



A general view shows houses partially submerged in mud after the area was hit by flash floods, along the bank of Melamchi River in Sindhupalchok, Nepal, yesterday. Landslides and flash floods triggered by heavy rain across Nepal this week killed 11 people including one Indian and two Chinese workers at a development project, while 25 people were missing elsewhere, officials said.

PHOTO: REUTERS

## TALIBAN ON AFGHAN FUTURE, PEACE, WOMEN'S RIGHTS

## 'Islamic system' only way

AFP, Kabul

The Taliban yesterday said they remain committed to peace talks but insisted that a "genuine Islamic system" in Afghanistan was the only way to end the war and ensure rights -- including for women.

Talks between the militants and the Afghan government have been deadlocked for months and violence has surged across the country since May when the US military began its final withdrawal.

Fears are also growing that if the Taliban return to power, they will reimpose their harsh version of Islamic law, under which girls were banned from school and women accused of crimes such as adultery were stoned to death in stadiums.

Despite the rise in violence, Taliban co-founder and deputy leader Mullah Abdul Ghani Baradar said that the group was committed to the peace talks.

"Our very participation in the negotiations... indicates openly that we believe in resolving issues through (mutual) understanding," Baradar said in a statement.

He said the only way to end the conflict in Afghanistan was to establish an Islamic system after the departure of



all foreign forces.

"A genuine Islamic system is the best mean for solution of all issues of the Afghans," Baradar said.

His statement acknowledged the fears in Afghanistan and abroad about the kind of system that would emerge -- and its impact on women -- saying that fell "within the ambit of the intra-Afghan negotiations".

Baradar also assured that the rights of all Afghans including women will be accommodated in that system according to "the glorious religion of Islam" and Afghan traditions.

But many fear that the Taliban's interpretation of rights will clash with the changes that have happened in Afghan society since 2001.

In May, a US intelligence report said the gains made over the past two

decades on women's rights would be rolled back if the militants returned to power.

As the US military presses ahead to meet the September 11 deadline to complete the troop withdrawal, the Taliban have fought daily battles with government forces and claim to have captured 40 districts.

The growing fear and uncertainty about the future has forced many Afghans to try and leave, including thousands of men and women who fear reprisals because they worked with foreign forces.

Baradar called on Afghan youths to not leave the country, and also stressed that the Taliban will ensure that minorities, humanitarian organisations and diplomats had nothing to fear.

It was not clear whether the Taliban would allow women to carry out public roles and whether workplaces and schools would be segregated by gender. The group's spokesman did not immediately respond to request for comment.

In May, US intelligence analysts released an assessment that the Taliban "would roll back much" of the progress made in Afghan women's rights if the Islamist extremists regained national power.

## Pak, Indian NSAs to attend SCO meeting

DAWN ONLINE

Pakistani and Indian National Security Advisers will be attending an upcoming Shanghai Cooperation Organisation (SCO) meeting in Dushanbe next week, but would not be meeting each other on the sidelines.

Sixteenth meeting of the secretaries of the security council of the SCO's member states is being held on June 22-23 in Dushanbe.

The participation of both Pakistani and Indian NSAs in the session set off speculations of a likely meeting between the two officials.

Pakistan's National Security Adviser Dr Moed Yusuf, while talking to Dawn, said: "There is absolutely no possibility of any bilateral meeting with Indian counterpart at SCO."

Pakistan's Foreign Minister Shah Mahmood Qureshi and his Indian counterpart have in recent months been at the same place twice, but no meeting took place.

Pakistan, despite the backchannel engagement, has publicly insisted that there would be no dialogue with India till it revoked its Aug 5, 2019, action of annexing Occupied Kashmir.

## Saudi seeks religious reset as clerical power wanes

AFP, Riyadh

Muezzins issuing high-decibel calls to prayer have long been part of Saudi identity, but a crackdown on mosque loudspeakers is among contentious reforms seeking to shake off the Muslim kingdom's austere image.

Saudi Arabia, home to the holiest Muslim sites, has long been associated with a rigid strain of Islam known as Wahhabism that inspired generations of global extremists and left the oil-rich kingdom steeped in conservatism.

But the role of religion faces the biggest reset in modern times as Crown Prince Mohammed bin Salman, spurred by the need to diversify the oil-reliant economy, pursues a liberalisation drive in parallel with a vigorous crackdown on dissent.

Chipping away at a key pillar of its Islamic identity, the government last month ordered that mosque loudspeakers limit their volume to one-third of their maximum capacity and not broadcast full sermons, citing concerns over noise pollution.

In a country home to tens of thousands of mosques, the move triggered an online backlash with the hashtag "We demand the return of mosque speakers" gaining traction.

It also sparked calls to ban loud music in restaurants, once taboo in the kingdom but now common amid liberalisation efforts, and to fill mosques in such large numbers that authorities are forced to permit loudspeakers for those gathering outside.

But authorities are unlikely to budge, as economic reforms for a post-oil era take precedence over religion, observers say.

"The country is re-establishing its foundations," Aziz Alghashian, a politics lecturer at the University of Essex, told AFP.

"It's becoming an economically driven country that is investing substantial effort

in trying to appear more appealing -- or less intimidating -- to investors and tourists."

In the most significant change that began even before the rise of Prince Mohammed, Saudi Arabia neutered its once-feared religious police, who once chased people out of malls to go and pray and berated anyone seen mingling with the opposite sex.

In what was once unthinkable, some shops and restaurants now remain open during the five daily Muslim prayers.



As clerical power wanes, preachers are endorsing government decisions they once vehemently opposed -- including allowing women to drive, the reopening of cinemas and an outreach to Jews.

Saudi Arabia is revising school textbooks to scrub well-known references denigrating non-Muslims as "swines" and "apes".

The practice of non-government advisor Ali Shihabi recently told US media outlet Insider that allowing a church was on "the to-do list of the leadership".

"It's not an exaggeration to say that Saudi Arabia has entered a post-Wahhabi era, though the exact religious contours of the state are still in flux," Kristin Diwan, of the Arab Gulf States Institute in Washington, told AFP.

"Religion no longer has veto power over the economy, social life and foreign policy."



## Bangladesh Bank

Human Resources Department-1  
Head Office, Motijheel, Dhaka

Circular No. 42/2021

Date: 17th June, 2021

## Request for Expression of Interest (REOI) for the Selection of a Research Institution or Consulting Firm (National) for Conducting a Study on Comprehensive Rural Finance

## 1. Introduction:

Bangladesh economy has been showing resilience and dynamism towards achieving inclusive growth and shared prosperity since independence in 1971. For moving towards a high income country as envisaged in Bangladesh's Vision 2041, a visionary approach for rural transformation needs to be taken into consideration as growth in the rural sector is critical for connecting economic growth to the poor. In view of the importance of the rural financial system on the economic development, the Bangladesh Bank -- the monetary authority and the regulator of banks and non-bank financial institutions of Bangladesh -- has decided to conduct a study on comprehensive rural finance to envisage an overview of the status of the rural population in terms of their sources of livelihood, economic status of household which includes, but not limited to, income, remittance, consumption, expenditure, and household assets. Therefore, Bangladesh Bank intends to engage a competent research institution/consulting firm to conduct a study on Comprehensive Rural Finance in order to understand a detailed picture of the transformation of the rural financial system and its link to inclusive growth and development.

## 2. Task and Responsibilities:

Details of the tasks and responsibilities have been mentioned in Terms of References (TOR). However, in summary, the institution/firm will be required to carry out the following tasks:

- Run a comprehensive national household level field study/survey in the rural economy on rural financial system and collect sample data (both quantitative and qualitative) on financial products and services, such as savings, credit, payment, insurance, microfinance etc. from both formal and informal sectors of rural economy;
- Review the existing policies on rural finance introduced by the government of Bangladesh and the Bangladesh Bank and suggest introduction of the new policy and amendment of the old policies, if needed;
- Find sector-wise potential, region-wise potential and occupation-wise pattern of grass-root level of rural economy and suggest policies thereof to promote Bangladesh a developed country by 2041;
- Explore the financial-rural sector nexus in the rural economy and identify dominant rural growth drivers towards transforming Bangladesh to a high income country by 2041;
- Examine the extent, channel and other dimensions of net resource transfer from the rural to the urban areas through the financial sector and their implications for rural growth and development;
- Assess the extent of the availability of the financial resources from different financial sources and the supply-demand gaps that exist for specific activities in both farm and nonfarm sector in the rural economy and their development implications;
- Examine the extent of penetration of digital (and other modern) financial services in terms of various household groups and enterprises in the rural economy and their implications for growth and development;
- Suggest evidence based inputs for framing effective policies by the Bangladesh Bank for rural economic development;
- Recommend a policy paper (in Bangla and English) and prepare policy briefs and summary results (in Bangla and English) on the study underpinning and rural dynamics for transforming Bangladesh into a developed country by 2041.

## 3. Qualification and Eligibility:

The applicant research institutions/consulting firms must be locally enlisted as per domestic norms. The interested firm should preferably have the following eligibilities:

- Having at least 10 (ten) years institutional experiences in carrying out comprehensive study in the relevant field.
  - Having experiences in successfully completing one/two project(s) related to research/study on rural economy/rural finance.
  - Having experiences to produce quality research papers, policy papers, policy works, policy briefs and policy summary on rural economic dynamics;
  - Having proven track record of providing advisory services on rural financial system, its transition and transformation, pattern of industrialization and its implications in Bangladesh economy;
  - Having experience in working with scheduled banks, financial institutions, rural market stakeholders etc;
  - Having sound knowledge on banking products, financial products and services, policies pursued by the Bangladesh Bank and government of Bangladesh for the advancement of rural economy, financial inclusions, digital (and other modern) financial services etc.;
  - Having experiences in working with the policies of financial regulatory body on rural economy, financial inclusions, SME etc.;
  - Having quality experiences in the ground of economics, statistics, banking and finance, central banking etc.;
  - Having experiences on advanced quantitative techniques for data analysis;
  - Having the ability to work constructively and collaboratively with the varied stakeholders on sensitive issues etc.
4. Bangladesh Bank now invites eligible institution/firm to express their interest to conduct the study. Interested institution/firm must provide information with supporting documents to substantiate that they are qualified to conduct the study. Interested institution/firm should have Income Tax (TIN), VAT registration certificate and updated income tax clearance/exemption certificate. The firm may form Joint Venture with other firms to enhance their qualifications. All members should have real and well defined inputs to the assignment and it is preferable to limit the total number of firms including their associates to a maximum of three (03). The institution will be selected in tandem with the Quality and Cost-based Selection (QCBS) method as set out in the Public Procurement Act-2006 and the Public Procurement Rules-2008. Expression of Interest shall have to be submitted to the address of the undersigned on or before **15th July, 2021** via mail or e-mail i.e. [gm.hrd@bb.org.bd](mailto:gm.hrd@bb.org.bd) and be clearly marked "Expression of Interest for conducting a study on Comprehensive Rural Finance. Interested applicant may obtain the Request for Expression of Interest (REOI) and Terms of References (TOR) from the website of Bangladesh Bank (<https://www.bb.org.bd/aboutus/tenders/tenders.php>) or the address of the undersigned, during working days.
5. The Research Institution or Consulting firm (National) will be hired for thirty-six (36) months which may be extended at the purchaser's requirement. The Bangladesh Bank authority solely preserves the right to accept or reject any or all the EOIs at any stage of selection process without assigning any reason whatsoever and without incurring any liability to the affected applicant(s).

Signed/-

Kazi Aktarul Islam  
General ManagerHuman Resources Department 1  
Bangladesh Bank, Head Office  
Dhaka, Bangladesh  
5th Floor, Main Building  
Tel: 88-02-9530492"মুজিববর্ষের অঙ্গীকার  
দেশী পাণ্যের ব্যবহার"DCP: 48/2021-1945  
Date: 20-06-2021  
GD-1242

### Eastern Refinery Limited

(A Subsidiary of Bangladesh Petroleum Corporation)  
North Patenga, Chattogram-4204  
Bangladesh

#### Invitation for International Tender

ERL hereby invites offers from reputed suppliers/manufacturers for the supply of the following goods in accordance with the terms & conditions set out hereafter.

1.	Ministry/Division	Ministry of Power, Energy and Mineral Resources/Energy and Mineral Resources Division.	
2.	Agency	Bangladesh Petroleum Corporation.	
3.	Purchaser name	Eastern Refinery Limited.	
4.	Purchaser district	Chattogram.	
5.	Invitation for	Goods.	
6.	Reference number	a) ER/PUR/IT-58/2021 (RT) b) ER/PUR/IT-59/2021	
7.	Date	17 June, 2021	
<b>KEY INFORMATION</b>			
8.	Procurement method	International Open Tendering Method.	
<b>FUNDING INFORMATION</b>			
9.	Budget and source of funds	Eastern Refinery Limited (Own Fund).	
<b>PARTICULAR INFORMATION</b>			
10.	Tender document last selling date	(a) 14 July 2021, 16:00 hrs (b) 02 August 2021, 16:00 hrs	
11.		(a) 15 July 2021, 11:15 hrs (b) 03 August 2021, 11:15 hrs	
12.	Tender closing date and time	(a) 15 July 2021, 11:15 hrs (b) 03 August 2021, 11:15 hrs	
13.		(a) 15 July 2021, 11:30 hrs (b) 03 August 2021, 11:30 hrs	
14.	Tender opening date and time	(a) 15 July 2021, 11:30 hrs (b) 03 August 2021, 11:30 hrs	
15.		(a) 15 July 2021, 11:30 hrs (b) 03 August 2021, 11:30 hrs	
16.	Offer validity	120 days (from the date of tender opening)	
<b>NAME OF ADDRESS OF THE OFFICE(S):</b>			
17.	Tender document selling address	i) Accounts Department, Eastern Refinery Limited, North Patenga, Chattogram-4204, Bangladesh, Phone: 88-02333301261-7. ii) ERL Liaison Office, YMCA Bhaban, 2nd Floor, 1/1, Pioneer Road, Kakrail, Dhaka-1000, Bangladesh Phone: 880-2-8391990, 8391991.	
18.	Tender receiving address	Purchase Department, Eastern Refinery Limited, North Patenga, Chattogram-4204, Bangladesh.	
19.	Tender opening address	Purchase Department, Eastern Refinery Limited, North Patenga, Chattogram-4204, Bangladesh.	
<b>INFORMATION FOR TENDERER</b>			
20.	Eligibility of tenderer	As per tender data sheet.	
21.	Brief description of goods:		
	Name	Price of tender document (non-refundable)	Tender security
a	Overhead Aero-condenser Header with Plug and Plug Gasket	Tk 1000.00/- set or, USD 12.00/- set	Tk 1,50,000.00 Or, USD 1780.00
b	Vertical Hollow Shaft (VHS) 3-phase squirrel cage induction motor	Tk 1000.00/- set or, USD 12.00/- set	Tk 35,000.00 Or, USD 410.00
<b>PURCHASER DETAILS</b>			
22.	Name of official inviting tender	Kazi Mahabubur Rahman.	
23.	Designation of official inviting tender	Assistant General Manager (Purchase).	
24.	Address of official inviting tender	Eastern Refinery Limited, North Patenga, Chattogram-4204, Bangladesh.	
25.	Contact details of official inviting tender	Telephone: 880-2333301261-70, Ext. 380 Fax: 880-2333301269 Email: <a href="mailto:officerfp@erl.com.bd">officerfp@erl.com.bd</a> , <a href="mailto:agmpurchase@erl.com.bd">agmpurchase@erl.com.bd</a> , <a href="mailto:md-office@erl.com.bd">md-office@erl.com.bd</a> Website: <a href="http://www.erl.gov.bd">www.erl.gov.bd</a>	
26.	a) The purchaser reserves the right to reject all tenders or annul the tender proceedings. b) If it is not possible to receive/open the tender on the scheduled date for any unavoidable circumstances, the same will be received/opened on the next working day at the same time and same venue.		

"দেশকে কবর দেয়া দুর্নীতিমুক্ত, এই চেতনায় হই আমরা প্রতিজ্ঞাবদ্ধ"

GD-1239

## LANKA SHIP FIRE

## UN reports 'significant damage to planet'

AGENCIES

The United Nations representative in Sri Lanka has said the sinking of a container ship that caught fire while transporting chemicals off the coast of the capital has caused "significant damage to the planet" by releasing hazardous substances into the ecosystem.

The Singapore-flagged MV X-Press Pearl sank off Colombo on Thursday a month after catching fire, raising concerns about a possible environmental disaster.

"An environmental emergency of this nature causes significant damage to the planet by the release of hazardous substances into the ecosystem," UN Resident Coordinator in Sri Lanka Hanaa Singer-Hamdy said in a statement late on Saturday.

Sri Lanka has already submitted an interim claim of \$40m to X-Press Feeders -- the ship's operating company -- to cover part of the cost of fighting the fire, which broke out on May 20 when the vessel was anchored about 18 kilometres northwest of Colombo and waiting to enter the port.

The Sri Lankan navy believes the blaze was caused by its chemical cargo, which included more than 22 tonnes of nitric acid and other chemicals.