

# TOGGLE

WEEKEND LIVING IN THE DIGITAL AGE

A publication of *The Daily Star*



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## India reportedly warns Twitter of 'unintended consequences'

India's government has warned Twitter that it could face "unintended consequences" if it fails to comply with the country's new social media rules, according to Reuters. India's technology minister wrote in a June 5th letter to Twitter that the company's responses to previous government letters about the new rules did not confirm whether Twitter was in full compliance, Reuters reported.

Under India's Intermediary Guidelines and Digital Media Ethics Code, which took effect in May, social media companies could be subject to legal action if they fail to follow the code's provisions, which are aimed at regulating the platforms' content. The new rules call for platforms like Twitter, Facebook, and WhatsApp to remove content within 36 hours of receiving a legal order.

The rules also require the companies to have a grievance officer who acknowledges users' complaints within 24 hours, a chief compliance officer, and a contact person who would be available to law enforcement agencies 24 hours a day.



## Imported phones get costlier; prices down for headphones, local laptops

According to the proposed budget for the fiscal year 2021-22, the prices of imported mobile phones will increase.

On the other hand, the prices will go down for locally manufactured or assembled blender, juicer, mixer, grinder, electric kettle, rice cooker, multi-cooker, pressure cooker, washing machine, microwave oven, and electric oven.

The prices for locally produced computer, laptop, notebook, notepad, tab, keyboard, mouse, motherboard, power bank, router, network switch, network device/hub, speaker, sound system, earphone, headphone, pen drive, micro SD card, flash memory card, CCTV, monitor, projector, USB cable, data cable, etc. will also decrease, according to the new budget.



## ONE COUNTRY, ONE RATE Internet at flat rate across the country

The Bangladesh Telecommunication Regulatory Commission (BTRC) is setting a fixed rate for broadband internet across the country. According to BTRC, as cited in several media reports, internet service providers (ISPs) have to provide connections at the same price in every part of the country. Service providers will have the freedom to charge less than the benchmark rate but not more.

'One Country, One Rate', as BTRC has named the program, will offer three packages for internet users across the country. According to a report of Prothom Alo, the price of the first package could be a maximum of BDT 500 per month, for a speed of 5 Mbps.



The price of the second package could be within BDT 600 per month, for a speed of 10 Mbps and the price could be within BDT 1,200 per month for a speed of 20 Mbps.

BTRC has not officially announced the price of these packages yet.

## EDITOR'S NOTE

### It's all about finding your worth

This week, we ask an ages-old question: are unpaid internships worth it? Do you really want to spend your valuable time (and money, in some cases) doing 9-5 for three months without a single dime? Or does "paid in experience" have some benefits after all? Find out in this week's centrefold. In other news, we try to explain the stock market for noobs. Send us your "stonk" memes after you read it. In Bytes, we try to set up a home studio and for Shift, we reprint our review of the MG HS, in case you missed it. That's all for this week, folks.

Btw, have you watched M.O.D.O.K.?

Zarif Faiaz, unpaid intern Sub-editor

## TOGGLE

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## Vivo Launches V21 in Bangladesh

Smartphone brand Vivo has launched its new V21 smartphone in Bangladesh. The device is the latest addition to Vivo's V-series smartphones.

The newly launched V21 showcases a unique Optical Image Stabilization (OIS) front camera equipped with a 44MP OIS Night Selfie System. The camera system includes innovative features like 44MP OIS Night Selfie, Selfie Spotlight and AI Night Portrait with AI Night Algorithm. On the back, there is a 64MP OIS Night Camera.

The phone's 7.29mm thin body features an E3 AMOLED display with a 90Hz high refresh rate. The phone has a glass back and nature-inspired colour options include a Sunset

Dazzle and a Dusk Blue.

The smartphone runs on an MTK Dimensity 800U processor. The V21 has 33W fast charging.

The V21 will be available in Bangladesh from June 6. The pre-booking session for the handset will run from June 1 to June 5. The selling price for the V21 is BDT 32,990 BDT. In Bangladesh, Vivo V21 will be available in Dusk Blue and Sunset Dazzle colour.



# A noob's guide to investing in stocks in Bangladesh

AFNAN FARUK

In 1941, an 11-year-old kid invested USD 114 in stocks for himself. Today that kid is worth USD 108 billion and the kid we are talking about is none other than Warren Buffet. However, Buffet is not the one making the most amount of money from stock markets. Since his start in 1988, Jim Simons, an American mathematician and billionaire hedge fund manager, has been consistently making 2 to 3 times the money Buffet is making each year. But Simons is worth 24 billion dollars only. The reason: Buffet started at the age of 11 and Simons in his 50s.

The word 'stock' is not something new to any of us. Even if you have no idea what it is you at least know it is something people invest their money in. You might have heard someone bragging about how much money they have made from it or heard someone talking about how much they have lost in it. If you are reading this article, you surely wonder how stocks work and how you invest in them.

## What are stocks?

Stocks are the fragments of ownership of a company. In simple words, you will own a fragment of the company when you buy a stock. For example, if a company has 100 stocks and you buy one, you will own 1% of the company. But in the real world, large companies have thousands, lacs, even crores of stocks. By buying a stock and holding it for a certain period, you can participate in the Annual General Meeting (AGM) of the company and get dividends at the end of the year. Dividends are the profits a company shares with its owners or stockholders after paying off all other stakeholders.

## What is the stock exchange?

A stock exchange is like a market where you can buy and sell stocks of different companies. All stock exchanges have a body to oversee and control the activities of the stock exchange. In Bangladesh, that body is Bangladesh Securities & Exchange Commission (BSEC). There are two stock exchanges in Bangladesh: Dhaka Stock Exchange (DSE) and Chittagong Stock Exchange (CSE).

## How does the stock market work?

A stock market works much like an

auction house. It follows the principles of supply and demand. Buyer bid for different stocks at different prices. These prices are called the bidding prices. Sellers ask for different prices for different stocks. These prices are called the asking prices. If the bidding and asking prices match, the transaction takes place. However, in the stock markets of Bangladesh, you will not receive the stock immediately. You will receive the stock 2 or 3 days later, depending on the category of the company.

## How do I invest in stocks in Bangladesh?

Anyone with a valid passport or NID and a bank account can invest any amount of money in stocks. All they need is a BO (Beneficiary Owner's) account in a brokerage house. A brokerage house is an



organisation that facilitates investing and trading in stock exchanges.

BO accounts can be opened individually or together with another person. The requirements of opening a BO account are passport size photos, photocopies of NID/passport, and the applicant's bank details. The applicant will also have to provide passport size photos and photocopies of the NID of the nominee. Account opening charges range from BDT 450 to BDT 1000.

BO accounts can be opened both physically and online. The first step of opening a BO account is selecting a brokerage house for yourself. You can find

the list of registered brokerage houses 'TREC Holders' section of the DSE website and the 'All Stockbrokers' section of the CSE website. After selecting the brokerage house, you will have to either visit their website or visit one of their offices. After filling up forms, providing the required documents, and paying account opening charges, you will receive your account number within 1-2 days.

## How do I select a stock to buy?

There is no magic rule to find the right stock to buy. Different people use different tactics to find the right stock. Which stock is right for you depends on what type of investor you are, what type of analysis you believe in, what your preferences are, how the market conditions are, etc.

Some buy after thoroughly analysing

your broker, and using the DSE mobile app. All brokerage houses charge a certain percentage of commission on each transaction. Usually, that amount ranges from .25% to .50%. This means if you buy a stock worth BDT 1000, you will have to pay an additional BDT 2.5 to the brokerage house.

To trade via DSE mobile app, each investor will have to register through the brokerage house. There is an additional monthly charge for using the mobile app. But the charge has been waived since the pandemic started.

## How many returns should I expect?

There are two main ways in which you can earn from a stock: capital gains and dividends. Capital gains are the profits you make if you sell a stock at a higher price than your buying price. Dividends are the profits a company shares with its stockholders every year. But the question is how much returns should you expect in total every year?

Suppose you have BDT 1000 in savings. If you deposit that money in a savings bank account for a year, you will get a maximum of BDT 55 in return. If you put that money in *Sanchaypatra*, you will get a maximum return of BDT 110. If you keep that in fixed deposits or bonds you will get something in the middle. But remember that all of these are before tax.

Investing in stock markets is certainly riskier than all of the options mentioned. Thus, you need to know your alternatives properly and see if the stock market returns you more than the rest of the options. But do remember that the returns will not be the same every year.

## How risky is it?

Investing in stocks is risky no matter which stock market you invest in. Since the last collapse of the market more than a decade ago, the security exchange commission (SEC) has taken multiple steps to improve the overall condition of the market. However, the market is still far from perfect and still has a long way to go. What you can do is follow a simple proverb – don't put all your eggs in one basket. Invest in multiple stocks in planned amounts so that even if one stock fails, you don't lose too much.

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# British heritage, Chinese production 2020 MG HS

ZARIF FAIAZ



PHOTO CREDIT: AHBAAR MOHAMMED

## What's an MG?

Although an icon of the British motoring industry, the Morris Garage is not a familiar badge in these parts of the globe. Founded in 1924, this Morris-car-dealer-turned-performance-branch-turned-independent-carmaker was best known for their two-door performance coupes.

The company had quite a wild history, it was swallowed up by the ill-fated British Leyland in 1968, handed over to British Aerospace in 1986 after BL's collapse, bought by BMW in 1994, who left it to dry in 2000. After a failed attempt at revival, what's left of the brand was bought by the Chinese Nanjing Automobile Group, which itself merged with Shanghai Automotive Industry Corporation (SAIC) in 2007.

If you're scratching your head, here's a summary. MG is a British sports car maker currently owned by a Chinese company and now makes cars that are more practical than sporty.

The new MG HS is a definitive testament to the fact that Morris Garage really wants to shade off its sports car manufacturer tag and shift its focus to volume sales. The latest SUV from MG boasts a fantastic interior, drives fairly well, and is packed with tech that sometimes can get overwhelming. We drove it, so you don't have to. Unless, of course, we convince you to get one. Read on to find out what we have to say.

## The design

Elegantly generic, if you forgive the oxymoron. The design of the HS is pretty much what comes to mind when you think of a modern SUV, a big plus if you're not the flaunting type. The front is restrained and conservative, while the body is free of the bizarre lines found in other—generally Korean—brands. Ride height is decent thanks to the 18-inch alloy wheels, making it quite competent for the streets of Dhaka.

The car uses LED on all sides, a rare feature in this price point. The "SAIC"

letters can be found on all the windows and both head and tail lamps, reminding you that this British car is in fact made in China. Which somewhat flies into the face of local MG marketing, which often touted such bold claims as the marque being "As British as Fish and Chips".

## What's inside

For a medium segment SUV, the interior of the MG HS is beyond impressive. The seats are comfortable, well suited for cruising on a long road trip, the grip on the steering wheel, wrapped in tactile leather, is a pleasure to hold on to, and the dashboard and the doors are fitted



with swathes of faux leather and soft-touch plastic. There's an ambient lighting feature that comes as an added bonus. The panoramic opening sky roof is a nice touch as well.

There's a large 10.1-inch touch-screen infotainment system at the centre of the dashboard and the features on it are easy to use. However, the air conditioning controls are accessed through the infotainment screen instead of physical switches or buttons, which we thought was an odd quirk and may take some time to get used to.

Speaking of features, the SUV is full of them. Powered and heated seats, 360 camera, digital instrument cluster, electronic handbrake, and many more. For driving, the MG pilot suite includes speed limit assist, adaptive cruise control, blind-spot detection, high beam, traffic jam, and lane-keep assists are only a few of the features that we've discovered so far. Getting used to all the tech of the car will take a few days. However, we particularly found the blind spot detection and intelligent speed limit assist pretty useful if you're looking for a safe drive in the city.

## SPECS

**ENGINE:** 1.5T- Turbo Charged GDI 4-Cylinder (162PS, 184 lb-ft of torque)

**TRANSMISSION:** Seven-speed dual-clutch, FWD

**SAFETY:** MG Pilot suite, ABS with EBS, front, side and curtain airbags, 360 camera, blind spot monitor

## FEATURES AND OPTIONS:

Ambient lighting, panoramic sunroof, daytime running lights, 6 speaker audio system, powered seats, multifunction leather steering wheel

**PRICE: 39.50 LAC**

As for visibility, the lean windscreen pillars, large side windows, and large side-view mirrors do a fairly good job, only to be let down by the exceptionally low mounted rear-view mirror that blocks a good portion of the view—particularly problematic for tall drivers. The seats also don't go low enough, although can be adjusted in six ways and includes lumbar support.

The seats on both front and back have more than enough leg space for a comfortable ride and the rear cargo compartment has a large enough storage

space. There's an additional covered storage area beneath the boot floor that holds a spare space saver wheel and basic repair kit.

## How it drives

Depends on what drive mode you're on. The HS has four, Eco, Normal, Sport, and Custom. The Normal mode is ideal for urban driving and makes for a smooth and fun driving experience. The car handled speedbumps pretty well and the additional parking sensors come in handy when squeezing in a tight space. The blind spot detector was a fine feature that would really help out urban drivers against rowdy motorcycles, CNGs and rickshaws.

At the sport mode, the SUV picks up quick from low revs. The cornering and brakes were smooth and the suspension system strikes a good balance between comfort and handling. There's a big red button on the steering wheel that you engage without fiddling with the drive mode selector. We strongly recommend against pressing it after a long day at work.

What we really liked though, was how quiet the car was, even at cruising speeds. One disappointment we had with the HS is its lack of 4WD, which we thought was a big miss out.

The other two features are Eco, which is similar to the Normal mode and the Driver Customisable mode for the true petrolheads.

## Verdict

MG HS is the ideal family car that focuses heavily on luxury, comfort and space but also doesn't shy away from upholding its sports heritage. The only thing to consider should be the visibility issue. Other than that, the MG HS offers a good value for money and is definitely a ride worth considering.

Originally printed in the Shift Magazine of February 2021.

## GRADUATES TALK

# Are unpaid internships worth your time?

OISHEE EERADA MAUDUD

There has been an exponential increase in the number of unpaid internships in recent times. Doing internships has long been a way for students to gain some real-world experience before entering the job market. Internships should be educational and help students understand if they would like to pursue a career in that particular field. On the other hand, interns do have to work for the organisation, even if it is not to the extent that full-time employees do. Hence, the rise of unpaid internships has incited some debate.

Students who commit to unpaid internships often do it in hopes of the internship helping their career after graduation. But do unpaid internships pay off in terms of better career prospects?

## Benefits of unpaid internships

The most prominent benefit is work experience.

justice system," she said. "UNODC Bangladesh is a small office and therefore I had tons of opportunities to learn. We simultaneously worked with the UNODC HQ's national projects as well as global projects. I feel this sort of exposure to a truly international environment is rare, especially in Bangladesh. I am currently at a corporate law firm, which is quite a leap from the UNODC. While the content is not similar per se, I feel the administrative and logistical know-how that I learnt from UNODC will be useful for any sector I will be contributing to."

## The other side of the coin

Unpaid internships are not just unpaid; they cost the interns money. As Karim (pseudonym), currently a territory officer at a renowned multinational, said, "Going to Mirpur DOHS from Shantinagar regularly for my internship at a social business incubator was a heavy hit to

Unpaid internships put less fortunate students at a disadvantage as they often have to find a source of income and therefore cannot afford to give away their labour for free. If unpaid jobs or internships do result in better careers, they do so at the cost of aggravating socioeconomic inequality.

by free labour.

As for whether unpaid internships do have positive outcomes, as per a study by ILO, paid internship opportunities are associated with better outcomes compared to unpaid ones. This may be because companies that offer paid internships may be doing so to recruit well-performing interns in the future. It could also be because the payment relieves interns of the need to find a second job for the income, hence spreading themselves too thin.

Furthermore, a study on the impact of unpaid internships on job-hunting success by the National Association of Colleges and Employers has found a negative relationship between participation in unpaid internships, and the students' salary and employment outcomes. Participation in unpaid internships is correlated with longer searches for jobs, too.

## To do or not to do unpaid internships

As Karim said, "Unpaid internships teach you to get accustomed to certain things. When you first enter the corporate world, one of the hardest things you have to learn is how to say no. Having a constant can-do-everything attitude can leave you with tons of work that undersells your abilities, and the stress that comes with it. I also learned how to gain traction with the boss, how to handle different types of people, know what I can do well, and know my limits as to how much work I can take on at one time. You may do such internships during the earlier years of your undergraduate. But if you do get the chance to do paid internships, do not undersell your labour."

If you can take on unpaid internships, try to make the most out of it. Take on internships that will allow you to develop yourself professionally in the career field of your wish. Try to pick up useful skills and if possible, find a mentor who can guide you after graduation.

There have been questions regarding how much productive work unpaid internships or jobs entail. If you find yourself stuck in a place that does not allow you to learn, reassess your priorities.

Can unpaid internships have benefits? Yes. Are those benefits exclusive to only internships that do not pay remuneration? Absolutely not.



ILLUSTRATION: ZARIF FAIAZ

Interns have a glance at what goes in a real workplace, with deadlines, various colleagues, and more. Internships can sometimes result in a full-time job offer after graduation if the interns manage to impress their supervisors as well.

Academic institutions and students both benefit from the real-world experience the students derive from their internships. It allows students to extract a richer educational experience as a whole. Thus, the institutions get more skilled graduates with more industry connections, who can go on to build stronger alumni networks. Strong alumni networks can make the university more desirable in the eyes of prospective students.

If the interns are given good tasks that help them learn, they get a taste of what working in the industry may feel like in real life. Interns can also build their professional networks through work. They may get the chance to receive feedback or career advice directly from industry professionals themselves, which is invaluable.

Rifat Z. Khan, a trainee lawyer at a corporate law firm, had a wonderful experience during her six-month-long unpaid internship at UNODC. "I had always wanted to work with the criminal

my wallet. Unpaid internships sometimes have undefined hours as well."

Unpaid internships put less fortunate students at a disadvantage as they often have to find a source of income and therefore cannot afford to give away their labour for free. If unpaid jobs or internships do result in better careers, they do so at the cost of aggravating socioeconomic inequality.

Zuhrat Inam, a research associate at BRAC JPCSPH, said, "I was fortunate enough to get course credit and even received a scholarship because my university understood the plight of unpaid internships. I am also privileged enough that it wouldn't have mattered to me even if I didn't get the scholarship. But that doesn't make it okay. Yes, I learned a tremendous amount in terms of project management, information sorting and compilation, administration work etc. Those things are helping me in my full-time work now, but I also gave a lot to the organisation. Then why wasn't I paid?"

Such internships also harm the labour market. They incentivise companies to offer fewer entry-level, full-time paid jobs as the companies get the chance to get their work done



# A beginner's guide to setting up A HOME STUDIO

MUSHFIQUE FAHIM

If you're a producer, a vocalist, a musician or have a podcast and you've decided to start recording professionally, the next step can be the most confusing one. Setting up a studio. And if you're just starting, there's no need to break the bank. You can set up a highly efficient studio at a comfortable price right in your home. Let's take a look at all the gear you'll need to start recording immediately.

## Computer

A computer will be at the heart of your recording setup. And good news! If you already have one at home, it's likely to be more than good enough. In the beginning, it's not necessary to buy a specialized PC or MacBook solely for recording. Modern computers are powerful machines and should have enough juice to facilitate your recording. If it has a core i5 processor and 8GB of RAM, you're good to go.

## Digital Audio Station

Once you have a computer, you'll need software that you can record into. This software is known as a DAW. A DAW does all kinds of digital manipulation of your audio, starting from recording your material to adding effects, tones, drum tracks and all other kinds of digital instruments. It's the digital platform where you can record, mix and master your track. There are plenty of DAWs available and each has its strengths and specialities and drawbacks. It's a subjective choice and whichever DAW agrees with you more is the right one. Some of the

most widely used DAWs include Ableton Live, FL Studio, Logic Pro, Reaper 6 etc. If you don't have any budget for a DAW there is even free software such as Audacity to help you get started.

## Audio Interface

The next piece of gear you'll need is an audio interface. An audio interface is a device that captures your sounds and transports them to the DAW in your computer. It's usually connected to the computer via a USB cable. You can plug your instruments such as a guitar or a bass directly into the audio interface and record into the DAW. Or if you prefer using a mic for recording, you can connect the mic to the audio interface. An audio interface commonly has a preamp built-in that takes the sound of the mic and boosts it up to a level that's suitable for working within the computer. Without a preamp, the mic will usually be a little too quiet. Most audio interfaces come packed with DAWs so you'll be taking care of two pieces of equipment by buying an audio interface. One of the most popular audio interfaces is the Focusrite Scarlett Solo. Other common ones include the PreSonus Audio Box, M-Audio Mtrack etc.

## Microphone

If you're ever going to record any vocals, you'll be needing a microphone. But even if you're not a vocalist, a mic is still quite an essential piece of equipment. It can record the acoustic guitar, electric guitar and bass played through an amp and any other

instrument with great clarity and detail. Even though instruments can be plugged into the audio interface and recorded directly into the computer, a microphone captures the accents and subtle nuances much more efficiently. Mics are usually categorized into three types: dynamic, condenser and ribbon mics. Each has its benefits and downsides. To get started, the best option is a large-diaphragm condenser mic. It can handle sounds ranging from loud to quiet and everything in between. Samson c01 is a quality budget condenser microphone that can handle all kinds of recording for a beginner.

## MIDI Keyboard

A MIDI keyboard is a very efficient piece of gear because of its versatility and scope. A MIDI will allow you to record piano parts, percussion, drums, strings, choir, synthesizers- essentially any kind of sound a producer might fancy. Even if you have a very basic knowledge of playing the piano, you can use a MIDI controller for creating ambience, wonderful sonic textures and soundscapes. It usually connects to the computer via USB and records directly into the DAW. There's an inexhaustible range of MIDI controllers in the market, each with specific features and tools. A solid MIDI keyboard for its price range is the Akai MPK Mini Mk2. Other MIDI's to consider are Arturia MiniLab MkII, Novation Launchkey Mini Mk3 etc.

## Headphones/Studio Monitors

The next piece of equipment will let you

hear what you're recording, mixing and mastering. While it can prove difficult for professionals to use headphones for long periods, it's still budget-efficient and sensible to start with high-performance headphones rather than spending a lot of money on studio monitors. There are many classifications to consider when buying a studio headphone: on-ear, over-ear, open-back, closed-back. But the merits and disadvantages of these different kinds of headphones only become apparent if someone's an advanced producer. To start, any decent quality headphones should get the job done. A classic pair of headphones at a reasonable price for studio use is the Audio-Technica MX20. Other headphones include Audio-Technica ATH M50x, Sennheiser HD280 Pro etc.

Now you have a fully functional, professional recording setup. There are some other products you can invest in for a more comfortable experience and higher productivity. This includes mic stands, pop filters, high-quality cables, acoustic treatment etc. As you start to make good use of your studio, you should start looking into these gears and more for adding some wonderful extra touches. A properly set-up home studio goes a long way in inspiring creativity and professionalism in you. There's no reason to get perplexed at the production process. You can start with a very reasonable budget and begin recording at your home today!

ILLUSTRATION:  
ZARIF FAIAZ

# Rethinking the priorities of the health sector in a PANDEMIC-RESPONSIVE BUDGET

JINAT JAHAN KHAN

The budget for the fiscal year 2021-2022 has been unveiled and Tk 32,731 crore or 5.42% of the total budget is allocated in the health sector. Due to the ongoing pandemic, a block allocation of Tk 10,000 crore has also been allocated to deal with the unanticipated emergency conditions of the Covid-19. Despite a significant increase in the health budget allocation, there are many questions around this new budget.

We talked to Dr MM Akash, Professor and Chairman of Economics department, Dhaka University, and Dr Rumana Huque and Dr Sayema Haque Bidisha, Professors of Economics, Dhaka University regarding the common queries of the budget of FY 2021-2022.

## How the allocation can be utilised to reduce people's sufferings amid the pandemic

Historically, the budgetary allocation in the health sector is always low. During the Covid-19 pandemic, it should be utilised for

both preventive and curative measures such as vaccination and mass awareness programs, developing physical infrastructure of hospitals and so on. "A dedicated portion of the health budget should be spent to improve the diagnostic system by building more diagnostic centres and increasing trained pathologists amid this pandemic. We should also spend on producing cheap Covid-19 testing kits so that people do not need to spend additional money for Covid-19 purposes," said Dr MM Akash. He added the importance of having a proper roadmap of the Covid-19 vaccination program, and a dedicated volunteer group that can help people with no or little access to modern technology to register for the vaccination program.

"Rather than setting up hospitals at random, the decision should be made after assessing the necessity and urgency of different areas. To fight against this pandemic, negotiation skills should be developed while buying vaccines and other necessities to have the appropriate deal. Moreover, the Covid-19 can accelerate antibiotic resistance soon. A block allocation of the health budget should be kept to deal with the upcoming health impacts due to this pandemic", replied Dr Rumana to the

question about how to utilise this pandemic budget. "A person needs to bear around 70 per cent of his medical expenses on his own, and this pandemic has worsened this condition. Sufficient allocation is needed to support the health expenses of general people," said Dr Sayema. She has also mentioned the necessity of producing the Covid-19 vaccines domestically, which can minimise the medical expenses of individuals and fill up the shortage of vaccines within the country.

## Non-Covid-19 health programmes need to be prioritised too

According to the health sector reform in 1998, 60-65% of total health expenditure should be on primary or preventive healthcare but the actual situation is not like that. It increases people's sufferings, as they now need to seek help in secondary and tertiary healthcare for those issues that can be prevented in primary healthcare. It shows the importance of implementing primary healthcare services efficiently. Furthermore, the Covid-19 pandemic has widened the gap in other non-Covid healthcare services and health-related programs such as vaccination programs for children and family planning programs. Dr Rumana mentioned that such non-Covid-19 health programs should be prioritised to avoid other health issues. She also said, "Appropriate attention and budgetary allocation should be given to autism, neurological disorder and other mental health-related issues. Ensuring quality services is also important for which paramedics and midwives need to be trained besides doctors and nurses."

"This pandemic has triggered unwanted pregnancies and unsafe childbirths as family planning programs have not been carried out properly in this pandemic year. Moreover, the non-Covid-19 patients with mild to severe diseases are struggling to have medical treatment due to the lack of attention on this non-Covid-19 side. No doubt that these should be prioritised too. A portion of this budgetary allocation should be used to expand hospitals and form separate wings for both the Covid-19 and non-Covid-19 patients to ensure safety for all," said Dr Sayema Bidisha. As per Professor Akash, non-Covid-19 issues are the results of the inefficiencies in implementation. They cannot be solved in just one budget, but these need to be taken care of too. While doing that, we have to eliminate corruption in the health sector without which broader allocation is of no use.

## Need for health-related data for policy formulation

There is always a lack of real-time and authentic data in the health sector. Community-based health data and databases of patients are not always available making it hard to formulate appropriate policies. If we want to get rid of underreporting or overreporting of health-related cases, we need logistic support and also skilled people who can analyse the data and present it in an effective way to the policymakers as per Dr Rumana. This allocation may also be utilised to make such a database and train people in relevant fields. According to Dr Sayema, data collection, data availability and sex-disaggregated data are important to formulate policies in the health sector.

In addition, Professor MM Akash said, "Right to public health should be ensured and dispersed all over the country. The major approach of this year's budget is more towards livelihood, not towards lives, indicating that it was not a well-thought one amid the Covid-19 pandemic."



# MARVEL'S M.O.D.O.K

## Personification of 'big brain time'

ISRAR HASAN

A glance at the iconic rogue gallery of Marvel's top villains and you will come across the name of M.O.D.O.K, the iconic villain with an enormously oversized brain with tiny limbs floating on a machine. The most accurate personification of the term "big brain time". In the comics and past animated series and games, the character of M.O.D.O.K has played the role of terrifying arch-rival to the likes of Iron Man, Captain America, and the Avengers. Never before has the character received a series focusing solely on itself.

A Hulu original and Marvel's first animated comedy series, M.O.D.O.K crafts a deeply original series about the villain moving away from its rather gory origin series as reflected in the comics. The series showcases a light-hearted take on the villain, voiced by Patton Oswalt,



with an impending divorce, his children's expectations, and wrestling with his legacy which constantly seems to be thwarted by his overconfidence and bad relationships. Filled with light-hearted moments in almost every episode, this might be the most humanized villain that we have seen from the comics canon in a while.

The humour and story-telling evolve with each episode humanizing the villain and with Patton Oswalt voicing M.O.D.O.K, the fun never skips a beat. From time travelling to mend relationships with his wife to attend his son's Bar Mitzvah to being ejected from the top tier villain's club, the series is imbued with hilarious attention to detail and numerous easter eggs that the viewer would not miss.

A 10 episode series, M.O.D.O.K might be Marvel's funniest entry into the world of comedy and with excellent animation sequences, well-timed scenes, and a hilarious screenplay, it might as well have done the trick. Each of the characters gets a good time for character development as M.O.D.O.K navigates the murky terrains of relationships as he tries to balance his duties side by side harbouring plans to defeat his arch-nemesis, Iron Man and take over his company. Featuring villains, heroes, and notable places from the MCU, the series does a great job of parodying the MCU universe.



who juggles between the duties of a super-villain hellbent on taking over the world, and a family man struggling to be a good husband and father to his wife and children, all of whom seem to be on ambivalent terms with him. Along with Oswalt, the show includes a stellar cast from the likes of Jon Hamm as Iron Man, Nathan Fillion as Wonder Man, and Ben Schwartz as M.O.D.O.K's overly annoying carefree son, Lou.

The animation resembles that of Robot Chicken and is saturated with humorous one-liners, pop culture references to Marvel and non-Marvel properties, and gags all over the place. The series starts with the iconic villain's life being turned upside down as his company, A.I.M, gets taken over by a shady scarf-wearing businessman, Austin, voiced by Beck Bennet of SNL fame. On top of losing his business, the supervillain has to deal