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

Ease the debt burden on rural poor

Lower borrowing costs, debt relief, and strict oversight of microfinance institutions vital

The grim finding that the debt burden on the rural poor has nearly doubled over the past 15 years is deeply concerning. A study by the Bangladesh Institute of Development Studies (BIDS), a government think tank, published on October 12, reveals that four out of every five poor rural households are now spending 40 percent of their incomes on repaying instalments to microfinance institutions (MFIs) and other informal lenders. The study found that the share of borrowers spending 40 percent of their earnings on loan repayments has risen to 41 percent, up from 22 percent in 2010.

The BIDS research once again highlights how disproportionately the poor are bearing the burden of an inequitable credit system. The problem extends beyond this alarming headline figure. The survey also found that nearly one in three poor households had taken out two or more loans. In many cases, borrowers have resorted to taking out new loans to repay instalments on existing ones, trapping them in a crippling and potentially endless cycle of debt.

Experts have long advocated expanding formal banking services in rural areas to meet the substantial demand for credit through greater competition and an increased supply of affordable loans. Despite the growth of agent banking, formal banking services in rural areas remain limited, particularly in agricultural financing. Microcredit institutions have stepped in to fill the gap created by the absence or inadequate presence of commercial banks in the rural credit market. However, the interest rates charged by MFIs remain high, placing an excessive and often unaffordable burden on poor households.

We fully endorse the view expressed at the presentation of the research findings that borrowing costs must be reduced and that the Microcredit Regulatory Authority (MRA) should take the lead in pressing MFIs to bring them down. This requires urgent action and greater transparency in all charges associated with lending, including management costs, fees and the spread between deposit and lending rates. The government should also explore ways to ease the accumulated debt burden, including relief on accrued interest or partial loan write-offs. Such measures deserve consideration, especially given the relief and concessions extended to large defaulters in the trade and industrial sectors. Poor borrowers should not be denied comparable consideration when they are struggling under the weight of unsustainable debt.

The findings should prompt a broader review of MFIs' role and an honest reassessment of why their lending has failed to deliver the intended improvements in the lives of millions of poor people.

Unfortunately, the BIDS study did not examine the wider consequences of mounting debt on the lives of poor borrowers. Such an assessment could have provided policymakers and other stakeholders with a stronger basis for debating possible remedies. Research institutions should therefore investigate the economic and social effects of indebtedness on individuals, families and communities. The findings should also prompt a broader review of the role of MFIs and an honest reassessment of why their lending activities have fallen short of delivering the intended improvements in the lives of millions of poor people.

Take better care of children in prisons

They deserve family-based care and better facilities

We are deeply concerned that around 300 children are growing up behind bars with their incarcerated mothers in 74 jails across the country, according to a report by this newspaper. While keeping young children with their mothers is necessary, the conditions at prisons are unsuitable for their long-term physical and mental development.

According to an earlier report by Desh Rupantor, most of these mothers are accused or convicted in drug-related cases, while their children live alongside adult detainees and convicted prisoners. Although some central jails have daycare facilities and provide food, toys, and limited opportunities for learning and play, district prisons lack adequate facilities. Many prisons have no trained teachers, formal schooling, or counselling services, while arranging medical treatment for sick children can also be difficult. Moreover, delays in the disposal of cases leave children in prisons for years while their mothers await the final outcome of legal proceedings.

In response to a recent High Court directive, the Department of Social Services has recommended placing these children with close relatives under foster care or other family-based arrangements, provided this serves their best interests. Where relatives are unavailable or such arrangements are unsafe, it has proposed keeping them in government children's homes or other suitable facilities. However, any decision to separate a child from their mother must be carefully considered, taking into account the child's safety, emotional needs, and overall best interests. Authorities must also consider whether these children can legally live with their mothers outside prison. For instance, Section 497 of the Code of Criminal Procedure allows courts to consider bail for women, children, and sick people in relevant circumstances. The Probation of Offenders Ordinance, 1960 also provides for probation in certain cases, allowing eligible offenders to serve their sentences under supervision in the community rather than in prison. However, legal experts say these alternatives remain underused.

The government must urgently develop and implement a clear policy for children living in prisons with their mothers. Courts should consider bail and probation in eligible cases, particularly where the offence is relatively minor and community supervision would better serve the child's welfare. The government must also strengthen family-based care and ensure that children in government homes receive proper education, healthcare, nutrition, and emotional support. For the children who remain in prison with their mothers, every facility must provide safe living conditions, age-appropriate learning and play, and access to medical and psychological care.

Can govt and fishers work together to restore hilsa abundance?



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For years, the government has been enforcing an annual ban on hilsa fishing in October, which falls in the fish's peak breeding season, so that brood fish can spawn in peace. For two decades, this move worked: hilsa production saw a steady rise. However, over the last few years, hilsa production has been in decline. In 2007-08, Bangladesh produced about 295,000 tonnes of hilsa. Fifteen years of conservation nearly doubled that figure to a record 5.71 lakh tonnes in 2022-23. Then the trend reversed: production fell to about 5.29 lakh tonnes in 2023-24 and to around five lakh tonnes in 2024-25—a loss of roughly 71,000 tonnes in just two years. The sea tells an even harsher story: hilsa catch dropped from about 3.22 lakh tonnes in 2021-22 to about 2.51 lakh tonnes in 2024-25—a decline of nearly 22 percent. Much of this decline unfolded while a Tk 229 crore hilsa development project, launched in July 2021, was underway.

What went wrong? The answer lies in a partnership that once worked and is now fraying: the partnership between the government and the fishers who live by the rivers.

The annual ban of catching brood hilsa began in 2008 as an 11-day closure around the full moon in the month of Ashwin in Bangla calendar. When researchers found that hilsa also spawn around the new moon, the ban was extended to 22 days. The impact was dramatic: in 2008-09, only 17.62 percent of brood hilsa managed to spawn, but by 2017-18, spawning success rose to 47.74 percent. That season, around 7.28 lakh kg of hilsa eggs was released, adding an estimated 36,000 crore juveniles—"jatka"—to the population. Spawning success reached a record 52.5 percent in 2023. These gains did not come from the ban alone. They came because the government set the rules and offered support, while fishers stayed off the water.

Community co-management offers further proof. Between 2014 and 2019, the ECOFISH project, jointly run by the Department of Fisheries and WorldFish, brought co-management to 136 fishing villages around hilsa sanctuaries. It formed 575 hilsa conservation groups, set up co-management committees in the six sanctuaries of the Padma-Meghna system, and trained around 400 community fish guards. Those years saw four consecutive seasons of bumper hilsa production. Feeling ownership of the resource, fishers themselves became the hilsa's most reliable guardians.

Most fishers want to follow the rules. What they seek is dignity, fair support and trust. If the government treats fishers as partners, the country will find its most dedicated river guardians among them.

Sadly, the partnership is breaking down at three points. The first is support: during last year's ban, more than 6.2 lakh fishing households in 165 upazilas of 37 districts received 25 kg of rice each under the government's VGF programme. For a family facing three weeks without income, that is far from enough. Furthermore, officials acknowledged that not every fisher received even this support last year. They promised to cover everyone this time and to raise the allocation in the future. Whether that promise is kept on the ground is going to be the first test of this season's drive.

The second is fairness in enforcement. During the 2024 ban, in Barishal division alone, authorities conducted 3,212 drives, seized more than 1.3 crore metres of illegal nets and jailed 630 fishers. Such figures show official effort, but they also reveal who bears the punishment. Those caught are mostly poor, young and indebted fishers. The factories that produce current nets, the wholesalers who sell them, and the moneylenders whose advance loans, known as "dadon", push fishers into the rivers largely escape. Every year, crores of metres of nets are burnt, and every year new nets appear. As long as the source stays open, burning nets will hardly make any difference.

The third, and most neglected, point is jatka-catching. The fry born during the October spawning drift into coastal rivers and estuaries from November. Because of this reason, catching, transporting or selling hilsa smaller than 25 cm is banned from November 1 to June 30. Violations carry up to two years' rigorous imprisonment or a fine of up to Tk 5 lakh. But this eight-month jatka ban receives far less attention than the 22-day brood ban. Food support for the fishers doesn't cover the entire ban period. Jatka is still sold openly in many markets. Putting so much effort into protecting the mother hilsa and then allowing the jatka to be caught is like sowing a crop and cutting the seedlings before they can grow. The mother hilsa doesn't always get spared either. After this year's 22-day ban came into effect on October 8, several incidents of fishers being caught illegally catching brood hilsa have already been reported.

It all comes down to restoring the partnership between the government and the fishers, which demands action from both sides. First, the government must treat support during bans as compensation, not charity. Rice should be supplemented with cash, delivered before each ban begins and extended across the full jatka season. Second, fisher lists must be updated and made transparent, displayed at union parishads and verified in front of the community, so that genuine fishers are not left out and fake names do not slip in. Third, every landing ghat should have government-recognised fisher conservation groups to guard remote chars and channels at night, where patrol boats rarely reach, backed by a hotline that protects the identity of informants. Fourth, enforcement must move upstream to the factories, warehouses and traders of illegal nets, while the navy, coast guard and River Police should strengthen night patrols across the roughly 7,000 sq-km of core spawning grounds, which the Department of Fisheries has already sought. And lastly, the government must publish spawning success, jatka abundance and enforcement data every year, so that the public can see what works and where gaps remain.



Fishers sort the last hilsa haul before the 22-day ban took effect at the New Fishery Ghat market in Chattogram on October 7, 2026.

FILE PHOTO: RAJIB RAIHAN

Fishers, too, carry responsibility. A brood hilsa is a fisher's capital. The fish that spawns safely this October will return as many fish next season. A fisher who casts an illegal net during the ban is stealing from his own future income as well as his neighbours. If fisher associations, boatmen and elders take a stand against violators, that social pressure can achieve more than any drive.

In my experience, most fishers want to follow the rules. What they seek is dignity, fair support and trust. If the government treats fishers as partners, the country will find its most dedicated river guardians among them. Hence, the government must provide fairness and security, and fishers must offer restraint and cooperation. When the two stand together to protect the mother hilsa and the jatka, the country's hilsa abundance will return.

Protecting farmers from heat stress is also part of climate adaptation



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When a farmer has been working all day in the sun and goes home dizzy and nauseous, nobody counts it as a climate change impact. We usually talk about what rising temperatures do to crops, but rarely about what they do to the human body that grows and harvests them.

Bangladesh has a strong record in agricultural adaptation. Our research institutes have come up with rice varieties that tolerate salinity, submergence, and drought. Farmers have adopted floating gardens, alternate wetting and drying, and new cropping calendars. Embankments, cyclone shelters, and early warning systems have saved countless lives.

Yet, throughout this adaptation success story, the farm worker is almost invisible. Agriculture still employs close to half of the country's workforce and much of the work is done by hand, in open fields, and during the hottest months of the year. The Boro harvest, which produces more than half of our rice, falls in April and May. Those months have become steadily hotter. In 2024, a prolonged heatwave pushed temperatures in the southwest above 43 degrees Celsius and forced schools to close across the country. But work on the fields did not stop.

What makes the heat in Bangladesh especially dangerous is the accompanying humidity. A reading of 38 degrees Celsius in Bangladesh can feel far worse and be far more harmful than the same temperature in a drier climate. When the body cannot shed heat, the result ranges from exhaustion and cramps to heatstroke, which can be fatal.

According to a study by Adelphi Global, Bangladesh could lose 4.84 percent of its total working hours to heat stress by 2030, with agriculture and construction projected to be hit hardest. The cost of climate change falls first on those with the least protection. A salaried officer who feels unwell can stay home, but a daily labourer who stops working loses the day's wage. So, farmers keep working through dizziness and headaches while drinking less water than they need, often because clean water is not available. In Sri Lanka, researchers have linked chronic kidney disease among agricultural workers to hard labour in extreme heat. We do not know how widespread the problem is in Bangladesh because we have not yet looked into it.

Meanwhile, as men migrate to cities or abroad, women are doing more of the field work, with less access to shade, drinking water, and sanitation. Some drink less water on purpose to avoid needing a toilet, which makes them more vulnerable to heat illness. Pregnant women and older farmers, whose numbers are growing as rural youth exit agriculture, are at even greater risk.

There is a food security dimension, too. In haors, a delayed harvest can mean losing the entire crop to an early flash flood. Elsewhere, ripe paddy left standing is exposed to the elements and weather events. When heat slows workers down or keeps them out of the field, crops and incomes suffer together.

A cyclone leaves behind visible destruction, but a heatwave exhausts bodies, lowers wages, and causes kidneys to fail. These are usually reported too late. Our health system also rarely records heat-related illness, and almost never links it to occupation.

A cyclone leaves behind visible destruction, but a heatwave exhausts bodies, lowers wages, and causes kidneys to fail. These are usually reported too late. Additionally, national climate change adaptation planning focuses mainly on water, crops, coastal protection, and infrastructure. Our health system also rarely records heat-related illness, and almost never links it to occupation. But what we do not measure, we cannot manage.

Fortunately, many of the solutions are simple and affordable. First, the working day's length should be changed. The Bangladesh Meteorological Department already issues heatwave alerts, and the Department of Agricultural Extension sends agro-advisories to farmers. These systems should be linked so that heat alerts reach farmers and labour contractors in plain Bangla, with clear advice to shift work to early morning and late afternoon.

Secondly, low-cost shaded shelters and drinking-water points at field clusters could be built through union parishads and local government programmes. Public employment schemes could adjust their summer working hours as a matter of rule. Third, heat-index-based parametric insurance could compensate labourers for workdays lost to extreme heat, so that no one has to choose between wages or their health. Fourth, mechanisation should be handled carefully. Combine harvesters reduce time spent in the heat, and government subsidies are expanding their use. But machines also displace labourers. Mechanisation should come with skills training so that displaced workers can move into operating and repairing machines instead of losing their livelihoods.

Finally, numbers about heat-related illnesses and affected occupations should be included in health surveillance. Farm labourers' heat risk should be written into adaptation plans and climate finance proposals, including loss and damage claims. Sustainable development is not only about sustaining soil, water, and crop yields. It is also about sustaining the people whose labour turns those resources into food.

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