws are properly enforced. Our streets must be safer for our daughters. The criminal justice system must be strengthened to ensure that survivors have access to safe reporting mechanisms, legal aid, shelters, and psychosocial support. Perpetrators must not be allowed to go scot-free due to their political affiliation. And the authorities must conduct prompt and impartial investigations, while the justice system must ensure timely trials and effective witness protection.

Low-income families need more support

Expand safety nets to prevent a larger slip into poverty

The fall in subsidised food distribution in the first quarter of the current fiscal year is perplexing, amid prolonged high inflation; fuel, gas, and electricity price hikes; slow wage growth; and reports of lay-offs in several industrial sectors. Food ministry data show that 7.55 lakh tonnes of rice and wheat were distributed between July 1 and September 30, down 7 percent from 8.15 lakh tonnes a year ago. According to a report in this daily, the decline largely reflects lower open market sales (OMS) of subsidised rice and wheat flour, with first-quarter distribution falling 22 percent year-on-year to 2.05 lakh tonnes in FY2026-27. Meanwhile, media reports suggest that lower-income families, even with supplementary income, are struggling to make ends meet amid the rising cost of living, with many queuing for hours to buy essentials from TCB trucks. Some are even cutting their monthly food budgets to supplement higher transportation costs, gas, and electricity prices, which went up as the government pushed up energy prices, mostly in response to ongoing conflicts in the Middle East.

Distribution also fell under several other programmes in the government's public food distribution system (PFDS). Among those are the Vulnerable Group Feeding (VGF) programme (which witnessed a 20-percent reduction in distribution), and Chittagong Hill Tracts and Others programme (which saw a 78-percent drop). However, distribution under Food Friendly Programmes, Vulnerable Group Development, and Vulnerable Women Benefit increased slightly.

A decline in relief-related food distribution is understandable, as there have been no major widespread natural disasters so far this fiscal year, but Bandarban did experience several days of severe rain and flash floods in July. One would expect a higher amount of foodgrain distribution under the CHT category, not otherwise. Besides, the measles and dengue outbreaks in the country have also put many families under severe financial strain. Inflation easing slightly recently is doing little to help these households as wage increases have not kept pace.

The government, therefore, should expand and ensure better coverage of social safety net programmes, particularly as the UN Food and Agriculture (FAO) programme in its report last month identified several regions where food insecurity would reach crisis level between September and December. Besides, the World Bank also warned that 6.2 crore people are at risk of falling into poverty. These forecasts demand urgent action to close safety-net gaps.

Taxing microsavings will weaken financial inclusion of the poor



Dr Md Main Uddin is professor and former chairman of the Department of Banking and Insurance at Dhaka University. He can be reached at mainuddin@du.ac.bd.

■ **MD MAIN UDDIN**

"Financial inclusion" is the buzzword that has been used to increase the number of banks in Bangladesh. It was argued that many people, primarily the poor, still don't have bank accounts and so the number of banks should be increased. At present, 62 scheduled banks operate in Bangladesh. But only 28.3 percent of the population aged 15 years and older have accounts with banks or other financial institutions, according to the Bangladesh Sample Vital Statistics 2023. This is indeed a paradox. Although state-owned banks and a handful of private banks operate in both rural and urban areas, the poor have less access to their services. Foreign banks don't operate in rural areas, let alone offer any services to the poor. Not many banks have customised services for the poor, either.

Conventional banks fail to reach the poor because their lending approach is too conservative. They sanction loans with collateral, but lower-income families rarely have assets to provide as collateral. Furthermore, banks generally follow some defined criteria for lending, with which most of the poor fail to comply. They prefer large loans to minimise operating costs, but the poor seek small loans which these banks avoid due to high operating costs. Moreover, the cost of monitoring numerous small borrowers is high for traditional banks because the rural poor live in remote areas, and most of the urban poor are mobile and lack permanent addresses. The poor also frequently use loans in unproductive sectors. Hence, lending to the poor following traditional methods is deemed risky.

Conventional banks also have to deal with asymmetric information—a situation where one party has more information than the other—while selecting low-income borrowers. The poor often lack a formal credit history, which may lead to adverse selection—selecting the wrong borrowers at the cost of the right ones. Wrong borrowers, if selected, tend to divert loans to unproductive sectors, leading to moral hazards. Therefore, banks prefer collateral-backed lending to the poor.

Banks are private firms with a public purpose; bound to provide banking services to all. But banks in Bangladesh fail to provide financial services to the poor, and especially poor women. This is not done on purpose but because banks follow a faulty loan production system where the poor remain excluded. By serving the rich and non-poor customers, our banking sector has ended up with a non-performing loan (NPL) rate of 32.78 percent—the highest globally. Although moneylenders in the informal credit market provide loans to the poor without collateral, a limited number of professional moneylenders, with inadequate funds, cannot reach all the poor. On top of that, their interest rates are abnormally high.

In this setting, microfinance institutions (MFIs) have been able to grant collateral-free loans to the poor, reducing the asymmetric information problem through self-selection of groups and joint liability. They leave the responsibility of borrower selection to the poor. Generally, in microcredit, a group of five to ten members is formed. Although a loan is sanctioned to one borrower, all group members remain liable for its repayment. Every member has an incentive to monitor the loan performance. They ensure that the loan is appropriately used and repaid on time. This form of peer pressure works as social collateral—a replacement for physical collateral. Microfinance members don't need to visit the offices; rather, the employees reach them in their villages.

MFIs have been able to reach the poor, nearly 91 percent of whom are women. MFIs supplement credit with microsavings. Microcredit is often linked to savings—that is, the higher the savings of a borrower, the larger the size of a loan. Microsavings aid capital formation and provide a safety net for families facing risks of illness, natural disasters, crop failure, and income loss. MFIs also provide interest on savings like banks. However, a recent move by the National Board of Revenue (NBR) to collect tax on interest earned from microsavings has raised serious concerns among microfinance operators.

Statistically speaking, the amount of microsavings is low, and so is the profit on them. The interest rates vary between 6 and 12 percent. The Microcredit Regulatory Authority (MRA) data shows that, as of June 2026, the amount of savings of the country's 633 licensed MFIs was Tk 95,720 crore. If the average interest rate on these savings is considered 8 percent, the sum of interest payment was about Tk 7,658 crore. A 10-percent tax on this profit will result in revenue of nearly Tk 766 crore. This amount will certainly finance the budget deficit, but at what cost? This figure is minuscule for the government but significant for the poor. If the poor feel discouraged from saving, the low saving rate will lead to higher dependency on credit, thus increasing their indebtedness. This will also reduce their financial backing for mitigating risks.

Whereas the poor should be encouraged and incentivised to join microfinance programmes to improve their livelihood, the government has imposed a tax on microsaving profits. These microsavers are low-income people; their earnings are well below the taxable income threshold. If the profits of their savings at MFIs are taxed at the same rate as that of deposits at banks, it would be imbalanced. The main objective of microfinance is to fight poverty by increasing the financial inclusion of unserved communities. Even though traditional banks receive deposits from the poor, they have reservations about granting them loans. They transfer funds from the poor to the rich, creating financial inequality. But microfinance operators reinvest deposits from disadvantaged communities back into those communities.

MFIs have been successful in reducing the presence of moneylenders. The poor get loans at a maximum of 24 percent, instead of abnormally high interest rates. Considering the high operating costs of microcredit, this rate is not irrational. But one research study found that the poor paid as much as 250-percent interest on a loan taken from the informal credit market. As a result of granting small loans from small deposits, the risk of maturity mismatch is low. Microcredit has low default risk and outstanding repayment performance—95 percent loans are repaid.



VISUAL: **SALMAN SAKIB SHAHRYAR**

We must remember that microfinance emerged because the traditional banks failed to reach the poor. Conventional banks claimed the poor were not bankable. But MFIs proved that the poor can be successfully served with financial services to reduce poverty.

Instead of supporting the microfinance sector, the government is now intending to collect taxes from the poor. Through this change, despite having an income below the taxable income threshold, low-income populations will be unfairly included in the direct tax system. If the poor turn away from saving up, it may prove to be catastrophic. The government should revert this decision.

Can sand-filling help coastal households adapt to salinity?



Md Ayatullah Khan is doctoral researcher in Department of Geography at Hong Kong Baptist University, Kowloon Tong, Hong Kong.

■ **MD AYATULLAH KHAN**

In May 2025, during a focus group discussion in Sonailtala of Mongla upazila, Bagerhat, I learned how the people living in this salinity-affected coastal area have been adapting to changing environmental conditions in ways that are rarely captured in formal research or policy discussions. One such practice is raising homestead land with sand. Some residents told us that they had brought sand and raised their homestead land around a decade ago. Their initial intention was not to improve agricultural production or grow fruit trees. They simply wanted to raise their homesteads above the surrounding land and reduce their exposure to saline water.

But something unexpected happened over time. On some of these raised homesteads, residents are now able to grow fruit trees, including mango trees. Residents said that before raising the land, growing such trees was difficult because of salinity and the associated environmental conditions. After several years, the raised land appears to have created a more favourable environment for vegetation.

This does not prove that sand-filling is a solution to soil salinity. There are still too many unanswered questions. We do not yet know how much the salinity level changed, whether the improvement is primarily owing to the additional soil depth, improved drainage, changes in groundwater movement, or other factors. Nor do we know how long such an effect could be sustained.

But these observations raise an important research question: can raising homestead land with suitable soil or sand help coastal households cope with salinity? The question is particularly relevant for coastal Bangladesh, where salinity is a growing concern. Affected communities are already spending their own money to adapt, often without technical guidance or government support. Their experiences should not automatically be dismissed simply because their ideas do not originate in laboratories or within development projects.

At the same time, there is a critical issue with this practice. Extracting sand from natural sources is restricted or prohibited in many circumstances because uncontrolled sand extraction can damage rivers, agricultural land, and ecosystems. Therefore, promoting indiscriminate sand extraction as a salinity adaptation strategy would create another environmental problem.

There is also an equity issue. Raising a homestead with a substantial amount of sand requires money. Poor households may not be able to afford it, while relatively wealthy families can. If sand-based land raising proves useful, it cannot become an adaptation strategy available only to those who can pay for it.

Another major limitation is that using sand to raise homesteads is not necessarily a permanent solution. Sand may raise the elevation of a homestead, but it cannot remove salt from the wider landscape. Salinity can return through tidal flooding, groundwater, surface-water intrusion, and poor drainage. In other words, piling on sand does not mean that the underlying salinity problem of the area will be solved.

Interestingly, residents in Sonailtala also suggested another possible application. They argued that embankments could be constructed using a sand-filled core, with reinforced sides, to provide greater protection against saline water entering agricultural and homestead areas. This idea also requires careful scientific assessment. The stability of an embankment depends on its design, materials used, slope, drainage ability, foundational conditions, and exposure to water and erosion. A sand-filled core cannot simply be assumed to make an embankment more durable. Still, the local suggestion is worth exploring, particularly because the people living behind these embankments understand their failures in ways that may not always be visible from an engineering office.

We often approach vulnerable communities with a list of technologies that experts believe they need. But communities are already experimenting with their own solutions.

This is also why Bangladesh's adaptation research needs to change direction. We often approach vulnerable communities with a list of technologies that experts believe they need. But communities are already experimenting with their own solutions. Some may be ineffective or even environmentally harmful. But some may contain an idea that deserves further investigation.

The practice of raising homestead land is one such example. Instead of immediately promoting or dismissing land raising, researchers should scientifically compare raised and non-raised homesteads. We need to analyse soil salinity at various depths, evaluate groundwater conditions, measure vegetation health, and track the costs of raising land against long-term benefits, especially for low-income households.

Crucially, future research must identify sustainable filling alternatives. Dredged river sediment, locally available non-saline soil, or other environmentally safe materials could be assessed based on their physical and chemical characteristics.

The lesson from Sonailtala union is, therefore, not that "sand can solve salinity", but rather the lesson that local adaptation deserves to become a starting point for scientific inquiry. Coastal Bangladesh has extensive experience of dealing with floods, cyclones, river erosion, and salinity. Communities along this belt have therefore developed countless small-scale adaptation mechanisms, many of which remain undocumented. If researchers, engineers, and policymakers systematically document these practices and test them scientifically, some of these could contribute to more practical and locally appropriate adaptation strategies.

The people of Sonailtala did not set out to conduct an experiment. They raised their homesteads because they needed to live there. A decade later, the mango trees growing on the raised land may be telling us something, but it is up to us to figure out exactly what it is.

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