

STOCKS		COMMODITIES		ASIAN MARKETS				CURRENCIES			
DSEX	CSCX	Gold	Oil	MUMBAI	TOKYO	SINGAPORE	SHANGHAI	USD	EUR	GBP	CNY
Closed	Closed	\$1,632.30 (per ounce)	\$27.05 (per barrel)	▲ 4.94%	▼ 4.51%	▼ 0.71%	▼ 0.60%	BUY TK 83.95	89.67	98.12	11.69
				29,946.77	18,664.60	2,487.56	2,764.91	SELL TK 84.95	93.47	101.92	12.29

আপনার নিরাপত্তাই
আমাদের অগ্রাধিকার

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TAMING CORONAVIRUS RAMPAGE

Bangladesh's private healthcare setup has expanded manifold over the decade, attracting thousands of crores of taka in investment. Today, it is a perfect complement to the stretched public healthcare system. By Sohel Parvez

Private hospitals willing to join fight

Over the last few days, Health and Hope Hospital has put a restriction on the number of attendants with a patient to just one, at any time of the day.

It has pasted a guideline for proper hand washing and introduced hand rub just at the main entrance to ensure that everyone cleans their hands before entering the healthcare facility -- a measure the private hospital has taken to prevent the contagion of the exponentially communicable coronavirus.

At the time of writing, the lethal, pneumonia-like disease has affected 44 people and claimed the lives of five since it was first reported on March 7.

The 16-year hospital is not an isolated case. About one-fourth of a kilometre away is the sprawling Square Hospitals, which has also taken such measures. And so did the state-of-the-art Apollo Hospital in Bashundhara residential area.

"We are taking down the travel history of any patient coming to us for treatment," said Mahmud Hossain, senior manager of Health and Hope.

The 80-bed hospital is one of the 200-bed private hospitals and clinics that have cropped up on Panthapath, Green Road and greater Dhanmondi area of Dhaka city over the last three decades.

The inadequate number of public hospitals in comparison to the population and their lacking facilities and services have drawn private investors to the business of medicare since early 1980s.

Since then, private investors poured in thousands of crores of taka to set up state-of-the-art hospitals, clinics and diagnostic centres.

The private healthcare sector is growing and attracting investment from home and abroad, thanks to the expanding income for steady growth of the Bangladesh's economy, rising health awareness and a burgeoning middle-class who are now demanding -- better and quality services.

For example, Impulse Hospital in Dhaka began operation in September 2017 and 33 more firms have got no objection certificate from the Directorate General of Health Services (DGHS) to set up hospitals, clinic and diagnostic facilities.

Of late in February, Evercare and UK's CDC Group said it would take over majority stakes of Apollo Hospital Dhaka's owner STS Holdings.

The transaction value, which remains undisclosed, is said to be in the neighbourhood of thousand crores of taka.

The industry's annual turnover of would be \$6 billion -- which is double that of the annual pharmaceutical market -- and it is growing at 25 per cent every year at the very least, according to AM Shamim, managing director of Labaid Group, one of the biggest private sector healthcare providers.

Beginning in 1989 with a diagnostic centre in Dhaka, Labaid today operates 30 diagnostic centres, a 350-bed cardiac hospital and a



The government should involve the private sector to fight the coronavirus pandemic holistically because they account for the majority of the healthcare system in Bangladesh.

specialised hospital. People's predisposition has evolved, he said.

"Once, many were desperate to get a cabin in Dhaka Medical College Hospital for caesarian delivery. Now, none of them go there."

People now head straight to the doctors' if they are unwell, which was not the case before. Self-consciousness and awareness have increased.

"So, there is a gap in the market," Shamim added.

So much that the Bangladesh Investment Development

Authority (BIDA) has put healthcare as a potential sector for investment.

It said Bangladesh has about \$2 billion of untapped healthcare market.

The demand for health care is growing 21 per cent annually, according to BIDA.

The reason being, the demand for healthcare services is accelerating because of increasing purchasing power of the growing middle and upper middle classes, it said.

Bangladeshis spend about \$2.04 billion in a year for medical treatment abroad, which is 1.94 per cent of the country's total GDP, according to BIDA.

Including Labaid's healthcare facilities, the country has 5,000 private hospitals and clinics,

according to Directorate General of Health Services' (DGHS) Health Bulletin 2018.

In 2007, the number of private clinics and hospitals was 1,000, and they had 16,000 beds, just half the total beds in public sector hospital, showed official data.

Sector insiders said the pace of establishment of medical centres by private sector rose at the turn of this century, facilitated by government's patronisation, particularly withdrawal of value-added tax on diagnostic services and duty benefit to import diagnostic and hospital equipment.

Today, because of expansion, private healthcare providers have treatment facilities for diseases such as heart, kidney and liver.

Once people used to go to India or Thailand for bypass surgeries, said Md Mainul Ahasan, secretary general of the Bangladesh Private Clinic and Diagnostic Owner's Association (BPCDOA).

Now, that surgery can easily be performed in Bangladesh.

Only a section of affluent people goes abroad for the surgery.

"We have had a lot of development and we are advancing," said Ahasan, also the managing director of Green Life Medical College & Hospital.

Before, diagnostic tests for a number of diseases were not available.

"Today, whole body scanning is possible here," he added.

Private healthcare providers cater to 64 per cent of the treatment in Bangladesh, said ABM Haroon, managing director of Samorita Hospital, one of the oldest private hospitals in the country.

"The rest is done by the public sector," said Haroon, also senior vice president of Bangladesh Private Clinic and Diagnostic Owner's Association (BPCDOA).

The Health Bulletin 2018 showed that private sector hospitals and clinics have 90,600 beds, whereas hospital beds under the DGHS were 53,000.

There is a need for the private sector to expand further to provide affordable healthcare to people in the low-income bracket, said Ahasan, who is a physician by training.

More hospitals are also needed to discourage people from going to India for treatment, he said.

"There is still enough opportunity in the market. The number of patients is huge. So, there will be no shortage of treatment seekers if big hospitals come with quality doctors," he added.

Haroon said investment is particularly necessary outside of the metropolitan cities such that residents can get better healthcare services.

Investment to develop more nursing institute is necessary as well, he said, while calling upon the government to declare it a thrust sector.

Despite the expansion of private medical care services, a large number of people still go outside for treatment because of confidence deficit.

"A section of the highly-affluent population will always go abroad in their quest for better treatment," said Rumana Huque, professor of the department of economics at the Dhaka University.

But the middle-income group will stay here for treatment if regulation and monitoring are strengthened to ensure quality care by the private sector.

Haque, who follows the healthcare system in Bangladesh, suggested the government to fix standards or certain criteria for hospitals and clinics to follow so that the authorities can monitor the quality of care.

"This will increase the confidence of people."

Non-communicable diseases such as diabetes, hypertension, kidney and heart diseases are increasing and treatment of the diseases cost quite a lot.

As the government does not have enough resources to ensure treatment for the country's huge number of population, the private sector will always play an important role in this regard, according to Haque.

READ MORE ON B3

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Business and ethics must go hand in hand for private hospitals

Private hospitals and clinics in Bangladesh should ensure high-class service, maintain ethics and win the confidence of patients to take the country's burgeoning healthcare system to the next level, said a top representative of private hospitals.

Bangladesh's healthcare sector has made impressive strides in the last two three decades: diagnosis and advanced-level treatment such as bypass surgery, kidney transplant and liver operation are locally available, an improvement that was unimaginable even two decades ago.

Yet, the outflow of patients to India, Singapore and Thailand for treatment continues, reflecting a confidence crisis among the healthcare-seekers and raising a question of what to do for the sector to ensure world-class standard.

Proper training of doctors and nurses and a change in mentality are necessary to improve the overall healthcare standard in the country, said Md Mainul Ahasan, secretary general of the Bangladesh Private Clinic Diagnostic Owners Association.



Mainul Ahasan

"If we only think of profit after establishing hospitals, we will not be able to make it. We have to think of both service and profit. We should not run after too much profit -- at least in the health sector."

Business-only attitude will enable only a section of people who have the means to get medical care in Bangladesh, depriving others.

Additionally, modern hospitals need to be built. Otherwise, people will go abroad, said Ahasan, also a physician.

According to him, government support is also necessary. The government should have a good hospital in every upazila and district so that patients don't have to travel far for treatment.

"Healthcare facilities at the district and upazila levels should be expanded."

In an interview with The Daily Star, he reflected upon the progress made in the country's healthcare setup, particularly by the private sector.

READ MORE ON B3

New law underway to improve healthcare quality at private hospitals

The government is framing a new law with the view to improving the quality of healthcare services in private hospitals and clinics in Bangladesh, said a top official of the Directorate General of Health Services (DGHS).

"We expect that there will be improvement in healthcare services after the enactment of the new law," said Md Aminul Hasan, director for hospital at the DGHS.

Standards of service delivery will be fixed and licences will not be issued unless the hospitals comply with the criteria. Licences will also not be renewed.

The move comes as the number of private hospitals and clinics in the country is increasing since public hospitals struggle to meet the growing demand for healthcare.

And the existing law, Medical Practice and Private Clinics and Laboratories (Regulation) Ordinance, 1982, falls short of expectations for quality medical care among treatment-seekers, a glaring example of that is reflected by



Md Aminul Hasan

the number of making patients' regular trips abroad, particularly to India, Thailand and Singapore.

"There is no shortage of equipment. There is, somehow, confidence crisis among people. We are trying so that the quality of healthcare improves and people get the belief that there is no need to go abroad for treatment."

In Bangladesh, private healthcare facilities have sprung up driven by demand as the number of public hospitals and the number of beds are not enough to provide healthcare to the growing population.

"Naturally, public hospitals are failing to accommodate. As a result, private organisations are automatically taking this opportunity and are trying to do business by operating commercially."

Despite the expansion of the sector, the law has remained unchanged although it faces limitations in ensuring better quality healthcare services.

READ MORE ON B3



Md Saiful Islam, president of Leathergoods and Footwear Manufacturers & Exporters Association of Bangladesh, and Shamim Imam, CEO of Subarna Bhumi Foundation, pose at an event in the capital's Korail Slum recently, where the foundation distributed 3,000 masks and 3,000 pieces of soap among children.

IMF approves \$1.3b aid program for Jordan

AFP, Washington

The IMF on Wednesday approved a \$1.3 billion aid plan for Jordan, made all the more necessary by the global coronavirus pandemic.

The program was initially announced at the end of January before the novel virus rocked the world's economy.

"Changes were made to the program to support unbudgeted spending covering emergency outlays and medical supplies and equipment," the IMF said in a statement.

"If the impact of the outbreak is deep enough to put at risk program objectives, the program will be adapted further to the changed circumstances, upon reaching understandings with the authorities," the

statement added.

Jordan will immediately receive a first tranche of about \$140 million. The rest will be dispensed over the rest of the program, subject to eight program reviews.

In addition to funds for combatting the pandemic, the program also provides for structural reforms including lowering the price of electricity for businesses and facilitating youth employment.

Jordan, whose stability is considered central to that of the entire region, is one of the most important countries that receives foreign aid, including from the United States.

The Middle Eastern nation has also long benefited from IMF aid programs in exchange for reforms.

World food security at risk as exporters curb sales, importers buy more

REUTERS, Singapore

Global food security concerns are mounting with around a fifth of the world's population already under lockdown to fight the widening coronavirus pandemic that has infected over 470,000 people across 200 countries, killing 21,000.

Panic buying of household staples like toilet paper and cleaning products have occurred in nearly every country hit by the virus, and empty shelves in supermarkets have been common.

Compounding the anxiety stemming from erratic consumer buying has been concern that some governments may move to restrict the flow of food staples to ensure their own populations have enough while supply chains get disrupted by the pandemic.

"People are starting to get worried," said Phin Ziebell, agribusiness economist at National Australia Bank.

"If major exporters start keeping grains at home, it will have the buyers really worried. It is panicking and not rational, as fundamentally the world is well supplied with food."

Vietnam, the third largest rice exporter, and Kazakhstan, the number nine wheat exporter, have already made moves to restrict sales of those staples amid concerns over domestic availability.

India, the top global rice exporter, has just entered a three-week lockdown that has brought several logistics channels to a halt. Elsewhere, Russia's vegetable oil union has called for a restriction in sunflower seed exports, and palm oil output has slowed in the number two producer Malaysia.

On the importer side, Iraq announced it needs 1 million tonnes of wheat and 250,000 tonnes of rice after a "crisis committee" advised building up strategic food stocks.

Together, these moves have raised concerns among agriculture traders about unnecessary food supply distortions.

NO SHORTAGE
Combined global production of rice and wheat - the most widely-traded food crops - is projected to be a record 1.26 billion tonnes this year, according to United States Department of Agriculture data.

That output tonnage should easily surpass total combined consumption of those crops, and should lead to a build in year-end inventories to a record 469.4 million tonnes, USDA data shows.

However, those projections assume normal crop flows from where they're produced to where they're consumed, as well as the usual availability of substitutes.

Prices for rice are already rising due to expectations of a further

squeeze on exports.

"It is a logistics issue. Vietnam has stopped exports, India is in a lockdown and Thailand could declare similar measures," said a senior Singapore-based trader at one of the world's top rice traders.

Benchmark rice prices in Thailand have climbed to the highest since August 2013 at \$492.5 a tonne.

The market had topped \$1,000 a tonne during the food crisis of

2008, when export restrictions and panic buying buoyed prices.

"We are unlikely to see a repeat of 2008," the Singapore rice trader said. "One thing is that the world has enough supplies, especially in India where inventories are very large."

Global rice stocks are estimated to surpass 180 million tonnes for the first time this year, up 28 per cent since the 2015-16 season.

But those inventories are not distributed evenly, with over 153 million tonnes in China and India alone. That means big rice buyers such as the Philippines, the top importer, and others in Asia and Africa could be vulnerable if crop movements are curtailed for long.

"Our rice inventory is good for 65 days. We have enough rice for the next two months," said the Philippines Agriculture Secretary William Dar.

With additional supply coming from the dry season harvest, Dar told reporters the Philippines has enough rice for the next four months. Most wheat buyers in Asia, led by the world's second largest importer Indonesia, are covered for supplies until June, traders said.



A woman looks at an empty shelf with a sign announcing the rationing of toilet paper to one pack per person at a Rewe grocery store in Potsdam, Germany.

Oil falls as sinking demand outweighs stimulus hopes

REUTERS, London

Oil prices fell on Thursday, ending three sessions of gains, as movement restrictions worldwide to contain the coronavirus destroyed demand and overshadowed expectations that a US \$2 trillion emergency stimulus will bolster economic activity.

Brent crude futures fell \$1.04, or 3.75 per cent, to \$26.35 a barrel by 0834 GMT. West Texas Intermediate (WTI) crude futures fell 94 cents, or 3.8 per cent, to \$23.55 a barrel. Both contracts are down about 60 per cent this year.

"Oil markets received a lift from the US stimulus chatter, but for the most part activity remains rudderless, awash in a sea of oil," Stephen Innes, market strategist at AxiTrader, said. The US Senate on Wednesday overwhelmingly backed a \$2 trillion bill aimed at helping unemployed workers and industries hurt by the coronavirus epidemic.

But with demand disappearing and output rising, the outlook is bleak. Goldman Sachs forecast global oil demand, which stood at around 100 million barrels per day (bpd) last year, will fall by 10.5 million bpd in March and 18.7 million bpd in April. For the year, oil consumption is expected to contract by around 4.25 million bpd, the Wall Street bank said.

"Global isolation measures are leading to an unprecedented collapse in oil demand," it said.

The weakening demand will lead oil refineries to cut processing rates and drive a rise in inventories, which in turn will increase pressure on crude prices that Goldman expects will remain near \$20 a barrel in the second quarter.

At the same time, the collapse of a supply-cut pact between the Organization of the Petroleum Exporting Countries and other producers led by Russia, known as OPEC+, is set to boost oil supply, with Saudi Arabia planning to ship more than 10 million bpd from May.

Singapore GDP contracts sharply, in warning for virus-hit global economy

AFP, Singapore

Singapore's economy suffered its biggest contraction since the financial crisis during the first quarter as the coronavirus pandemic escalated, data showed Thursday, an ominous sign of the devastation being inflicted on the global economy.

The export-reliant financial hub -- one of the world's most open economies and which is viewed as a barometer for the health of global trade -- is now heading for a deep recession this year after shrinking 2.2 per cent on-year in January-March.

"COVID-19 is like an economic tsunami hitting Singapore's shores," said Selena Ling, head of research and strategy at the city-state's OCBC Bank.

Singapore is one of the first economies to report growth data since the virus outbreak began, and the dismal figures add to signs the world is heading for a deep, painful recession with more than three billion people now under lockdown.

Governments and central banks around the world have been unleashing unprecedented measures to battle the fallout from the pandemic, with US Senate leaders agreeing on a \$2 trillion deal for the hard-hit American economy.

Markets have been in a tailspin as the pandemic accelerates, with more than 20,000 deaths reported worldwide, and all eyes are on data to be released in the US later Thursday expected to show a surge in people applying for jobless benefits. The Singapore economy's 2.2 per cent contraction was the worst quarterly, on-year figure since 2009 during the financial crisis, the last time the city-state was plunged into recession.

Compared with the previous quarter, GDP fell 10.6 percent, as all sectors of the economy were battered, according to advance estimates released by the trade ministry.

The city-state, a travel hub and financial centre, is typically among the first countries to be hit during global crises because of its small and open economy, with ripples then spreading to other export-reliant Asian nations.

Singapore's latest growth data "is like the canary in the mineshaft, and warns of further economic pain to come for other Asian economies", said OCBC Bank's Ling.

The trade ministry further lowered its GDP forecast for this year, and said it expects the economy to shrink between 1.0 and 4.0 percent.

"As the global COVID-19 situation is still evolving rapidly, there remains a significant degree of uncertainty over the severity and duration of the global outbreak, and the trajectory of the global economic recovery once the outbreak has been contained," the ministry said in a statement.

"The balance of risks, however, is tilted to the downside." Even before the virus outbreak, Singapore's economy was already being hammered by the US-China trade war.

Singapore normally gives advance estimates before the quarter ends, but the figures do not cover the full period, meaning the revised reading -- which will be released later -- may be even worse.

Asia markets mostly up after US senate passes stimulus

AFP, Hong Kong

Asian markets mostly rose Thursday as investors breathed a sigh of relief that US senators have finally passed a gargantuan stimulus package for the world's top economy after being delayed by wrangling over details.

The unprecedented \$2 trillion plan -- described by Senate Majority Leader Mitch McConnell as a "wartime level of investment" -- helped spur a surge across global equities as panicked traders worried about the impact of the coronavirus sweeping the planet.

But another advance on Wall Street was blunted Wednesday as it emerged that four Republican senators have balked at the generous provisions agreed to in the bipartisan deal with the White House.

The bill eventually cleared the Senate by an overwhelming majority and will now head to the House of Representatives before going to President Donald Trump for his signature.

The monster deal thrashed out between Republicans, Democrats and the White House includes cash payments to American taxpayers and several hundred billion dollars in grants and loans to small businesses and core industries.

It also buttresses hospitals desperately in need of medical



Pedestrians pass a quotation board displaying share price numbers on the Tokyo Stock Exchange in Tokyo on March 25.

equipment and expands unemployment benefits.

The plan, together with a huge bond-buying programme by the Federal Reserve that effectively prints cash, is part of an unprecedented global response to the outbreak, which has even seen Germany put together a list of measures worth more than \$1 trillion.

Asian markets mostly rose though major indexes struggled after posting hefty gains this week.

Tokyo ended down 4.5 per cent after surging almost a fifth over the previous three days, while

Hong Kong dipped 0.3 percent and Shanghai eased 0.2 percent.

But Sydney jumped more than two percent, Wellington and Mumbai climbed four percent, Manila rallied more than seven percent and Jakarta soared almost 10 percent.

There were also healthy gains in Taipei and Bangkok.

Singapore also bounced back into positive territory, having earlier lost more than two percent. Data in the morning showed the city-state's economy suffered its worst quarterly contraction since

the financial crisis more than a decade ago, giving global investors an early insight into the economic effects of the pandemic. Singapore is considered a bellwether for trade-reliant Asian countries.

While the US bill provides much-needed support, observers continue to err towards caution with most now expecting the global economy to plunge into recession as countries go into lockdown, turning off the growth taps.

"While this is good news... it's impossible to gauge the ultimate economic impact of the COVID-19 pandemic for weeks, possibly months, and until that point, the sustainability of any rally in oil or equity markets is questionable and suggests the current high level of volatility will likely extend," said AxiCorp's Stephen Innes.

"All the stimulus chatter will fade if the COVID-19 headcount curve goes vertical.

The reality is the 'Big Zooko' sway is impossible to sustain, and not to mention the surprise effects greatly diminish. Ultimately, policy is harder to maintain the more protracted virus outbreaks continue." Investors are now nervously awaiting the release later Thursday of US jobless claims data, which is expected to show a massive rise.

Government of the People's Republic of Bangladesh Department of Public Health Engineering Office of Executive Engineer, Research and Development Division DPHE Bhaban, 14, Shahid Captain Monsur Ali Sarani, Kakrail, Dhaka-1000	
Expressions of Interest (EOI)	
1. Ministry/Division	Local Government Division
2. Agency	Department of Public Health Engineering (DPHE)
3. Name of Procuring Entity	A H M Khalequar Rahman, Executive Engineer, Research and Development Division, DPHE
4. Title of Service	Union Wise Water Technology Mapping of Forty Four Districts Under Village Water Supply Project
5. Procuring Entity District	Dhaka
6. Expression of Interest for Selection of	Consulting Firm, Lump-Sum
7. EOI Ref. No.	46.03.2600.083.07.01.19-230
8. Date	25/03/2020
9. Procurement Sub-Method	Quality and Cost Based Selection (QCBS)
10. Budget and Source of funds	Revenue Budget (GOB)
11. EOI Closing Date and time	12/04/2020, 2.00 PM
12. Brief Description of the Assignment	i. Identification of the union wise appropriate water supply technology based on hydro-geological situation of the particular areas and present water supply practice. ii. Preparation of union wise priority ranked technological option map, union wise arsenic/iron/chloride contamination map and lowest water table map using GIS mapping tools/software. iii. Preparation of union wise hydro geological sections showing the lithology/geological formation of the particular area using Hydro-Geo-Analyst. iv. To provide information to the water users (individual/group) for planning of installing new water points.
13. Experience, Resources & Delivery Capacity Required	Firm Experience: Assignments activities related to GIS Mapping of the same tasks as well as Data analysis, Data Collection, Software development and reporting. Resources: i Team Leader: 1 person, 6 month, Ph.D./M.Sc disciplinary including (Civil Engineering/Environmental Engineering) At least 15 years of experience in the relevant field. ii. Hydro Geologist: 1 person, 6 month, Ph.D./M.Sc (Hydro-Geology). At least 5 years of experience in the relevant field. iii. GIS Expert: 1 person, 3 month, M.Sc/MS, At least 5 years of experience in the relevant field. iv. Database Expert: 1 person, 3 month, M.Sc/MS, At least 5 years of experience in the relevant field. v. Software Developer: 1 person, 2 month, M.Sc. Eng. (CSE), At least 5 years of experience in the relevant field. vi. Data Collection and Entry Team: 5 person, 4 month, Graduate, At least 3 years of experience in the relevant field. Delivery: i. A list of Union wise prioritized appropriate technological water supply options will be available for water users, Community, Govt and non govt. implementing organizations. ii. A database having union wise water quality information of selected parameters (As, Fe, Cl) of the working area will be prepared. iii. Documentation on union wise ground water table scenario of the working area will be available. iv. Lithology profile of a specific union of the study area will be available to provide the basic information required for planning/installing of the water points. v. All the 44 districts data along with the shape file will be available in the web application of water point mapping software. vi. A weel - furnished report of individual district comprising all the database, GIS maps and HGA sections will be prepared and made available for future use.
14. Association with foreign firms is	Not Encouraged
15. Name of the Official Inviting EOI	A H M Khalequar Rahman
16. Designation of the Official Inviting EOI	Executive Engineer
17. Address of the Official Inviting EOI	Research and Development Division, Department of Public Health Engineering, 14, Shahid Captain Monsur Ali Sarani, Kakrail, Dhaka-1000
18. Contact Details of the Official Inviting EOI	02-9330061, hasnat.dphe@gmail.com
The procuring entity reserves the right to accept or rejects all EOIs	
<div style="text-align: right;"> A H M Khalequar Rahman, Executive Engineer, Research and Development Division, DPHE </div>	

REHAB, Beacon Pharma join fight against Covid-19

STAR BUSINESS REPORT

The Real Estate and Housing Association of Bangladesh (REHAB) and Beacon Pharmaceuticals have come forward to help the country fight the deadly coronavirus.

The realtors' platform has donated the government Tk 25 lakh for the purpose of collecting safety gears and personal protection equipment (PPE).

Alamgir Shamsul Alamin, president of REHAB, handed over the cheque to Nasrul Hamid, state minister for power, energy and mineral resources, at the latter's office at the secretariat yesterday.

"It is our responsibility to stand beside the government when the country is in a crisis because of the outbreak of Covid-19," Alamin told The Daily Star.

It is not a time to demand something from the government, rather all business houses should come forward to help the country in its fight against the pandemic, he said.

Beacon Pharmaceuticals will distribute four lakh bottles of hand sanitisers for free among the public, said Md Shahariar Tamal Selim, a vice president of the company.

The drugmaker will also provide 5,000 units of PPE and 25,000 operation theater masks to medical professionals of different hospitals to ensure their safety during the treatment of coronavirus patients.

The equipment will be distributed within March 30, Selim said.

Massive risks to world economy as virus battle rages

AFP, London

The coronavirus outbreak and resulting lockdown of billions of people threatens the global economy to the point where economists are predicting the most violent recession in recent history, perhaps even eclipsing the Great Depression.

The crash will almost certainly be accompanied by a surge in unemployment, especially in countries with weaker worker rights, such as the United States.

Ahead of Thursday's emergency virtual G20 meeting, here are the key concerns.

"The G20 economies will experience an unprecedented shock in the first half of this year and will contract in 2020 as a whole, before picking up in 2021," economists from the rating agency Moody's wrote on

Wednesday.

Angel Gurría, head of the Organisation for Economic Co-operation and Development (OECD), told the BBC the world economy would suffer "for years".

The current crisis is likely to be more severe than the 2008 financial crisis crash because it affects the entire economy, with a collapse in supply due to the shuttering of factories and a similar crash in demand with billions of people in lockdown.

The transport and tourism sectors have been the first to feel the pain, although some such as pharmaceuticals, health equipment, sanitary products, food and online trade have seen a boost.

The collective GDP of the G20 countries is predicted to contract 0.5 per cent, according to Moody's, with the US down

2.0 per cent and the eurozone losing 2.2 per cent. China is expected to buck the trend and grow, but at a much-reduced rate of 3.3 percent, according to Moody's.

Most major banks believe the US has already fallen into recession, with Goldman Sachs forecasting a contraction of 3.8 per cent this year and Deutsche Bank predicting the worst US slowdown since "at least World War II". In Europe, where the PMI business activity studies for March were the worst ever recorded, the German economy minister warned of a contraction of "at least" 5.0 per cent in 2020.

France's economy could shrink by 1.4 percent, according to Moody's.

Britain could fare worse, with KPMG predicting a fall of 2.6 per cent, but that loss could double if the pandemic lasts

until the end of the summer.

Capital Economics paints the darkest picture, warning of a possible 15 per cent contraction in the second quarter, almost twice as bad as during the Great Depression of the 1930s. Unemployment rates are expected to soar, particularly in countries where levels have recently been at historic lows, such as Britain and the US.

These economies have relied heavily on the boom in jobs in the "gig economy", such as taxi drivers and delivery workers, which offer little or no social protection.

Even employees on long contracts can be fired easily in the US, with economists predicting a dramatic increase in unemployment claims of between 1.0 and 3.0 million when data is released on Thursday, compared to 281,000 at present.

BGMEA asks members to consider shutdown of factories

FROM PAGE B4

The entire apparel industry of Bangladesh has been hit hard due to the global outbreak of coronavirus and apparel brands responded to it by cancelling or deferring orders, said Mostafiz Uddin, managing director of Denim Expert, a leading denim exporter.

It is, however, too early to comment on whether an individual country would lose competitiveness or not, according to the entrepreneur.

"It will depend on how well countries tackle the challenge and what measures they take."

Due to COVID-19 fears, the 12th edition of the Bangladesh Denim Expo, which was scheduled to be held on April 6 and 7, has been postponed. Bangladesh is a major supplier of sweater products to the world and exports approximately \$3.5 billion worth of items annually.

Over the last 30 years, Bangladesh has grown into a sweater hub as many entrepreneurs invested heavily, said Mostafa Sobhan Rubel, managing director of Dragon Group, a local sweater exporter. "The outbreak has started to impact the sweater segment badly."

As almost 80 per cent of manmade sweater yarns are imported from China the lockdown in the world's second-largest economy has slowed the supply chain, Rubel said.

"Now with the spread of the virus globally, Bangladesh's sweater exporters are now in a dilemma."

For the sweater factories, the period of November to February is off-season and they run at less than 50 per cent of their installed capacity. Peak season starts from March and run through October.

"Just as we were approaching the peak season with huge orders booked until and July, the virus struck the entire

world where our sweaters are exported," Rubel said.

Due to the global shutdown, some buyers are asking Bangladesh's sweater-makers to keep the goods on hold and some are even cancelling orders, he said.

The leather and leather goods export has also been affected. "We are running at only 30 per cent of our capacity due to coronavirus," said Saiful Islam, president of the Leathergoods and Footwear Manufacturer & Exporters Association of Bangladesh.

So far, the amount of work order cancellations in the leather goods and footwear industries stands at \$316 million, he said.

The Bangladesh Tanners Association has announced closure of all 154 tanneries from Thursday until April 4, according to Shakawat Lillah, general secretary of the association.

New law underway to improve healthcare quality at private hospitals

FROM PAGE B1

Under the current law, none can set up hospitals without getting licence from the DGHS.

It grants the approval by examining the location of hospital, the number of doctors, nurse and other support staff in comparison with the number of beds and machinery and equipment as well as environment.

The law requires health officials to visit hospitals and clinics every year before renewing licences. The DGHS has also directed civil surgeons to visit hospitals every quarter to make sure the facilities are complying with licencing rules.

The law has also fixed the ratio of doctors and nurses against hospital beds. "Yet, there is no way out to measure or say whether the hospitals are providing quality services," he said, adding that the new law will create the scope for ensuring quality healthcare services.

The new law has been sent to the cabinet division.

Monitoring of hospitals will be strengthened too, according to Hasan.

In order to do so, the DG Health is also trying to draw up new organograms with sufficient workforce, he said, adding that the number of hospitals is so high that the government does not have enough people to monitor and supervise all of them.

"We are trying to increase the workforce to ensure better monitoring."

The DG Health has taken an initiative to raise the number of doctors, nurses, staff and equipment and the number of beds.

Apart from framing a new law, the agency has also stepped in to fix the prices of similar services provided by private hospitals and clinics, particularly for those that operate outside of Dhaka.

"Similar services will have similar prices. We are working to ensure uniformity in pricing at the upazila and district levels."

Currently, the DGHS is not working on the charges of services offered by hospitals in Dhaka city.

"Because, there are many corporate hospitals and their rates can't be compared easily with the rates of the hospitals outside of Dhaka."

The investment put in by the corporate hospitals is higher and they have expanded the areas of services delivery.

"However, we will work on the corporate hospitals in Dhaka later on."

The DGHS director also talked about his office's move to frame a separate law for accreditation of hospitals as a mark of their healthcare quality.

"There will be an autonomous and voluntary board for hospital accreditation. The board will give accreditation."

Accreditation is not mandatory and it is voluntary all around the world except for a few countries.

If a hospital wants to be accredited, it can and the government can't force it.

"What the government can do is to impose minimum criteria for everyone to operate hospitals. Without complying with the criteria, none can operate. But if a hospital chooses to get an accreditation for further improvement, it can be accredited."

Investors look to 2008 for guidance on when to jump back in

REUTERS, London

Investment banks are dusting off models from the 2008 financial crisis to gauge the right time to buy back into stock markets that have plunged 30 per cent from their February record highs because of the coronavirus crisis.

That inflection point is not easy to model when the virus is still spreading rapidly across Europe and the United States.

But the US government's \$2 trillion in fiscal stimulus, coming on top of unprecedented measures from the US Federal Reserve and other central banks on Tuesday triggered one of the sharpest global equity market rallies in decades.

Wall Street's so-called fear gauge, the Cboe Volatility Index has also fallen from its highs.

For some, the signals for a reversal are in place.

Veteran investor Bill Ackman told investors in his listed Pershing fund he had turned increasingly positive on stocks and credit.

Business and ethics must go hand in hand for private hospitals

FROM PAGE B1

"It is a big change and sometimes it is hard to believe."

Even 15-20 years ago, people going to India, Singapore and Thailand for treatment of cardiac problems such as bypass surgery was a common sight. Today, only the super-rich go abroad for such treatment.

"Development has been made in kidney transplant, bypass surgery, liver operation and cancer surgery, to name a few."

Advancement has been made also in case of investigation.

"A lot of investigation was unknown to us 20 years ago. Now, many of them take place here except for a few," he said, adding that the machinery that the healthcare sector has installed at their facilities are more improved.

Private hospital and clinics provide medicare to 62.5 per cent of the patients in Bangladesh, he said, citing the World Health Organisation (WHO) statistics.

And, because of advancement in healthcare, the flow of middle-class going abroad for treatment has slowed, he said. But Ahasan acknowledged that confidence on the country's healthcare system is not cent per cent yet.

Because of pressure of patients, there are some doctors who see more patients than they should.

As a result, the doctors in many cases can't give adequate attention to patients for physical examination and investigations, which leads them to making wrong diagnosis and thus compelling many patients to seek

treatment in other countries.

"Giving time to patient and counselling is very important to boost confidence. Many doctors don't talk to patients and provide counselling even though they have time. As a result, patients don't feel assured."

The practice of briefing and assuring patients is very important. This is absent among many doctors in Bangladesh. Ahasan suggested regular supervision and monitoring by the government.

The Directorate General of Health Services should visit hospitals not only on an annual basis.

Rather, it should visit hospitals time to time to ensure quality care for patients, he said, citing reports of malpractices like surgeries done by juniors or ward boys.

The government should be liberal where it is necessary and tough when needed, he said, adding that all the ill practices will stop if the government sets one or two examples.

"We should be tough. It is not time to be soft as the sector has grown. It is time to be tough to elevate the healthcare sector to the international level."

According to Ahasan, the contribution of the government is little in the development of the private healthcare service.

In fact, it sometimes creates barrier in the name of procedures and formalities.

"If the government is liberal, it helps us. But it does not mean that clinics and diagnostic centres with no workforce or the required facilities

should be given the permission."

But sometimes, positive reports are given by a section of health officials after they visit such facilities.

"The government should be firm to control this."

The healthcare sector is doing well and the government should waive all import tariffs, value-added tax and tax on the imports of diagnostic equipment.

The government should allocate land to establish hospitals in every locality to take the healthcare service to the country's vast population.

"Where do we establish hospitals if there is no land?"

Perhaps, a zone for healthcare can be dedicated.

Despite the progress, there is still a shortage of doctors and nurses at both the public and private hospitals, said Ahasan, also the managing director of Green Life Medical College & Hospital.

The country has one doctor for every 1,847 people, falling behind the WHO threshold of 23 doctors and nurses for every 10,000 people.

Except Bhutan, the doctor-patient ratio is higher in other south Asian countries than in Bangladesh.

In case of nurse-patient ratio, the country lags behind all South Asian neighbours save for Afghanistan.

Bangladesh has only 3.06 nurses for every 10,000 patients.

"At the same time, q caring attitude is a must. Becoming a doctor or a nurse is not enough. You have to have the mentality to serve," he said, adding that ethics should be a part of medical education.

Private hospitals willing to join fight

FROM PAGE B1

"But the government has to ensure treatment for the low-income and poor people at free of cost. At the same time, the government has to take responsibility to ensure primary healthcare."

Many jobs will be created if the government encourages the private sector.

But the government has to regulate and monitor so that the private sector improves the quality of care and they do not operate only for profits.

If anything, the government must encourage the private sector for the sake of pandemics, as the country is now facing.

"We need response or readiness of the private sector as well. The government cannot provide care to such a huge population," Haque added.

BPCDOA President Md Maniruzzaman Bhuiyan said the private sector played an important role in the treatment of dengue fever last year.

And those private healthcare providers that have pathologies with all categories of facilities are capable of testing coronavirus and treating patients with COVID-19, he said.

"We have already called upon the private

hospitals to open isolation unit. Already, some hospitals have opened such and collected Personal Protective Equipment (PPE) for treatment. We can start diagnosis once testing kits for the virus are available," he added.

DGHS Director (Hospital & Clinic) Aminul Hasan said private hospitals have not been given permission to test for COVID-19 -- yet.

"But we have asked them to open isolation units. They will identify patients as per case definition and keep the patients in isolation units if required and inform IEDCR (Institute of Epidemiology, Disease Control and Research) for diagnosis."

However, the health office has not fixed any rate for treatment of COVID-19 positive patients, Intensive Care Unit (ICU) support.

"They will try to charge liberal rates out of their own conscience," he added.

The government should involve the private sector to fight the coronavirus pandemic holistically because they account for the majority of the healthcare system in Bangladesh, said Lenin Choudhury, chairman of Health and Hope.

The country has a total of 143,400 hospital beds and the private sector accounts for 63 per

cent of the total, according to DGHS.

Of the 500 ICU beds in the country, the majority are in the private sector, according to Choudhury.

Private hospitals have started collecting PPEs by themselves.

"The initiative from the government to involve the private hospitals is not visible enough. We have seen that India has already involved private labs for testing of coronavirus."

If the virus spreads to the wider population, it will be necessary to dedicate some ICUs of private hospitals for treatment of COVID-19 patients.

"And the government should give instructions now. The private sector healthcare providers have the capacity to provide treatment for the disease."

They would be enthusiastic participants if the government frames the guidelines, instructions and necessary support.

"And Health and Hope also wants to participate," he said.

The private medical care provider has already opened isolation unit along with many others to join the fight to against the deadly virus.

Commodity prices drop in Ctg wholesale hub

FROM PAGE B4

Sugar prices, however, increased by Tk 2 to Tk 59 a kg on Wednesday, within a span of eight days.

"Prices of sweetener fell eight days ago because of a fall in global markets. But its increased demand fuelled prices again," said Shahedul Alam, a wholesale trader.

Prices of big-sized lentil from Australia and Canada rose by Tk 6 a kg to reach Tk 60 last week and has remained stable since then. Lentil processing mills are suffering from a labour crisis now as many workers had left for village homes due to the panic over coronavirus, said Solaiman Badsha, a lentil trader.

But the retail consumers are yet to benefit from the decline in prices in the wholesale markets.

Retailers were found charging Tk 48 for each kg of atop and boiled miniket rice, a hike by Tk 6 compared to last week.

The wholesale prices of different types of rice fell by only Tk 50 per sack of 50 kg, said Najmul Hoque, a retailer at Kamaphuli

CDA Market.

But the retail prices are still high, as the retailers are selling rice from their stock, which they purchased at increased prices earlier, he said.

Wholesale prices of different types of rice that rose sharply by Tk 300 to Tk 500 per 50kg sack last week saw a nominal drop in the last two days, he added.

Indian onion was sold for Tk 50 to Tk 55 a kg yesterday in the kitchen markets, down from Tk 60 last week.

"We came to know that there is enough supply of Indian onion. But the retailers are still not reducing the prices much," said Shahena Akhter, a housewife.

Though there was a razor-thin presence of people across the city yesterday, many were seen buying essentials in different kitchen markets like Karnaphuli CDA Market and Reazuddin Bazar.

"Those who are still coming to the markets are trying to buy goods in bulk," said Mohammad Suman, a staffer of a grocery shop at Kamaphuli CDA Market.

Number of internet connections on the cusp of 10cr landmark

FROM PAGE B4

Bangladesh hit 7 crore users in April 2017 while in March 2016, the number had been just 6 crore.

Of the total number of active users, mobile service providers control the lion's share with 94.25 per cent or 9.42 crore users.

The number of active connections through broadband operators currently stands at 57.43 lakh but has been growing slowly.

Meanwhile, Wi-Max operators are trudging on with their 5,000 active internet connections, read the BTRC report.

The growth rate of Bangladesh's telecom industry slowed down after the two top mobile service providers -- Grameenphone

and Robi -- began to face challenges over an audit claim by the regulator.

Following individual audits, more than Tk 13,000 crore was found to be owed to the BTRC by the two operators.

A drawn-out legal battle ensued as the telecom regulator began to impose restrictions on the two companies.

With the restrictions in place, the industry suffered heavily. However, after both Grameenphone and Robi paid a partial amount of their respective dues, the sector began to recover.

Although February witnessed a 4.99 lakh jump in the number of mobile connections in the country, market leader Grameenphone saw a 6.09 lakh decrease in their total users during the period.

FROM PAGE B4

"The government has some plans to run traditional services through the digital platform and we are asking them to start the projects as soon as possible which will create some work opportunities for the local ICT firms," said Syed Almas Kabir, the association's president.

The estimations came at a BASIS executive council meeting on March 19 and the plans were forwarded to the ICT Division this week, he said.

During a videoconference afterwards on Wednesday, State Minister for ICT Zunaid Ahmed Palak is said to have backed the plans.

"In the meeting with the ICT state minister we have decided to place the industry requirement before the finance and commerce ministers after the general leave is over," Kabir added.

"This is a question of survival for the software

and services industry of the country."

The BASIS member companies have lost work orders from both local and international markets and if the government does not come forward to save the industry within the next two to four months, 50 per cent of the members will collapse, he said. Roughly Tk 20,000 is being sought against each of the around 50,000 staff which the BASIS members have altogether, said Kabir.

"There are employees whose salaries hover around a few lakh taka but the BASIS is seeking only a small part of that from the government."

Most members do not have the ability to keep afloat for months amidst the ongoing decline in work orders, and some would not even make it past two months, so the government blessings will be needed, said Kabir.

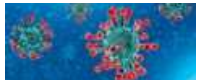
The government announced a stimulus

package of Tk 5,000 crore for the export-oriented industries and though no sector has been left unaffected, that of ICT deserves priority for the attainment of the Digital Bangladesh vision, said Rashad Kabir, managing director of Dream71 Bangladesh and a BASIS director.

Kabir, the BASIS president, said they were trying to prepare a report quantifying the losses of the software and services industry.

"Personally I know that a huge number of work orders has been cancelled from different countries. Local companies like garments and banks also halted their orders and suspended maintenance, which already took a huge toll on the industry," the BASIS top brass added.

The BASIS will present the comprehensive report when it sits with the finance and commerce ministers, he said.



TAMING CORONAVIRUS RAMPAGE

BGMEA asks members to consider shutdown of factories

REFAYET ULLAH MIRDHA

The Bangladesh Garment Manufacturers and Exporters Association (BGMEA) yesterday said its members can consider shutting factories to avoid the spread of the coronavirus.

However, if a factory management decides to run the factory it will have to follow the highest hygiene and safety measures such that the workers are safe, said the board of the apparel makers' platform.

The decision was taken at a board meeting of the BGMEA in Dhaka chaired by Rubana Huq, president of the association, yesterday.

The decision from the BGMEA came a day after Prime Minister Sheikh Hasina announced a Tk 5,000-crore stimulus package for the export-oriented sector to brave the fallout of the coronavirus pandemic.

Garment shipments account for more than 80 per cent of the national exports of Bangladesh and the sector employs more than 40 lakh workers.

The prime minister has given specific directives and called for taking some measures to ensure protection and good health, said Huq in the meeting.

Under these circumstances, those who are in a position to announce general holiday for workers, they can do so.

Those who think that they would keep factories open, they have to do so by ensuring the highest precautionary measures.

"From a humanitarian point of view, as the largest industry we should follow the prime minister and set an example. Hopefully, you will consider announcing general holiday."

Factories will remain closed as long as the general holidays of the government continue, she said.

All government and private offices except those involved in emergency services such as law enforcement agencies and hospitals, will be closed from March 26 to April 4 to prevent the promulgation of coronavirus.

The garment factories have been in operation amid the coronavirus fear since Bangladesh reported the maiden cases of infections on March 8.

Since then, the virus has sickened 44 people and led to the death of five, according to the Institute of Epidemiology, Disease Control and Research (IEDCR).

However, factories that plan to make personal protective gear (PPE), an item crucial to fight coronavirus, can remain open, according to Huq.

Some factories have already started making PPE.

The stimulus package from the government came as the amount of losses in the garment and leather and leather goods sectors continues to swell since international retailers are cancelling or putting on hold orders every day.

Many western retailers have already shut down their stores in their respective countries because of the collapse in demand.

The closing of stores in Europe and the US badly impacted Bangladesh's apparel and leather goods export.

As of 5.00pm yesterday, \$2.67 billion worth of garment export orders were cancelled by international retailers, according to data compiled by the BGMEA.

Some 959 garment factories reported a loss of 826.42 million units of work orders.

The cancellation will affect 1.95 million workers in woven, knitwear, denim, sweater, accessories, spinning, weaving and other related businesses.

READ MORE ON B3

A coconut vendor takes a nap in the capital's Dhanmondi 27 area around Wednesday noon. The informal sector's income is taking a big hit as a majority of Dhaka residents left the lively city after the government ordered closure of all educational institutions and, for 10 days, public and private offices to curb the spread of COVID-19. A cigarette vendor nearby wryly commented that he was more likely to die from starvation than from the novel coronavirus as his sales since morning had been next to nothing.



PRABIR DAS

Number of internet connections on the cusp of 10cr landmark

STAR BUSINESS REPORT

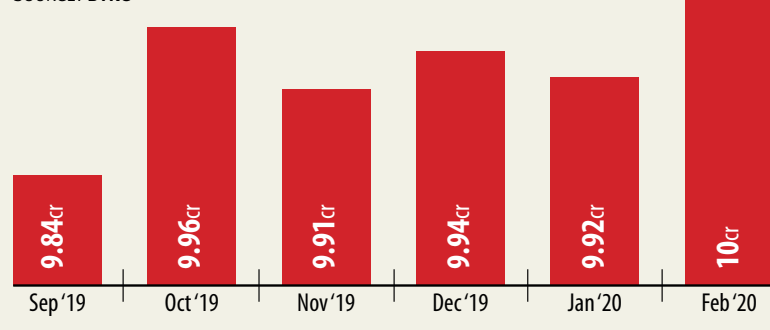
The number of active internet connections in Bangladesh is about to reach a landmark of 10 crore following a surge by 7.8 lakh in February, according to statistics published by the Bangladesh Telecommunication Regulatory Commission (BTRC) yesterday.

By the end of February, the total number of active connections was 9.99 crore, meaning that 60 per cent of the country's population had access to the internet by then. In the last six months, the internet service industry has seen ups and downs every other month. If this were not the case, the 10-crore landmark would have been achieved possibly even a few months ago, according to reports from the telecom regulator.

A very few countries in the world can reach the 10-crore mark and so,

Active internet connections in recent months

SOURCE: BTRC



Bangladesh is on the verge of making history, said industry insiders.

By this time, it is expected for Bangladesh to have already surpassed the target. If so, it will be revealed in next month's report, they added.

The total number of active internet connections in the country reached 9 crore back in August 2018 while it stood at 8 crore in November just the year before.

READ MORE ON B3

BASIS demands Tk 660cr grant, Tk 500cr loan

MUHAMMAD ZAHIDUL ISLAM

The Bangladesh Association of Software and Information Services (BASIS) is demanding a Tk 660-crore grant from the government to tide member companies over through the next six months for the pandemic-induced work orders cancellations and decline in service requests.

Expenses are estimated to run up to around Tk 1,000 crore from April to September for the 1,400 BASIS members and the government grant will be used to supplement staff salaries and office rents.

The country's apex trade body for digital services is also seeking a Tk 500-crore loan accompanied by concessions at 2 per cent interest as part of a "business continuity plan".

Another "sustenance plan" is being drafted by the Information Communication and Technology (ICT) Division of the government, though the details are currently unavailable.

The BASIS is also urging the government to bear half the bandwidth transmission costs and award contracts for developing the state's online content for education, entertainment and health services which would be run during shutdowns.

READ MORE ON B3

Commodity prices drop in Ctg wholesale hub

Leaves little impact on retail prices

DWAIPAYAN BARUA, Ctg

Wholesale prices of commodities witnessed a drastic fall at the Khatunganj wholesale hub in Chattogram in the last two days amid adequate supply and a drop in demand as the fear over coronavirus outbreak has kept customers at bay.

But the decline in the wholesale prices has barely put an impact on the kitchen markets, customers said.

Wholesale traders were seen selling different varieties of Indian onion for Tk 30 to Tk 40 a kg yesterday, a drop

from Tk 60 last week.

Chinese garlic was selling for Tk 125 to Tk 130 a kg, down from Tk 160 a week ago. However, lentil and edible oil prices remained stable.

But, the scenario was totally different last week, when retail traders rushed to purchase commodities in bulk to cash in on the panic buying in the kitchen markets.

"Prices of every commodity as well as our sales had soared last week due to a rise in demand amid poor supply," said Md Idris, general secretary of Hamidullah Miah Market Traders Association.

Hamidullah Miah Market has warehouses of onion, garlic, ginger and others, where Idris also works as a commission agent.

Khatunganj is now fully packed with different types of commodities but the number of buyers has dropped drastically.

Idris believes the prices would decrease further, as most of the items in the market are perishable.

The wholesale price of soybean oil has remained stable at Tk 3,250 to Tk 3,300 a maund (37.32kg) for the last 15 days.

READ MORE ON B3



RAJIB RAIHAN

A vegetable seller at Chattogram's Riazuddin Bazar waits earnestly for customers to come to his shop yesterday. The fear of contracting the highly contagious and lethal coronavirus has stopped people from venturing out of their homes for supplies in the port city.

NEXT STEP

Making a DIFFERENCE

Bangladesh is rapidly moving towards middle income status by 2021. Our businesses definitely offer immense opportunities for the growing economy and this diversity needs a stage for the stories untold. See Bangladesh make its mark on the global map as Making a Difference brings you our proudest success stories from across the country.

How to survive working from home

Amidst the Covid-19 outbreak, most offices have already gone into a work-from-home process. The younger, tech-savvy crowd is all for it because most are already using apps like Slack, Basecamp and even the humble Facebook Messenger to communicate.

While working from home AND getting paid seems like a dream come true, it does have a few unexpected pitfalls.

ISOLATE PROPERLY

Firstly, it creates a false sense of security as you feel you now have all the time and all the freedom in the world to finish your task. Some of us are primed for such situations. Others are the exact opposite. Distractions come easily. You are in isolation but to get the work done quickly and efficiently, you need to isolate further. Case in point, I am writing this while my two-year-old daughter is in another room away from me. Simply put, having me around means she will keep coming to ask for something. And I am a sucker for her requests.

Those who don't have kids to distract will have pets, games or Netflix. This is not a tough life if all you have to do is stay home and work.

SIT RIGHT

Your desktop and chair need to be at



an optimum height so your back and neck stay straight. Office chairs are often terrible. There is no adjustment unless raising the chair by a few inches using last year's annual report is an option. Home setup is usually no better because you don't anticipate doing a lot of work sitting down. Pay attention to posture. If you sit hunched, you get tired quicker and because you are at home, you feel the need to lie down. That is lost time in productivity.

WALK FOR A BREATH

Once you've found the right setup for yourself, remember to walk. Most of us live in apartment buildings

with not a lot of options to take a walk. Currently, not recommended to go out where you risk mingling with others. The least you can do is to get up and walk around the house awkwardly bumping into furniture.

WATCH YOUR FLUIDS

In the comfort of our homes, we forget to drink. It is easy to get dehydrated and tired. You can't risk that now. Because when the time comes for everything to go back to normal, you will need all your strength to convince making a commute back to work.

EHSANUR RAZA RONNY