



Dipika Debnath at her sweetmeat shop at Tushkhali Bazar in Pirojpur. She has been running the shop since her husband died two years ago. The photo was taken recently.

PHOTO: STAR

A woman's power of reinvention

HABIBUR RAHMAN with ANDREW EAGLE

There was a time when Dipika Debnath sang Rabindranath Tagore songs. "My husband liked to listen. The neighbours gathered at our home to hear me," she says. For the mother of two sons those were busy days; yet the household manager found time to read. She'd nearly completed the works of Sarat Chandra Chattopadhyay. But, as Dipika had already learned once by then, life doesn't always follow its anticipated path.

"I can't think of singing or reading now," Dipika says. "By the time I get home I'm exhausted. My mind is hardly free to think."

Dipika lives in Pirojpur's Mathbaria where she's become a businesswoman, running her husband's sweetmeat shop in Tushkhali bazaar for the last two years. There aren't many women entrepreneurs in Tushkhali. She's a groundbreaker.

Ironically, her current circumstances reflect an ambitious youth. Dipika, originally from Bhola, completed the first part of her master's degree at Barisal BM College before moving to Pirojpur in 2004 to work for a non-government organisation. She held dreams of becoming a teacher.

Then she fell in love. "I met Ranjan Debnath in 2006," she says. "When he proposed I couldn't refuse since he was so attractive." With the blessings of both families the two married.

Their life together was smooth. Every morning her husband left for his sweetmeat shop, returning of an evening; and when he reached home he was usually smiling. "We never quarrelled," she says. "He loved me blindly."

With the business doing well,

Ranjan built a brick home for the family, which within a few years included two sons, Tanmoy and Tirtho.

Like so many Bangladeshi women who find themselves in that grey area between have-to and want-to, Dipika sacrificed career ambitions to devote time to running the household. She reinvented herself as a household manager and she was happy.

Then in 2014 everything changed once again.

"One Saturday in April my husband felt severe wrist pain," recalls Dipika. "We took him to Barisal Sher-e-Bangla Medical College Hospital and later to Dhaka Medical College Hospital. His condition didn't change; doctors couldn't identify his disease."

Within seven days, still in hospital, Ranjan died.

For Dipika it meant not only intense grief but the need for reinvention, a second time: to meet the challenges of a drastically altered life. As a widow she might have moved in with relatives but she chose instead the determined struggle of independence.

She was not even in the habit of visiting the bazaar, but on the third day after her husband's passing she went to sit in his shop.

"Like Ranjan once did, I go to the shop every day," Dipika says. "I work until 10 p.m."

Despite the uncommonness of a woman entrepreneur in Tushkhali, Dipika found her husband's six staff loyal. Moreover she benefited from her husband's politeness.

"Ranjan was on good terms with everybody," she explains. "After his death most people were supportive. They accepted my business efforts." Dipika has tried to continue her husband's habit of maintaining good relations with all.

"Almost every day I visit Dipika's shop and talk to her," says Hiru Sharif, a local.

"All the people of Tushkhali take care of Dipika," says nearby shopkeeper Kalam Howlader.

"After losing Ranjan," says another local Mosarraf Hossain, "we don't feel his absence too much since we found him again in his wife Dipika. All the elderly people around here love Dipika like a daughter."

"Everything I do, I do for my sons," Dipika says. Tanmoy is now 8 years old and studies in class 2, while younger brother Tirtho is 4 years old. Their mother hopes they can achieve successful lives.

"It's not easy to save money," says Dipika. "I have to pay Tk 6,000 per month in shop rent and after meeting family expenses I'm left with around Tk 5,000 to invest in a term deposit. This is my asset."

Saving money isn't the only challenge. In the bazaar, some few people offer unwanted attention. "Some of the youths propose love," she says, "I tactfully avoid them. Thankfully I haven't faced any serious problem." Nonetheless she is careful, taking a rickshaw home at night though her house is nearby.

"The hardest part of this new life," says Dipika, "is having limited time to spend with my sons. It pains me, but there's nothing to do."

For Dipika, business is about making the most of her situation. Her favoured career is still teaching. But then, life doesn't always follow its anticipated path.

"I won't re-marry," she says firmly. "I will pass my life remembering my husband." And when she truly reminisces about him, when she finds time, Dipika Debnath likes to play Rabindranath Tagore songs on her

500 LPG refuelling stations in 2 years

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He said the department of explosives had also given Beximco the layout of the stations. Later, each of 500 stations would be awarded licences, he said.

On allowing a single company to run a huge number of stations, Shamsul said the government had decided to promote LPG use in vehicles as natural gas supplies were shrinking. He also said the government was drafting a policy that would promote the use of LPG by vehicles.

LPG is relatively a new thing in Bangladesh and the market is still small. LPG as an alternate fuel for motor vehicles is newer though it is used in more than 100 countries, including India.

Bangladesh consumed only 1.6 lakh tonnes of LPG in 2015 to meet the growing demand for cooking gas, according to industry sources. Of which, 1.42 lakh tonnes were imported and 18,000 tonnes were generated from different government factories as a by-product.

According to the department of explosives, 35 LPG filling station licences have been issued to companies and individuals. Of which, around 10 have already started their operations. Another 35 applications for licences were pending with the department.

In this situation, many raised their eyebrows because they found it very difficult to get even one licence but Beximco was allowed 500.

CNG filling station owners said they should be given preference for LPG

filling station licences as they have the infrastructure and experience.

Beximco Group established Beximco Petroleum Ltd in 2009 to explore opportunities in liquid fuel supply in Bangladesh, according to its website.

But there had been no significant development until now.

Salman F Rahman, vice-chairman of Beximco Group, sees a huge potential for LPG as the supply of natural gas is shrinking.

"This business [LPG] will become very big. It will be a fast growing business," said Salman.

He said Bangladesh economy had been growing at 6-7 percent a year for several years but energy sources, especially natural gas which is considered cheap and clean, was on the decline.

"Forecast shows LPG price will remain stable for the next 4-5 years, even if the price of oil increases," he said.

LPG price has dropped to \$350 a tonne from \$1,400 in 2011.

Some have shown interest in franchising the LPG filling stations.

Index Group, now gearing up to enter the LP cooking gas market, is one of those interested.

"We have agreed to take 20 stations from Beximco," said Shafiqullah Al Munir, chief executive of Index Group.

Initially, Beximco would use facilities of other companies before building its own structure at Mongla

port, said Salman.

"We will use the storage facility of Index at Mongla," he said.

Index has a 6,000-tonne storage facility at Mongla, which the company claims is the largest in Bangladesh.

Industry insiders said there were no government rules on setting the price for LPG in Bangladesh. Entrepreneurs who have started the business set the price themselves.

According to Totalgaz, a French company that has set up two LPG filling stations, the approximate cost savings of LPG over petrol is about 30 percent.

"Our assessment shows that if LPG price is less by 35 percent than octane, it is viable," a senior official of Totalgaz said, wishing not to be named.

Totalgaz sells LPG for motor vehicles for Tk 55 a litre, which costs Tk 59 at Bashundhara LPG filling station.

Zakir Hossain Nayon, former president of Bangladesh CNG Filling Station and Conversion Workshop Owners' Association, said it won't be easy for Beximco to install 500 filling stations.

"Beximco can do it with the existing CNG filling stations, which have the infrastructure and experience," Nayon said.

There are around 600 CNG stations across the country.

"Many of these CNG filling stations may be converted to LPG stations if it [LPG] gets popularity. So there will be an imbalance in the market," he said.

TORTURE IN MAGURA

Abujar's father, teacher detained

STAFF CORRESPONDENT

Police in Jessore yesterday arrested the father and the madrasa teacher of 10-year-old Abujar Rahman, who was rescued from Magura, shackle to a piece of wood around his left leg.

The father, Abdul Alim, 35, was arrested at his home in Indra of Bagharpara while Jahangir Hossain, 43, the teacher of Bagharpara's Darilakur Madrasa was arrested at his work, said Sub-Inspector Fakir Pannu Miah of Bagharpara Police Station.

"During investigation, we found their involvement in torturing the boy," the SI said.

The arrests were made a day after the High Court issued a directive to take necessary steps to provide treatment for Abujar, who had been tortured in Magura for months.

The court had also asked the authorities concerned to explain in four weeks why appropriate legal action should not be taken against the teacher.

Following a report run by this paper, the HC bench of Justice Salma Masud Chowdhury and Justice Md Salim issued the suo moto rule. Supreme Court lawyers Ruhul Quddus Kazal and Abu Khaled Al Mamun had placed The Daily Star's report before the bench asking for necessary order.

A step towards future

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Explaining 360-degree streaming, he said, "In my vision [the ultimate goal], you'll have a virtual body in front of you, and you would get haptic feedback gloves, you pick up a scalpel, and you feel it normally, you make a cut and you see the incision, it's all realistic.

"Ultimately, people will be able to use virtual reality to carry out operations and train themselves through virtual operations. That'd be our endgame," said Shafi.

He believes that the new technology would allow medical students and surgeons to focus not just on what the surgeon was doing, but also on what other members of the team were up to and follow the intervention at close quarters in an operating theatre.

Shafi's success has not come in a day. He spent years experimenting with the technology for the benefit of healthcare as he always dreamt of improving on ways to improve healthcare, especially for the developing countries.

He travels frequently to medical schools in problematic areas from Gaza to his native Bangladesh for charity reasons and witnessed the lack of infrastructure, training, and equipment in those countries. He thinks radical change is required to achieve global healthcare and kept on trying ways of improving healthcare.

In 2013, the physician got hold of a pair of Google Glass, and grabbed

headlines by using them to live-stream the removal of cancerous tumours from liver. About 13,000 students from 113 countries tuned in and asked questions that popped up on the lower corner of his Google Glass. He responded to them just by speaking.

On his approach, he said, "Thousands of medial students, especially those from low-income countries, can be trained by someone in Harvard, or in London, or in Rome with virtual reality."

Shafi, son of late Sufia Khanom and Mimbora Ali of Sylhet, migrated to the UK in the early 70s with his parents, a sister and two brothers.

He qualified from Kings College Hospital Medical School in 1993, obtained FRCS from Royal College of Surgeons of Edinburgh & Royal College of Surgeons of England in 1997. In 2010 he obtained PhD on genetics of colorectal cancer from Queen Mary University of London.

He now works at the Centre for Academic Surgery where he is pioneering single incision laparoscopic colorectal surgery (virtually scar-less surgery).

Despite his hectic schedules, Shafi does not forget his roots. He is also in the board of Proshanti, a local charity established in 2010 to improve healthcare for underprivileged women in Juri of Moulvibazar and Sylhet, a region home to many British Bangalees.

RCBC handled same 'dirty money' twice

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Thus said the dismissed head of RCBC's Makati City branch, Maia Santos-Deguito, and her counsel, attorney Ferdinand Topacio, who presented documents, e-mails and text message exchanges to the media Wednesday morning to buttress the claim that the deals were cleared at the highest levels of the bank.

"The funds entered RCBC twice: From New York to RCBC's settlements department [on Feb 5], and again to RCBC's treasury department from [money changer] Philrem," the lawyer said.

"As late as February 11 -- two days after they learned that there is a problem -- RCBC treasury, which is under head office, traded the dollars for pesos."

"At any time, they could have stopped the funds," he said. "It was established during the Senate hearings that, as late as February 11, the funds were still being traded by RCBC treasury. How can they say that the head office has no responsibility?"

However, the Yuchengco family-

controlled financial institution immediately denied the accusation that the bank's higher-ups had cleared the transactions, reports the Philippine Daily Inquirer.

The bank issued the press statement a few hours after Deguito and her lawyer made the allegations at the Kamuning Bakery's "Pandesal Forum" in Quezon City yesterday morning.

"This is false," RCBC executive vice president Macel Fernandez-Estavillo said, adding that Deguito herself admitted that the accounts were credited automatically without need of any approval.

TREASURER RESIGNS

In another development, RCBC said its treasurer resigned to take responsibility for his role as supervisor of a branch manager who is under investigation for the lender's role in the theft of \$81 million of Bangladesh central bank reserves.

Raul Tan was cleared "of any participation in or breach of banking policies with respect to the \$81 million money laundering issue," Rizal Bank said in a statement to the Philippine stock

exchange yesterday.

Senior Vice President Carlos Mercado will take over as the bank's acting Treasurer, according to the statement.

Tan resigned due to his role as supervisor of Deguito, the bank said in a separate statement.

Rizal Bank President Lorenzo Tan has stepped aside to work on clearing his name, after being accused by Deguito of knowing several people who may have been involved in the transfer of the funds, reports the BloombergNews.

Bank records showed that, at the end of day of February 5, a hold was initiated by the operations group, but was lifted when Deguito explained that the customers were long-standing clients of hers and that the amounts were expected, and that "know-your-client" documents were in order.

"Hence, the lift of the hold was approved based on Deguito's representations that these were long-standing clients and that the funds were expected," the bank said.

"This showed that Deguito did not

tell the truth to RCBC because she did not have head office approval, and in fact wanted to keep the head office in the dark as long as she could."

RCBC maintained that its officers released and credited the funds into the four fictitious accounts in Deguito's branch after the latter vouched for them, saying that the inflows were being expected.

During the forum, however, Deguito pointed out that her documented act of seeking guidance from the head office -- and the latter's subsequent approvals -- as to the disposition of the funds was evidence that she was not out to fast-track their release of the \$81 million.

Responding to allegations that she masterminded the entire money laundering operation, Deguito said: "I don't have the resources and I don't have the clout to do those things."

The embattled ex-branch manager - who is now the subject of at least seven complaints filed in the courts by the Anti-Money Laundering Council, RCBC and RCBC President Lorenzo Tan -- detailed how the funds passed

muster through several layers of controls within the bank, leading her to believe that everything was above-board.

"As far as I know, from the correspondent bank, the money passes through the bank's treasury department before it goes to the settlements department," she said. "And then, the settlements department has systems. They have checkers, verifiers, and approvers before [the money] is finally credited to the branch."

"This means that before the funds are credited to the branch, they already conducted due diligence," Deguito explained, adding that the bank's settlements department has ways to confirm with correspondent banks the validity of the transactions by requesting for additional documents--none of which was done.

"If they need to delay crediting [the funds into the bank accounts] by one day, it can be done. That's all at their discretion," said Deguito, who in her 16-year banking career has risen from teller in another bank to the head of one of RCBC's most profitable

branches.

"But for these specific transactions, I don't know and I can't explain how it happened that they credited the account without anything [being asked]. I was assuming that everything was in place because the accounts were credited without asking for any confirmation from us or without requiring any documents. They could have called me to ask for supporting documents from clients. That was the ideal procedure."

RCBC's legal chief, meanwhile, assailed Deguito's credibility, pointing to her admission during the last Senate hearing that she lied in her reply to the bank's letter asking for her explanation on the transactions.

"In that letter, Deguito claimed to have met the account holders and spoken repeatedly with Mr [Jessie Christopher] Lagrosas and received his instructions. Deguito later admitted that she lied as she was only getting instructions from Kim Wong. In fact, the SSS ID of Lagrosas shows the face of Adrian Yujucio," Estavillo said.

Major limestone mine discovered

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save Tk 1,000 crore a year, Hamid said.

State-run Geological Survey of Bangladesh (GSB) discovered the mine after drilling 2,270 feet into the surface.

Limestone was found at a depth of 2,214 feet, and its presence was so far traced down to 2,285 feet with a thickness of 71 feet.

Given that this thickness remains the same over the 50-square km area, the deposits would hit 50-100 billion tonnes, said GSB Director

General Md Nehal Uddin.

"It is a major discovery," he told The Daily Star.

"We have to conduct further study, and see the local demand and the mining cost."

The quarry could be explored through underground mining and the technology needed for that is available. It would be commercially viable as there is local demand for limestone, he said.

Bangladesh now imports 18 lakh tonnes of limestone a year.

GSB engineers started drilling the

mine on February 20 and found limestone a few days ago.

"Once we extracted limestone from there, we informed the government about the discovery," said Nehal Uddin.

GSB officials said they would drill another 1,500 feet into the ground.

The deposits at the new field might easily surpass that of Joypurhat field, which holds a reserve of around 100 million tonnes of limestone, according to the GSB.

But the government didn't go for

extraction from the Joypurhat mine discovered in 2012 though preparations were made to that end, said a GSB official.

Bangladesh now depends on import for limestone, which is used for producing cement.

"Once we successfully start commercial production, we will not only be able to meet the domestic demand, but also have a surplus," said Nehal Uddin.

The GSB relied on its own workforce and technology for the discovery and the project cost was

about Tk 70-80 lakh, he said.

Limestone is used as a building material, aggregate for the base of road, white pigment or filler in products such as toothpaste or paint and chemical feedstock for the production of lime.

Clinker, an essential component of cement, is made from limestone. It plays the most vital role in ensuring the strength and quality of cement.

Bangladesh imports about 24 million tonnes of raw materials a year for the cement sector. And of those, 70

percent is clinker, said Alamgir Kabir, vice president of Bangladesh Cement Manufacturers Association.

The materials come mainly from Vietnam, Thailand, China, Japan, Indonesia and Iran.

"The discovery of limestone mines alone would not bring any benefits. We have to extract it," said Kabir.

At present, only two cement manufacturers -- Lafarge Surma Cement Ltd and state-run Chhatak Cement Factory Ltd -- produce clinker at their plants by importing limestone from India.