

STOCKS		COMMODITIES		ASIAN MARKETS				CURRENCIES			
DSEX	CSCX	Gold	Oil	MUMBAI	TOKYO	SINGAPORE	SHANGHAI	USD	EUR	GBP	CNY
▼ 0.24%	▲ 0.05%	\$1,807.26	\$42.94	▲ 0.27%	▲ 2.22%	▼ 0.81%	▲ 1.77%	BUY TK 83.95	93.87	105.13	11.77
4,089.51	7,033.92	(per ounce)	(per barrel)	36,693.69	22,784.74	2,631.08	3,443.29	SELL TK 84.95	97.67	108.93	12.37

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# Star BUSINESS

DHAKA TUESDAY JULY 14, 2020, ASHAR 30, 1427 BS • starbusiness@thedailystar.net

## Orders are finally trickling in, but garment factories are still reaching out for the axe

REFAVET ULLAH MIRDHA

One has got to feel for the garment workers. Despite the availability of low-cost loans to pay wages, repeated requests from the labour ministry and a recent uptick in work orders from international buyers, they are getting the chop.

"So far, more than 25,000 workers have been fired although we have been suggesting the factory owners not sack them," said Shibnath Roy, inspector general of the Department of Inspection for Factories and

Establishment (DIFE).

This month alone, another 1,000 workers lost employment, according to Amirul Haque Amin, president of the National Garment Workers Federation.

The actual number of workers who lost jobs in recent months is a lot higher than the estimate of the DIFE as many were not registered properly, he said.

"Firing workers at this critical time is inhumane. This is the time when the owners should stand beside the workers. Rather, they are firing workers," Amin said, while

alleging that workers were not getting legal service benefits when they were fired.

Bangladesh's garment factories have been among the



worst-hit as the coronavirus pandemic caused the demand for apparel items to collapse in Western markets, forcing them to shutter operations after the contagion hit the shores of the country in late March.

Both the labour ministry and

the DIFE have already held several meetings with the representatives of garment factories and other stakeholders to discuss the issues of jobs and inflow of work orders.

"In every meeting, we asked the factory owners not to sack workers.

But the firing in the garment sector has continued," Roy told The Daily Star by phone.

The laying off came although the government has given the factory owners a stimulus package to pay wages and salaries to the workers, the labour leader said.

On the eve of the countrywide shutdown, the government unveiled a Tk 5,000-crore emergency package for exporters to help them pay wages and salaries to workers.

However, the pace of laying off has started to drop off as the factories are receiving an increased amount of work orders after the opening up of stores in Europe and the US, the main destinations of Bangladesh's garment items.

Some workers at some medium and small-sized factories lost jobs, said Arshad Jamal Dipu, vice-president of the Bangladesh Garment Manufacturers and Exporters Association.

READ MORE ON B3



### Rouf Chowdhury continues as Bank Asia chairman

STAR BUSINESS REPORT

Eminent industrialist A Rouf Chowdhury has recently been re-elected as chairman of Bank Asia, in what can be viewed as an extraordinary vote of confidence in his stewardship of the lender.

"He has been like an anchor for the bank and its employees. Whatever tempest comes he is the first person to face it and rescue us to safety," Md Arfan Ali, president and managing director of Bank Asia, told The Daily Star yesterday.

Chowdhury's extensive experience and dynamic leadership have driven the bank toward excellence and prosperity, he said, while citing Bank Asia's pioneering of agent banking in January 2014 as a case in point.

The bank has so far recruited 3,686 agents, which have been providing banking services to more than 30 lakh clients.

"The move brought millions of unbanked under the umbrella of the banking system. His role in the country's financial inclusion is extraordinary," Ali said.

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## Financial independence still eludes female garment workers

Finds survey by Sanem, MFO

STAR BUSINESS REPORT

Female workers are more likely than their male counterparts to make financial decisions in consultation with other family or household members, found a recent survey.

The survey, which was conducted by the South Asian Network on Economic Modelling (SANEM) in partnership with Microfinance Opportunities (MFO), comprised 14 weeks of interviews with 1,367 garment workers in Chittagong, Dhaka City, Gazipur, Narayanganj and Savar.

More than three-quarters of the working respondents are women.

The survey was conducted to assess the impact of the ongoing Pandemic on the overall working and living conditions of garment workers in Bangladesh, according to a statement from SANEM yesterday.

It looked into aspects of salary management, expenditure, savings and education decisions.

Of the respondents, 44 per cent said they managed their salaries on their own. Of them, 39 per cent of the women compared with 62

per cent of men reported that they decide how to spend their salaries.

Some 36 per cent of the garment workers reported that they shared decision-making responsibilities.

Of them, 39 per cent were women.

Some 14 per cent of the garment workers said they take what they need and hand over the rest, while 6 per cent said they handed over their salaries to someone else to decide what to do with their sum.

Additionally, only 6 per cent of garment

workers reported that the decision-maker had changed since the beginning of April.

When asked who makes the decisions on savings, 35 per cent of the garment workers reported that they do it themselves. Women were less likely to report that they make savings decisions on their own, at 30 per cent compared with 49 per cent for men.

As many as 55 per cent of the garment workers reported that savings decisions are made with the entire family. Of them, 59 per cent were women.

## Digital financial inclusion could help economic recovery

AKM ZAMIR UDDIN

Bangladesh has embraced a wide range of financial inclusion since 2010 by allowing a vast population to open an account with an initial deposit of Tk 10 to Tk 100 as the government looked to bring the unbanked under the umbrella of the banking sector.

As of March 31, banks opened 2.13 crore accounts for those who receive allowances under social safety net schemes, farmers and extremely poor.

But now a question has arisen: how much a role is the financial inclusion playing in tackling the ongoing economic maelstrom brought on by the global coronavirus pandemic?

The International Monetary Fund has recently said that the countries whose financial inclusion agenda is strong and vibrant could absorb the shocks smoothly.

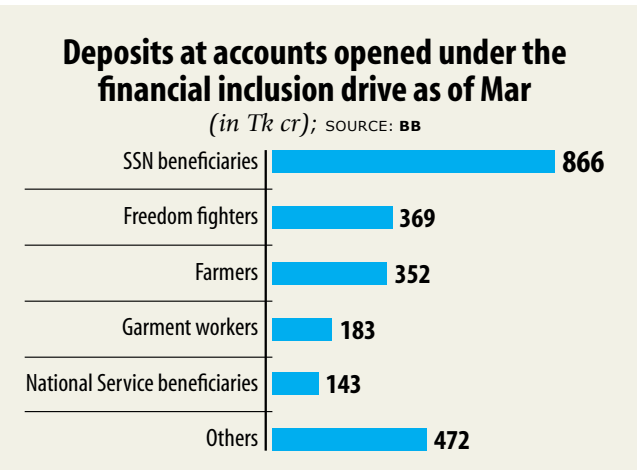
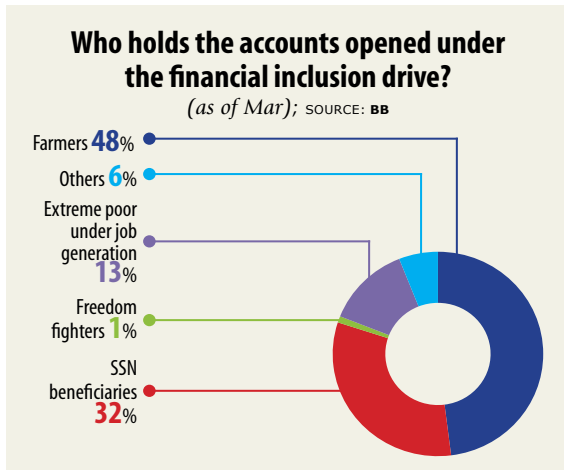
This is good news for Bangladesh given the gigantic number of accounts under the financial inclusion, which is 20 per cent of total accounts of 10.66

crore in the banking sector.

But the IMF research paper -- The Promise of Fintech: Financial Inclusion in the Post-COVID-19 Era -- has also given a message that the traditional inclusion will be unable to address the crisis.

There will have a requirement of digital financial inclusion to address the pandemic-stricken economy. Such financial system also helps people maintain social distancing to avoid the deadly pathogen.

READ MORE ON B3



## Mixed quarter for the pharma sector

AHSAN HABIB

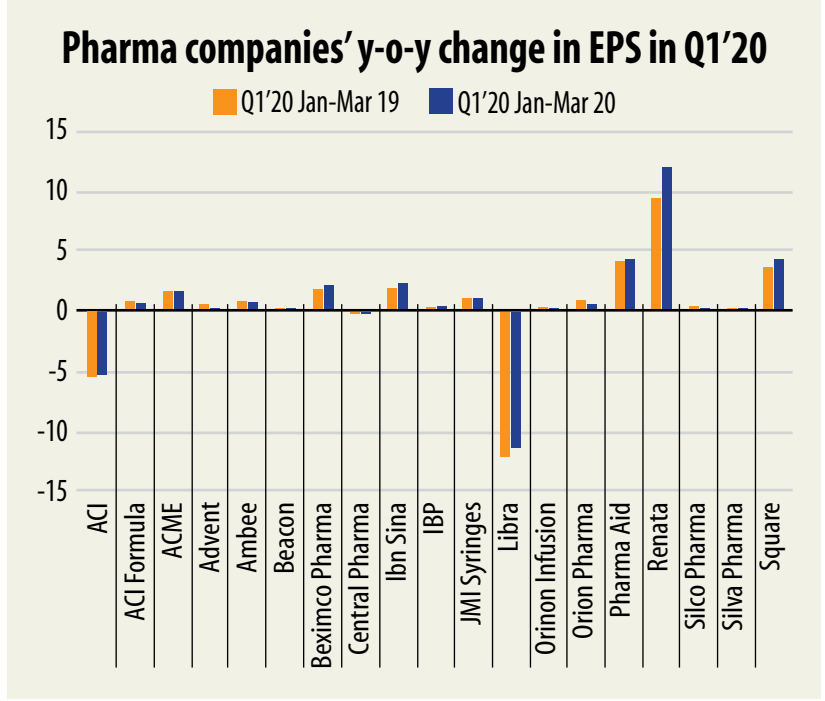
Pharmaceutical companies in Bangladesh witnessed a slump in profits during the third quarter (January-March) of fiscal 2019-20 following reduced sales of prescription medicine amid the ongoing coronavirus pandemic.

At the same time, however, seven drug manufacturers saw a rise in their earnings per share while nine others booked lower profits, according to data from the Dhaka Stock Exchange (DSE).

Meanwhile, another three pharmaceutical companies continue to incur losses and two others have yet to publish their financial records.

The majority of hospitals and private chambers were closed for a considerable amount of time during the January-March period and so, the sale of prescription medicine dropped, said Md Rafiqul Islam, head of corporate affairs and company secretary of the ACME Laboratories.

READ MORE ON B3



সঠিক সময়ে সঠিক চিকিৎসায়  
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**ব্যাংক এশিয়া**

## Life after Zoom: corporate travel agents plot safe return to business trips

REUTERS, Sydney

Corporate travel agents are using the coronavirus-induced lull in bookings to work with companies on how to get their staff out of Zoom videoconferences and safely back in the air.

They are launching new tools to provide on-the-ground information about local mask requirements, social distancing regulations and quarantine rules, as well as details of hotel, airline and ground-transport hygiene.

Travellers are moving away from cheaper online bookings to seek counsel from experienced consultants amid a slow but growing rebound in the corporate travel industry, which normally accounts for \$1.4 trillion of annual spending.

"I am seeing a trend now starting to pick up ... We can Zoom or Microsoft meetings but nothing beats the face to face," said Jo Sully, regional general manager Asia-Pacific at American Express Global Business Travel.

"I think it will be a gradual recovery in terms of that. People will maybe think 'Should I just do this via Zoom?' but the overall response is people will go back to

travelling for meetings," the Sydney-based executive said.

Her firm predicts a return to around 60 per cent-70 per cent of usual volumes in 2021, with pre-pandemic travel levels taking until 2022 or 2023.

New Zealand, which emerged from lockdown in May, is already back to half of last year's domestic booking levels, said Jamie Pherous, managing director of Brisbane-based Corporate Travel Management Ltd (CTM).

"There is pent-up demand," he said. "I was visiting some customers (in Australia) and the key feedback I get is that we've got critical decisions building that I can never resolve over a video conference."

A CTM survey found 90 per cent of its customers in Australia and New Zealand had experienced a negative impact on business growth due to their inability to travel.

Chinese domestic bookings are around 60 per cent of pre-pandemic levels and some European markets have begun to pick up as border restrictions there ease, said Chris Galanty, the London-based global chief executive of Flight Centre Travel Group Ltd's corporate divisions.

## Pineapple chips, a saviour for farmers in the hills

FROM PAGE B4

Over 1,000 people in the upazila are now involved in the production of the tropical fruit, and they produce so much pineapple that they have to struggle to find buyers.

"That's why we have been demanding the establishment of a factory which can process and sell our pineapples in the form of chips or juice," he added.

The pineapple chips factory was opened in Naniarchar as a pilot project, said YRFP director Masud.

The government will go for commercial production if the product gets a good response from the market, he added.

Farmers in the area do not get a fair price for their produce and a huge amount of unsold pineapples rot each year, said Mohammad Shafiqul Islam, deputy director of the Naniarchar Horticulture Centre.

"No chemical is mixed with the chips that we make after collecting pineapples from local gardens," Islam said.

"Having a pineapple chips factory in our district is good news for farmers like us," said Sushanta Chakma, a farmer in the upazila's Burighat area.

"Hopefully, the authorities concerned will buy pineapples from our gardens to make these chips. But farmers also have to be very cautious about getting a fair price," Chakma said.

Normally, pineapple is sold at Tk 20-25 a pair in the local market while for bulk purchases, the price of 1,000 pieces hovers between Tk 4,000 and Tk 5,000, he added.

## Pandemic delays minimum wage for tea, jute mill workers

FROM PAGE B4

Sheikh Shamsul Abedin, who represents jute mill owners at the board, said several meetings took place after the declaration last week.

"We are gathering data from various mills regarding wages," he said.

Abedin, also chairman of Rajbari Jute Mills, said workers in many spinning and jute mills are getting higher wages than the declared rates of 2013.

"There is a shortage of jute mill workers. So, owners pay higher to retain them," he said.

"It would be better if the new minimum wage is fixed once normalcy returns," said Mohammad Zahurul Islam, general secretary of the Printing Industries Association of Bangladesh.

Workers and employees in the printing sector get higher than the minimum wage fixed in 2011, he added.

Some 500,000 people used to work in the printing sector before the Covid-19 broke out, according to Islam.

Jatiya Sramik League President Fazlul Haque Montu, who represents workers at the board, said a number of members, including representatives of owners, are unwilling to attend meetings amid the spread of the novel virus.

"The office is not spacious enough to ensure proper social distancing for all

members during meetings," he said.

On holding virtual meetings, Montu said he would raise the issue with the board chairman.

Kazi Saifuddin Ahmed, labour adviser of the Bangladesh Employers' Federation, said it is not possible for him to be physically present at the meetings. However, Ahmed also said he would have no qualms if meetings are held virtually.

On the other hand, Chairman of the board Khandaker Hasan Md Firoz said it is not convenient to hold virtual meetings for the fixation of minimum wages.

It may not be possible to get all views and present all the information properly through virtual meetings. Therefore, physical presence at meetings is more convenient, he added.

"We will take the initiative after the upcoming Eid so that we can hold some meetings," said Firoz.

The board recommended minimum wages for workers in the plastic industry, re-rolling mills, leather goods and footwear factories and private transport sector in fiscal 2019-20.

The government had declared new minimum wages for workers in the aluminium and enamel, garments, glass and silicate sectors during the previous fiscal year.

## Rouf Chowdhury continues as Bank Asia chairman

FROM PAGE B1

Now, Bank Asia, whose main sponsor is Chowdhury, is bringing in another form of innovation into the country's banking landscape.

By December, it is set to form a neobank, a kind of digital banking operation where no branch is required as the service is rendered completely online. The customers of the platform will settle all transactions by way of using apps and online modules.

Although clients now do banking by way of using the internet and apps, their accounts are with the branches. Under the neobank platform, accounts will not have any attachment to the branch.

Chowdhury, who is a graduate in business management from the prestigious American university MIT, spearheaded the creation of Bank Asia in 1999 by acquiring Bangladesh operations of Canadian Bank of Nova Scotia. It later acquired the Bangladesh operations of Pakistani bank Muslim Commercial Bank.

Today, the lender has 129 branches and 182 ATM booths across the country.

As of June, the bank disbursed Tk 23,500 crore in loans and mobilised deposits of nearly Tk 27,000 crore. The number of its deposit account is over 42 lakh.

The bank last year has undertaken a five-year plan to generate jobs in various parts of the country by way of building production-oriented institutions and to reach out to all parts of the country with its services.

Chowdhury started his business in 1980.

He founded more than 50 companies whose business interests range from automobiles, pharmaceuticals, real estate, IT, deep-sea fishing, telecommunications, electronics, food processing to bank and insurance and organisations in the last three decades.

Chowdhury is the chairman of Rangs Group and Sea Resources Group. He is also a director of The Daily Star, the highest circulated English daily in the country.

Listed in 2004, Bank Asia's share has been on the ascent for the past week. Yesterday, its shares closed at Tk 16.90.

## Smart lampposts in the limelight

FROM PAGE B4

Mobile carrier Robi established its network on both the towers, enhancing service quality in the area.

The deployment of the multipurpose smart lamp pole has brought multiple players from the ecosystem together to provide uninterrupted connectivity to the citizens.

The arrangement allows the tower company to sell its tower space to mobile phone operators using the DNCC's spare or unused spaces. In return, citizens get free services such as free Wi-Fi, light, air quality report, awareness messages and smart bin, according to the mayor.

The installation of the poles also makes ready the telecom industry for the upcoming 5G technology as a huge number of towers would be required for the fifth-generation service.

"While we focus on ensuring continuous, stable and fast connectivity for all the citizens, we are also committed to enabling the nation's 5G readiness by introducing next-generation solutions such as smart city solutions," Ricky Steyn, managing director of edotco Bangladesh said.

The company currently owns and operates more than 10,000 telecom towers across the country and is developing towers that are power-efficient, eco-friendly and are not harmful.

Md Jahurul Haque, chairman of the Bangladesh Telecommunication Regulatory Commission; Muhammad Zafar Iqbal, professor of computer science and engineering at Shahjalal University of Science and Technology, and Mahtab Uddin Ahmed, chief executive officer of Robi, attended the virtual event.

## Graduate employability matters more than ever

FROM PAGE B4

This could also be a result of the country's open education industry, where local and international universities are competing with each other to recruit students based on employability and entrepreneurship development rates.

The scenario is almost similar in the case of Vietnam, another emerging Asian country, where universities have been developing educational operations, modules and lecturers according to the needs of now and the future.

Universities in Vietnam have to promote themselves by highlighting their graduates' employability and entrepreneurship rates rather than merely promoting themselves for recruitment while keeping the students in the dark about their future, much like the universities in Bangladesh.

The higher education industry should be opened for foreign renowned universities that would create a competitive environment, which would act as a tonic for local universities to bring in improvements.

Universities should also provide continuous training to every faculty member, so they understand what is going on around the world to give updated knowledge to students.

Both public and private universities

should have industry collaboration, not only with the national and multinational companies, but also with local small and micro enterprises.

It will contribute to a student's ability to achieve practical experience by showing them how situations in a work environment can change dramatically or slowly. In turn, this will make them curious and adaptive to learning new methods to ensure employability after graduation.

Otherwise, graduates will not be able to get a job and will not be able to retain the job after joining. At the same time, they might not be creative enough to be an entrepreneur with their theoretical knowledge gained from universities.

Many employed graduates are losing jobs due to a lack of technological and contemporary knowledge and skills as well as poor adaptive ability.

Hence, if students are not given the right education according to the demand of the current and forthcoming job market, an unemployment pandemic will start and remain over years in our country.

*Md Asadul Islam is a lecturer at Swinburne University of Technology (Sarawak Campus) and Abu Naser Mohammad Saif is an assistant professor at Dhaka University.*

**Government of the People's Republic of Bangladesh**  
Ministry of Health and Family Welfare  
Directorate General of Health Services  
COVID-19 Response Emergency Assistance Project  
Mohakhali, Dhaka 1212

No. DGHS/PD/COVID-19 REAP/Consultant/16/2020/34 Date: 12 July 2020

**Request for Expressions of Interest (EOI) for Selection of Consultant for the Position of Project Management Coordinator (Individual, National), (Package: IC-5)**

- The Directorate General of Health Services of Ministry of Health and Family Welfare has been allocated public funds from the development budget of the Government of the People's Republic of Bangladesh (GOB) and financed by GOB and the Asian Development Bank (ADB) towards the cost of COVID 19 Response Emergency Assistance Project (CREAP) and, intends to apply part of the proceeds of these funds under the ADB's Loan No. 3819-BAN, to eligible payments to the selected consultant under the consultancy services for Procurement Specialist (Individual, National).
- The COVID-19 Response Emergency Assistance Project (the project) will support the Government of Bangladesh in addressing the immediate and urgent needs for financial, logistical and systemic support to deal with the COVID-19 outbreak. The project is an integral and vital part of the National Preparedness and Response Plan for containment, mitigation and management of COVID-19. The project is financed by GOB and ADB. The project will support the procurement of equipment and supplies, the upgrading of health and testing facilities, and build system and community capacities for surveillance, prevention and response to COVID-19. The civil works activities includes construction/renovation/remodeling of medical centres at 26 land ports, construction of isolation units and critical care units at 17 selected Medical College Hospitals and embellishment of 19 modern microbiology labs. The PIU will carry out the emergency procurement of the project. Relevant UN agencies will be engaged to procure medical equipment, medicines, and other medical consumables. PIU may take support from the Central Medical Stores Depot (CMSD) of the MOHFW for procurement of selected goods and the Public Works Department (PWD) of the Ministry of Housing and Public Works for civil works.
- The project will engage One National Project Management Coordinator as per requirement of TOR. The duration of the assignment is continuously for 20 (Twenty) person-months. It is expected that the services will commence tentatively from August, 2020. The detailed TOR for this assignment is available on ADB's CSRN or CMS website ([csrn.adb.org](http://csrn.adb.org) or [cms.adb.org](http://cms.adb.org)) and DGHS website (<https://www.dghs.gov.bd>). The detailed Terms of Reference (TOR) can be obtained by contacting the office of the Project Director during regular office hours or can be requested to the email [pdcreap@ld.dghs.gov.bd](mailto:pdcreap@ld.dghs.gov.bd).
- DGHS now invites eligible National Individual Consultant to submit Expression of Interest (EOI) for providing the required services. The interested consultant may obtain further information from ADB's CMS and, if necessary, by applying to the address below during regular office hour. The national specialist shall be the citizen of the People's Republic of Bangladesh.
- EOI must be submitted in standard template through ADB's Consultant Management System (CMS) at <http://cms.adb.org> along with detailed CV. Only online submission in ADB's CMS will be evaluated.
- A Consultant will be selected using the Individual Consultant Selection (ICS) method in accordance with the Procurement Regulations for ADB Borrowers, 2017. In addition to ADB's eligibility requirements, the short-listing shall be carried out using the following three major criteria corresponding to the EOI Evaluation Template:
  - General qualification
  - Assignment related experience
  - Regional experience and others.
- The deadline for submission of Expressions of Interest (EOI) is 11:59pm (Manila local time) on 20 July, 2020 through ADB CMS.
- The procuring entity reserves the right to accept or reject any or all EOIs received without assigning any reason thereof.

*Dr. Md. Aminul Hasan*  
**Dr. Md. Aminul Hasan**  
Director (Hospital), Directorate General of Health Services  
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GD-1125

**Government of the People's Republic of Bangladesh**  
Ministry of Health and Family Welfare  
Directorate General of Health Services  
COVID-19 Response Emergency Assistance Project  
Mohakhali, Dhaka 1212

No. DGHS/PD/COVID-19 REAP/Consultant/16/2020/35 Date: 12 July 2020

**Request for Expressions of Interest (EOI) for Selection of Consultant for the Position of Civil Engineer (Individual, National), (Package: IC-6)**

- The Directorate General of Health Services of Ministry of Health and Family Welfare has been allocated public funds from the development budget of the Government of the People's Republic of Bangladesh (GOB) and financed by GOB and the Asian Development Bank (ADB) towards the cost of COVID 19 Response Emergency Assistance Project (CREAP) and, intends to apply part of the proceeds of these funds under the ADB's Loan No. 3819-BAN, to eligible payments to the selected consultant under the consultancy services for Procurement Specialist (Individual, National).
- The COVID-19 Response Emergency Assistance Project (the project) will support the Government of Bangladesh in addressing the immediate and urgent needs for financial, logistical and systemic support to deal with the COVID-19 outbreak. The project is an integral and vital part of the National Preparedness and Response Plan for containment, mitigation and management of COVID-19. The project will support the procurement of equipment and supplies, the upgrading of health and testing facilities, and build system and community capacities for surveillance, prevention and response to COVID-19. As primarily identified at appraisal the strengthening of point of entry at the 26 land ports, establishment of isolation unit and critical care unit at 17 medical college hospitals, and embellishment of modern microbiology laboratory with PCR at the 19 locations of MCHs, Infectious Diseases Hospitals (IDH) and institutions (IEDCR, IPH, NILMRC and BSMMU). These medical facilities will be improved with infrastructures through civil construction, provided equipment and necessary medical supplies for screening, isolating, and managing the COVID-19 affected patients. The PIU will carry out the emergency procurement of the project. PIU may take support from the Public Works Department (PWD) of the Ministry of Housing and Public Works for civil works.
- The project will engage One Civil Engineer as per requirement of TOR. The duration of the assignment is continuously for 12 (Twelve) person-months. It is expected that the services will commence tentatively from August, 2020. The detailed TOR for this assignment is available on ADB's CSRN or CMS website ([csrn.adb.org](http://csrn.adb.org) or [cms.adb.org](http://cms.adb.org)) and DGHS website (<https://www.dghs.gov.bd>). The detailed Terms of Reference (TOR) can be obtained by contacting the office of the Project Director during regular office hours or can be requested to the email [pdcreap@ld.dghs.gov.bd](mailto:pdcreap@ld.dghs.gov.bd).
- DGHS now invites eligible National Individual Consultant to submit Expression of Interest (EOI) for providing the required services. The interested consultant may obtain further information from ADB's CMS and, if necessary, by applying to the address below during regular office hour. The national specialist shall be the citizen of the People's Republic of Bangladesh.
- EOI must be submitted in standard template through ADB's Consultant Management System (CMS) at <http://cms.adb.org> along with detailed CV. Only online submission in ADB's CMS will be evaluated.
- A Consultant will be selected using the Individual Consultant Selection (ICS) method in accordance with the Procurement Regulations for ADB Borrowers, 2017. In addition to ADB's eligibility requirements, the short-listing shall be carried out using the following three major criteria corresponding to the EOI Evaluation Template:
  - General qualification
  - Assignment related experience
  - Regional experience and others.
- The deadline for submission of Expressions of Interest (EOI) is 11:59pm (Manila local time) on 22 July, 2020 through ADB CMS.
- The procuring entity reserves the right to accept or reject any or all EOIs received without assigning any reason thereof.

*Dr. Md. Aminul Hasan*  
**Dr. Md. Aminul Hasan**  
Director (Hospital), Directorate General of Health Services  
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GD-1126

# Google to commit \$10b to India

**REUTERS, New Delhi**

Alphabet Inc's Google on Monday said it will spend around \$10 billion in India over the next five to seven years through equity investments and tie-ups, marking its biggest commitment to a key growth market.

The investments will be done through a so-called digitization fund, highlighting Google's focus on the rapid pace of growth of apps and software platforms in India, one of the world's biggest internet services markets.

"We'll do this through a mix of equity investments, partnerships, and operational, infrastructure and ecosystem investments," Sundar Pichai, CEO of Alphabet, said on a webcast during the annual "Google for India" event.

"This is a reflection of our confidence in the future of India and its digital economy."

Google has already made some direct and indirect investments in Indian startups such as



**Sundar Pichai, CEO of Alphabet, at the 50th World Economic Forum in Davos, Switzerland.**

local delivery app Dunzo.

Beyond investments via the fund, Google would also focus on areas such as artificial intelligence and education in India, Pichai told Reuters in an interview.

Indian-born Pichai joined Google in 2004, and is widely credited for making the Chrome browser. He replaced company co-founder Larry Page as CEO of parent Alphabet Inc last year.

"Sundar Pichai, who is heading Google, is a very powerful symbol of the creative potential of India's human resource," India's technology minister Ravi Shankar Prasad said at the event.

The US tech group, whose Android mobile operating system powers a bulk of India's roughly 500 million smartphones, will continue to work with manufacturers to build low-cost devices so that more and more people can access the internet, another Google executive said.

# Mixed quarter for the pharma sector

**FROM PAGE B1**

ACME Laboratories is a leading pharmaceutical company that recorded about Tk 912 crore in sales halfway through fiscal 2018-19, according to data from the DSE.

However, the company's earnings per share fell 3.44 per cent year-on-year to Tk 1.68 in the third quarter of the previous fiscal year. ACME Laboratories was listed on the DSE back in 2016.

The government announced a two-week nationwide general holiday, beginning on March 26, in a bid to contain the spread of coronavirus in Bangladesh.

However, after the situation deteriorated, the lockdown was extended by two months.

"But our COVID-19 related medicines were sold out due to panic buying so we had to increase the production of these types of medicines gradually," Islam said.

Besides, the industry continues to suffer from a shortage of raw materials, forcing manufacturers to produce as much as possible given the situation, he added.

"People were anxious about getting infected, so most of them avoided trips to the physician's office unless they showed signs of respiratory issues or high-grade fever," said a top official of an asset management company that heavily invests in pharma stocks.

In light of this fact, the sale of drugs used

to treat other diseases decreased amid the pandemic.

On the other hand, one positive that arose from the situation was that several listed drugmakers saw a rise in their profits during the January-March period and the same cannot be said for all other sectors, he added.

Due to their increased profitability, the seven pharmaceutical companies mentioned above were a top attraction for investors on the DSE trading board.

Square Pharmaceuticals led the list in turnover last week with the total value for stocks traded being about Tk 80 crore. Square was followed by Beximco Pharmaceuticals and Beacon Pharmaceuticals, according to the weekly market analysis of UCB Capital.

In March, there was some panic buying so although profits rose in that month, it did not continue into the next quarter, said Md Jubayer Alam, company secretary of Renata. Renata, another listed company, recorded sales of Tk 2,221 crore in fiscal 2018-19.

People bought medicine in a frenzy in March due to fear of shortages when the pandemic intensified, Alam said.

In the fourth quarter (April-June), almost all pharmaceuticals companies saw a 20 per cent decrease in sales as people avoided seeing their doctors at the time unless absolutely necessary, he added.

# Digital financial inclusion could help economic recovery

**FROM PAGE B1**

Although the Bangladesh Bank does not have available data on how many of the 2.13 crore accounts opened under the drive are active, there has been a strong indication that the majority of them are inoperable given the amount of deposit trend with the accounts.

The outstanding deposit in the accounts stood at Tk 2,385 crore as of March.

A tiny portion of the accounts is used to receive farm loans while the government makes social safety net payments to the extreme poor, underprivileged populations and freedom fighters through the accounts.

The number of accounts under the financial inclusion programme has been increasing over the years, but the trend has failed to put a substantial impact on the economy, said two officials of the central bank who are working on the matter.

For instance, in the first quarter of the year, the marginal people opened 7.95 lakh accounts, which were hardly used.

As per the government and the central bank instruction, these accounts can't be rendered dormant. Banks treat an account inactive if they are not used for six months in a row.

The accounts will remain inoperable in the coming days if the account holders don't use them digitally like they use the accounts of mobile financial service (MFS).

But this is a tough job as 89.12 per cent of the accounts have been opened by state-run lenders, which have not brought their all branches under online coverage.

The higher-ups of the central bank should take an initiative promptly as the post-pandemic-era will be completely different from the current stage, said a BB official.

People from all walks of life who are settling transactions through banking channel are increasingly opting virtual banking to protect themselves from the deadly virus. This will form as a habit and the majority of the customers will carry out banking from home.

The IMF in its publication gave an anecdote about the future digital financial inclusion and lending scenario.

In a remote location in a low-income country, a woman wakes up early in the morning and dials her mobile. She is borrowing a very small amount digitally to buy vegetables from the local market.

During the day, she will sell her inventory at her shop located on the outskirts of the town. Some customers will pay her using a mobile wallet and others with cash.

She will transfer the cash onto her phone at the shop next door, where the merchant is also a mobile money agent.

At the end of the day, she will be able to pay back the loan and keep the profit on her mobile wallet. She can use mobile money to pay for the gas she uses to cook dinner, as the utility company has recently connected its payment system to the mobile money infrastructure.

Such a digital inclusion is also possible in Bangladesh in one year or two if required measures are taken right now, several central bankers say.

The accounts under the financial inclusion programmes will have to be linked to mobile phones like the operational system of MFS accounts. The clients have to be given a scope to operate the accounts through mobile phones.

The existing MFS agents could help them deposits and withdrawals and the government should provide subsidy to them to do so, said

the central bankers.

The IMF paper found that adoption of digital payments is significantly and positively associated with growth.

During the pandemic, technology has created new opportunities for digital financial services to accelerate and enhance financial inclusion, amid social distancing and containment measures, it said. During the crisis, smooth access to government electronic systems that are well-integrated with digital financial services platforms such as fintech firms and digital banking are proving to be critical in providing wide-reaching policy support promptly and without contact to the public.

If they are not easily accessible or not well-integrated, fiscal support announcements -- no matter how large -- will fail to reach the most vulnerable and needy, the paper said.

The government has provided funds to the garment sector under a stimulus package and the wages to the workers have been paid through MFS channel.

It should widen the digital financial inclusion for implementation of the total stimulus packages worth more than Tk 103,000 crore.

Ahsan H Mansur, executive director of the Policy Research Institute of Bangladesh, echoed.

"The gigantic number of accounts could be enlisted with the agent banking as well to expedite the digital financial inclusion," he said.

The central bank is thinking about how to give a boost to digital financial inclusion to keep up with the time, said Md Anwarul Islam, general manager of the Financial Inclusion Department of the central bank.

The move will be easier if state lenders embrace online banking in the quickest possible time.

# Orders are finally trickling in, but garment factories are still reaching out for the axe

**FROM PAGE B1**

"We are urging the owners not to fire workers. We are telling them to wait for at least two months as the inflow of work orders is increasing," he said.

A good number of workers have come to the DIFE office to lodge complaints about the shutdown of factories, according to Roy.

Many factories employ 200 to 400 workers and these units are in big trouble as they do not have work orders and their financial strength is not strong.

"So, they are shutting down the units," Roy said. He, however, did not give an exact number of factories that have been closed.

Although the work orders are returning, the factories are not running at full capacity yet. The sector has more than 30 per cent shortage of work orders, he said.

Some 351 factories with a combined export value of \$12.26 billion in the last fiscal year are running in full scale and there is no job loss in these units, the

entrepreneur said.

There are 341 medium-sized factories with an export value of \$4.1 billion. These factories are running at 60 per cent of their capacity and are trying to revive their business.

"Some workers lost jobs from these medium level garment factories," said the entrepreneur.

The number of small garment units is 642 with an export value of \$2.86 billion. Three lakh workers are employed in these units.

"The small units are struggling to survive because of the lack of work orders. If 10 per cent of their workers lose jobs in this difficult time, it would not be surprising," Dipu added.

The inflow of work orders is expected to improve further from September.

"The tally of the fired workers will not be too high as no factory owner wants to lose skilled workers as workers matter at the end of the day," Dipu said.

**Government of the People's Republic of Bangladesh**  
Ministry of Health and Family Welfare  
Directorate General of Health Services  
COVID-19 Response Emergency Assistance Project  
Mohakhali, Dhaka 1212

No. DGHS/PD/COVID-19 REAP/Consultant/16/2020/36 Date: 12 July 2020

**Request for Expressions of Interest (EOI) for Selection of Consultant for the Position of Civil Engineer (Individual, National), (Package: IC-7)**

- The Directorate General of Health Services of Ministry of Health and Family Welfare has been allocated public funds from the development budget of the Government of the People's Republic of Bangladesh (GOB) and financed by GOB and the Asian Development Bank (ADB) towards the cost of COVID 19 Response Emergency Assistance Project (CREAP) and, intends to apply part of the proceeds of these funds under the ADB's Loan No. 3819-BAN, to eligible payments to the selected consultant under the consultancy services for Procurement Specialist (Individual, National).
- The COVID-19 Response Emergency Assistance Project (the project) will support the Government of Bangladesh in addressing the immediate and urgent needs for financial, logistical and systemic support to deal with the COVID-19 outbreak. The project is an integral and vital part of the National Preparedness and Response Plan for containment, mitigation and management of COVID-19. The project will support the procurement of equipment and supplies, the upgrading of health and testing facilities, and build system and community capacities for surveillance, prevention and response to COVID-19. As primarily identified at appraisal the strengthening of point of entry at the 26 land ports, establishment of isolation unit and critical care unit at 17 medical college hospitals, and embellishment of modern microbiology laboratory with PCR at the 19 locations of MCHs, Infectious Diseases Hospitals (IDH) and institutions (IEDCR, IPH, NILMRC and BSMMU). These medical facilities will be improved with infrastructures through civil construction, provided equipment and necessary medical supplies for screening, isolating, and managing the COVID-19 affected patients. The PIU will carry out the emergency procurement of the project. PIU may take support from the Public Works Department (PWD) of the Ministry of Housing and Public Works for civil works.
- The project will engage One Civil Engineer as per requirement of TOR. The duration of the assignment is continuously for 12 (Twelve) person-months. It is expected that the services will commence tentatively from August, 2020. The detailed TOR for this assignment is available on ADB's CSRN or CMS website ([csrn.adb.org](http://csrn.adb.org) or [cms.adb.org](http://cms.adb.org)) and DGHS website (<https://www.dghs.gov.bd>). The detailed Terms of Reference (TOR) can be obtained by contacting the office of the Project Director during regular office hours or can be requested to the email [pdcreap@ld.dghs.gov.bd](mailto:pdcreap@ld.dghs.gov.bd).
- DGHS now invites eligible National Individual Consultant to submit Expression of Interest (EOI) for providing the required services. The interested consultant may obtain further information from ADB's CMS and, if necessary, by applying to the address below during regular office hour. The national specialist shall be the citizen of the People's Republic of Bangladesh.
- EOI must be submitted in standard template through ADB's Consultant Management System (CMS) at <http://cms.adb.org> along with detailed CV. Only online submission in ADB's CMS will be evaluated.
- A Consultant will be selected using the Individual Consultant Selection (ICS) method in accordance with the Procurement Regulations for ADB Borrowers, 2017. In addition to ADB's eligibility requirements, the short-listing shall be carried out using the following three major criteria corresponding to the EOI Evaluation Template:
  - General qualification
  - Assignment related experience
  - Regional experience and others.
- The deadline for submission of Expressions of Interest (EOI) is 11:59pm (Manila local time) on 22 July, 2020 through ADB CMS.
- The procuring entity reserves the right to accept or reject any or all EOIs received without assigning any reason thereof.

*Aminul Hasan 12/7/20*  
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GD-1127

**Government of the People's Republic of Bangladesh**  
Ministry of Health and Family Welfare  
Directorate General of Health Services  
COVID-19 Response Emergency Assistance Project  
Mohakhali, Dhaka 1212

No. DGHS/PD/COVID-19 REAP/Consultant/16/2020/37 Date: 12 July 2020

**Request for Expressions of Interest (EOI) for Selection of Consultant for the Position of Environmental Safeguards Specialist (Individual, National), (Package: IC-8)**

- The Directorate General of Health Services of Ministry of Health and Family Welfare has been allocated public funds from the development budget of the Government of the People's Republic of Bangladesh (GOB) and financed by GOB and the Asian Development Bank (ADB) towards the cost of COVID 19 Response Emergency Assistance Project (CREAP) and, intends to apply part of the proceeds of these funds under the ADB's Loan No. 3819-BAN, to eligible payments to the selected consultant under the consultancy services for Procurement Specialist (Individual, National).
- The COVID-19 Response Emergency Assistance Project (the project) will support the Government of Bangladesh in addressing the immediate and urgent needs for financial, logistical and systemic support to deal with the COVID-19 outbreak. The project is an integral and vital part of the National Preparedness and Response Plan for containment, mitigation and management of COVID-19. The project is financed by GoB and ADB. The project will support the procurement of equipment and supplies, the upgrading of health and testing facilities, and build system and community capacities for surveillance, prevention and response to COVID-19. The civil works activities includes construction/renovation/remodeling of medical centres at 26 land ports, construction of isolation units and critical care units at 17 selected Medical College Hospitals and embellishment of 19 modern microbiology labs. The PIU will carry out the emergency procurement of the project. PIU may take support from the Public Works Department (PWD) of the Ministry of Housing and Public Works for civil works. The main objective of the assignment is to ensure that the project complies with the relevant Safeguards Policy Statement for environmental safeguards, the environmental assessment and review framework (EARF), activity selection criteria for the project, and national laws and regulations, while allowing implementation in the shortest possible timeframe.
- The project will engage One National Environmental Safeguards Specialist as per requirement of TOR. The duration of the assignment is continuously for 12 (Twelve) person-months. It is expected that the services will commence tentatively from August, 2020. The detailed TOR for this assignment is available on ADB's CSRN or CMS website ([csrn.adb.org](http://csrn.adb.org) or [cms.adb.org](http://cms.adb.org)) and DGHS website (<https://www.dghs.gov.bd>). The detailed Terms of Reference (TOR) can be obtained by contacting the office of the Project Director during regular office hours or can be requested to the email [pdcreap@ld.dghs.gov.bd](mailto:pdcreap@ld.dghs.gov.bd).
- DGHS now invites eligible National Individual Consultant to submit Expression of Interest (EOI) for providing the required services. The interested consultant may obtain further information from ADB's CMS and, if necessary, by applying to the address below during regular office hour. The national specialist shall be the citizen of the People's Republic of Bangladesh.
- EOI must be submitted in standard template through ADB's Consultant Management System (CMS) at <http://cms.adb.org> along with detailed CV. Only online submission in ADB's CMS will be evaluated.
- A Consultant will be selected using the Individual Consultant Selection (ICS) method in accordance with the Procurement Regulations for ADB Borrowers, 2017. In addition to ADB's eligibility requirements, the short-listing shall be carried out using the following three major criteria corresponding to the EOI Evaluation Template:
  - General qualification
  - Assignment related experience
  - Regional experience and others.
- The deadline for submission of Expressions of Interest (EOI) is 11:59pm (Manila local time) on 22 July, 2020 through ADB CMS.
- The procuring entity reserves the right to accept or reject any or all EOIs received without assigning any reason thereof.

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GD-1128

# Pandemic delays minimum wage for tea, jute mill workers



SECTOR	YEAR OF LAST REVISION	CATEGORY	BASIC PAY (TK)	TOTAL (TK)
Private jute mill	2013	Worker	2,700	4,380
		Employee	3,200	5,400
Printing press	2011	Worker	3,000	4,450
		Employee	4,000	5,800
Tea garden		Worker Tk 102 (daily)		
Security service		Fixation of new wage underway		

SOHEL PARVEZ

The wait for workers of four sectors, including private jute mills and tea gardens, for new wages has gotten longer as the fixation of their minimum wages was halted following the authorities' unwillingness to join physical meetings amid the pandemic.

The minimum wage board under the labour and employment ministry in a notice last week said it could not carry out activities to fix a minimum wage for workers in private jute mills, tea gardens, printing press and security services from March 26 to May 30 due to the general holiday.

"Considering the current situation, members of the board have expressed disinclination to attend meetings. The dates of meetings will be fixed and all will be informed accordingly once the coronavirus situation improves and normalcy returns," the board said in the notice.

This disclosure comes at a time when tens of thousands of workers, including nearly 150,000 employed in private jute mills and 140,000 in tea gardens, are waiting to get new wages.

The minimum wage for workers at the private jute mills is Tk 4,380 per month with Tk 2,700 being their basic pay -- which

is one-third of the minimum wage fixed by the government for workers at state-run mills, including jute.

Meanwhile, tea workers get Tk 102 per day now along with 3,270 grams of rice or wheat flour, said Rambhajan Kairi, general secretary of the Bangladesh Tea Workers Union.

"Workers are living from hand to mouth. We want the government to take a special initiative to declare minimum wages for us," he said.

Kairi, who represents tea workers on the board, said tea gardens were not shut even for a day because of the coronavirus.

"Workers are working amid risk of infection," he said, adding that the issue of fixing a minimum wage could be moved forward by holding virtual meetings as not all members are willing to be present physically amid Covid-19 outbreak.

"A number of big decisions are being taken [by the government] through virtual meetings," said Kairi, demanding Tk 300 as daily wage for tea workers.

Shahidullah Kha, who represents jute mill workers in the private sector on the board, said he is willing to join the meeting of the wage board.

READ MORE ON B2

# Smart lampposts in the limelight

Edotco rolls out smart city solutions with DNCC

STAR BUSINESS REPORT

At first sight, it looks like an ordinary lamppost. But what separates it from the rest is that it, apart from lighting the area, offers high-speed telecommunications connectivity and Wi-Fi service, facilitates waste management, gives real-time air quality data and serves as digital signage for the community.

Close-circuit cameras can also be installed on it, beefing up security surveillance. The pole shows how a smart city would look like as Dhaka aspires to become one.

Embarking on making Dhaka a smart city is not just a reverie because multipurpose poles have already been set up under a joint initiative of several telecom companies and the Dhaka North City Corporation (DNCC).

Edotco Bangladesh, an integrated telecommunications infrastructure services company, has deployed two such poles in Dhaka -- one in Banani and another in Gulshan-2 DCC market.

"I am committed to converting Dhaka into a smart city and we are excited to be able to deploy smart city solutions like this for the first time, giving our people a new and improved platform for social

and civil services," said DNCC Mayor Md Atiqul Islam while inaugurating the initiative during a virtual programme yesterday.

"This will not only provide excellent connectivity but also improved quality of life. This is an ideal example of PPP."

The smart lamp pole is the result of a public-private partnership (PPP) aimed at developing smart city features on a pilot basis. If the piloting succeeds, more than 200 such solutions will be put up in the DNCC area.

This would allow smartphone users to use free Wi-Fi for 20 minutes with eight megabytes per second download speed within 40 to 50 metres radius of the pole. If a user wants to consume more data, they can purchase additional time slots from internet service provider Sheba using mobile balance.

An internet of things device installed on the 36-foot tower will give information about the filing status of the smart bins located within a 100-metre radius of the pole to the DNCC monitoring centre, saying whether they are full or not.

If required, the city corporation will collect the bins or replace them with fresh ones.

READ MORE ON B2



# Pineapple chips, a saviour for farmers in the hills

ANVIL CHAKMA, Rangamati

Pineapple chips, an innovative and nutrition-dense snack, are currently being produced at Naniarchar upazila of Rangamati in a bid to help farmers who often do not get

a fair price because of a production glut.

The local horticulture centre is producing the chips on an experimental basis under the Department of Agricultural Extension's 'Development of

nutrition through Year-Round Fruit Production (YRFP) project.

The snack has been branded as YRFP 'Ananas' chips and is being sold at Tk 30 per 50gm pack.

The initiative was taken to save local farmers who have been

suffering from overproduction of the fruit in the area, said Mehdi Masud, director of the project.

Pineapple was cultivated on 2,130 hectares of land in Rangamati this year with a production target of 55,835 tonnes, according to data of the District Agricultural Extension Department.

In Naniarchar alone, the fruit rich in vitamins, enzymes and antioxidants was produced across over 1,200 hectares of land.

Various varieties of pineapples are grown on the high and low hills of the 330-square-kilometre upazila.

The most popular variety for cultivation is the famous Honey Queen pineapple due to its beautiful appearance and taste.

"We send pineapples to different districts of the country after meeting local demand," said Md Bachchu Mia, a farmer of the upazila's Bogachhari area.



ANVIL CHAKMA

Pineapple chips being made at a fruit processing unit of Naniarchar Horticulture Centre in Rangamati.

READ MORE ON B2

# Graduate employability matters more than ever

MD ASADUL ISLAM and ABU NASER MOHAMMAD SAIF

Universities in Bangladesh, especially the private ones, have been quite proactive in their efforts to enrol students in online classes after the University Grants Commission of Bangladesh (UGC) cleared the way for virtual admissions and education platforms.

Enrolment in digital courses was also accelerated after Education Minister Dipu Moni declared that online classes would continue for a while even after the pandemic ends.

Even now, however, most universities, both private and public, would engage in promotional activities rather than discussing their graduates' employability.

It is common in developed countries and even in emerging nations like China, Brazil, Malaysia, Turkey and Vietnam that higher educational institutes promote themselves to potential students by promising possible employment by alumni.

Most countries normally concentrate on ensuring fundamental knowledge among the students at the secondary and higher secondary levels.

However, almost all universities across the globe face pressure from their respective governments and management to create syllabuses, modules, lectures and even practical sessions in a way that prepare students for employment and possibly entrepreneurship.

The demand for skilled graduates has risen significantly due to the recent surge in global unemployment brought on by the coronavirus fallout.

With 37 per cent of the country's male graduates and 43 per cent of the female graduates already being registered as unemployed, the ongoing pandemic could drastically increase the number.

Many universities, policymakers and even academics often blame the country's lack of job opportunities, slow economic growth, government policies, political instability and so on for the high unemployment rate among the graduates.

However, making these excuses is not fair as employment is no longer restricted to



STAR/FILE

The demand for skilled graduates has risen significantly due to the recent surge in unemployment brought on by the coronavirus fallout.

physical work at offices but is now widely computerised.

Considering these changes in the society, a graduate's ability to adjust their skills and knowledge and explorative nature should be examined.

Most graduates are in the dark about the recent technological revolutions such as Industry 4.0, internet of things (IoT), cloud management, blockchain and their implications in the present and future era.

As a result, many graduates remain unemployed for several years and in some cases even end up migrating to different countries for odd jobs.

Many employed graduates are also losing jobs because of low productivity and incapability to adjust to the unexpected changes to the work environment brought on by Covid-19.

The realistic achievement from digital development over the last decades has not

reflected much on the graduates.

Therefore, universities can't deny that they had a hand in producing unproductive graduates.

Universities in Bangladesh must accept their failure to provide students with appropriate tech-based knowledge by adjusting and developing syllabus and lectures.

Producing graduates with contemporary knowledge and skills, especially tech-oriented proficiency, is inevitable for the current and

post-pandemic era.

This is because many national and multinational companies are going or bound to go online and are duly making the working processes more flexible so that any unpredictable situation in the future can be managed and overcome to meet the changed demands of consumers.

Also, companies are being urged to make their operations environmentally sustainable. So, going digital would reduce carbon emissions and pollution in populous cities like Dhaka.

Many industries are about to go digital, directly or indirectly, forcing everyone on the planet to be skilled with digital knowledge.

Microsoft is going to permanently close its retail stores while Twitter already allowed its staff to work from home permanently.

Many companies in Bangladesh are also considering whether to allow employees to stay home and work remotely.

The advancement of click and mortar business model is already under revolution in every country, eradicating the bricks and mortar type of businesses.

In response to drastic changes to economies due to the coronavirus pandemic, developed and emerging nations are concentrating on preparing their workforce with technological and sustainability knowledge and skills.

In this regard, their universities have been playing a significant role in preparing students with the skills and attitude required for a proper career amid a changing work environment.

Those countries, as well as their universities, are enjoying the advantage of skilled graduates. Malaysia is going to develop a pool of 10,000 green entrepreneurs within next two years in line with the sustainable development goals as well as economic aspirations of the country.

Most universities in Malaysia are continuously developing syllabus, teaching materials, modules and lecturers to ensure students get the right and contemporary knowledge and skills.

As a result, graduate unemployment accounted for only 8.4 per cent in Malaysia.

READ MORE ON B2