

STOCKS		COMMODITIES		ASIAN MARKETS				CURRENCIES			
DSEX	CSCX	Gold	Oil	MUMBAI	TOKYO	SINGAPORE	SHANGHAI	USD	EUR	GBP	CNY
▲ 0.38%	▲ 0.35%	\$1,920.57	\$39.80	▼ 0.14%	▲ 0.80%	▼ 0.26%	▲ 0.72%	BUY TK 83.95	98.06	109.82	12.06
4,978.32	8,571.29	(per ounce)	(per barrel)	38,365.35	23,274.13	2,504.21	3,316.42	SELL TK 84.95	102.86	113.22	12.68

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Star BUSINESS

DHAKA WEDNESDAY SEPTEMBER 9, 2020, BHADRA 25, 1427 BS • starbusiness@thedailystar.net

SIX MONTHS WITH CORONAVIRUS WHERE THE ECONOMY STANDS NOW

Govt plans handouts for the laid-off

Terminated and insolvent garment, leather workers to get Tk 3,000 a month for 3 months

REJAUUL KARIM BYRON, REFAAYET ULLAH MIRDHA and MD FAZLUR RAHMAN

A ray of hope has emerged for the laid-off, disabled and insolvent workers of export-oriented garment, leather and footwear manufacturing factories as the government has initiated a scheme to extend financial support to them.

The government would pay Tk 3,000 per month to a worker for three months under the scheme, backed by the European Union and Germany, who together paid €113 million.

The labour department has prepared an implementation guideline for the social safety net programme.

Laid-off, disabled and insolvent workers of factories which are members of four platforms would be eligible.

The four are the Bangladesh Garment Manufacturers and Exporters Association (BGMEA), the Bangladesh Knitwear

Manufacturers and Exporters Association (BKMEA), the Leathergoods and Footwear Manufacturers & Exporters Association of Bangladesh (LFMEAB) and the Bangladesh Finished Leather, Leathergoods and Footwear Exporters' Association (BELLFEA).

The finance ministry has sent a proposal to the Prime Minister's Office seeking permission for the scheme.

Bangladesh's export sector came under pressure because of the pandemic-induced economic disruptions in the major export markets such as the EU and the US. As a result, several export-oriented factories in the two sectors were forced to announce temporary layoffs and put production on hold or reduce production, affecting both owners and workers.

The affected workers have received compensation under the labour laws. Still, they have been languishing in poverty as the



Many workers who lost their jobs have been languishing in poverty as the pandemic has curbed alternative employment opportunities.

pandemic has persisted and the scope for alternative employment opportunities has been squeezed, the labour ministry guideline.

It said some temporary workers did not get the compensation as they do not meet the conditions. Besides, there is a group of workers who have become physically disabled because of workplace accidents or women workers could not return to work after giving birth.

"As a result, the income-generation capacity has narrowed and the workers are facing economic hardships."

"So, the government has initiated a move to roll out a social protection scheme to provide emergency humanitarian support for the two important sectors," said the implementation guideline.

The EU and Germany have agreed to provide €113 million in grant to implement the scheme. The government would allocate a budget in favour of the scheme.

The labour department would implement the scheme. But it would be implemented through active participation of the owners. The initiative would be

THE SCHEME AT A GLANCE

- ▶ Each beneficiary to get Tk 3,000 per month for 3 months
- ▶ EU and Germany to provide 113m euros in grant
- ▶ Funds to be transferred to beneficiaries' bank/ mobile accounts
- ▶ Govt to bear cash-out charges, if needed
- ▶ 10-member committee to monitor implementation
- ▶ Scheme to run in FY21 and FY22

implemented under the guideline in the current and the next fiscal years. Md Saiful Islam, president of the LFMEAB, said it was a good move as many workers had lost jobs.

"If the real retrenched workers get Tk 3,000 per month at least for six months, they will be able to cope up with the adverse impacts."

Nazma Akter, president of Sammillito Garment Sramik Federation, a platform for workers, said the workers would be benefited.

READ MORE ON B3

E-commerce: a bright spot amid the gloom

Pandemic recovery pegging on shifting priorities

MAHMUDUL HASAN

With the ongoing coronavirus pandemic continuing to force consumers from around the world to shop from home, online sales in Bangladesh were expected to see turbocharged growth similar to international trends.

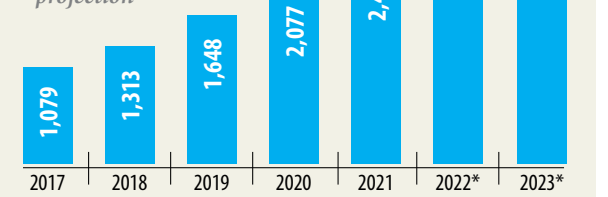
Despite some ups and downs, the country's e-commerce industry has ballooned by about 100 per cent ever since the first Covid-19 infection in the country was announced in March.

However, the growth witnessed during this six-month period still falls short of previous projections.

While a number of e-commerce platforms that mainly retail essential goods are overwhelmed by an unprecedented number of orders, those that sell lifestyle and luxury items saw the demand for their products plummet to rock bottom.

BANGLADESH'S E-COMMERCE MARKET SIZE

In million \$ *projection



SOURCE: STATISTA.COM



An employee scans barcodes at a sorting centre of Daraz Bangladesh, a subsidiary of e-commerce giant Alibaba, in the capital's Tejgaon. The photo was taken on Monday.

For example, Chaldal, Bangladesh's leading online shopping platform for household goods, has defied the volatile economic situation to absolutely dominate the market.

Thanks to an increased demand for home delivery of groceries, hygiene products and other consumer staples, Chaldal enjoyed a 140 per cent rise in its daily delivery count inside Dhaka.

The online retailer now executes 6,000 deliveries each day while the number was 2,500 in the pre-pandemic period.

"The demand for rice, vegetables and hygiene products has been great since late March," said Waseem Alim, chief executive officer (CEO) of Chaldal.

At a time when most businesses were laying off much of their staff in a bid to survive the Covid-19 fallout, Chaldal added 560 new jobs to take its number of employees to 1,400. This a significant feat for any local e-commerce site, he added.

Launched in 2013, the online retail platform makes deliveries all over Dhaka and its adjacent areas, including Narayanganj, with its own delivery mechanism.

However, Alim believes that online sales have not grown as much as was expected.

READ MORE ON B3

Bourses learnt a lesson: all-out digitalisation is a must

AHSAN HABIB

The Covid-19 outbreak has showed clearly how poorly Bangladesh's stock market was digitally prepared to fight a pandemic like this.

The Dhaka and Chattogram stock exchanges had to pay the price of not having a functioning digital platform to settle trades online during the pandemic and keep their doors closed for a record of 66 days.

The shutdown ate up a major portion of revenue of the bourses at a time when they had been struggling hard to survive because of a continuous fall in turnovers.

The last time the country's stock market was shut down for such a long period was back in 1969, when the then East Pakistan was embroiled in a mass uprising ahead of the Liberation War. The

market later reopened in 1976.

Even, Bangladesh's stock market was the only one in the world to remain closed for over two months due to the pandemic. Only Jordan and Sri Lanka stopped trading for a few days while others kept capital markets open as usual.

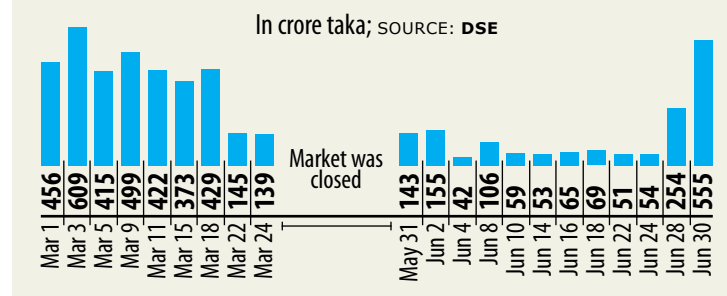
"It was not possible to settle a trade without the physical assistance of a trader. So both the bourses were bound to stop trading during the outbreak," said a director of the Dhaka Stock Exchange (DSE) preferring anonymity.

After remaining closed for a few days, banks were given go-ahead to open their doors during the two-month lockdown.

But, the government did not allow stock market officials and traders to go to their office, he said.

"It hurt the local investors,

Stock turnover before and after the market closure



as majority of them were not accustomed to do online trading and were dependent on traders to execute any trade."

Their dependency is clearly evident from a data of the DSE and the Central Depository Bangladesh, which shows only 2 per cent of all

beneficiary owner's accounts are registered for online trading.

After experiencing the bitter aftermath of a closure, Bangladesh Securities and Exchange Commission (BSEC) ordered authorities concerned to go for digitisation of every market-

related activity.

BSEC Chairman Professor Shibli Rubayat Ul Islam also announced that the trading platform for stocks will soon be completely automated to enable the bourses continue running their activities without the physical presence of any people.

The stock market watchdog has also allowed listed companies to submit their reports and hold annual general meetings online.

Now, the DSE is forming a company to ease the trade settlement process to comply with the regulatory instruction to automate its IT platform, said a top DSE official.

The new company, Central Counterparty Bangladesh Ltd, will be added to DSE's operations to handle digital share trading, the official said.

READ MORE ON B3

Gathering ban spells dry year for event organisers

JAGARAN CHAKMA

Bangladesh's event management sector is in dire straits as a lack of work for the past six months amid the ongoing coronavirus pandemic has led to a serious shortage of capital, according to industry insiders.

"The industry is in trouble following six months without work and there is no scope for business to return to normal by the end of this year," said Doza Alan, general secretary of the Event Management and Marketing Association of Bangladesh (EMMAB).

In a bid to curb the spread of Covid-19 within Bangladesh, the government declared a 10-day nationwide general leave beginning March 26.

However, the general closure of all economic activities was repeatedly extended as the number of coronavirus infections grew throughout the country before ultimately coming to an end on May 30.

"We can't organise any event amid the pandemic since corporate houses are reluctant to hold their scheduled events at this time," Alan said.

The industry is facing revenue losses of up to Tk 1,800 crore this year and could shrink by as much as 90 per cent because of the

BY THE NUMBERS

- ▶ There are some 300 event management firms in Bangladesh
- ▶ They organise thousands of events throughout the year
- ▶ The firms create about 1 lakh job opportunities
- ▶ The industry is facing revenue losses of up to Tk 1,800 crore this year
- ▶ Their revenue could shrink 90% for Covid-19

Covid-19 fallout.

Alan, also the chief executive officer of Skytracker, said his company was forced to reduce the size of its event management team as it could only pay 60 per cent of their salaries due to a lack of revenue.

"Although the country's economic activities are slowly returning to normal, our activities cannot gain momentum at the same pace," he added.



Event management companies are facing a serious shortage of capital due to a plunge in business.

COLLECTED

Due to the nature of event planning, which entails the gathering of people at a set location, it is not possible to organise such programmes while maintaining adequate social distancing.

"Currently, the main priority is to protect human life," Alan said, adding that the payment for events held via digital platforms are insufficient to maintain operations.

According to the EMMAB, there are some 300 event management firms in Bangladesh that organise thousands of events throughout the year, creating about 1 lakh opportunities for direct employment in the process.

But in the prevailing circumstance, around one lakh temporary employees have lost their jobs. The EMMAB is yet to conduct an official assessment on the potential losses brought on by the Covid-19 pandemic.

"With no work for the rest of the year as human interaction will be limited, the industry faces dire consequences. We did not get any support from the stimulus packages even though we pay vat and tax to the government," Alan said.

The EMMAB conducts at least Tk 2,000 crore-worth business each year and has been growing by about 5 to 8 per cent year-on-year for the last 10 years, he added.

Sarwar Morhed Azam, managing director of Integrated Marketing Service (IMS), said his business would shrink by 90 per cent this year but to make matters worse, they have no idea when operations would return to normal as it was still uncertain when the pandemic would end.

The IMS organises around 100 large-scale events annually and employs over 100 staff.

READ MORE ON B3

German exports tick higher in July

AFP, Frankfurt

German exports in July continued to recover from the virus-related slump but still lagged heavily behind pre-pandemic numbers, official data showed Tuesday.

Exports grew 4.7 per cent month-on-month in July, a slower acceleration than the 14.9 per cent increase in June, German statistics agency Destatis said in seasonally adjusted figures. Europe's top economy shipped goods abroad worth 102.3 billion euros (\$102.9 billion) and imported goods worth 83.1 billion euros.

The July data marked the third month-on-month jump in German

exports following steep plunges in March and April when coronavirus lockdowns battered trade and disrupted supply chains around the world.

Underlining the tough recovery ahead, exports were still 11.0 per cent lower in July than in the same month a year earlier while imports were down 11.3 per cent.

Although the latest data keep German hopes of a "V-shaped recovery alive, "we should not get carried away by these numbers", said ING bank economist Carsten Brzeski.

"The German export sector is still suffering from structural challenges

including trade tensions, Brexit and global supply chain disruptions, as well as difficulties among its main trading partners to cope with the virus.

German exports to China, which is further along in battling the Covid-19 pandemic than most countries, fell by just 0.1 per cent year-on-year in July, the data showed. But exports to the hard-hit United States plummeted by 17.0 per cent. Economy Minister Peter Altmaier said last week that the German economy was in the midst of a V-shaped rebound, despite the threat of further spikes in coronavirus infections across Germany and Europe.

India pushes state-run banks to step up loans to street vendors

REUTERS, Mumbai

Banks in Madhya Pradesh are scrambling to boost lending to street vendors in a bid to bolster numbers ahead of a visit this week by Prime Minister Narendra Modi, according to sources and letters seen by Reuters.

A scheme that is part of a coronavirus relief package launched this year offers collateral-free loans of 10,000 rupees (\$136.13) to help an estimated 5 million street vendors, but state-run banks mired in bad debt have been hesitant to lend.

"All bank branches in the state need to immediately accept all applications submitted under the street vendor scheme and disburse loans without delay," the Bank of India told some senior employees in a letter, in light of Modi's visit.

Reuters reviewed similar memorandums and emails sent by Central Bank of India and Punjab & Sind Bank to employees in Madhya Pradesh, ordering them to sanction and disburse loans by Tuesday.

The prime minister's office, the finance ministry, the Bank of India, the Central Bank of India and the Punjab & Sind Bank did not immediately respond to requests for comment. Several branches of state-run banks were open on Sunday to distribute loans, according to one banker and an email seen by Reuters.

Bankers have also been warned of penalties if targets are not met, said two sources who spoke on condition of anonymity.

"There is so much pressure from the government and senior

management to sanction these loans right now that the due diligence process has gone for a toss," said one banker at a state-run bank.

Modi is expected to announce an infrastructure spending push here in Madhya Pradesh before dates for by-elections to 27 state assembly constituencies are set by India's Election Commission.

He is also expected to meet beneficiaries of the street vendor loan scheme, said a news website, the Print. On Monday, India surpassed Brazil to become the nation with the largest number of infections, except for the United States, with a tally of 4.28 million.

Its economy shrank 23.9 per cent in the quarter from April to June, in a sign that recovery could be longer than expected.

Behaviour change during Covid-19: Could social marketing do it differently?

FROM PAGE B4

Segments due to its inherent peculiarities and uniqueness usually respond to campaign elements differently and different techniques are required to reach and motivate various segments.

In social marketing, the behaviour changes are sought to proceed in a sequence of five stages: awareness, engagement, behaviour change, make it social norm and improve social/environmental outcomes.

Therefore, the segment 'Sceptics' may need message to boost their awareness with the aim to increase their commitment toward behaviour change, whereas segment 'Status Quo' should get message to continue their adopted behaviour.

Moreover, the creativity of the message, uses of words, images and its explanation should be tailored to a particular segment's characteristics to get maximum reach of the target audience.

For example, the expression 'Social distance' needs to be explained in mass media for mass level understanding not only with words but also with various images to ensure its specific understanding.

Once, the goals for each segment is decided, an effort is needed to understand the existing social norms, potential barriers of behaviour change and competing behaviours (eg., the

behaviours those target group prefer to do).

However, the barriers like 'how to maintain social distancing in a slum', 'where to wash hands in roads', 'how to get free mask and wear it while working in intense sunlight', 'where to dispose of those mask' are not getting enough attention in those communications.

Thus, to be effective, strategies need to be undertaken to make those proposed behaviours at least as attractive as some of the competing alternatives.

Unless the environment and its infrastructure are not supporting the behaviour change, removing some of the barriers as mentioned above are difficult.

Therefore, an upstream social marketing influence also need to design and implement the downstream behavioural change. Partnerships between governments, non-profits and private sector organisations for the purpose of delivering information to citizens could be an option. Thanks to the Ministry of ICT and a2i who partnered with Facebook and launched a nationwide social media campaign to circulate health message related to Covid-19 for the people of Bangladesh.

Nevertheless, door-to-door campaign by community social service providers is also needed to reach those who are not reachable in social or mass media.

Identical to the world, Covid-19 pandemic is new for Bangladesh. Therefore, a foolproof plan of intervention programme may not be possible at a go.

Continuous monitoring is needed to improve or adapt with the targeted market requirements. Specific criteria-based evaluation of intervention programme at a specific interval can also yield actionable insights about what worked well, what didn't and what lesson we can carry forward for the next phase of intervention.

Worldwide different states, cities, neighbourhoods, businesses, educational institutions, public places have started to reopen, so also in Bangladesh.

However, the risk of infection and its spread are still there. Until, an effective vaccination is available, we have no other options other than adopting these new behaviours of wearing mask, quarantine, queuing, handwashing and so on to survive.

Therefore, a well-planned long-term behaviour change social marketing intervention programme directed by government authorities in collaboration with diverse stakeholder is a necessity to fight against the Covid-19.

The writers are working as professors at the Department of Marketing, Faculty of Business Studies, University of Dhaka.

Being caring, accommodative and patient is the need of the hour

FROM PAGE B4

I am happy to share that in the past six months we have worked with so many partners like BRAC, WaterAid, UNICEF, UNDP, UNWOMEN, Bangladesh Red Crescent Society, 2030WRG, Bhumijo and have already invested over Tk 350 million to support over 60 million Bangladeshis through different initiatives.

What have you done to utilise consumers' new habit of buying from digital marketplaces?

In Bangladesh we started to offer Unilever products through our online shop UShop (www.ushopbd.com). We had launched this platform for exclusive use of our employees, but the growing popularity amidst the crisis gave us the confidence to scale it up for general consumers as well.

When the lockdown was getting extended beyond a few weeks, the UShop team realised the need for a reliable and authentic online source for Unilever products. Within just two weeks, UShop unlocked flexible features like home delivery, online payment, and e-commerce ready packaging to service the consumers outside of Unilever.

The UShop team first communicated

and on-boarded employees from 46 different corporate houses. Over the last few weeks, this service is now delivering in 10 different districts across Bangladesh, and the team is successfully maintaining close to 90 per cent on-time delivery.

What is your take on government responses to help business overcome the situation?

I have already mentioned that we have received constant support from the government and that helped us continue our operations. This is because Unilever is one of the trusted companies in Bangladesh and we have constantly engaged with the government at every level. I appreciate the initiatives the government has taken in the past 6 months and engaged with businesses to understand their perspective. However, stronger coordination is critical to recovering from the economic shock and putting the country back on the path of sustained growth.

And finally what are the lessons learned?

1. It is a crisis – at human, health and economic level that is forcing all of us to relearn principles of our lives and business continuity.
2. Human resilience is the

strongest defense known to mankind. However, the physical, mental and emotional suffering caused by the crisis has impacted each of us. Being caring, accommodative and patient is the need of the hour.

3. Digital transformation across all walks of life, government, business, education and healthcare was accelerated during this crisis. This change is here to stay. We must learn and make use of it to drive efficiency as well effectiveness.

And what should the government and businesses do to take the economy back to normalcy?

1. Support demand creation: through direct benefit transfer, wage(s) for work and supporting industry, agriculture and development projects to prosper.
2. Promote and support entrepreneurship – that would be a great way to unlock the potential of this country and her talented citizens.
3. Simplify, not reduce tax & duty structure – bring more clarity by not leaving scope for different interpretations. Also provide predictability for businesses to invest, plan and reap the rewards of their hard work.

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Ref. No. BSEC/Admin/20.01/1993(Part-11)-513 Date: 08/09/2020

Re-Request for Expressions of Interest

Selection of Individual Consultant (National) (Lump-Sum) – 1 (Position)

1. Digital Strategy and Transformation Consultant

1. Ministry/Division	Ministry of Finance/Financial Institutions Division.
2. Agency	Bangladesh Securities and Exchange Commission.
3. Procuring entity name	Bangladesh Securities and Exchange Commission.
4. Procuring entity code	Not used at present.
5. Procuring entity district	Dhaka.
6. Expression of Interest for Selection of	Digital Strategy and Transformation Consultant.
7. EOI Ref. No.	BSEC/Admin/20.01/1993(Part-11)-513.
8. Date	08/09/2020

KEY INFORMATION

9. Procurement sub-method	Selection of Individual Consultant (Lump-Sum).
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FUNDING INFORMATION

10. Budget and source of funds	Own fund.
11. Development partner (if applicable)	N/A.

PARTICULAR INFORMATION

12. Project name	N/A.
13. EOI closing date and time	28 September, 2020 2:00pm.

INFORMATION FOR APPLICANT

14. Brief description of the assignment	Bangladesh Securities and Exchange Commission is seeking an experienced professional to advise and consult BSEC's top management, create a long-term strategic plan and road maps for technology innovation, and thus prepare BSEC and the overall secondary securities and capital market participants with modern infrastructures and appropriate protection against digital disruptions.
15. Duration of service	The duration of service is 18 months from the date of contract signing.
16. Experience, resources & delivery capacity required	The qualification and experience required for the assignment is Candidates meeting the following requirements are encouraged to apply: <ul style="list-style-type: none"> • Overall 25+ years of experiences with a minimum of 20 years' in Financial Services industry, preferably within the Banking, Capital markets or securities industry settings. • We are looking for an expert who has valid experiences working with enterprises and is driven by solving business, operational and technological problems using digital technologies to "bridge old with the new". • Extensive digital strategy and transformation expert with extensive experience in running large scale digital transformation programs in mid to big size enterprises (of which minimum 03 years within Financial Services) covering three or more of (in order of priorities): (1) Technology Transformation, (2) Cloud Technology Adoption, (3) Business Process Reengineering, (4) Cyber security, (5) Robotics Process Automation, (6) Advanced Analytics and visualization, (7) Block chain, Distributed Ledger & Smart Contracts, (8) Artificial Intelligence/Machine Learning (AI/ML). • Extensive experience in leadership and stakeholder management. • Consulting services experience or experience of selling in a consultative environment. • Good listening skills, ability to ask questions and probe to uncover issues. • Experience in structuring and developing compelling proposals and strategy documents. • Proven ability to work independently and as a team member. • Good communication (written and oral) and interpersonal skills. • Good organizational, multi-tasking, and time-management skills. • Outstanding academic background including master's degree(s) in Technology, Engineering or Business Administration. • At least 1 year of experience in undertaking change management and culture change activities to support an organization's transformation.
17. Other details (if applicable)	<p>a. Duration of service contract with the successful applicant will be for the period of 18 months.</p> <p>b. Expression of Interest (EOI) in hard copies – one original copy & one duplicate copy along with a soft copy in editable mode (CD or pendrive) must be submitted by the applicant on or before 28.09.2020 up to 2:00pm local time in a sealed envelope delivered in person or courier to the address below or email at kazimdalslam@sec.gov.bd and be clearly marked Expression of Interest for 'Digital Strategy and Transformation Consultant'. No application will be received after the deadline.</p> <p>c. Persons who are in service should submit application through proper channel.</p> <p>d. The procuring entity reserves the right to accept or reject any or all EOIs without showing any reason whatsoever.</p> <p>e. Further information may be obtained from: Admin Department, BSEC, Securities Commission Bhaban, E-6/C, Agargaon, Dhaka-1207.</p> <p>f. Applicants are advised to provide information indicating that they are qualified to perform the services (Complete CV in prescribed form with other details as applicable). The soft copy of Request for Application (RFA) will be available in the website www.sec.gov.bd. Applicants may also obtain RFA document through email. Please send your request to: kazimdalslam@sec.gov.bd.</p> <p>g. Only shortlisted candidates will be invited for interview. A shortlist of consultants will be prepared upon evaluation of EOIs of the eligible applicants and invited for interview. Rule-112 of Public Procurement Rule (PPR)-2008 will be followed for Selection of Individual Consultant (SIC).</p>

PROCURING ENTITY DETAILS

18. Name of the official inviting EOI	Kazi Md Al Islam.
19. Designation of the official inviting EOI	Assistant Director.
20. Address of the official inviting EOI	Securities Commission Bhaban, E-6/C, Agargaon, Sher-e-Bangla Nagar Administrative Area, Dhaka-1207, Bangladesh.
21. Contact details of the official inviting EOI	Email: kazimdalslam@sec.gov.bd

The procuring entity reserves the right to accept or reject any or all EOIs and also to the procurement process at any stage without showing any reason whatsoever.

মুজিববর্ষের অঙ্গীকার
উন্নয়ন-অর্থায়নের উৎস হবে পুঁজিবাজার

Kazi Md. Al Islam
Assistant Director
Bangladesh Securities and Exchange Commission

Government of the People's Republic of Bangladesh
Office of the Project Director
"Zoonoses and Transboundary Animal Diseases Prevention and Control Research" Project
Bangladesh Livestock Research Institute (BLRI)
Animal Health Research Division, Savar, Dhaka-1341
Phone: +88 02-7791676 Ex-262, E-mail: msamad@blri.gov.bd

Memo No: 33.05.2672.112.12.001.20-54 Date: 08/09/2020

Invitation for Proposal

Proposals are invited for Procurement of Non Consulting Services (PNCS) for smooth carry out of the project planned activities under Zoonoses and TAD P & C Research being implemented by BLRI. Standard Tender Document (National) for Procurement of Non-Consulting Services can be obtained from the BLRI website (www.blri.gov.bd) or by an e-mail request to msamad@blri.gov.bd. Interested bidders may obtain further information from the office of the undersigned during office hours (9:00 am – 5:00 pm) on all working days up to **30 September, 2020**.

1. Ministry/Division	Ministry of Fisheries and Livestock
2. Agency	Bangladesh Livestock Research Institute
3. Name of procuring entity	Project Director
4. Project name	Zoonoses and Transboundary Animal Diseases Prevention and Control Research Project
5. Project code and location	223038200, Savar, Dhaka-1341
6. Invitation for	Selection of manpower supplying firm/company
7. Invitation reference	33.05.2672.112.12.001.20-54
8. Procurement Method	Procurement of Non Consulting Services (PNCS)-OTM
9. Budget and source of fund	GOB
10. Tender Package number and name	S-04(2020-21) (Manpower supplying firm/companies for outsourcing)
11. Tender Publication Date	09/09/2020
12. Tender Last selling date	30/09/2020;
13. Tender submission and closing date and time	01/10/2020; Time: 3:00 pm
14. Name and address of the office	Mohammed Abdus Samad, PhD, Project Director, "Zoonoses and Transboundary Animal Diseases Prevention and Control Research" Project, Animal Health Research Division, Bangladesh Livestock Research Institute (BLRI), Savar, Dhaka-1341
15. Selling Tender Document (Principal)	Office of the Project Director, "Zoonoses and Transboundary Animal Diseases Prevention and Control Research" Project, Animal Health Research Division, Bangladesh Livestock Research Institute (BLRI), Savar, Dhaka-1341
16. Receiving Tender Document (Principal)	Office of the Project Director, "Zoonoses and Transboundary Animal Diseases Prevention and Control Research" Project, Bangladesh Livestock Research Institute (BLRI), Animal Health Research Division, Savar, Dhaka-1341
17. Eligibility of Tenderer	The consulting firm shall have at least 3 years full-time practical experience in manpower supply to any government organization/semi govt./Autonomous bodies. The firm must be submitted following documents: (1) Company registration certificate, (2) financial statement for last 3 years, (3) update income tax certificate and VAT certificate, (4) Bank solvency certificate, (5) Experience certificate and (6) Number of Team member and experiences.
18. Brief description of services	Supply of following manpower: One (1) Accountant; One (1) Office Sahayak-cum-Computer Operator; Five (5) Laboratory Technician; One (1) Driver; Three (3) Laboratory Attendant and one (1) office Sahayak.
19. Tender security amount	5.40 Lakh Taka.
20. Completion time (month)	up to project period (June 2024)
21. Contact details of official inviting tender.	Mohammed Abdus Samad, PhD, Project Director, "Zoonoses and Transboundary Animal Diseases Prevention and Control Research" Project, Bangladesh Livestock Research Institute (BLRI), Animal Health Research Division, Savar, Dhaka-1341
22. The procuring entity reserves the right to reject all the tender or annul the tender proceeding.	
23. Interested bidders are requested to collect proposal from undersigned office.	

Mohammed Abdus Samad, PhD
Project Director
"Zoonoses and TAD P & C Research" Project
Savar, Dhaka-1341

Five industrial parks for light engineering on cards

STAR BUSINESS REPORT

The government will set up five light engineering industrial parks in Dhaka, Narayanganj, Jashore, Bogura and Narsingdi to utilise the potential of the growing domestic sector.

At the same time, a light engineering training institute will be established to provide the industrial parks with skilled workforce.

Moreover, initiatives will be taken to increase the skills of indigenous manpower at the training institute with the help of world-class instructors and technologies.

The decisions were taken at an inter-ministerial meeting yesterday, which was organised to decide how to implement the activities identified by the industries ministry to develop the light engineering industry.

The industries ministry has started the work to draw up a policy for the light engineering industry, said KM Ali Azam, industries secretary, who presided over the meeting at the ministry,

according to a press release.

The policy will be finalised in consultation with stakeholders, he said.

Besides, initiatives will be taken to enact subcontracting laws to ensure marketing of products produced by the entrepreneurs at the industrial parks.

The importance of the light engineering industry has increased a lot when Prime Minister Sheikh Hasina declared it as the 'Product of the Year 2020' on January 1 this year, said Azam.

"There is no alternative to setting up dedicated industrial parks to harness the potential of the industry," he said.

For the convenience of the entrepreneurs, full-fledged one-stop services should be ensured at the eight industrial cities of Bangladesh Small and Cottage Industries Corporation (BSCIC), including the light engineering industrial parks, he said.

Low-cost funds and financial incentives will also be extended to the entrepreneurs,

who will train workers and managers, market manufactured goods and develop subcontracting industries.

Md Helal Uddin, additional secretary of the ministry, highlighted the recommendations made for the development of the light engineering industry.

Md Shafiqul Islam, managing director of SME Foundation; Anwar-ul Alam Chowdhury Parvez, president of the Bangladesh Chamber of Industries; Md Abdur Salam, a director of BSCIC; and Md Abdur Razzak, president of the Bangladesh Engineering Industry Owners' Association, also spoke.

Around Tk 30,000 crore worth of light engineering products are sold every year in Bangladesh. Of the sum, products worth Tk 9,000 crore are produced locally while the rest are imported.

Bangladesh exports \$349 million worth of light engineering products a year while the annual global demand hovers around \$6 trillion.

Pragati Life's share traded at higher price on DSE despite rights issuance

AHSAN HABIB

Stock prices of Pragati Life Insurance were not adjusted on the trading board of Dhaka Stock Exchange (DSE) yesterday despite issuance of right shares, causing the securities to change hands at a higher price.

When a company issues new shares through bonus shares or rights shares, the price has to be mandatorily revised downwards to reflect the availability of a higher number of shares so that the total market value remains the same.

The stock of Pragati Life traded at Tk 113.7 on the DSE board while it was Tk 97.3 on Chittagong Stock Exchange. The port city bourse adjusted the price based on the floor price.

The "A" category life insurer got approval from the Bangladesh Securities and Exchange Commission (BSEC) to issue the right shares.

It raised Tk 23 crore by issuing the shares at a premium of Tk 5 to strengthen the capital base. It issued one right share for every shareholder.

The record date for the issuance of the

rights shares was September 7 or Monday so it was obvious that the new stock price would be adjusted on the following trading day, meaning yesterday.

The record date is the last date when shareholders are eligible to receive a dividend or right shares.

"As the share price is not allowed to go down below the floor price, we did not adjust the price," said a top official of the DSE, preferring anonymity.

The stock market regulator set the floor price of all stocks in March to stop the freefall amid the coronavirus pandemic.

Pragati Life's floor price was Tk 88.3, so its adjusted price should have been Tk 70.65. The closing price before the record date was Tk 126.3.

DSE Managing Director Kazi Sanaul Hoq did not receive phone calls.

"How has the DSE allowed the trading of the stock at the previous price?" asked a top official of the BSEC. "We are going to ask the bourse," he added.

Pragati Life's shares were down 9.98 per cent on the DSE yesterday. It was up 0.3 per cent on the CSE.



CONCORD

Concord Officials of Concord Engineers & Constructors Ltd and Aviation Dhaka Consortium (ADC) attend an agreement signing ceremony for the construction of Terminal 3 (package 1) at the Hazrat Shahjalal International Airport in Dhaka, recently, Shahrir Kamal, managing director of Concord Group, was present. Mitsubishi Corporation, Fujita Corporation and Samsung C&T Corporation formed the consortium.

Govt plans handouts for the laid-off

FROM PAGE B1

"The workers who have not received salaries in June, July and August are really in trouble."

"It is good that the welfare of the workers is being looked into. We hope it would be implemented properly," said Hossain Zillur Rahman, executive chairman of the Power and Participation Research Centre.

The economist said surveys showed that the government's social protection schemes were mostly giving attention to formal sector workers. But 87 per cent of the country's workforce lies outside the formal sector.

"The thinking about the informal sector workers is still weak. Now, there should be vigorous policy thinking about the informal sector."

"The informal sector is no longer a sea of unknown workers. There are specific occupations where workers can be identified, according to Rahman.

"We have to address the informal sector. Otherwise, there would be inequality within the working group."

Tanvir A Mishuk, managing director of Nagad, a digital financial service arm of the postal division, said this was a timely initiative and the right approach to stand beside the employees who have already lost their jobs.

It is already proven that mobile financial services (MFS) are the trusted players to disburse the government's funds that can ensure full transparency, he said.

"And I am quite sure that only through MFS platforms, the right

person can get the support and no other channels can offer this type of cost-efficient service maintaining high transparency."

The director-general of the labour department would lead an eight-member implementation committee.

It will include the additional director-general of the labour department, the additional inspector general of the Department of Inspection for Factories and Establishments and the chief accounts and finance officer of the labour ministry.

Representatives of the BCGMEA, the BKMEA, LFMEAB and BFLFEA and the EU will also be there.

A 10-member committee led by the labour secretary would monitor and evaluate the scheme. The factories under the four associations would prepare a primary list of the affected workers and bring relevant information under a management information system (MIS).

The information includes names of the workers, their addresses, national identification numbers, bank or mobile financial service account numbers and mobile phone numbers.

The factories would send the data to the associations. The association would forward the list to the labour department.

The labour department would verify the data and place it at a meeting of the implementation committee.

The list recommended by the implementation committee would be approved by the director-general of the

labour department. A bill would be submitted to the Chief Accounts and Finance Office.

The chief accounts office would send the electronic payment transfer to the central bank, which would transfer the cash to the banking or MFS accounts of the beneficiaries.

Workers who were employed until February this year would be eligible for the support. Besides, the workers who tested positive for Covid-19, are suffering from other diseases or are unable to work are also eligible.

The finance ministry would scrutinise the list the same way it did in case of distributing the government's support for 50 lakh families which were affected by the pandemic.

The government has distributed cash support among 35 lakh beneficiaries.

Nagad distributed Tk 324.47 crore among 12.9 lakh beneficiaries. Bkash channelled Tk 233.99 crore among 9.3 lakh beneficiaries, Rocket Tk 177.44 crore among 7.05 lakh recipients and SureCash Tk 120.79 crore among 4.8 lakh beneficiaries.

On the eve of Bangladesh embarking on a countrywide shutdown on March 26, the government announced a Tk 5,000-crore special package to pay the wages and allowances of export-oriented industries' workers for three months starting from April.

As the fund was later found to be inadequate, the government released another Tk 2,500 crore from the bailout package rolled out for the large industries affected by the pandemic.

E-commerce: a bright spot amid the gloom

FROM PAGE B1

However, Alim believes that online sales have not grown as much as was expected.

"All the media hype led people to believe that Bangladesh's e-commerce industry would grow 10 times larger due to the pandemic but this is not true," he said.

The Chaldal CEO also pointed out the inadequacy of their existing delivery mechanisms and absence of a smooth supply chain as the main obstacles for growth in the overall industry.

In an effort to meet the excessive number of orders made each day, Chaldal has had to make some technological and strategic changes to its organisation, including replacing old servers and automating the refund process.

On the other hand, Daraz, another leading e-commerce platform, lost around 5,000 of its import-dependant merchants soon after travel bans were issued around the world in order to curb the spread of coronavirus.

But then in May, the company added more than 10,000 local retailers to its platform.

"Products that had never been sold on an e-commerce platform are now regularly sold online," Syed Mostahidul Hoq, managing director of Daraz Bangladesh, told The Daily Star yesterday.

Even items such as plants, seeds, fertilisers and honey are now on the top selling products list, Hoq said, adding that due to this change in consumer habit, small and medium entrepreneurs can now cater to more people than ever before.

Before the coronavirus pandemic emerged, the top selling product range for Daraz, a subsidiary of e-commerce giant Alibaba, was electronics.

Since then though, the demand for those items has dropped drastically while incoming orders for daily necessities and hygiene products has increased exponentially, according to the managing director.

The company's overall sales fell significantly in the April-May period but business has been on the rebound since June. In a testament to the country's economic recovery from the Covid-19 fallout, the number of orders made daily surged to 55,000 in August, up 20 per cent when compared to pre-pandemic levels.

To provide customers with a better shopping experience amid the coronavirus crisis, Daraz has completely revamped its logistics technology, Hoq said.

As such, the company improved its integration with bKash, the largest mobile financial service (MFS) provider in Bangladesh, to streamline its payment system.

Customers from across 48 districts can now order their daily necessities or engage in gaming facilities available on the Daraz app, he added.

PriyoShop, which typically retails lifestyle products such as clothes, smartphones and other high-tech gadgets, added groceries to its roster

after observing the changes in consumer demand in early April.

"Orders started flooding in during April, particularly for masks and sanitisers. But our suppliers and logistic companies were not able to provide smooth services because it happened all of a sudden and no one was prepared," said Asikul Alam Khan, CEO of PriyoShop.

For instance, the e-commerce platform received a total order for 3,000 units of various antibacterial personal care products in a single day in mid-April. However, the company was able to handover just 1,700 units of the order due to insufficient supply.

Despite the increased sale of groceries, personal protective equipment and sanitisers during the April-May period, profits were offset by a plunge in demand for PriyoShop's lifestyle and tech products.

However, the sale of smartphones and laptops rose sharply from July onwards and is currently 400 per cent higher than what it was ahead of the pandemic.

People are now working from home and therefore need laptops and smartphones to that end, Khan said.

"Although we can't meet the high demand for laptops due to decreased imports following flight cancellations, we are able to meet the demand for smartphones thanks to local manufacturing," he added.

PriyoShop now executes 5,000 deliveries daily, a 128 per cent increase from its value during the pre-pandemic time, when it stood at 2,200.

The online retailer integrated some new digital technologies with its operation, including automatic transactions and QR payments.

Revenue was on a steep decline during the early stages of the pandemic, said Zeeshan Kingshuk Huq, co-founder and CEO of Sindabad, a business-to-business and wholesale online retailer.

The company recently shifted its business model to include selling products directly to its customers.

"As we are a wholesaler, we had a big stock of staples and hygiene products but most brick-and-mortar shops, who are our customers, were closed during the two-month lockdown. So, our employees came forward to take these products to the customer's doorstep," Huq said.

The government had declared a nationwide general holiday that lasted from March 26 to May 30 in a bid to curb the spread of Covid-19 within Bangladesh.

Sindabad, which has a workforce of over 200 people, reinvigorated its business following the dip in sales by directly supplying small and medium sized shops.

As a result, the number of orders received is 2.5 times higher on average than what it was before the pandemic.

"If we had not pivoted, our business would have been in bad shape," Huq added.

Similarly, AjkerDeal, one of Bangladesh's first e-commerce

platforms that focuses on customers from outside Dhaka, took a significant hit due to the pandemic as the two-month shutdown of all economic activities led to a drastic fall in revenue.

"Our sales nosedived because we mainly sell lifestyle products, which have decreased in demand since March," said Fahim Mashroor, CEO of AjkerDeal.

Mashroor, a former president of the Bangladesh Association of Software and Information Services, had hoped the Covid-19 situation would push the expansion of MFS and broadband internet services to remote villages.

Transactions made through MFS platforms hit an all-time high of Tk 62,999 crore in July with an active user base of about 4.3 crore as an increasing number of private individuals, businesses and government agencies have relied on such services since early April. Besides, the use of debit and credit cards to make digital payments is also increasing.

"Those developments will pave the way for e-commerce to grow further in the coming years," Mashroor said.

Food home delivery and logistics

Online food delivery platforms suffered the most since late March, when all of the restaurants in Bangladesh were closed for the nationwide lockdown.

Till date, those platforms have not been able to recover more than 50 per cent of the losses incurred during that time.

"The situation for every online food delivery platform is dire. With insignificant help from the government and their financiers, many such start-ups are destined to perish," said Ahmad AD, CEO of HungryNaki.

Meanwhile, Shohoz Food had regained 75 per cent of its business, according to Maliha M Quadir, CEO of Shohoz.

"Business is returning to normalcy as we are giving a lot of discounts," Quadir said.

Likewise, Pathao Food, the market leader for this sector, has seen slow recovery.

"But at least orders are still coming in," said Hussain Elius, chief executive of Pathao.

The restaurants were closed for months due to the pandemic and even now, those that have reopened are still not operating on a full scale.

Because of weak logistics infrastructure and travel restrictions, e-commerce consumers suffered a lot at the beginning of the outbreak, Elius said. But with new innovations and technology integration, business for the logistics services providers has expanded since July.

Paperfly, an e-commerce-based logistics company, witnessed a 10 per cent slump in daily deliveries in May.

In August though the number of shipments made each day surged to 13,000, a 44 per cent increase from its value during the pre-pandemic period, when it was just over 9,000, according to Rahath Ahmed, chief marketing officer of Paperfly.

Gathering ban spells dry year for event organisers

FROM PAGE B1

"Now we are thinking about adopting digital event planning to bring changes under the 'new normal' situation," Azam added. According to the managing director, event management companies organise various international conferences, cultural events, social awareness programmes and corporate events but now the industry was totally inactive.

As a result, some smaller firms have

already been forced to shut down their operations due to a lack of working capital. Rashid Khan, chief executive officer of Creato, echoed the same, saying that the service sector has also been seriously affected by the pandemic.

To help the industry survive the Covid-19 fallout, Khan urged the country's banks to provide loan facilities at low interest rates.

Similarly, the EMMAB demanded deferrals on VAT payments and a

reduction in advance income tax to help the event management sector pull through.

"We contribute towards business development by providing different ideas and programmes but the current situation is unfavourable for our industry," he said.

Khan also said his company organises at least 150 events each year but this time around, almost 80 per cent of their work had shrivelled up.

Bourses learnt a lesson: all-out digitalisation is a must

FROM PAGE B1

The BSEC has already approved Abdus Salam Sikder as the company's chairman along with appointing a few directors.

"For revenue, stock brokers mostly depend on brokerage charges. So they were earning almost nothing during the closure," said Rahmat Pasha, chief executive officer of UCB Capital.

Share trading is a two-pronged system: share transfer and money transfer, he said.

The Central Depository Bangladesh

executes share transfers while money transfers are handled by a department of the DSE, he said.

The money transfer process is mostly manual, so brokers fell in hot water when trading stopped, Pasha said. The prolonged closure also had a negative impact on the global image of the domestic stock market, he added.


The DSE already has a platform that facilitates real-time trading of shares from mobile devices or a computer from anywhere in the world.

However, the country's premier

bourse is yet to be integrated into a unified system with the platform, which is why it has to depend on manual labour to complete trade settlements and other similar tasks, he added.

"We are working on the issue and the BSEC will appoint a strategic person to complete the entire digitalisation process, said Asif Ibrahim, chairman of Chattogram Stock Exchange.

The digitisation process will become easier as soon as the Central Counterparty Bangladesh starts operations in full swing, he added.



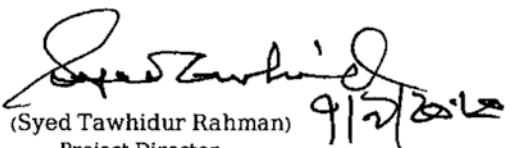
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Corrigendum -1

e-Tenders are invited in e-GP System Portal (www.eprocure.gov.bd) for the tender ID-482859, Tender ID- 482861 and Tender ID -482862. Tender Notice was published in The Daily Star and The Daily Jangantor on 17/08/2020, the tender notice shall be replaced as follows.

Tender ID	Particular Information	Original Circulated	Amendment
482859	Document last selling date & time	07/09/2020 12:00	17/09/2020 12:00
	Closing Date & Time	07/09/2020 16:00	17/09/2020 16:00
	Last date & time for Tender Security Submission	07/09/2020 14:00	17/09/2020 14:00
482861	Document last selling date & time	07/09/2020 12:00	17/09/2020 12:00
	Closing Date & Time	07/09/2020 16:30	17/09/2020 16:30
	Last date & time for Tender Security Submission	07/09/2020 14:00	17/09/2020 14:00
482862	Document last selling date & time	07/09/2020 12:00	17/09/2020 12:00
	Closing Date & Time	07/09/2020 15:30	17/09/2020 15:30
	Last date & time for Tender Security Submission	07/09/2020 14:00	17/09/2020 14:00

All other terms and conditions of the Tender document will remain unchanged and this corrigendum notice will be the integral part of the tender document.


 (Syed Tawhidur Rahman)
 Project Director

GD-1417

SIX MONTHS WITH CORONAVIRUS

WHERE THE ECONOMY STANDS NOW

Being caring, accommodative and patient is the need of the hour

Kedar Lele, chairman and CEO of Unilever Bangladesh, tells The Daily Star

It has been six months since the pandemic hit the nation, throwing the economy, life and livelihoods into a crisis. The Daily Star sought feedbacks from business leaders, executives and analysts to help highlight the real situation and realisation of top executives on the ground.

Here are some thoughts of Kedar Lele, chairman, chief executive officer and managing director of Unilever Bangladesh, based on some talking points suggested by the newspaper.

What did we do right?

Bangladesh as a country understood the challenges this pandemic could bring and started to put all the right measures like restricting inbound travellers and quarantining, creating mass awareness, putting a hotline for the nation and creating a coronavirus coordination cell under the highest authority of the country. Bangladesh



Kedar Lele

Bangladesh as a country understood the challenges this pandemic could bring and started to put all the right measures like restricting inbound travellers and quarantining, creating mass awareness, putting a hotline for the nation and creating a coronavirus coordination cell under the highest authority of the country. Bangladesh

influence to nearly 20,000 people who work in our outer core – third party manpower, field distributor force, merchandisers, logistics and depot teams and other helping staff. Right from providing them with necessary information and guidance to protect themselves and their loved ones from being infected, Unilever also decided to supply them with care kits and track their health and wellness on a daily basis.

We had recognised that it was essential to sustain the supply of hygiene products such as soaps, handwashing liquids, sanitisers, washing powder and toilet cleaners for the benefit of millions of Bangladeshi consumers. Lack of availability of these essentials would have caused havoc and the personal hygiene levels would have sharply fallen, allowing the pandemic to expand further. By ensuring supply of these products, we not only managed to sustain livelihoods for thousands of people directly involved within our operations, but also save millions of other lives in the larger ecosystem. Thousands of vendors, partners, suppliers in the back-end and millions of retailers in the front-end have continued to work responsibly, earning their livelihood while helping the country fight the pandemic.

What went wrong?

Though the government had the right intention and restricted movement by imposing lockdown, the initial announcement of a general leave created confusion amongst the people and a large number of people moved out of the cities. The government and businesses were debating on the question of saving lives vs livelihood which led to

a few steps like relaxing the restrictions during Ramadan and Eid as well as opening up garment factories. Of course, these were important steps to take care of the overall economy, but the decisions could have been more consistent and well communicated.

Since the beginning of April, we were engaging with the government through private sector platforms under BIDA and UNDP and had proposed zoning protocols in towns as well as safety protocols for industries to follow and continue the production. We had the first-hand experience of doing it as we never stopped our operations even for a single day and continued serving the market demand for much-needed health and hygiene products while keeping our people safe.

We have seen the government taking the decision to impose zoning protocol a few times, unfortunately it could not be implemented as planned and turned out to be ineffective.

What was the impact on businesses and jobs?

From the very beginning, it was clear to us that the Covid-19 issue is a crisis and it will impact everyone – people, community and nation. Of course, we felt the impact from mid-March, and it continued till the end of August. Garment export fell 14 per cent (between July 2019 and April 2020) which was the lowest in 5 years. This impacted multiple industries, for instance the transport sector, banking and fast moving consumer goods. On top of that the flood situation also turned grave.

Covid-19 impacted all parts of our value chain. However, being a multinational we had already set in process identification of alternate sourcing locations as soon as the crisis became visible in China. Once the local lockdown started from mid-March, the country experienced serious congestion across different ports and it did impact availability of raw and packaging material, disrupting our supply lines and implementation plans. However, the team worked hard to ensure our factories continued to function, focusing on the part of our portfolio that we called COVID-Essentials, for instance soaps, detergents and hygiene products. It was a timely realisation that a humble bar of soap was all we had to save ourselves during this crisis until a vaccine arrived.

I am thankful to each employee of our company, who operated from a higher purpose to help the consumers and communities and

worked almost like a soldier of a country to save its citizens.

Though we managed to run the production uninterrupted, reaching the market was not without disruptions. During the month of April, more than 40 per cent of the outlets were either closed or it was not possible to service them for various reasons. A number of our distributors' staff members were also keen to leave for their hometowns and villages during the general leave. We knew in order to protect lives we needed to ensure livelihood, train everyone in the new behavioural protocols and make them play the role of formers of key opinion in their neighbourhood. We ensured there was no job loss, no pay loss or even reduction in any incentive. We did not only commit to protecting our 1,400 core employees but we also took care of around 20,000 people working in our ecosystem.

I must mention the role of government employees and law enforcement agencies who responded to our request and partnered up with businesses, adopting the new ways of working, for instance online approvals, non-physical document processing, relaxing time-limits and then being accessible and eager to help.

What were the responses of businesses and your organisation?

I have mentioned earlier that we knew it is going to be a long-drawn crisis. With more than 80 per cent of the working population being part of informal employment, they faced a stark choice. Behavioural protocols, frequent handwashing, social distancing, covering your face with a mask and boosting

your immunity are critical to reducing the spread of the virus. Early detection and display of symptoms could lead to faster quarantine and contact-tracing to isolate subjects who might have been in touch with the infected person. Quick isolation and aggressive treatment of the symptoms could lead to a substantial reduction in infected cases while also saving thousands of lives.

We exactly followed these principles. Setting up a cadence of morning meetings of the Incident Management Team comprising members from all functions who took stock of health conditions, provided quick solutions, brought in partnerships like Praava Health to organise testing of our employees and helped individuals through supply of medicines and even counselling.

In a nutshell, companywide discipline and dedication helped us maintain our business momentum throughout the last six months of crisis.

What are the strategies you have taken to overcome the crisis and grow?

Our roadmap to manage this crisis was driven by a simple five-pillar model focusing on the workforce (People), protecting supply chain (Supply), adjusting to fluctuating demand (Demand), preserving cash (Liquidity in the organisation) and supporting the larger community with our purpose driven brands (Community).

In the last six months, I along with my management team simply followed these 5 pillars putting people as our first priority. Our philosophy has been if we took care of our people, they would take care of the business. And that came true when we see how we managed to weather the storm.

We have worked with the government and other stakeholders to ensure the supply of our products in the market. Consumers needed our brands to be available and we have ensured that.

We have closely observed demand signals with the emerging situation and planned our business accordingly.

And we have ensured cash to support our business and ensured on-time payment of all our suppliers and vendors along with duty and tax submissions to government exchequer.

Finally, we were one of the first few companies who committed certain investments for the community and help Bangladesh in its fights against Covid-19.

READ MORE ON B2

In a nutshell, company-wide discipline and dedication helped us maintain our business momentum throughout the last six months of crisis

Behaviour change during Covid-19: Could social marketing do it differently?



NASRIN AKTER and MUHAMMAD ISMAIL HOSSAIN

Human behaviour is complex, dynamic, unpredictable and it has both positive and negative impact on individual, community and environment. In this pandemic, WHO prescribed certain individual behaviour change like washing hands, wearing mask, maintaining health etiquette and keeping social distance to prevent the spread of Covid-19 thereby positively impact the lives of individual, community and environment.

In response to these guidelines, different government wings, corporate houses, non-profit organisations and mass media of Bangladesh undertook different communication campaigns.

However, the campaigns seem to yield little satisfactory impact on changing the behaviour of the masses.

In the context of Bangladesh, adoption of the mentioned behaviours for mass is new and competing with their existing lifestyles. Simply telling people to change, or giving them information and expecting them to act on it, may not work here. Unless, there is a voluntary behaviour change by individual, positive outcome is difficult to achieve.

However, voluntary behaviour change is far more complex and challenging; requires a truly consumer-centred approach to understand why, how and in what context the behaviour is situated. In this backdrop, the knowledge of 'Social Marketing', a discipline that draws on psychology, sociology, economics and anthropology can facilitate the understanding of the underpinning reasons of people's behaviours.

The governments of many countries have been successfully deploying social marketing techniques to achieve diverse strategic social objectives through behaviour change intervention programmes (e.g., smoking cessation, road safety, disease prevention and screening, physical activity and environmental issues).

Social marketing is a systematic process

of influencing behaviour change of different target market segments by utilising a planning process that applies marketing principles and tactics to deliver positive societal benefits. Unlike commercial marketing, the primary objective is not to sell goods and services rather influence the desired behaviour of targeted markets.

Target market behaviour can be influenced in one of the four ways: accept a new behaviour (e.g., wear mask); reject an undesirable behaviour (e.g., expose to crowd); modify a current behaviour (e.g., wash hands frequently) and abandon an old undesirable behaviour (e.g., coughing here and there). It thus appears that, the demand of behaviour change in response to this pandemic is diverse and requires a careful, context specific all-inclusive behaviour change intervention programme.

A carefully designed social marketing programme in this context should accommodate at least five broader aspects: first, a clear definition of the problem at hand; second, a thorough environmental scan to segment the entire market and analyse the target audiences characteristics to influence their behaviours through the right message circulated at the right media and location; third, an analysis of social norms, potential barriers and competitions toward the desired behaviours; fourth, an identification of the opportunities of upstream social marketing to modify the physical environments in which the behaviours are taking place; and fifth, establish the monitoring policies and criteria for evaluating the intervention programme.

Although numerous awareness programmes aiming to bring WHO directed behaviours are in the air from March 2020, little changes are visible in people's behaviour and in many cases, resistance are also evident.

Exchange of people's behaviour with the previous one is based on the concept of WIFM (What's in it for me- tangible/intangible)?

In this case, the core benefit of adopting these new behaviours for mass people is 'Safety', however, different social classes of the society (e.g., upper, middle, working and lower) are not perceiving the benefits of such behavioural adoption equally.

The working and lower class that struggles to balance between life and livelihood may not consider 'safety' as their benefits because they have to sacrifice bigger benefits if they adopt these new behaviours.

As per different predictions, coronavirus



Garment workers are seen washing their hands before their shift at a factory as part of safety measures to contain the spread of Covid-19.

PHOTO: STAR/FILE

outbreak is likely to go on for two years, which is evident if we take into account the second wave of this outbreak in countries that claimed to successfully manage the outbreak.

We are yet to know what is coming for Bangladesh therefore it is high time for the authorities to understand the underpinning attitudes and beliefs hold by the mass people regarding WHO prescribed desired behaviours.

Information on the current status of people's new behavioural acceptance can provide insights on the reasons behind the compliance and non-compliance.

'Coronavirus won't affect the financially disadvantaged people'; 'Youth are less likely to be affected by Covid-19' and 'Third world

countries are immune to many dangerous viruses, including Covid-19' are some of the examples of existing salient beliefs of people which may hold them back in their decision to change existing behaviours.

So, evidence-based knowledge on people's salient beliefs, attitudes, social norms and decision-making autonomy can help the authorities to understand how the existing behaviour is situated within the lives of our masses.

Understanding of the behavioural problem also demanded a clear segmentation of our targeted community to whom we are communicating the message of behaviour change. Geographic (e.g., cities,

neighbourhood), demographic (e.g., age, education, gender) and psychographic (e.g., attitude, beliefs, values, social norms, needs) elements are widely used variables for segmenting markets.

For example, psychographic variables can be used to segment the market into four: 1) Adopters (low information needs, highest commitment to behaviour change), 2) Status Quo (moderate information needs, high commitment to behaviour change), 3) Information seeker (high information needs, moderate commitment to behaviour change) and 4) Sceptics (moderate information needs, lowest commitment to behaviour change).

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