

## 8 killed in three road

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from Bhola. The driver lost control and two hit workers of Arial Kha bridge toll plaza and then fell into a roadside ditch.

Two toll plaza workers died on the spot whereas 11 others were injured, he said, adding that the injured were sent to hospitals.

Of the injured, four others died at different hospitals and health complexes, he further said.

According to the OC, they seized the truck but the driver managed to escape the scene.

Meanwhile, in Bogura Sadar upazila, a readymade garment worker -- Abu Hasan, 22, of Joypurhat's Panchbibi upazila -- was killed as a bus run over him in Matidali area on Dhaka-Rangpur Highway yesterday.

The accident occurred around 7:30am while the dead was crossing the road.

Shishir Kumar Chakroborty, sub-inspector of Bogura Sadar Police Station, said the victim died on the spot. As per the victim's identity card, he used to work as a sewing operator at a readymade garment factory in Dhaka.

Hasan was going to rejoin his

work at the factory, the police official said, adding that the body was sent to Bogura Sadar Hospital morgue for autopsy.

He also said that the law enforcers seized the bus of Dolphin Paribahan but the driver and helper managed to escape the scene.

In Faridpur's Nagarkanda upazila, a man was killed and his wife was injured in a road accident on Dhaka-Khulna Highway at Joy Bangla intersection around 9:30am yesterday.

The dead is Kabirul Islam, 32, of Sahebahara village in Begarhat Sadar upazila. He was a private job holder, said police.

Quoting locals, Saha Alam, sub-inspector of Bhanga Highway Police Station, said, "The accident took place when a Gopalganj-bound bus of Tungipara Express collided head-on with a Dhaka-bound motorbike."

Kabirul died on the spot and his wife was left injured. She was admitted to Bhanga Upazila Health Complex, he added.

After the accident, the bus driver managed to escape the scene with the bus, added the SI.

Our Faridpur and Bogura correspondents contributed to this report

## Mexico holds referendum on prosecuting ex-presidents

AFP, Mexico City

Mexicans voted yesterday in a national referendum promoted by President Andres Manuel Lopez Obrador on whether to investigate and prosecute his predecessors for alleged corruption.

Lopez Obrador, a self-styled anti-graft crusader, says the public consultation will strengthen participatory democracy, but critics see it as little more than a political stunt.

To be binding, 37.4 million people -- 40 percent of the electoral roll -- must participate, but many voters appear unenthusiastic.

While the "yes" vote could win up to 90 percent, it will be difficult to achieve even 30 percent turnout, said Roy Campos, director of the polling company Mitofsky.

## Girl stabbed

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stalk the girl on the way. His advances were rejected.

The marriage of the girl was scheduled to be held on Wednesday. Knowing it, Sakawat went to the girl's home in the morning on a motorcycle and entered the girl's room forcibly. He fled the spot after stabbing the girl indiscriminately, they said.

Locals rushed her to Rangpur Medical College Hospital. But she lost the battle for life after four days of the incident at Rangpur Medical College Hospital.

Habibur Rahman, officer-in-charge of Badarganj Police Station, said a case was filed over the incident of stabbing on Thursday.

Police are trying to arrest the accused, he said.

## Military ruler takes PM role

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August 2023 was interpreted by some local media as extending that time frame by six months.

Min Aung Hlaing also said his administration would work with any special envoy named by the Association of Southeast Asian Nations (Asean).

Asean foreign ministers are set to meet today, when diplomats say they aim to finalise a special envoy tasked with ending violence and promoting dialogue between the junta and its opponents.

The army seized power after Suu Kyi's ruling party won elections that the military argues were tainted by fraud. It has said its takeover was in line with the constitution. The country's electoral commission has dismissed the fraud allegations.

After the coup, Suu Kyi, 75, was charged with several crimes. Her trial on charges of illegally possessing walkie-talkie radios and breaking

coronavirus protocols is scheduled to resume today.

**MONTHS OF PROTESTS**  
The military authorities have faced months of protests, strikes that have paralysed public and private sectors, and a resurgence of armed conflicts in the borderlands.

The authorities have branded their opponents as terrorists. "At present, the whole country is stable except for some terrorist attacks," Min Aung Hlaing said in his speech.

The Assistance Association for Political Prisoners activist group has accused the armed forces of killing 939 people in suppressing dissent since the coup and said at least 6,990 military opponents have been arrested.

The military said the number of protesters killed is far lower and members of the armed forces have also died in violence. It said its response has met international norms in the face of threats to national security.

## 3,437 died in two years

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Saudi Arabia.

The consulate general covers seven out of 13 provinces in the Kingdom.

According to the Bangladesh Embassy in Riyadh, about 22.8 lakhs Bangladeshis are currently employed in Saudi Arabia.

Aminul Islam, labour welfare counsellor at the Bangladesh Consulate General in Jeddah, said the expatriates died from different causes, including Covid-19.

Since March 2020, the consulate general registered 556 Bangladeshis who died from Covid-19, Aminul told this newspaper yesterday.

He said those who died from Covid-19 were buried in Saudi Arabia for "mandatory reasons" and also because of a changing situation.

Some of the burials may have happened in Bangladesh if international communications were not disrupted due to the pandemic,

he added.

The report also mentioned that in the last two fiscal, 706 Bangladeshi female migrant workers took shelter at a safe home in Jeddah, which is run by the consulate general.

Of them, 688 were repatriated.

Bangladeshi female migrant workers, who want to return home for various reasons and before their work permit ends, usually take temporary shelter at the safe home, Aminul said.

The report said at least 220 cases, involving 925 Bangladeshi expatriates, were disposed of at the Saudi labour court in last two fiscal years.

The consulate general provided legal support to the Bangladeshis in those cases.

Also, 32,603 Bangladeshi migrant workers were freed from deportation centres and jails and were sent back home following the consulate general's intervention between July 2019 and June 2021, the report added.

## Freedom fighters

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normalcy inside Bangladesh through a political settlement and take "credible measures" for the safe return of seven million refugees from India.

India also rejected outright the secretary general's suggestion of posting representatives of the UN High Commission for Refugees in India. The communication, delivered in New York today by Samar Sen, Permanent Representative at the UN, was in reply to the aide memoire addressed by U Thant to India and Pakistan on July 20, 1971.

External Affairs Minister Swaran Singh made it clear in parliament today that "if the success of Mukti Foj in establishing their control in any part of Bangladesh is taken as an excuse by President Yahya Khan to start war I have no doubt that our defence forces will give a befitting reply".

**BADSHAH KHAN WARNS PAKISTANI LEADERS**

The Pakhtoon leader Khan Abdul Ghaffar Khan, also known as Badshah Khan, today warned the Pakistani military rulers that they would not be able to solve the crisis arising from Bangladesh movement by "brute force" and called for a political solution of the issue. He deplored that those "who were drunk with power did not learn from history" and were following a path leading to the ruin of Pakistan.

**DHAKA UNIVERSITY REOPENED**  
The University of Dhaka and the colleges of Dhaka city and Narayanganj including Dhaka Medical College and Salimullah Medical College reopened today. The attendance of the students was reported to be very thin.

**PAKISTAN HC OFFICIAL SWITCHES TO BANGLADESH**  
Abdul Majid, a member of the Pakistan High Commission Staff in New Delhi, today declared his allegiance to the People's Republic of Bangladesh and sought political asylum in India.

Shamsuddoza Sajen is a journalist and researcher. He can be contacted at sajen1986@gmail.com

## Scientists

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that includes possums, kangaroos and koalas, even though scientists had been trying for the last 25 years. That's because they have a unique biology and are relatively rare in lab settings.

"It's an accomplishment that I didn't think would perhaps happen in my lifetime," John VandeBerg, a geneticist at the University of Texas Rio Grande Valley, told the MIT Technology Review.

The new research could help scientists get a better understanding of unique marsupial biology, such as the pouches some carry their young in, as well provide insight into human health. Opossums can get human

diseases like melanoma, and have more types of immune cells than humans, which could warrant further study.

Achieving the result was not easy though.

Researchers had a hard time inserting the CRISPR into the opossum cells without damaging the embryos, as well as syncing up the exact timing of the procedure.

Eventually, they found they could control the lighting in their laboratory to encourage an optimal breeding schedule, and used a tool called a piezoelectric drill, which uses an electric charge, to penetrate cell membranes.

## ROUNDTABLE

act:onaid The Daily Star

# Post COVID Cottage, Micro, Small, and Medium Enterprises: Youth and Women Responsive Strategy

The Daily Star and ActionAid Bangladesh organised an online discussion titled "Post COVID Cottage, Micro, Small and Medium Enterprises (CMSMEs): Youth and Women Responsive Strategy" on June 28, 2021. The main objective of the event was to discuss a youth and women responsive strategy for CMSMEs in Bangladesh to support them during Covid-19 pandemic as well as to facilitate growth in the sector after the coronavirus crisis comes to an end. Here we publish a summary of the discussion.

**Farah Kabir**, Country Director, ActionAid Bangladesh

CMSMEs play a key role in Bangladesh's economy, particularly in the area of employment generation. This sector was affected the most by the Covid-19 pandemic. The enterprises owned by young people and women were the worst sufferer. Their problems should be adequately addressed by the government through effective policy measures along with direct support. The government should keep these particular groups in mind while designing the stimulus package. Their easy access to stimulus packages must be ensured.

It is also important to take into account other factors such as production and marketing related issues that these CMSMEs are struggling with but are not addressed directly through stimulus packages. Finally, an eco-system should be set up to nurture and develop CMSMEs in Bangladesh.

**Hatem Ali**, Deputy Manager (Economic Opportunity and Decent Work), ActionAid Bangladesh

Although there is a lack of data on the exact number of small-and-medium enterprises (SMEs) operating in the country, we can estimate that there are currently more than 7.8 million that provide the livelihoods of around 31.2 million people.

Since CMSMEs contribute around 25 per cent of our GDP, they will surely play a crucial role in Bangladesh's graduation from a least developed country in 2026, achieving the country's sustainable development goals by 2030, and Vision 2041.



Farah Kabir



Hatem Ali



Dr. Md. Mafizur Rahman



Salina Yasmin



Husne Ara Shikha



Rebeka Nasreen



Farzana Khan



Ali Sabet



Anir Chowdhury



Rizwan Rahman



Abul Kasem Khan



Dr Khondaker Golam Moazzem



Mirza Nurul Ghani Shovon



Mousumi Islam



Shams Jaber



Dr Shri Biren Sikder

**Suriya Yeasmin**, A Female Entrepreneur

Due to Covid-19, it has become difficult to source the raw materials required for production while demand has also simultaneously declined. Our local government or authorities have not informed us about any kind of stimulus packages on offer. So, we are depending on high-interest loans to run our businesses.

**Salina Yasmin**, Owner of Pindhon and Onnorokom Beauty Parlour

We have not been receiving bank loan benefits properly. We can't continue to sell our assets to pay our staff and keep our businesses running.

We have also started a credit guarantee scheme for women where 5 per cent of the funds will be allocated for female entrepreneurs. Another stimulus package disbursed through micro-finance institutes reached 93 per cent of the grassroots women SME entrepreneurs.

A challenge with the Tk 20,000 crore package was that it was in the form of working capital. There are some limitations for CMSMEs when dealing with working capital, and some of them are not familiar with the terminology. We are talking with the government to change this to a loan, which will be much easier to distribute. Bangladesh Bank will also write to all relevant government organisations to exempt women entrepreneurs from requiring trade licenses to avail bank loans.

**Rebeka Nasreen**, Director, Chittagong Women Chamber of Commerce & Industry (CWCCI)

In a partnership with the PRISM Bangladesh Foundation, our chamber has provided training in block printing and hand-stitching to young women in remote villages of the region. However, there is no monitoring system to ensure they have been able to put the skills to use. There needs to be funds or loans available for these women.

**Farzana Khan**, General Manager (Women entrepreneurship, technology, capacity and cluster development wing), SME Foundation  
Banks categorise stimulus packages under their regular risk management process even though they are for people affected by the Covid-19 pandemic. Hence, the banks are refusing to provide stimulus funds to some small entrepreneurs.

Many small entrepreneurs who were negatively affected by the pandemic were unable to pay back loans in 2020. A Bangladesh Bank circular has clearly stated that these people can't be considered defaulters but still, the banks do so.

Moreover, many bankers refuse to trust women entrepreneurs who do not have men supporting them. This mind-set must be changed.

**Ali Sabet**, Team Leader, PRISM Bangladesh Foundation

### RECOMMENDATIONS

- There should be a separate segment for youth and women entrepreneurs in the stimulus package.
- An ecosystem of business support services should be developed for CMSMEs
- A database of SMEs should be developed as soon as possible.

➤ A research and innovation fund should be established for CMSMEs.

➤ Financial support and training services should be provided to women chambers so that they can transfer those to their members.

➤ The 15 per cent VAT placed on f-commerce should be removed

The government had planned a stimulus package of Tk 20,000 crore for the sector soon after Covid-19 began to spread in March last year. Of the amount, 70 per cent is said to have already been disbursed and yet, 62.4 per cent of the CMSMEs were unable to pay their employees' salaries for the past year.

**Dr. Md. Mafizur Rahman**, Managing Director, SME Foundation

We are planning to help set up facilities that encourage and educate new entrepreneurs to start their businesses.

We will also focus on providing financial literacy to SMEs so that they can get access to various banking products suitable for their business.

Along with a2i, we are working on a database of the existing SMEs in Bangladesh. Once it is complete, we will be able to provide various kinds of support, including stimulus funds and loans, to SMEs in a comprehensive manner.

Instead of loans, CMSME entrepreneurs should be offered grants. Databases should be updated with entrepreneurs from both district and upazila levels. Also, training sessions should be held at the upazila level with proper facilities such as food and accommodation for the duration.

**Husne Ara Shikha**, General Manager, SME & Special Programmes, Bangladesh Bank  
Bangladesh Bank has instructed all lenders to set aside one per cent of their net profits to create a corporate social responsibility (CSR) fund of Tk 116 crore.

These funds will not be disbursed as loans. 50 per cent is reserved for entrepreneurs adversely affected by Covid-19, slum-dwellers, and general people in the Rajshahi and Khulna districts. The rest is allocated for every other district.

Regarding the Tk 20,000 crore stimulus package, 74 per cent has been successfully disbursed, of which 5 per cent was allocated for women.

CMSMEs should be able to register through an app and receive their trade license and universal ID to show banks when applying for loans. The trade licensing process in Bangladesh is complicated, so bank loan applications should not require such a license.

The government should establish a research and innovation fund for CMSMEs and advance taxes should be removed to lessen the need for stimulus.

**Dr Khondaker Golam Moazzem**, Research Director of the Centre for Policy Dialogue (CPD)  
If each SME entrepreneur is given Tk five lakh from the Tk 20,000 crore stimulus package, only six per cent of the country's entrepreneurs will receive the fund.

The CMSME sector should be divided based on sector and occupation. Loans should be disbursed based on these divisions.

Commercial banks wanted credit guarantees in exchange for providing loans to CMSMEs. The central bank organised a fund worth Tk 2,000 crore for them but they took the benefit and didn't keep their end of the bargain. So, the central bank should ensure the objectives of providing such benefits are met.

**Mirza Nurul Ghani Shovon**, President, National Association of Small and Cottage Industries of Bangladesh (NASCI)

There are no separate segments for women or youth entrepreneurs in the Tk 20,000 crore stimulus package. As a trade body leader, I believe the claim that 74 per cent of the stimulus package has already been disbursed is merely on paper. Moreover, it has been established that commercial banks are not following the central bank's guidelines correctly.

**Mousumi Islam**, President, Association of Grassroots Women Entrepreneurs, Bangladesh (AGWEB)

Women are the ones most affected by the pandemic. There are many conversations about policies and plans, but actual remedies have not been provided. Low-interest loans should be designed specifically for CMSMEs with special criteria for women.

**Shams Jaber**, Founder of Tech Academy  
While everyone celebrates our success whenever SMEs are doing well, no one is there to explain to us how to get out of times of trouble. Even with loan facilities and stimulus packages available, we find ourselves lost because the process is complicated.

**Dr Shri Biren Sikder**, MP, member of the Parliamentary Standing Committee on Planning  
We have set up many digital centres throughout the country to help people who need access to a wide range of services, including online services. These Digital Centres or Union Digital Centres (UDCs) need to be leveraged by incorporating CMSME facilities into them to ensure the maximum number of people have access to these services.

As a member of the Parliamentary Standing Committee on the Ministry of Planning, I would like to take all the recommendations from this discussion and present those in the parliament for the consideration of all the relevant government bodies.