EDITOR'S NOTE

Dear readers,

The Fourth Industrial Revolution (4IR) ushers in a new era which will be driven largely by the convergence of the digital transformation and innovation in the field of chemistry, physics and bio-technology. It will bring unprecedented changes across every aspect of human life. Like the revolutions that preceded it, the 4IR poses challenges and provides opportunities. Bangladesh has been experiencing rapid digital transformation in recent times, and the 4IR will be a unique opportunity to make the type of transformation that we are highly in need of. However, the country is still far from being ready to capitalise on the full potential of these forces of innovations shaping our future.

In this second issue of our special five-part supplement, we take a look at the current status of digitisation in Bangladesh, how the 4IR will impact the country, what we should do to embrace the transformations and how Bangladesh can thrive in this new era. We also highlight the two key challenges of the ongoing disruptions: protection of privacy and human rights and ensuring fair distribution of the resulting benefits. The bottom line is that we need to understand the changing environment, grasp the opportunities, innovate continuously, and take stewardship to direct the new industrial revolution towards a prosperous and equitable future.

We thank the writers of this segment for their incisive analysis, and we also express our gratitude to our readers and patrons who have inspired us consistently for the last 31 years, to fulfil our motto - Your Right to Know.

Mahfuz Anam
Editor & Publisher

PHOTO: **UNSPLASH**

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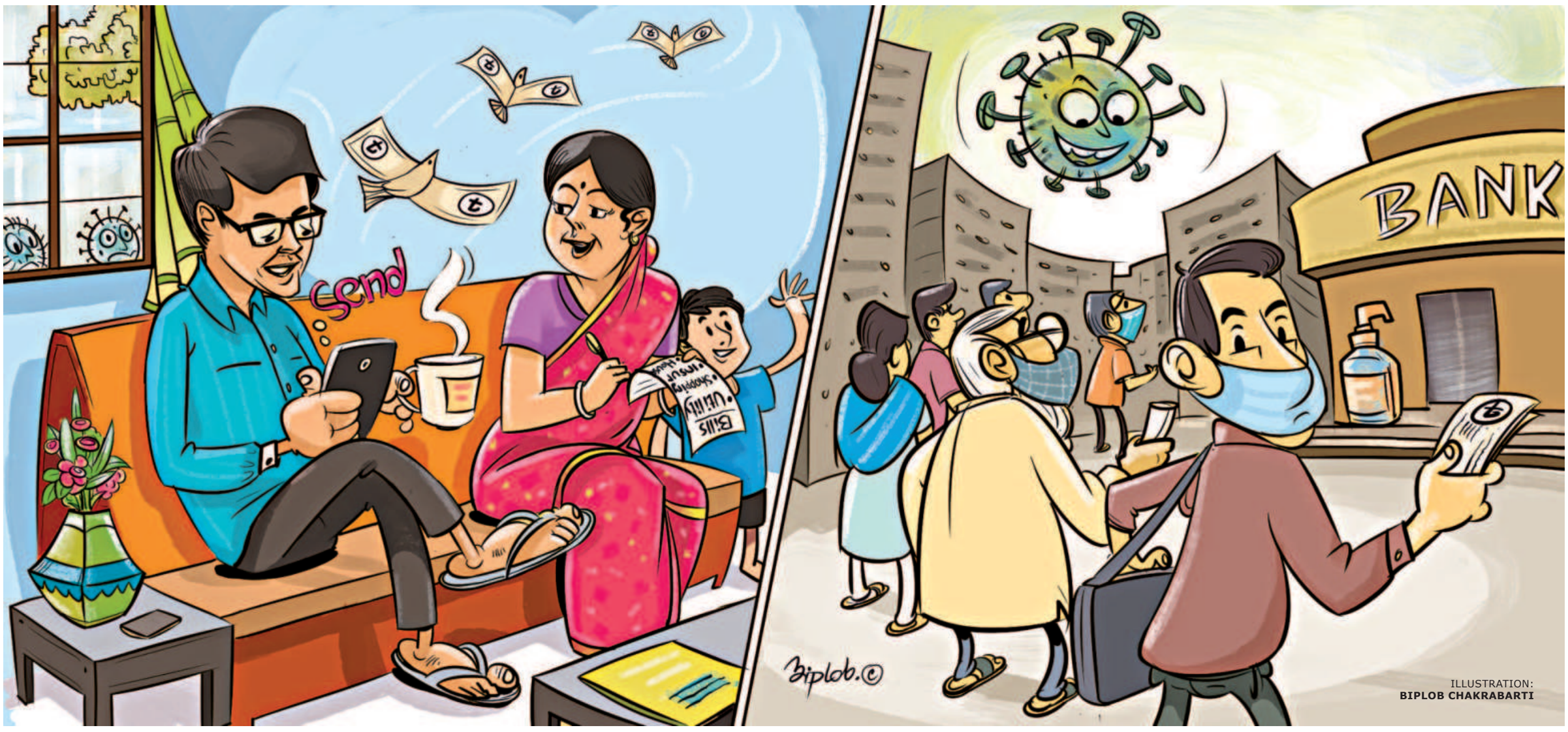

ILLUSTRATION: BIPLOB CHAKRABARTI

In search of digital financial inclusion in Bangladesh

Dr Atiur Rahman
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DR ATIUR RAHMAN

Bangladesh has been experiencing rapid financial inclusion in sync with faster adoption of digital technology. The central bank of Bangladesh is statutorily mandated to support attainment of the country's developmental aspirations along with maintaining price and financial stability. It made an honest effort to respond to this call by strategizing financial inclusion to uphold the domestic demand, particularly following global financial crisis during 2007-08.

In fact, the focus on financial inclusion by Bangladesh Bank (BB) has further increased recently as a part of its pro-active response to Covid-19. Despite many challenges, the pandemic has also accelerated the digital transformation of the businesses, including MSMEs benefiting widely from the pioneering moves of BB for multifaceted financial inclusion.

PHOTO: STAR

PHOTO: NATALIYA VAITKEVICH/ PEXELS

Financial inclusion remains a policy priority in Bangladesh, as reflected in its National Financial Inclusion Strategy 2020-2024, which was launched in 2019 to further strengthen the regulatory moves of BB.

The goals of this strategy are to:

1. Increase financial deepening
2. Strengthen payment systems and service delivery
3. Establish a robust data and measurement framework
4. Promote financial literacy and consumer empowerment
5. Broaden and deepen financial inclusion for women, people affected by climate change, and other underserved segments of the population
6. Upscale digital financial services and fintech
7. Strengthen the policy and regulatory environment
8. Fortify the risk management of financial inclusion initiatives
9. Strengthen insurance services
10. Reinforce capital market services
11. Strengthen microfinance
12. Strengthen quasi-regulated financial service providers including PKSF

As indicated above, this is a holistic and well-coordinated policy move to align all the relevant stakeholders, including ministries and financial authorities. However, BB remains the key anchor here. It has been further demonstrating its prowess in pushing the financial inclusion agenda during the pandemic.

It has been working very closely with the government and other regulatory authorities in designing and implementing several stimulus packages to ease the impact of the pandemic with special focus on reaching the badly hurt micro, small and medium enterprises. Apparently, this inclusive financing support has been very helpful in initiating a robust recovery process out of the woods of the pandemic, even though the larger entrepreneurs have been better placed to take advantage of these financial facilities. The implementation of the stimulus packages for the MSMEs has been picking up in recent days, however, as BB remains focused on it.

It may be noted that BB has been promoting inclusive financing with particular attention to the underserved segments of agriculture and SMEs for many years, particularly in the wake of the global financial crisis. Environmentally benign "green" output processes were also adopted by the central bank to promote inclusive sustainable development. Priority to women entrepreneurs in financing access figured importantly in policy initiatives of BB. In fact, it has been trying to touch the ground to change the real economy for people living at the bottom of the societal pyramid.

Indeed, Bangladesh has been performing far better than many of its peers in terms of fending off the effects of the pandemic-induced economic shocks. But it is yet to attain the macro-economic objectives that were set prior to the pandemic.

The massive countrywide thrust in promoting inclusive, green financing began with sustained ongoing sensitization and motivation campaigns to take onboard all banks, financial institutions, and clientele group stakeholders. The motivational campaigns, paying off richly in forging enthusiastic engagement of all banks and financial institutions – state-owned and private sector, local and foreign – continues as a full-blown initiative for firmly ingraining socially and environmentally responsible financing in the institutional ethos of our financial sector.

BB's policy supports for inclusive and sustainable financing included: (i) consultatively setting priorities and targets of inclusive and green financing, aimed at attaining and maintaining adequacy of financing in the underserved areas; (ii) massive up-gradation of the payment system and the financial sector IT infrastructure enabling the advent and rapid growth of cost-efficient off-branch online/mobile phone/smart card-based financial service delivery; (iii) consultatively drawn-up regulatory frameworks and guidelines for mobile phone/smart card-based and other off-branch service delivery modes, green banking, environmental risk assessment, and so forth; (iv) making sure that enough rural branches and, of late, sub-branches/booth-branches are established to reach the unbanked in a cost-effective way using latest digital technology; (v) macro prudential regulations favouring lending for green alternative of traditional options; (vi) modest extents of low-cost refinance lines against SME and green financing, funded jointly by BB and external development partners.

BB's success in developmental central banking has become even more relevant in the present context of the post-pandemic economic recovery. As was the case during the last global economic slowdown (in 2008-09), the world as a whole and countries like Bangladesh began to face a massive socio-economic slowdown originating from supply-chain dislocations and fall in domestic demand. Of course, after about two years since the onset of Covid-19, the global economy was poised to stage its most robust post-recession recovery in 80 years. But the fast-expanding Omicron variant of the virus may create some obstacles to the global recovery process which was well on its way forward. And experts are rightly fearing that the recovery will be uneven, particularly in the new context.

Bangladesh, however, appears to be an exception in still cruising at an accelerated six plus percentage point of growth rate while there is a deceleration in global growth rate, as recently predicted by the World Bank. Given its demonstrated ability of achieving highest rate of nominal GDP per capita in the emerging Asia for almost a decade, this is not surprising. Notably, more than 60 percent of this growth has been originating from the consumption-pushed domestic demand where financial inclusion has been playing a significant role.

Indeed, Bangladesh has been performing far better than many of its peers in terms of fending off the effects of the pandemic-induced economic shocks. But it is yet to attain the macroeconomic objectives that were set prior to the pandemic. Bangladesh will have to take a course that is going to be significantly challenging (due to the situations in the global arena mentioned above). And in this context, the developmental role of the central bank needs to be re-emphasized.

The policymakers and the entrepreneurs of Bangladesh today, need to look more inward. The authorities need to make sure that the credited flows are directed to enable spending on nationally produced goods and services; to invest in productive capabilities and creating more jobs; to enhance social protection; and to ensure excess liquidity does not create further inflationary pressure. In fact, in the wake of falling revenue and rising public debt, experts felt that there was little to no alternative to the central bank but to expand its balance sheet. And BB did not hesitate to follow this path, knowing fully that keeping the economy liquid was more important than worrying about inflation.

When the economy started recovering the central bank began to balance its act by mopping up the excess liquidity through selling of USD and government bonds. The floating of digital trading of government bonds in the secondary market platform of Dhaka Stock Exchange has also been a smart move to manage debt market digitally.

In this context, expansion of digital financial services as part of BB's inclusive finance campaign has become even more relevant today.

CONTINUED ON PAGE 4

PHOTO: STAR

In search of digital financial inclusion in Bangladesh

CONTINUED FROM PAGE 3

Towards Digital Finance in Bangladesh

Leveraging digital technology to make services more accessible, especially for the poor and marginal, is gaining momentum as a core strategy for inclusive development all over the world. This can be observed across a growing number of sectors – from healthcare to education and sustainable development. The financial sector is no exception. And when it comes to utilization of digital innovations to enhance financial inclusion, Bangladesh perhaps is one of the pioneer countries.

As of 2018, 50 percent of Bangladesh's population had access to formal financial services, an increase of 57 percent since 2013. This has been possible because of the government's campaign for achieving "Digital Bangladesh" since 2009-10. Complementing this drive of the government, the central bank of the country started moving towards using technology more actively to expand financial services to the doorsteps of people, including those living in hard-to-reach areas.

BB's success in utilizing digital financial innovations to serve the underserved over the last decade or so requires revisiting, especially in the context of the pandemic-induced global economic slowdown and the subsequent process of recovery. Bangladesh certainly deserves to be recognized as an "early starter" as far as digital financial innovations are concerned.

Key measures taken to digitize the financial services in Bangladesh over the last decade can be summarized as:

- Introduction of automated Credit Information Bureau (CIB) to enable effective credit risk management and ease doing business in Bangladesh
- Automated cheque processing, National Payment Switch, BEFTN and RTGS introduced to enhance speed as well as reliability of banking services
- Linking the KYC process with the national database maintained by the National Election Commission (through utilizing the NIDs)
- Implementation of online and paperless supervision, ISS (Integrated Supervision System), has been a great success
- Major changes in traditional reporting of trade services by launching online reporting of all inward and outward remittance transactions of authorized dealers
- Digitization of financial services (online banking, mobile financial services, and agent banking) has revolutionized access to finance in Bangladesh
- Banks in Bangladesh have already started adopting blockchain technology, which,on a broader scale, will significantly help the country in trade-related transactions making it paperless, real-time, low-cost, faster, and free of errors
- Above all, backed by the innovative initiatives of Bangladesh Bank, today the banks are using core banking software and have dramatically automated most of their internal and external operations

This drive for digitization has, as expected, yielded significant positive impact in financial inclusion in Bangladesh. This is clearly visible in the periodical Financial Access Survey (FAS) conducted by the International Monetary Fund (IMF).

Review of the datasets of the FAS 2015 and FAS 2020 reveals that:

- Number of commercial bank branches per 100,000 adult persons in Bangladesh has increased from 8.61 in 2015 to 8.99 in 2020 (4 percent increase in 5 years)
- Number of ATMs per 100,000 adult persons in Bangladesh has increased from 7.09 in 2015 to 10.18 in 2020 (44 percent increase in 5 years)
- Number of registered mobile money agent outlets per 1,000 square kilometre has increased from 4,408 in 2015 to 8,141 in 2020 (85 percent increase in 5 years)
- Number of registered mobile money accounts per 1,000 adult persons in Bangladesh have increased from 310 in 2015 to 825 in 2020 (166 percent increase in 5 years)
- Value of mobile money transactions as percentage share of GDP has increased from 11.26 in 2015 to 20.45 in 2020 (82 percent increase in 5 years)

It should be obvious from the discussion that digital financial service (DFS) has made reaching the "bottom of the social pyramid" possible for the financial service providers at a low cost and with high pace. DFS has not only proven its efficiency and reliability to the private sector and/or the non-state actors, but also the government itself.

In January 2010, with prudent directives from the central bank, the retail banks started allowing ultra-poor citizens of the country to open no-frill accounts worth BDT 10 (approximately USD 0.1) so that they may receive Social Safety Net Programme (SSNP) support from the government via these accounts. Indeed, the proliferation of Mobile Financial Service (MFS) and agent banking services in Bangladesh have proven that early policy moves towards the right direction can provide cushion in case of shocks. And Bangladesh is now reaping the benefits of its early moves in the arena of DFS.

MFS and Agent Banking: Two important success stories in fintech development

How the silent revolution of digital finance in Bangladesh has helped the country in coping with the pandemic can perhaps be most vividly described through the successes of the MFS and agent banking in the country. The faster pace of internet banking has also been equally helpful to the digital banking, particularly during the periods of lockdown. The collaboration between banks and fintech companies to mutually expand their services has also proved beneficial to the users of the financial services. More particularly, the country went onboard with these two digital finance innovations relatively early due to prudent and bold policy moves by the central bank.

Almost a decade ago, BB, after considering the prospects and challenges of MFS, chose to implement the "Bank-led Model" of MFS in the country. Within three to four years, virtually all citizens were brought under MFS coverage. The country is now enjoying the wider benefits of that prudent and early decision amidst the pandemic.

In the face of the new challenges brought by Covid-19, people from all walks of life in Bangladesh are increasingly depending on digital solutions, and MFS perhaps is the most prominent among them. Between March and November 2020, approximately 15 million new MFS customers have joined in. This makes the total number of MFS users almost 100 million.

PHOTO: STAR

In November 2020, monthly transactions rose to more than BDT 500 billion (a 30 percent increase in less than a year). During this period (March-November 2020), monthly merchant payments via MFS more than tripled to almost BDT 19 billion; the monthly utility bill payment via the same almost doubled to over BDT 8.3 billion.

Gaining confidence based on this increased reliance of the people on MFS, Government of Bangladesh opted for cash assistance to five million vulnerable poor families hit by the coronavirus pandemic through four major MFS operators. In the post-Covid period, it is expected that more people will be relying on MFS. And experts believe that MFS proliferation will become a key determinant in the growth of MSMEs in Bangladesh. Already some experiments are being conducted on how banks can utilize the robust database of MFS providers to provide them smaller ticket credit package without human intervention. If pursued, this will revolutionize the depth and breadth of DFS in Bangladesh. In fact, City Bank and bKash have already joined hands in rolling out this nano credit with appropriate regulation from the central bank. I hope other banks will also come forward to take advantage of this digital financial inclusion related regulation.

Agent banking is another digital finance innovation brought in by BB in 2013. This innovative digital financial service model has become especially favoured by bankers who intend to expand their businesses through covering those customers living in hard-to-reach areas without incurring high costs for running their own branches. This is like a franchise business for the banks as well.

A nationwide survey conducted by Unnayan Shamannay, in 2018, has revealed that:

- 52 percent of the agent banking service users reported they are saving time because of agent banking outlets being close to their place of work/residence
- 67 percent of them reported they do not have to spend additional money to travel to the outlets (previously they had to spend money for travelling to the nearest bank branches)
- Most importantly, 20 percent of these respondents claimed that they were not able to save any money before agent banking was available in their respective localities

As a result, this model of financial service has become increasingly popular within a matter of only a few years. As of October 2020, the total number of agent outlets stood at over 14 thousand. Of course, the pandemic has made agent banking deliver further on its great potential. Only a year ago, this number was below 10 thousand. During the same period, the number of accounts facilitated by agent banking outlets almost doubled to 88 million. And deposit mobilized through these accounts more than doubled to BDT 137 billion. Most importantly, remittance received by these accounts quadrupled amidst the pandemic.

These encouraging figures further emphasize the need to properly harness the potential of agent banking in the process of economic recovery. It must be noted that running a bank branch costs BDT 0.5 to 0.7 million per month, whereas agent outlets are much cheaper. It is also a model that is easily accessible by the common customers. This, indeed, can be a reliable means to ensure access to finance for hard-to-reach areas. This last mile service to the earlier unbanked and underbanked people of Bangladesh holds promise for digital transformation of Bangladesh which is simultaneously inclusive.

Looking Ahead

Digitization of financial services has revolutionized access to finance in Bangladesh. And of course, this will be pivotal in making the country's economic recovery desirably inclusive. But there is no alternative to "learning by doing".

At the same time, special care needs to be taken to ensure that digital infrastructure and access-to-internet become affordable and sustainable. Moreover, a policy environment focusing on customer benefit must be the top priority, which necessitates ensuring interoperability, favourable tax policy etc. Gaining and maintaining customer confidence is also pivotal. DFS needs to ensure that customers get acclimated to the "new normal" and fraudsters do not spoil the show which has been developed with painstaking efforts.

Special care needs to be taken to ensure that digital infrastructure and access-to-internet become affordable and sustainable. Moreover, a policy environment focusing on customer benefit must be the top priority, which necessitates ensuring interoperability, favourable tax policy etc. Gaining and maintaining customer confidence is also pivotal.

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"Hello", the future of media lies in audio

Shuvashish Roy
is a Chevening scholar who is currently working as the Head of Business at The Daily Star.

SHUVASHISH ROY

From the grunting and mumbling between our caveman ancestors to today's bouncing around the corridors of the internet through social-audio apps, verbal communication has always been an integral part of human expression.

However, in this era of digitalisation, audio as a medium of communication has taken a backseat to visual media, but that does not mean it is the end of the once vibrant audio age.

Instead, with the rise of smart speakers, wearable media, ear pods and immersive and on-demand technology, audio will soon boom with refined digital presentation.

When everyone is exploring the vivid world of video, from YouTube to Tik-Tok, I may sound regressive, as I am plumping for a media which someone cannot even see and enjoy in the epoch of screens and displays! And that is precisely my standpoint.

In this life of hustle and bustle, people now want to be relieved from the burden of screens. The hands-free term is old now; it is all about eyes-free next. While all other media fights for taking a share of our everyday time, audio gives you the space to do more while enjoying the wave of harmony and knowledge.

In our country, digital audio is in the embryonic stage for both advertisers and publishers. But considering the future, soon, we need to add this to our regular business and product strategy to leverage media in the future.

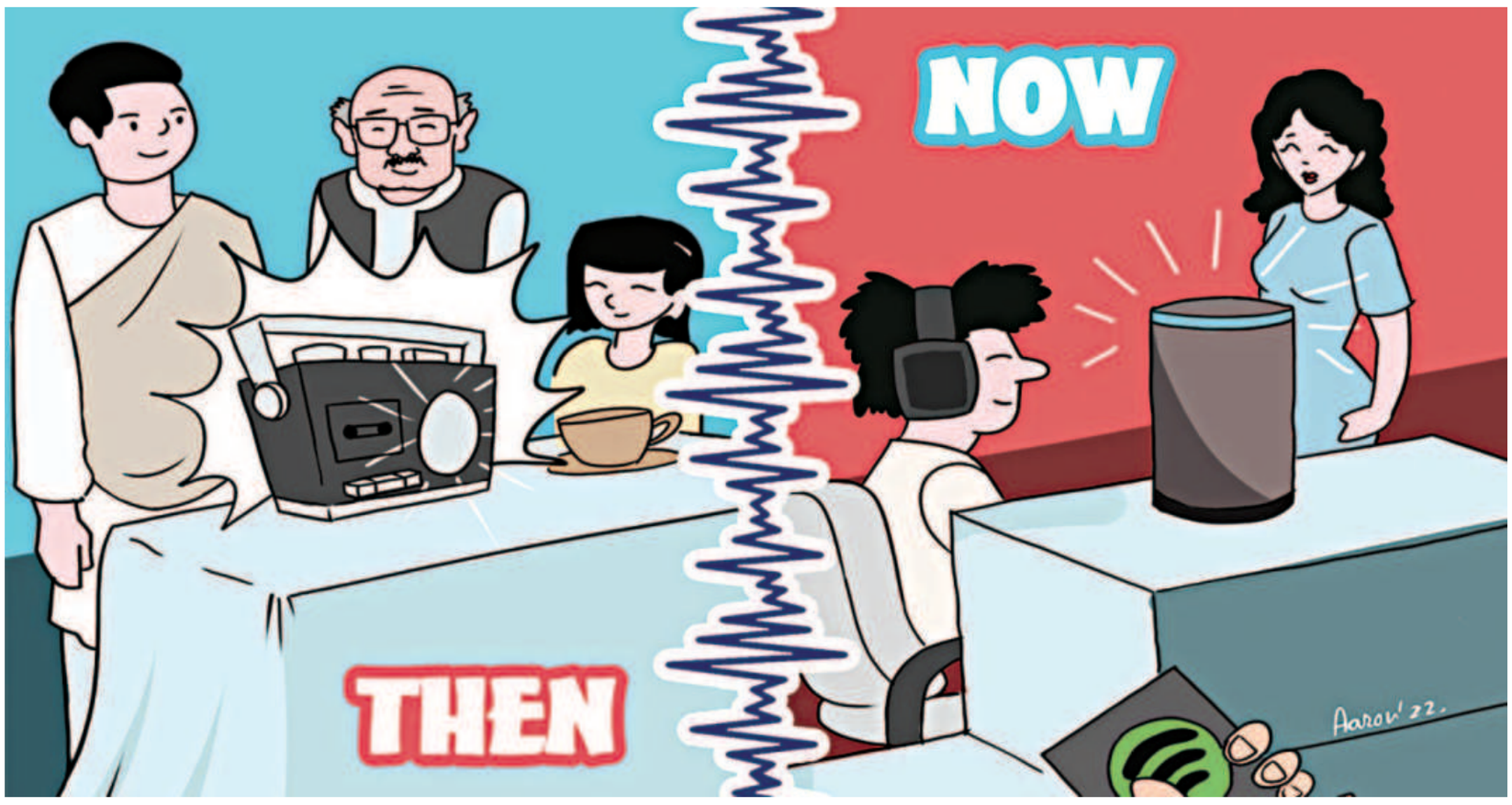

ILLUSTRATION: **AARON NABI**

PHOTO: **PEXELS**

We have seen a global surge of online news platforms at the beginning of this new millennium, followed by blogging culture. Then came the concept of micro-blogging and social media platforms disrupting traditional news media.

The same trend is being observed now again, the legacy of radio is taking the shape of podcasts, and then social-audio apps like Clubhouse emerge.

Traditional social media platforms follow the trend with Facebook's live audio rooms and Twitter launching Spaces.

Even for the future world of Metaverse, the voice commands of participants' avatars manifest interactions and set the tonality of activities. News media are now adopting the audio culture, building voice capabilities to create conversations with audiences, resulting in loyalty and new revenue streams.

The popularity of podcasts has given birth to the creator's economy, where content is globally sourced through the participation of content creators. This is an excellent opportunity for brands to reach the audience's ears through these audio platforms and make it interactive without any direct human interactions.

Moreover, audio advertising is often linear, and people listen to those ads more than any video advertisements.

To understand why audio makes a strong revival as a disruptive technology in the digital space, we need to understand the ecosystem of digital audio.

First, it is because of the young audiences liking this minimalist media. According to the Cultural Next Report of Spotify, audio platforms are trusted by the young generation, and audio magnifies a more diverse outlook than traditional media.

Generation Z participants responded in a podcast listening survey conducted by transistor.fm that it helps them sleep well, learn new things, and keep entertained while cleaning the house.

Generation Alpha, coming after Gen Z, has adopted audio even more. They are growing up with the concept of voice search, indeed giving audio a cutting edge over text. I want to illustrate an example of my son to describe why audio is even more critical for the following pipeline of consumers.

My son, who is just learning to write words for beginners, can effortlessly play the desired video online with voice search.

In this life of hustle and bustle, people now want to be relieved from the burden of screens. The hands-free term is old now; it is all about eyes-free next. While all other media fights for taking a share of our everyday time, audio gives you the space to do more while enjoying the wave of harmony and knowledge.

Listeners are the end-users, the heart of any audio creation. Creators and publishers have an intimate connection with them, as content is built on a particular ethos with a loyal target group.

For audio content creators, podcasting is more cost-effective compared to video, and is easy to make without hampering the conveyance of emotions to listeners.

Podcasts, typical digital audio files, can either be downloaded or listened to on online platforms like Spotify or Apple Podcasts or via a website.

Newspapers have started identifying podcasts or audio media as an effective way of storytelling by producing news roundups and micro-bulletins. Publishers now need to concentrate on the content that fits digital audio journalism, focusing more on the active listening of audiences.

As we describe the digital technology connecting creators and listeners, it is essential to know how devices and audio-platforms shape this digital landscape. For instance, smart speakers, still primarily used for music and smart home voice commands, will shape the pattern of content consumption in the future, with the trend showing growth of on-demand audio content.

Few other technologies growing in popularity are text-to-voice AI, voice to text transcription, audiobooks, and dynamic content insertion.

The use of "hearables" will expand in the future. It will exceed its crucial feature of enhancing the audio experience and adding values like data tracking, smart sensing, and embedded virtual assistance.

With a high percentage of internet penetration in Bangladesh, audio-focused platforms have immense potential in the country. Slowly, the audience is picking up the audio medium, signifying a budding opportunity for brands to reach out to them.

Audio advertisement is currently of low priority locally but we need to be prepared to get the early mover advantage. So, how can local brands leverage this media?

The first thing brand managers should keep in mind is that audio media provides the window of time at the audience's convenience, based on their mood. So, this is a perfect medium for brand storytelling.

Programmatic is already aligned with audio platforms, providing brands to reach targeted audiences one-to-one accompanied by the audience's listening behaviour insights. The concept of voice commerce is also a reality now.

Brands can now utilise 3D audio to create an immersive audience experience. We are pretty aware of the term Click-Through-Rate (CTR) in analysing digital ads, and a new term Say-Through-Rate (STR) has emerged for an audio product, a representative metric for engagement.

According to Pandora, a subscription-based music streaming service, voice ads had up to ten times higher STRs than CTRs. Conversation links ideas, it creates trust. The audio platform will continue to evolve, prompting engagement of passion and spirits.

The future of audio will be based on how we respond and design communication as audiences, advertisers, and publishers. In a nutshell, audio will stay and rule in the future, connecting people, and creating value in their lives.

মাইক্রো মার্চেন্ট

ব্যাংক এশিয়া

ব্যাংকিং এখন হাতে হাতে
ব্যাংক এশিয়া সবার সাথে

- নগদ অর্থ উত্তোলন
- বিদ্যুৎ বিল প্রদান
- রেমিট্যান্স টাকা উত্তোলন
- মোবাইল রিচার্জ
- একাউন্ট ব্যালেন্স অনুসন্ধান
- ডিজিটাল কেনাকাটা

The rise of digital life and how to embrace it

Ziauddin Chowdhury
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ZIAUDDIN CHOWDHURY

Every few decades, some ground-breaking innovations take place which completely transforms the way people live their daily lives.

Currently, we are in the digital era, where multiple changes are constantly occurring as we speak.

The rise of information accessibility has been facilitated by the revolution in technology, owing to the massive popularity of the world wide web.

With social media usage blowing up over the past decade and things like Artificial Intelligence (AI) and the Internet of Things (IoT) becoming an integral part

of our everyday lives, we have certainly come a long way from the time of our ancestors.

With the digital age on the rise, people are now more connected than ever before. Widespread communication is now possible through the touch of one's fingertips as smart devices have become easily accessible for everyone.

It is projected that mobile data users will double by 2030, implying that unique mobile data subscribers may rise to 11.8 crore from 4.7 crore in 2020.

On the flip side, this seemingly available virtual connection has led to decreased face-to-face interactions.

We have become so engrossed in the virtual world that we are losing touch with reality. Human connections are becoming weaker as we are getting more obsessed with maintaining a perfect image on social media, rather than spending time with our loved ones upfront.

Apart from that, every aspect of our lives, including our work, transportation, education and entertainment are becoming integrated into the digital ecosystem through seemingly smart devices which were designed to improve our lives.

Hence, we need to adapt our lifestyle to progressive technology to thrive and navigate the constantly changing digital landscape.

ILLUSTRATION: STAR

It is projected that mobile data users will double by 2030, implying that unique mobile data subscribers may rise to 11.8 crore from 4.7 crore in 2020.

As we know, the rise of digital advancements has made everything easily available. These days, we prefer to watch content on handheld devices, particularly smartphones with big screens, as it has given us the convenience to avoid carrying chunky laptops around.

Social media platforms and OTT platforms are grabbing our attention as they are constantly engaging us with their unique content.

These platforms are now competing with one another to draw and retain the attention of the current generation of users with quality content production and curation.

Additionally, navigation has become significantly easier with Google Maps showing the way quite accurately for most urban areas. The live feeds on the apps allow for real-time navigation to be more seamless than before.

Ride-sharing apps have utilised this to their advantage as they use these updated maps to save the time of their customers.

During the pandemic, educational institutions had to stop regular classes as Covid-19 cases went beyond control. During that time, educational institutions had to adapt to online teaching methods and depended heavily on the internet to ensure quality education.

Lectures were taken on platforms like Google Meet, Zoom, etc., facilitating intuitive learning for schoolchildren and university students.

The demand for smartphones increased significantly during the pandemic as children needed compatible devices to continue their education online.

Mobile Financial Services (MFS) were also available countrywide, and online banking gained traction as people had to stay at home to avoid the risk of catching the coronavirus.

It enabled people to send money to their loved ones from the comfort of their homes and allowed a more financially inclusive society to flourish, despite the pandemic.

Workplaces have also adapted to the new normal, with hybrid and remote working opportunities becoming a thing of the present.

It ensures a smooth workflow regardless of the location of the employees. Many organisations are also going through digital transformation and are integrating cloud computing services to stay updated with the latest trends.

Communication has become more fluid with instant messaging platforms enabling smooth connectivity on the go.

With the fifth generation (5G) of wireless connectivity recently being introduced in the country by the government, access to information will become easier than ever before.

Communication will become a lot smoother once the infrastructure develops throughout the country. When it comes to smartphones and other smart devices, 5G aims to provide an array of options for the new generation of users across the country.

With leading global smartphone brands like Xiaomi setting up their factories in Bangladesh, things are looking promising as 5G-enabled smartphones will become more affordable in the future for everyone to purchase due to local production.

As the Greek philosopher Heraclitus said, "the only constant in life is change". So instead of letting the ever-evolving technology dictate our behaviour, we must aim to use the latest technology to our advantage during these unprecedented times.

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Addressing the accountability challenges of e-commerce in Bangladesh

Rezwanul Haque Jami
is the Team Lead - Rural e-Commerce and Head of Commercialisation at a2i, ICT Division, Bangladesh.

REZWANUL HAQUE JAMI

As a fast-growing economy blessed with favourable demography and high domestic consumption, Bangladesh has seen significant growth in the e-commerce sector. The government's resources to digitally empower the country, along with the Covid-19 pandemic that forced many brick-and-mortar shops and their consumers to turn online, fostered business. However, due to some unscrupulous e-commerce organisations, the sector is battling to regain consumers' trust and is calling for robust policy support implementation.

The sector is still in its growth phase, at an estimated BDT 22,000 crores. It is predicted to be worth nearly BDT 26,000 crores in the next two years. Since 2015, the growth of this sector was 25 percent; in 2020, the growth stood at 70 percent, and in 2021 the growth slowed down to 40 percent.

Apart from frauds trapping consumers with big discounts and delivering subpar or no product, mismanagement and a faulty ecosystem also instigate consumers' mistrust in the sector. With inefficient digital and financial literacy, sellers enter the market without proper development and struggle with the incompetent logistic management system. At the same time, merchants deceive sellers by exaggerating product stock. In the end, consumers are met with delayed product delivery.

The entire business ecosystem still needs interoperability and atomisation.

On July 4, 2021, the Ministry of Commerce issued the Digital Commerce Operation Guidelines and increased surveillance by law enforcement agencies to reinstate stability in the sector. In case of failure to comply with the guidelines, the government can close down the company. Consumers can also lodge complaints with the Consumer Rights Protection Department and relevant courts.

The Bangladesh Bank also mandated the escrow system to prevent e-commerce embezzlement and fraud. The system acts as a third party that receives money from the customer, holds it, and disburses it to the seller once the delivery is confirmed. Upon delivery failure, the system returns the advance payment made by the clients.

ILLUSTRATION: BIPLOB CHAKRABARTI

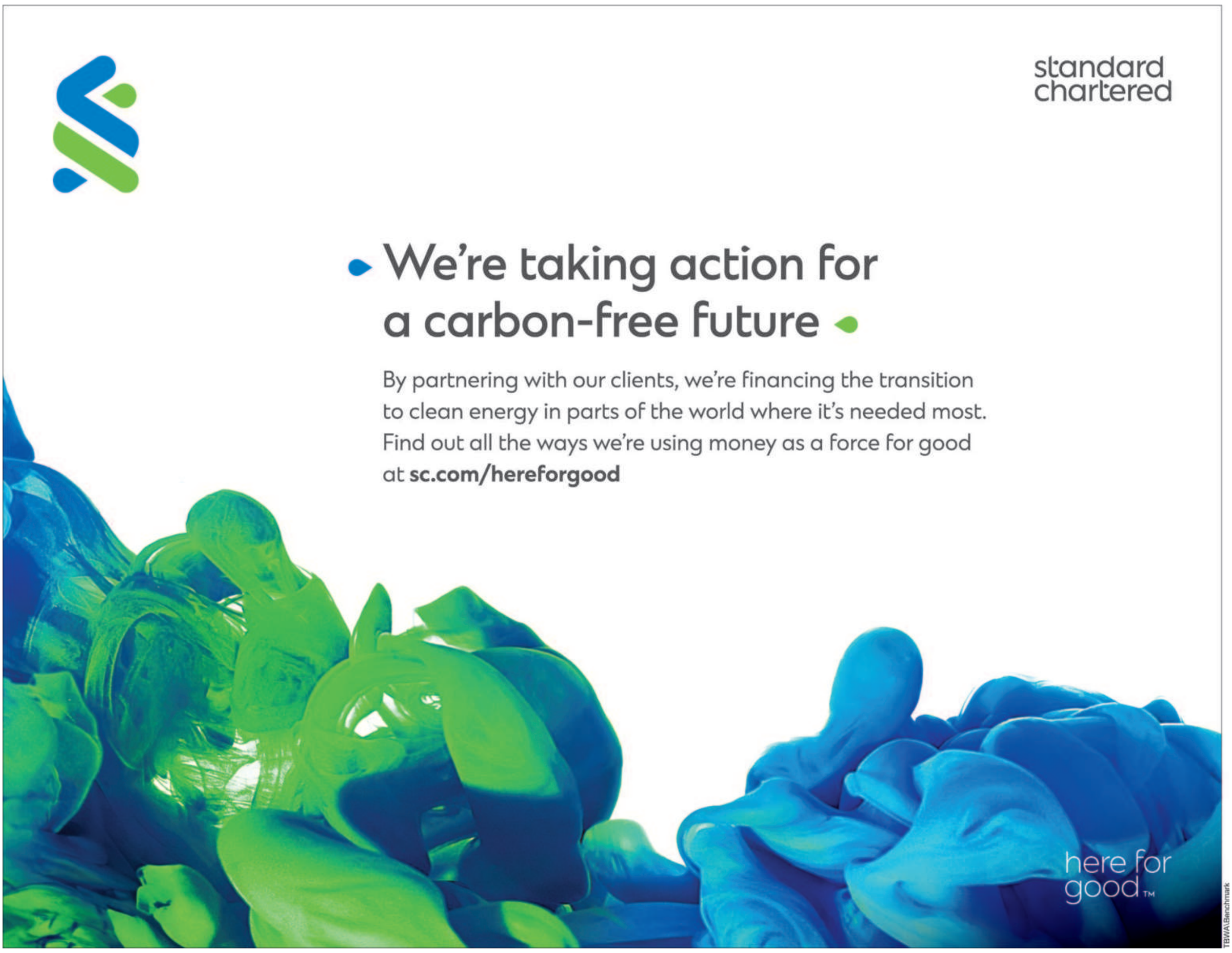
Along with this, the Ministry of Commerce is bringing the e-commerce companies that run through social media, including Facebook, under registration of Unique Business ID. This step will increase consumer confidence and make entrepreneurs benefit from various financial aids provided by the government and private business organisations. These benefits were inaccessible before due to many businesses not being registered.

However, this does not evaporate all problems in the sector since many businesses have yet to adhere to guidelines. The entire business ecosystem still needs interoperability and atomisation, like having a Central Logistics Tracking Platform (CLTP) and Central Complaints Management System (CCMS). Both the systems are under development with the help of the Aspire to Innovate (a2i) Programme of the ICT Division, which can equip the ecosystem with accountability and help the government track revenue.

The CCMS will receive customer grievances and settle them by the concerned e-commerce platform, with assistance from the e-Commerce Association of Bangladesh and the World Trade Organisation (WTO) cell of the Ministry of Commerce. Alternatively, the complaint will be automatically sent to relevant government agencies to take proper steps with the consumer's consent. The process could reduce fake complaints drastically, increase complaints redressal, make it easy for everyone to verify the value chain, increase transparency, and significantly reduce the possibility of fraud.

The barrier of access to cheap internet remains, although the country has seen a digital and network connectivity boom for the past decade. As long as there is a lack of cheap internet availability and speed in our remote areas, our e-commerce industry's growth will continue to be hindered.

Another critical factor in developing and sustaining the e-commerce ecosystem is educating all the stakeholders. Consumers, not just sellers and merchants, need to be aware of specific issues. Before purchasing any product, they need to know details like the returns policy and delivery and payment methods. Glamorous advertisements or skyrocketing discounts should not fool them. In most cases, those can lead to fraud.



Bangladeshi startup ecosystem 2022 and beyond

Internet and inclusive platforms playing key roles in the development of the next unicorn from Bangladesh

KASHEF RAHMAN *and* SADIA HAQUE

Kashef Rahman *and* **Sadia Haque** *are Co-Founders of DataBird.*

In 2021, Bangladeshi startups raised a total of USD 166 million in funding, which is almost four times higher than the previous year.

Bangladesh, over the last few years, has really shined in the development of the startup ecosystem.

As an ecosystem, we have been able to raise millions of dollars from international venture capitals (VC) and local investors, and have created an environment with scalable models and best practices in places where people can manage their daily work at ease through secured platforms. At the same time, these service-based products are also enabling us to solve critical problems of the society.

In 2021, Bangladeshi startups raised a total of USD 166 million in funding, which is almost four times higher than the previous year, and the majority (around 98 percent) of this funding came from global investors. This shows that our local talents are able to create sustainable solutions to attract foreign capital, and at the same time, it poses us with the huge opportunity of making local investments and resources more available for a thriving startup community.

The year started with a promising piece of news for us – the launch of the first government-owned VC fund, Startup Bangladesh Limited. The government has played, and will continue playing, a leading role as it has developed an enabling environment with multiple vehicles and instruments to help startups grow. The launch of the VC fund has surely created positive momentum for home-grown startups, raising money at a local level initially,then making way to global platforms.

Bangladesh right now is at a tipping point where there are multiple avenues for the startups to be plugged into the investment landscape. Building knowledge, gaining global perspectives and experiences, and developing capacity around building scalable startups will be fundamental as we move forward.

PHOTO: UNSPLASH

So, what is a startup? In this context, startups are highly scalable tech-based solutions that can solve local or global problems. The idea needs to fit with the market and achieve exponential growth over years of operation. VCs fund profitable ventures that can scale and sustain with a clear focus.

Can anyone start a startup? The answer: "Why not?", if you have the right mix of skillsets in your team to make a scalable solution with technology. Being a startup founder comes with a completely different set of expectations on how you should build, operate, and grow, as this can determine your future funding. At the end of the day, start-ups are nothing without the team.

For aspiring innovators and graduates who are just joining the workforce, it can be a fantastic opportunity to work at a startup and learn first-hand how things work, as this might act as fuel to start their own venture in the future.

At DataBird, we are constantly creating a growth-driven environment for our engineers, product developers, and young talents. Creating a safe space for failing fast and learning fast surely brings in a dramatic change in the overall productivity and innovation journey. Incentivising and nurturing the workforce properly is the key to building a healthy startup.

Furthermore, internet products are the future. As internet accessibility reaches the farthest corners of Bangladesh, we are well-positioned to expand our ecosystem of products. Keeping our fast-growing mobile-first generation at heart, we have to constantly analyse its needs to bring the people under the internet umbrella and serve them with the best digital solutions.

We have to attract more women founders and product-builders to the startup ecosystem. Creating more women role models acting as investors, founders, engineers, product managers, professionals etc. will help build a stronger pipeline of talents.

Innovation and talent creation platforms such as accelerators and incubators will continue to play crucial roles in developing the ecosystem. We would like to see universities, corporates, and even unicorn startups from the country coming up with initiatives to produce more talents for our startup ecosystem. At DataBird, we started this with our own platform called LaunchPad, and we will continue doing more to enable the ecosystem and build the knowledge base.

As we look into the future, global VCs are looking at Bangladesh more seriously now than ever. Itis high time we collaborate with each other more as an ecosystem. Making the opportunities more inclusive and collaborative will help us grow bigger and better in the coming days.

GALAXY BANGLADESH Felicitates The Daily Star

ON ITS BOLD AND SUCCESSFUL JOURNEY OVER THE LAST 31 YEARS

A Little over 3 decades ago, few men set out to create an English Newspaper in the hope of rewriting the style of journalism in this country. Little did they know that The Daily Star will encourage a whole new generation who value positive and impartial media culture.

60 GALAXY BANGLADESH

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This year marks the 60th anniversary of Galaxy's humble journey, which has been shaping up the service industry of Bangladesh in the fields of Aviation, Logistics, Shipping , Travel, Tourism, Hospitality to name a few.

Upon reaching this remarkable landmark in two generations , we express our sincere gratitude and appreciation to all the stakeholders who walked the path with us and we pledge to achieve more for the betterment of our society in the coming years.

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BCD Travel
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GSA: United Airlines
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1999

Galaxy World Logistics Ltd.
Forwarding Agency
2001

GBX Logistics Ltd.
MOL
Consolidation Services
2003

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Galaxy Healthcare Services
Singhealth Singapore

Galaxy Facilitation Services Ltd.
VFS Global
2009

2010
Galaxy Distripark
Warehousing & Distribution

GBX Logistics Ltd.
BLPL Singapore
OEL Singapore
2012

Air Galaxy Ltd.
GSA: Maldivian Airlines

2013
Air Galaxy Ltd.
GSA: Bangkok Airways

Air Galaxy Ltd.
GSA: Oman Air
GBX Logistics Ltd.
Agency: Hapag Lloyd
2014

2016
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Represents: DTDC & DPD

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GSA: Spicejet

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GSA: Jazeera Airways
2019

2020
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2021
Air Galaxy
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2022

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Right to privacy in Bangladesh in the internet era: A chipped tooth

Shahzeb Mahmood
is a Barrister and also a Research Associate at the Centre for Governance Studies.

SHAHZEB MAHMOOD

Privacy is an edgy topic suffering from historical neglect, but is rapidly becoming all-important with the proliferation of the internet, increased social media consumption and escalating surveillance efforts.

It is an inalienable, non-negotiable and sacrosanct right of every individual. Not withstanding over the last few decades, both the conception and perception of privacy has diluted considerably, due in no small part to technological advancements and internet connectedness.

According to reports published by Statista and DataReportal, around 4.66 billion people (or about 60 per cent of the global population) are now online.

In Bangladesh, according to statistics published by the Bangladesh Telecommunication Regulatory Commission, in November 2021, around 116.53 million mobile phone subscribers and 10.07 million broadband users had active internet connections, taking the total number of active internet subscribers to an astounding 126.60 million.

On a comparative scale, the numbers have increased by approximately 18.44 per cent compared to the figures from March 2020.

However, the actual number of consumers of digital services and content is likely to be far less as these statistics are based on the number of individuals who accessed the internet at least once in the preceding 90 days, which may not necessarily reflect the actual number of active consumers.

At the very least these figures represent the approximate, and increasing, size of the overall consumer market, and provide insight into the amount of data belonging to Bangladeshi citizens that could be generated, collected and processed by local and offshore service providers.

From a constitutional standpoint, the right to privacy of correspondence and other means of communication is recognised as a fundamental right in Bangladesh, which in the digital era extends to both online and offline platforms.

But in 50 years since the constitution was adopted, no substantive privacy legislation has been enacted in the country. As a result, privacy infringements remain to be a common phenomenon.

In 50 years since the constitution was adopted, no substantive privacy legislation has been enacted in the country. As a result, privacy infringements remain to be a common phenomenon.

A strong case could therefore be made that Bangladesh should, sooner than later, introduce a robust framework to protect its nearly 170 million citizens from internal and external privacy threats, compromise and corruption.

But what of the situation on the ground?

Every time we use the internet, we leave behind virtual footprints which corporations and governments can collect to use and process by exercising their extensive mandates.

One might say this level of control exemplifies the Promethean fire: it can be used for good or evil.

ILLUSTRATION: STAR

Bangladesh, albeit a little late in the game, is slowly but surely moving towards a data-driven society, where big data could be used to diagnose problems, design solutions and deliver outcomes.

However, admittedly, there is very limited hard data on privacy compliance in Bangladesh, making it difficult to delineate the landscape with cut and dry figures. Nonetheless, there is sufficient evidence to shed light on the country's prevalent privacy culture.

For instance, earlier last year, the media beguiled its viewers and readers with sensational content for months.

Over and over again, several media outlets brazenly portrayed female personalities like Shamsunnahar Smrity, alias Pori Moni, and Sabrina Arif Chowdhury in an unflattering light. At the time, the two often had their personal lives thrust into the media limelight; and consumers consumed big time, on both online and offline platforms.

Admittedly, one of the most complicated and controversial intersections of privacy and free speech considerations occur on the doorsteps of public figures. A rising popularity of one's public persona automatically unfurls the curtain to their private life, to the extent that the individual's life is treated as a commodity of sort, to be viewed, sold and consumed with impunity.

While it is implicit that privacy is traded-off for recognition for celebrities, such scandal-mongering and irresponsible behaviour violates not only the basic tenets of journalistic ethics, but also the legitimate expectation of a citizen in respect to his privacy.

While the media has the fundamental right to publish and inform the public about matters that are newsworthy, the content must not defame any person, encroach upon decency or morality, incite an offence, or otherwise amount to contempt of court.

Interestingly enough, the problem and its solution are both embedded in Bangladesh's constitutional framework.

While the media has the fundamental right to publish and inform the public about matters that are newsworthy, the content must not defame any person, encroach upon decency or morality, incite an offence, or otherwise amount to contempt of court.

From recent events, it is ostensibly clear that discretions exercised by some enterprising journalists fall foul of the constitutional limitations. As a result, public interest litigation was filed in August 2021, where the court, whilst summarily dismissing the case on procedural grounds, reprimanded the government authorities for its apparent failure to take appropriate actions to remove such scurrilous content.

In all fairness, such phenomena are not unique to Bangladesh.

But a clear jurisprudence around celebrity rights has evolved in many jurisdictions on the basis that they should have the right to exercise control over commercial exploitation of their own lives. This includes their images and identity, to the exclusion of others, which allows recourse for privacy infringements under intellectual property, defamation and privacy laws.

For example, in December last year, Meghan Markle, the Duchess of Sussex, won a lawsuit and received a symbolic £1 in damages and public apology from the Mail on Sunday for privacy violations.

Across the border in India, Sourav Ganguly secured a financial settlement nearly a decade ago from a leading conglomerate for the unauthorised use of his name in an advertisement.

Another emerging concern around individual privacy comes from fabricated content or deepfakes.

Advancements in animation technology, machine-learning techniques and augmented virtual reality now allow the manipulation of pictures, video and audio using artificial intelligence to make it appear that a person said or did something that he never said or did.

These online tools can swap or synthesise faces, body movements, expressions and speech to such a level of flawlessness that it is now becoming overwhelmingly difficult for victims to assert privacy violations, especially in the absence of authentication solutions.

And increasingly, this tool is being used for sinister purposes.

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Right to privacy in Bangladesh in the internet era

CONTINUED FROM PAGE 12

Not too long ago, only the big-budget studios could afford to create movies using this technology. Back in 2015, the face of Paul Walker was superimposed on his brother to imitate the deceased actor in Fast and Furious 7.

An American director ventriloquized and created a photorealistic fake video of Barack Obama cursing and calling the then President Donald Trump a "total and complete dips---" in 2018.

While deepfake content was initially only about public figures, nowadays it is being used by and against ordinary people. Many consumer applications offer advanced functionalities like face swapping, lip-syncing, puppet-mastery, attribute synthesization and audio manipulation.

Now, with these readily available software and mobile applications, even a 14-year-old in his mother's basement with a smartphone can create fabricated content.

For privacy advocates and policymakers, access to these tools in the consumer market rings alarm bells. In many countries, this technology is already being used to create non-consensual pornographic deepfakes (of both celebrities and regular folk).

In Bangladesh, using this technology for political satire, spreading misinformation on the internet and cyberbullying is gaining traction.

In an era of unmoderated social media interactions and unrestricted access to online content, the multifaceted ramifications of this technology include reputational damage, psychological trauma, law enforcement risks against victims, intellectual property rights violation, political scandals, and creation of a shadow market for false identity and pornography.

In Bangladesh, while the Digital Security Act, 2018, and Pornography Control Act, 2012 criminalises impersonation and pornography, these laws are not fit-for-purpose in counteracting deepfakes and other emerging internet crimes.

Earlier in 2016, another court in Aynunnahar v Bangladesh observed that the "right to privacy is an essential foundation of the freedom of dissent. So this right cannot be undermined in the name of surveillance.

In fact, most other countries are yet to implement effective laws to insulate victims from such invasive privacy violations. In several jurisdictions, defamation lawsuits and privacy tort are the main recourse.

However, trials are fraught with evidential issues, and there is a dearth in qualified lawyers and forensic experts, and oftentimes the creator of the content cannot be located. Most importantly, a trial can be perverse to the victim's privacy, as the public and media will have full access to materials and evidence submitted to the court.

ILLUSTRATION: STAR

So, what's the solution?

Put simply, proactive judicial intervention and enactment of data privacy legislation is the answer.

Bangladeshi courts have, every now and then, been vocal advocates of the citizens' privacy rights.

In 2019, the High Court Division of the Supreme Court of Bangladesh in The State v Oli took cognizance of the fact that private conversations are frequently intercepted, recorded and leaked without the consent of the concerned individuals, and reminded the Bangladesh Telecommunication Regulatory Commission of its "great responsibility towards proper compliance of the constitutional mandate of maintaining privacy in communication."

Earlier in 2016, another court in Aynunnahar v Bangladesh observed that the "right to privacy is an essential foundation of the freedom of dissent. So this right cannot be undermined in the name of surveillance."

More recently in August 2021, a trial court in Jhenaidah reportedly rebuked a civil servant for confiscating the mobile phone of a private citizen and reading his messages, observing that as the messages were sent over an end-to-end encrypted private messaging application, his action was tantamount to an infringement of privacy rights.

However, such judicial interventions are few and far between, and there is no landmark judgement on privacy, or on conflict between privacy and press freedom, and hence there is a strong case for judicial engagement in the development of privacy jurisprudence in Bangladesh.

There is an equally strong case for introducing tort of invasion of privacy in order to provide victims financial remedies. For the foreseeable future, the lawyers and judges are probably best suited to create creative solutions to these complex problems as they come across their desks and dockets.

On the legislative front, given the amount of data being generated, collected, processed and stored continues to increase exponentially, it is an opportune time for the parliament to enact a data privacy law. Since 2020, the government has reportedly started drafting a new data protection legislation.

However, there are indications that in crafting this legislation, the government is taking into consideration factors that are extraneous to the protectionist architecture of the law, and commentators were quick to point out shortcomings on some very crucial issues.

Under the proposed law, data localisation (i.e., a requirement to store data in servers and data centres located in Bangladesh) will be compulsory.

Under the proposed law, data localisation (i.e., a requirement to store data in servers and data centres located in Bangladesh) will be compulsory.

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Right to privacy in Bangladesh in the internet era

CONTINUED FROM PAGE 14

ILLUSTRATION: STAR

A few advocates of data nationalism have made fallacious economic and commercial arguments in favour of data localisation: more data centres would mean increased economic growth and more high-tech jobs, investments and innovations.

This, in effect, creates a new avenue for security agencies to carry out surveillance and interception activities under the Bangladesh Telecommunication Regulation Act, 2001, citing the vague and variably interpretable "national security" and "public order" grounds.

Furthermore, as the draft also confers exemptions and indemnifications to the government agencies, this removes the element of accountability and transparency from the law enforcement process and that has the potential to undermine rights of citizens (particularly critics, dissidents and opposition) in a way similar to how the Digital Security Act, 2018 and the Information and Communication Technology Act, 2006 have been used.

Additionally, the establishment of the data protection office under the direct control and administration of the Digital Security Agency also points to the failure of the government to separate data protection objectives from digital security concerns.

Finally, the potentially global application of the law is unreasonable and disproportionate and is fated to result in its poor enforcement. On the whole, the overall structure of draft legislation appears to undermine the spirit of the law to codify citizens' right to privacy and seemingly strengthens regulatory and supervisory authority of the government over citizens and businesses.

More often than not, discussions about privacy start with collateral considerations. Let's look at the thorny issue of data localisation: it is premised on the apprehension that a nation's sovereignty is threatened by the government's inability to control its citizens' data stored outside the country (in addition to national security, law enforcement and intelligence gathering considerations).

Ultimately, these considerations result in negative impacts on human rights and further dilution of privacy, especially in weaker democracies. Resultantly, data territorialization contributes to increased internet fragmentation, endangers global interconnectedness, and weakend security of individual privacy.

As the Russian experience shows, similar localisation requirements were heavily criticised by businesses and several technology companies still do not comply with the requirements since the law was enacted in 2015.

A few advocates of data nationalism have made fallacious economic and commercial arguments in favour of data localisation: more data centres would mean increased economic growth and more high-tech jobs, investments and innovations.

However, evidence suggests that while data centres will create some short-term construction jobs, but once it is operationalised, much of the activities will be automated and only a limited number of employees (some of whom may be expatriates) will be employed.

Any discussion on privacy should start with privacy considerations, and have privacy considerations as its main component.

Moreover, evidence also shows data localisation increases the cost of doing business and limits the availability of technology-based products and services.

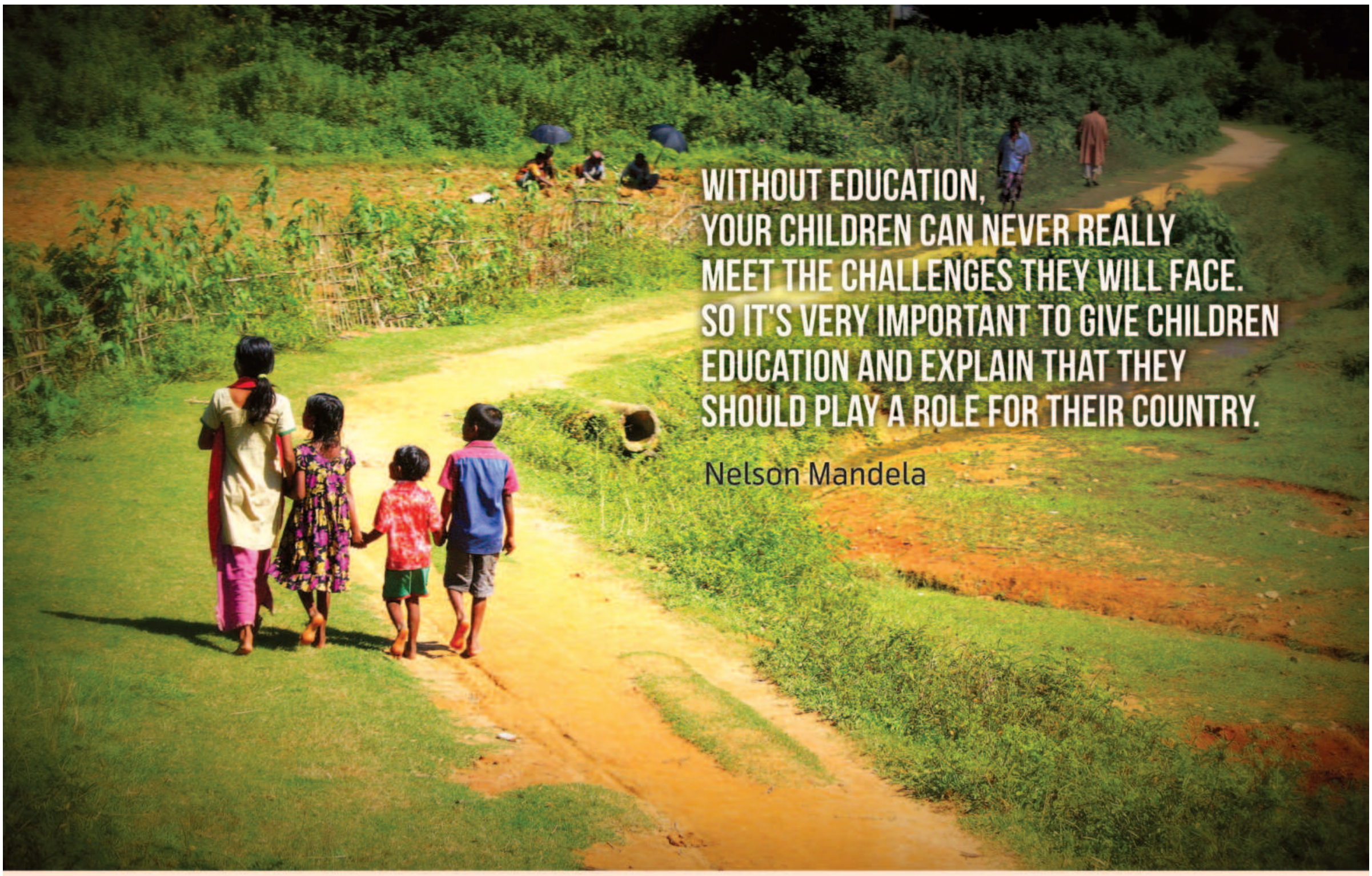
As a result, in recognition of these arguments, a declaration was reportedly signed at the digital and tech ministerial meeting ahead of the 2021 G7 Leaders' Summit, with a commitment to preserve "an open, interoperable, reliable and secure internet, one that is unfragmented, supports freedom, innovation and trust which empowers people."

It is worth noting that, where the law is so egregious that it cannot be complied with, offshore service providers can simply pull the plug on its services. In Hong Kong, the big tech companies reportedly warned the government that they would cease offering their services in the country if the authorities amended the data protection laws that could make service providers directly liable for content shared by users.

Despite its far-reaching implications, policymakers at home and abroad are not having enough in-depth, nuanced and meaningful conversations to counteract and mitigate the effects of privacy dilution.

Any discussion on privacy should start with privacy considerations, and have privacy considerations as its main component, pristine and unencumbered by peripheral considerations, lest it is trivialised and brushed aside.

Other relevant issues should be given due consideration, but primacy to privacy is paramount to an effective conversation. Otherwise, the discussions will become, in the words of Greta Thunberg, all "blah blah blah ..."



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Infant and maternal mortality rates have fallen by at least half since 1990. Life expectancy has also risen by 13 years to 72, four years more than India.

SYLVANA QUADER SINHA

As one of the fastest-growing economies globally, recently exceeding India's GDP per capita two years in a row, Bangladesh has been dubbed the next Asian tiger by the World Economic Forum, The Economist, and others. This is a far cry from the "basket case" that Henry Kissinger labelled the country on its birth in 1971. This rapid economic growth has contributed to a substantial decrease in poverty from 40 percent in 2005 to less than 30 percent today. A dynamic, growing middle class of forty million has already propelled Bangladesh to "middle-income" status, according to the World Bank. Bangladesh is now projected to be among the top 30 economies globally by the end of this decade.

This incredible growth trajectory is predicated on tremendous progress in health and education in the last decade. Bangladesh is performing better than every other country in South Asia on social development indicators. Infant and maternal mortality rates have fallen by at least half since 1990. Life expectancy has also risen by 13 years to 72, four years more than India and three more years than Indonesia. Bangladesh has also outperformed similar countries in female primary and secondary schooling, although it still lags at the tertiary level. Between 2006 and 2010, Bangladesh enrolled over seven percent more girls in primary education than other economies at the same level of income.

Against this backdrop of rapid growth and progress, social infrastructure and specifically healthcare are still lagging dramatically. In June 2018, the International Monetary Fund (IMF) recommended further public investment in infrastructure, including healthcare service delivery. The urgent need for investment in healthcare in Bangladesh is twofold: 1) there is too much demand in the market for healthcare and not enough supply to match the growing needs of a population that has more disposable income to spend on more and better healthcare, and 2) Bangladesh's continued growth as a nation depends on a healthy, resilient population.

I founded Praava Health after first-hand witnessing the limitations of medical care in Bangladesh. Today, Praava Health is transforming the healthcare experience in Bangladesh with our "click and brick" healthcare platform that integrates digital health and in-clinic experiences convenient to where everyone lives, works, and clicks. The platform seamlessly combines technology with traditional health services — meaningful doctor-patient relationships and high-quality diagnostics and medications — to improve patient experiences and outcomes. Praava's digital products include Bangladesh's first patient app launched in 2018, as well as telemedicine, e-pharmacy, and virtual primary care. Praava is also the first in the region to introduce value-based healthcare concepts, aligning patient values with our incentives.

A few thoughts come to mind as we think about next-generation healthcare systems and telehealth.

First of all, in markets such as Bangladesh - across Low and Middle-Income Countries - more people are dying due to lack of access to quality healthcare than lack of access alone. As such, any next-generation models in these markets must critically invest in underlying quality infrastructure to build impactful healthcare models. Telemedicine alone, for example, does a lot to solve the problem of access but is often not equipped to address the quality challenge. At Praava, our core focus on quality care and our integrated approach allows us to holistically best serve our patients and have the biggest impact on patient outcomes and improvement in patient quality of life.

ILLUSTRATION: STAR

Secondly, telemedicine can become a meaningful triage tool to improve efficiency in the process of accessing care, allowing patients to share their complaints via video consults and providers to determine whether that is enough to diagnose the patient or whether a follow up in-clinic visit is required. In some cases, an in-person examination is still necessary, but many cases can be diagnosed from a telemedicine visit alone.

Finally, the impact of telemedicine can be maximised in the context of tools that allow for ongoing care management that will ultimately improve patient outcomes and lives - above all, keeping patients out of the hospital. Indeed, when we as providers can align our incentives in a way that allows us to invest in better health for our patients, everyone wins. Our early investment in technologies placed us in a fortunate position of being able to respond quickly when the global Covid-19 pandemic arrived in Bangladesh. Today, Praava offers a suite of technologies that allow us to serve and protect patients in a variety of ways. We are building a proprietary application, Praano, a digital concierge tool that provides patients, families, and caretakers at home management for chronic diseases. During the Covid-19 pandemic, we utilised this tool so that many patients could be treated at home, protecting both themselves and healthcare providers. The benefits to our technology quickly became apparent– hospitalisation rates for our patients were reduced by a third compared to the national average, and 86 percent of our patients could recover at home successfully. This reduced out-of-pocket costs for patients, decreased hospital-acquired infection rates, and lowered healthcare system costs. Moreover, with the virus constantly evolving, healthcare providers also benefit as access to the latest guidance on diagnosing, testing, and treating patients most effectively is continuously updated on the platform.

At Praava, we firmly believe that telehealth is most impactful when it's effectively integrated with in-clinic services in meaningful ways. There is a strong interplay between telemedicine, remote monitoring, and virtual primary care. Today, as a silver lining of the terrible public health crisis we have braved over the last two years, patients and providers alike have grown accustomed to accessing and delivering healthcare through virtual and remote channels. This is a very positive development that will help improve the efficiency of healthcare systems. The future of healthcare promises even more evolution of such offerings in the form of remote monitoring, gathering data and information to improve patient outcomes, and offering an integrated approach to achieve value-based care that is holistic, affordable, and measurable.

As we look to the future at Praava Health, we're excited and inspired by the opportunities we see to improve the lives of our patients. Bangladesh's continued growth as a nation depends on a healthy, resilient population – we are privileged to be able to contribute to that journey in a small way.

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Democracy's digital challenge

Kamal Ahmed
is an independent Journalist and writes from the UK. His Twitter handle is @ahmedka1

KAMAL AHMED

At the beginning of the current millennium, the world celebrated the visible empowerment of citizens through digital technology due to emergence of social media platforms and search engines. The popularity of social media platforms for channelling uncensored freedom of opinion and fearless expression of thoughts were meant to be democratisation at its best, giving voice to the voiceless. The power of social media has been felt by every government in the world irrespective of its standing in the global power ranking.

Corporate giants, under constant fear of a single adverse tweet or a Facebook status that could shatter the image of the company or the product/brand, struggled to cope with the consumer reactions. There are plenty of examples that saw these platforms made the impossible possible by making people at the top of the governance chain, be it the state or a company accountable.

Power of social media has been witnessed in political uprisings throughout the world, some resulting in bringing down the government like in Tunisia, however, in many other places including Thailand, Egypt, Bahrain, and Myanmar, the struggle for democracy continues. Governments facing challenges of these uprisings, organised and coordinated over social media platforms and handheld mobile sets, resorted to blanket shutdowns of the internet ranging from days to weeks.

In Bangladesh, too, we have seen restrictions imposed by localised shutdown and national slowdown of data-transferring speed by cutting down bandwidths during student movements. The recent reversal of an administrative decision within hours following social media backlash for making an exclusive zone for women tourists in Cox's Bazar was another example of smaller, but significant gains in citizens' empowerment.

PHOTO: STAR

The world has also witnessed the exploitation of the power of social media platforms by populist politicians in getting into elected offices and then using it to create social division and spread hate that exposed its potential for causing greater harm to society, disempowering people, and weakening democracy.

Electoral successes of Donald Trump, Narendra Modi, Jair Bolsonaro and few others have been partially credited to their activism on social media. But, now all of these populist leaders are being criticised for spreading falsehood to stoke frenzy among followers and hurl abuse at opponents.

Many experts are now terming these developments as digital disruption of democracy. According to them, digital disruptions will hurt democracy and it will weaken significantly due to control over artificial intelligence (AI) by tech giants and their political bias.

Stanford research has shown AI's in-built bias against certain communities based on religion or political belief. The most common trend in mainstream media to link Muslims with terrorism and Palestinians' struggle for freedom against Israeli occupation are the most likely reasons of such undesired AI bias. Another survey by Pew Research, published in February 2020, found about half of the experts responding said people's uses of technology will mostly weaken core aspects of democracy and democratic representation, but even those who expressed optimism often voiced concerns.

Some of the comments in their answer to the main question about the impact of technology on democracy by 2030 are a chilling read. An internet pioneer and technology developer said, "My expectation is that, by 2030, as much of 75 percent of the world's population will be enslaved by artificial intelligence-based surveillance systems developed in China and exported around the world. These systems will keep every citizen under observation 24 hours a day, seven days a week, monitoring their every action."

Professor Miguel Moreno of University of Granada, Spain,said, "There is a clear risk of bias, manipulation, abusive surveillance and authoritarian control over social networks, the internet and any uncensored citizen expression platform, by private or state actors."

Robert Epstein, senior research psychologist at the American Institute for Behavioral Research and Technology said his research showed, as of 2015, the outcomes of about 25 national elections in the world were being determined by Google's search engine. Democracy, as originally conceived, cannot survive as Big Tech is currently empowered. His research – dozens of randomised, controlled experiments involving tens of thousands of participants and five national elections – showed that Google search results alone can easily shift more than 20 percent of undecided voters – up to 80 percent in some demographic groups – without people knowing, and without leaving a paper trail.

Controversy centering data harvesting and political manipulation in the Brexit referendum in the UK, probably, was the first revelation of the dark side of technology in a democracy. Investigations by the Guardian and Channel 4 unmasked how micro-targeting of social media users for political messaging, with an aim of psychological manipulation, was done. Later came out Indian investigative journalist Swati Chaturvedi's book I Am a Troll: Inside the Secret World of the BJP's Digital Army, in which she showed trolling was an organised political activity and trolls were the Twitter equivalent of a communally-charged mob out to burn down somebody's home or village as part of a pogrom. The abuse opposition politicians and journalists get in India from such trolls are truly horrendous and well documented by global human rights groups.

The spread of fake news and misinformation has now generated new debate about the role of tech giants. Their failure to curb dissemination of false propaganda over their platforms had serious consequences in many countries, including fuelling communal hatred that resulted in genocide and crimes against humanity.

In another part of the world, the US presidential campaign and following political upheaval and chaos over electoral disputes have highlighted the urgency in having a fresh look at the power and impacts of digital platforms. A good amount of academic work shows Twitter as one of the key enablers for Donald Trump's meteoric rise to power and consolidation of his support base. A New York Times analysis pointed out that his follower number grew by six times by the time his presidency ended. Though Twitter banned him permanently at the end of his reign, his contribution to the alt-fact continues to reverberate in the US. A new investigation by ProPublica and The Washington Post reveals that in the weeks between the election of President Joe Biden and the January 6 siege of the US Capitol, there were at least 650,000 posts in Facebook groups attacking the legitimacy of his victory.

The spread of fake news and misinformation has now generated new debate about the role of tech giants. Their failure to curb dissemination of false propaganda over their platforms had serious consequences in many countries, including fuelling communal hatred that resulted in genocide and crimes against humanity. Facebook, in particular, has been accused of aiding Myanmar's persecution of the minority Rohingya community that left about a million people stranded in Bangladesh as refugees. Bangladesh also had few communal disturbances, though on a limited scale and quickly contained.

These incidents have given governments an excuse to reign in on online freedom. Using the need of maintaining law and order, social harmony and stability, governments, particularly the autocratic ones around the world, have been investing heavily in surveillance technology. There's growing concern that even democratic regimes could become less democratic from the misuse of surveillance systems with the justification of national security.

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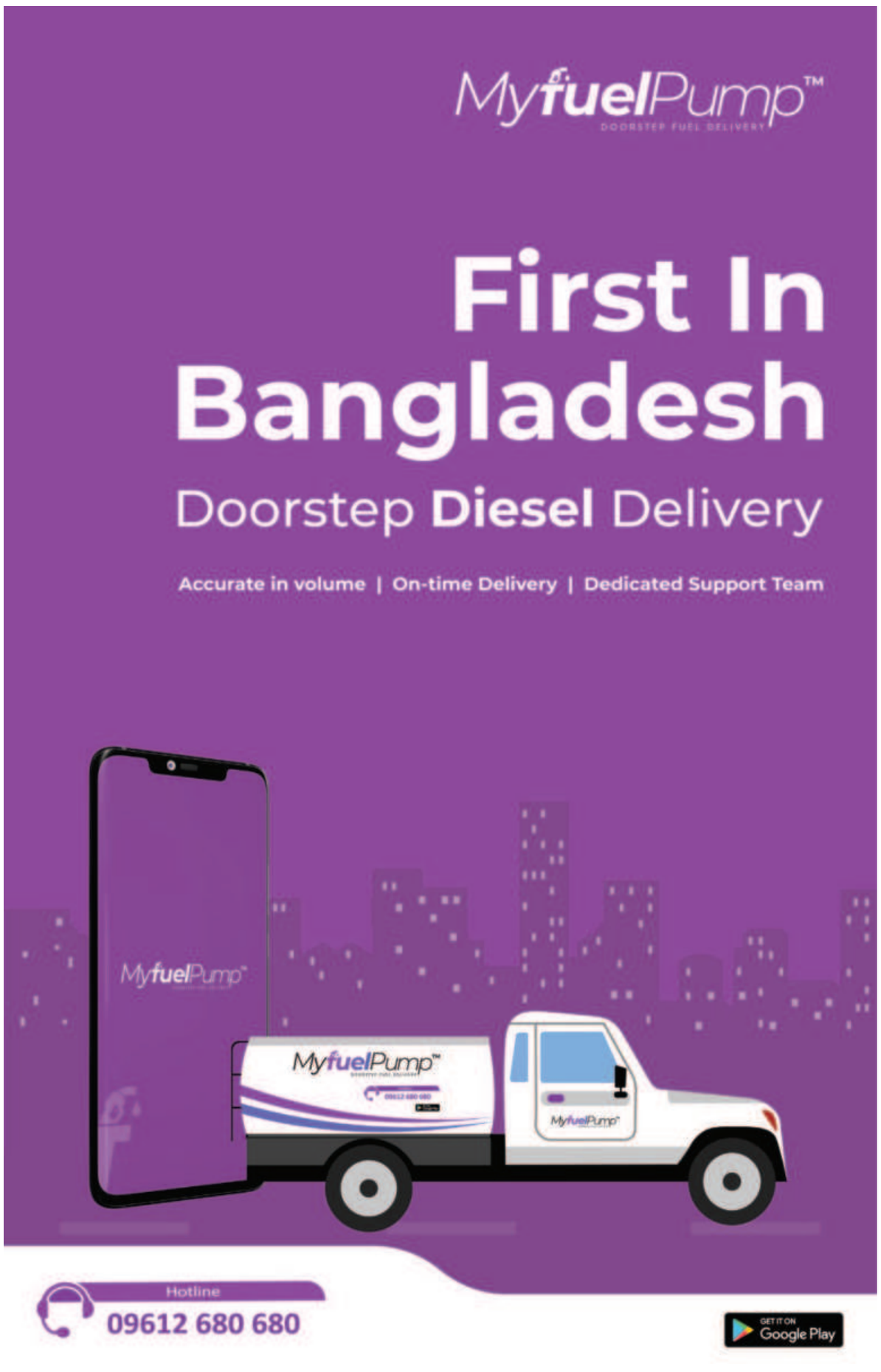

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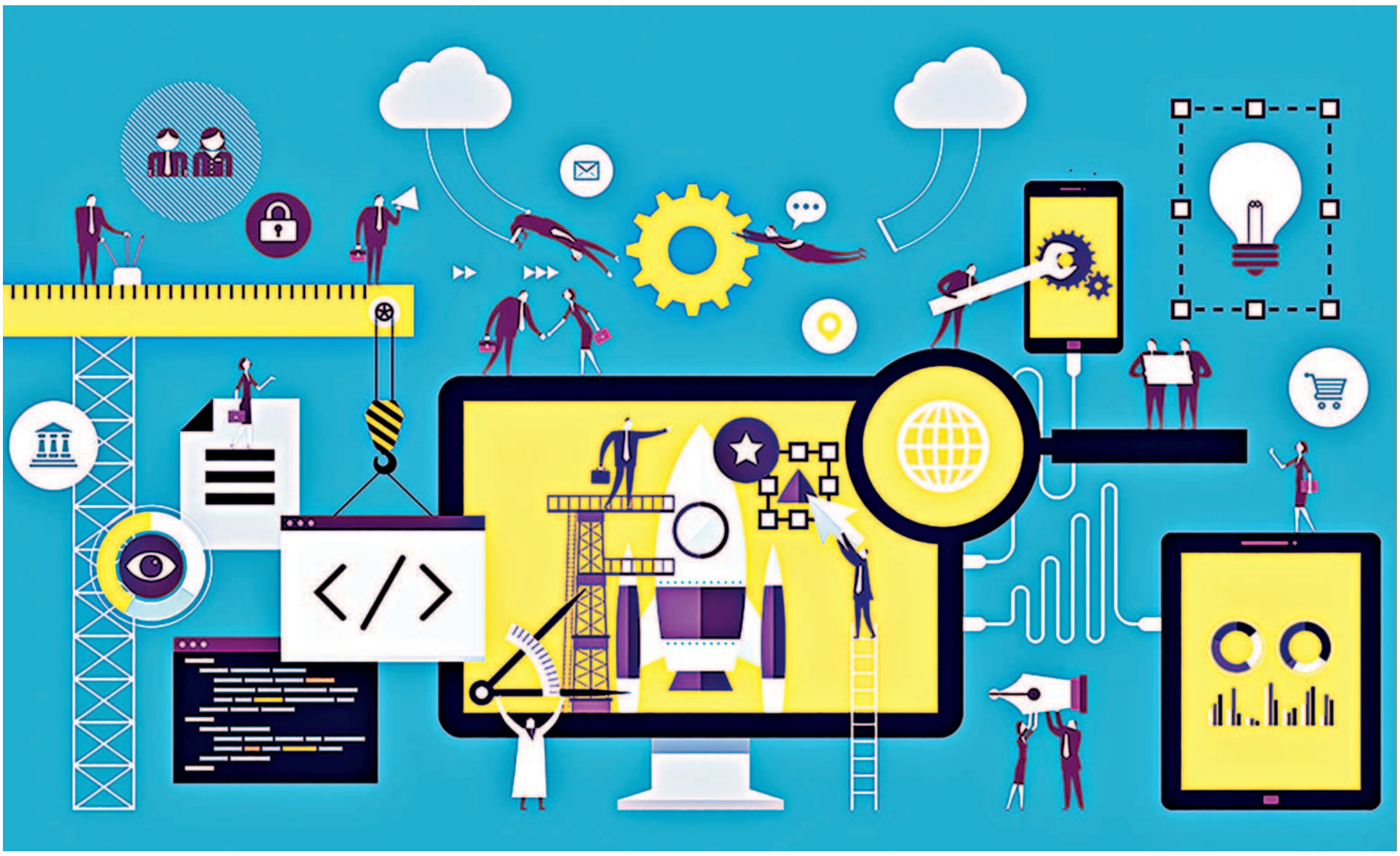


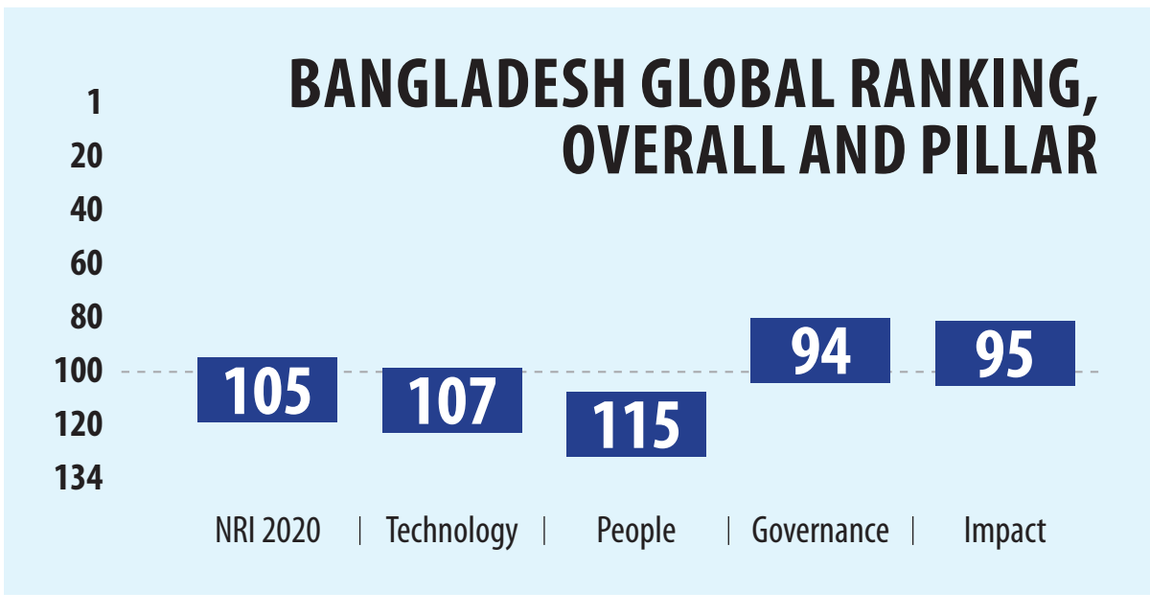
Preparing Bangladesh for the Fourth Industrial Revolution (4IR)

Md Asad-Ur-Rahman Nile
is the Country Director of Simprints Technology Ltd.

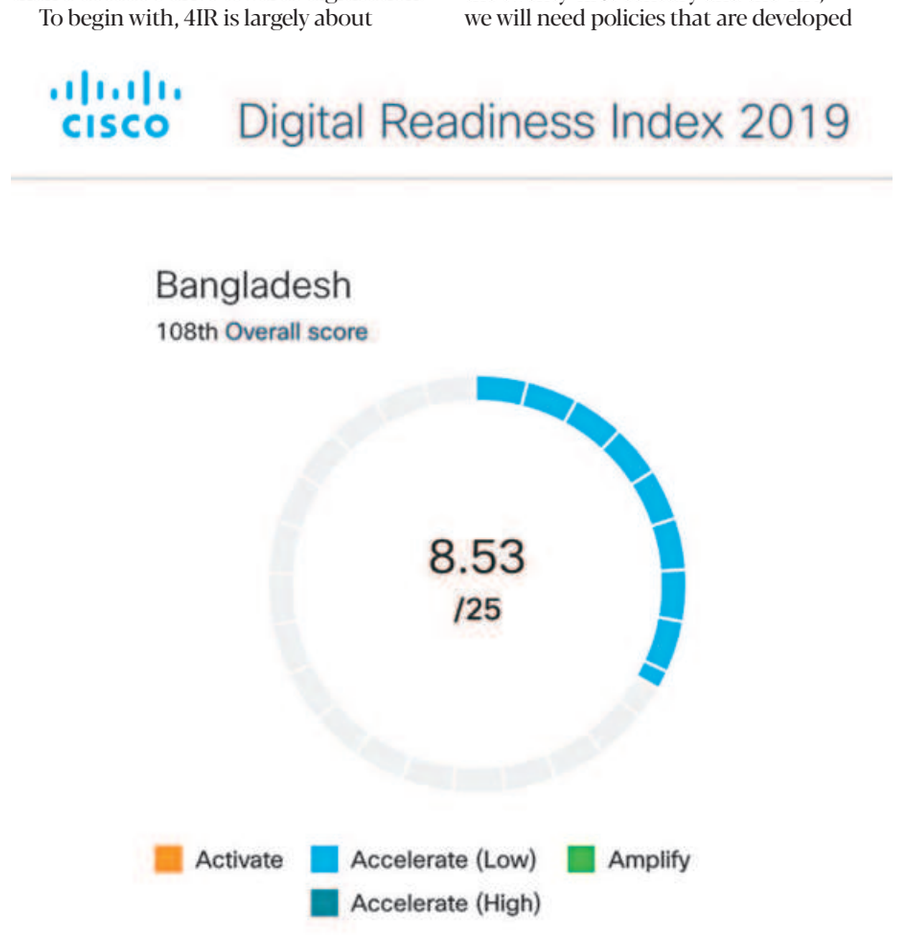
MD ASAD-UR-RAHMAN NILE

The world is witnessing a not-so-silent revolution. Unlike other revolutions, this one is taking place in bits and pieces. Some parts of the revolution have already progressed far in some countries or regions, while many countries wonder how to move ahead in the game. Yes, I am talking about the Fourth Industrial Revolution or 4IR that is poised to change how we experience technology, understand the economy, avail services and do our jobs. With the introduction of the "Digital Bangladesh" ideology, the government had started to take steps in the right direction. However, with the rapidly changing technology scenario, the government needs to be flexible, forward-thinking, inclusive and proactive to prepare Bangladesh to reap the benefits of more than a decade's drive towards digitisation.

To begin with, 4IR is largely about digital technologies and how these technologies can be managed. There need to be proper policies to govern the use and development of emerging technologies. Regrettably, Bangladesh is not in a position to formulate policies fast. It takes years to formulate or revise policies. Another challenge is the severe shortage of qualified human resources who can appropriately support policymakers to develop and revise policies faster per the changes or developments in the international policies or technology development. If we think that we will be able to address the challenges of the 4IR by only revising policies formulated in the colonial era, then we are very wrong. The policies developed during the colonial period had different purposes, and digital technologies were not even dreamt of by the policymakers of that time. For the twenty-first century and the 4IR, we will need policies that are developed



With the rapidly changing technology scenario, the government needs to be flexible, forward-thinking inclusive and proactive.



to address the challenges that come with 4IR -- for connected economies, data protection, trans-border online trade, virtual currency, digital economy, ethical use of AI, IP Protection, digital currency, virtual products, start-up ecosystem, digital financing, trans-border cybercrimes and many other emerging phenomena that are yet to be defined. The good news is that some policies have already been formulated, and some are being formulated. Nonetheless, those are nowhere near meeting the requirement.

An indication of how we are doing in technology governance can be found in one of the most comprehensive rankings, the Cisco Digital Readiness Index. Bangladesh ranked 126th out of 141 countries in the Ease of Doing Business Index in 2019, whereas the overall rank was 108th. Attracting investments from the tech giants shaping the 4IR would be crucial for Bangladesh to stay ahead in the competition. The businesses will be driving the 4IR; hence the government needs to ensure a conducive environment to encourage global businesses to invest. We have already seen how changing policies can build industries. For instance, the change in the taxation policies has allowed the emergence of mobile phone manufacturing in Bangladesh. Cash incentive policy on IT/ITES export has increased the revenue of the whole industry. Drawing from these practical examples, the government must focus on formulating relevant policies and subsequent laws and ensure the implementation. We also can't forget that any policy or law without enforcement has no value. The recent e-commerce fiasco is a gentle reminder of this.

We also can't forget that any policy or law without enforcement has no value. The recent e-commerce fiasco is a gentle reminder of this.

The discussion on the policy issues brings out the second enormous concern regarding Bangladesh's preparedness for 4IR. Every technology business in Bangladesh suffers from a shortage of skilled human resources. There is absolutely no shortage of human resources in Bangladesh. The challenge is with the skilled part. It may sound unreal but, the fact is, almost every technology company is eager to hire highly skilled people with handsome salaries. However, there is hardly anyone skilled enough in the market to take those jobs. The 4IR will give rise to this issue even more. The demand for skilled people will soar. However, the present system of churning out graduates or certificate holders will not meet the demand. One of the significant facts about the 4IR is that it will reduce 4D jobs. These are jobs that are dumb, dull, dirty and dangerous. Many new jobs will be created, and there will be a rapid increase in the demand for highly skilled people who can develop solutions, work with new technologies, learn new skills regularly, and develop technology solutions for 4D jobs. The most concerning part for Bangladesh is that the level of skills is nowhere near where it needs to be to get the benefits of 4IR.

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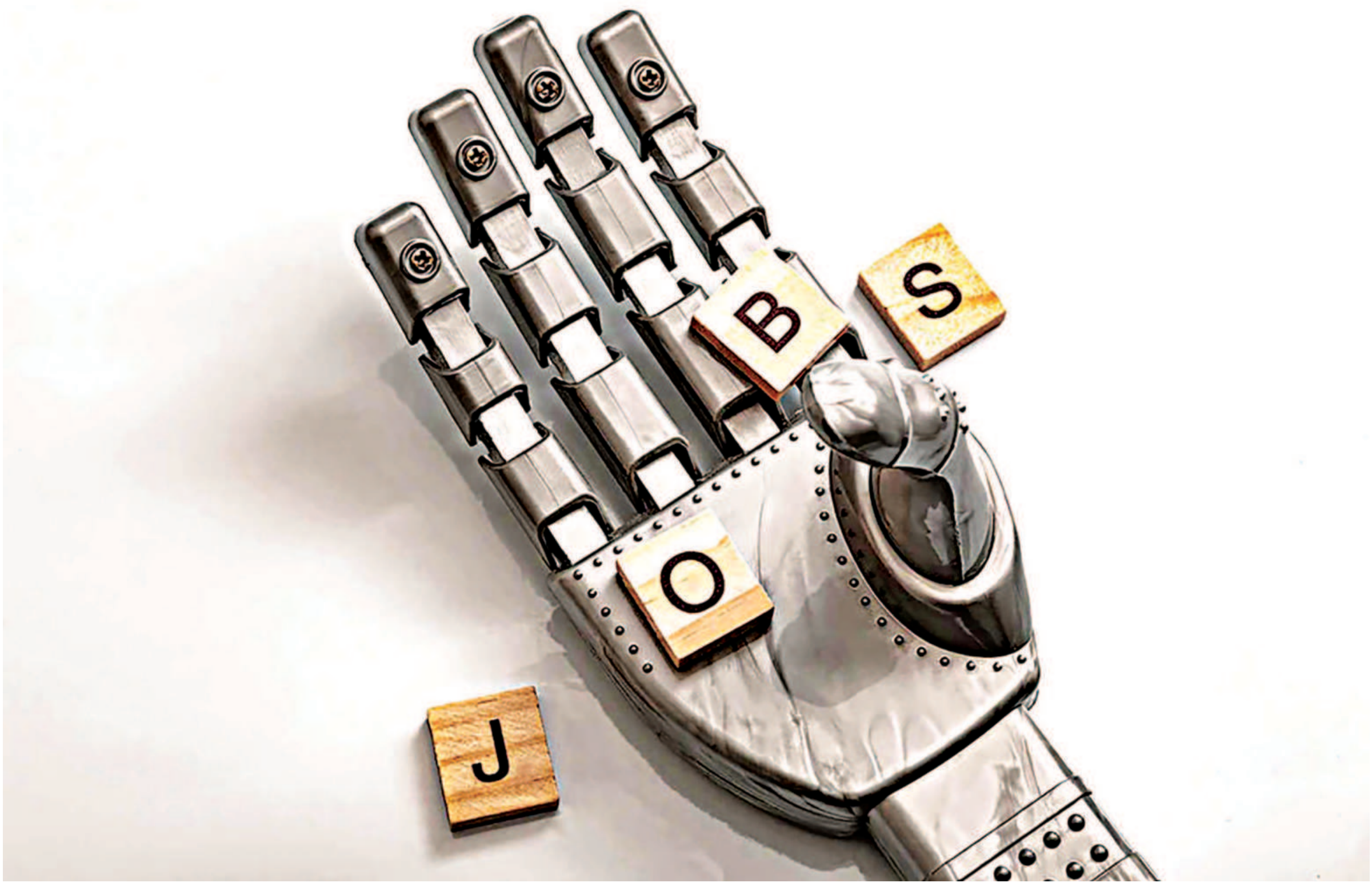

Skill ecosystem for progressive skills economy in Bangladesh

Didarul Anam Chowdhury
is the Director of Programme and Innovations at UCEP Bangladesh.

DIDARUL ANAM CHOWDHURY

Bangladesh has been moving forward to consolidate its status as a developing country and achieve the SDGs.

Aiming at becoming a developed country by 2041, transformation from cheap labour-based economy to a skill-based and knowledge-based economy is necessary. Our national goal and strategies have been spelled out in the national priorities and perspective plan for skills economy by 2041. Ongoing mega projects and economic zones are some of the clear reflections which require a holistic approach to create many opportunities for quality skills promotion.

To amplify and strengthen the skill-based economy, there is no option other than promoting "skill eco-system" in every region/division,which requires special focus both on formal and informal skills sector.

In response to the growing economic zones, mega projects, Rohingya crisis and overall rising challenges and opportunities due to the Covid-19 pandemic, the landscape of skills demand in different regions have been changing significantly at scale and diversity. However, there is a huge gap between demand and supply of skilled workforce to address the potential demand, opportunity, and challenges of the intended mega projects and growing skill economy.

Annually, around 2.2 million people are entering the labour market, but only 1.9 percent of them receive formal skills training.

Annually, around 2.2 million people are entering the labour market, but only 1.9 percent of them receive formal skills training. Moreover, mismatching of skill-mix on different occupational courses and standard of training centres with traditional equipment and machineries are other major concerns to meet the modern and advanced skills need.

Furthermore, lack of regional focus with functional dynamics is a huge gap in skills promotion, especially in terms of quality training opportunity and formal accreditation. The eventual manifestation of these drawbacks, spelled out through poor performance, disregard of skills recognition, low wage and poor retention in the jobs are incompatible with the national aspiration.

Key priority economic growth sectors identified by the government have been targeted by the project to improve entry-level job skills, along with up-skilling of the existing workforce, to ensure required skills meet industry standards. The priority sectors are: (i) ready made garments (RMG) and textile; (ii) construction; (iii) information technology (IT); (iv) light engineering/manufacturing; (v) leather and footwear; and (vi) ship building. In addition, demand of some other promising sectors has also been rising in the Covid-19 pandemic, such as health, care-giving and other service sectors.

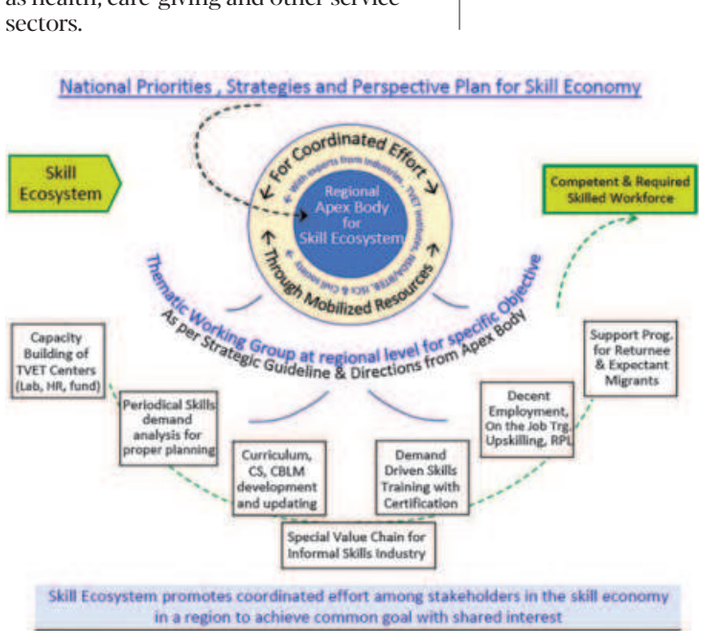

Figure: 1

Projected training targets to meet the skills demand of priority sectors in the next two decade will be around 7.20 million by 2025, 9.75 million by 2030 and 17.14 million by 2041, which will help to reach the ultimate milestone and graduate as a "developed country". It is only possible to make the dream come true through skill ecosystem in all regions of Bangladesh, which could be geared through structured and coordinated effort among key stakeholders.

About 90 percent of the technical training centres are private out of 3438 centres in Bangladesh.

To promote skill ecosystem at regional level, public and private institutions and corporate agencies need to work through an integrated approach to functionalise the value chain system. In a skill ecosystem, the coordinated effort among industries, technical and vocational education and training (TVET) institutes, skills authorities, skill councils, and corporate agencies helps to better address the demand, challenges and opportunities in economy of a region to achieve the common goal, as illustrated in Figure-1.

The "Regional Apex Body for Skill Ecosystem" needs to be led by vibrant leadership, preferably from the industry sector to plug-in their proactive role and investment to implement the progressive skills promotion plan with ownership. It would require a policy framework to operationalise the skill ecosystem at regional level that will help build clear understanding among key stakeholders to set the common goal with shared interest. The framework will guide to establish apex body at national and regional levels.

The ecosystem will uncover the huge potential of industries in a region to invest their resources to help build capacity of TVET centres and achieve the required skilled workforce through quality training. In addition, "on-the-job up-skilling training" at respective industries would add value to leverage the skills promotion through providing opportunities to their workforce. This will influence role up-gradation, better wage, and better retention of the workforce which could be geared through buyers' compliance indicator. Similarly, the skill ecosystem would also work closely with buyers to promote "work place well being" as an effective mechanism to influence the industries through compliance indicator in favour of decent employment.

All donor-funded projects need to be steered to promote the skill ecosystem through focusing potential areas as per the interest of concerned donors and development organisations. Effective mechanism to channel the CSR fund from industries and different corporate houses in a region would be one of the potential options to finance innovative projects to promote and strengthen different segments of the skill ecosystem.

Under the guidance of the apex body, meaningful investment is essential in terms of resource mobilisation and coordination of effort among the key stakeholders in the following aspects:

1. Capacity building of TVET centres/institutes with required equipment, lab facility, and human resource is one of the prerequisites which needs to be achieved through mapping of regional TVET centres, prioritisation of strength and need assessment. About 90 percent of the technical training centres are private out of 3438 centres in Bangladesh, however, strength and quality is a concern.

2. Registration or accreditation of TVET centres by the national authority at regional level to streamline the quality is necessary; classification of the occupational strength of the training centres on different sectors would help in quality output.

3. Demand driven quality assurance would be one of the prime responsibilities of the working group through:

a. Periodical skills demand analysis through survey and research to forecast demand and for proper planning,

b. Ensure occupational skills training curriculum with renewed Competency Standard (CS) and required Competency Based Learning Material (CBLM),

c. Professional human resource development as a continuous process to get competent master trainer and assessor.

4. Ensure quality skills training with certification from a formal authority.

5. Industry-based up-skilling intervention would be a prime responsibility of industries in addition to "apprenticeship" and "on-the-job training" for continuous skills promotion.

6. Quality assurance framework needs to be adopted as one of the prime focus of the Regional Apex Body through meaningful engagement of experts from BTEB, NSDA, industries, and TVET institutes.

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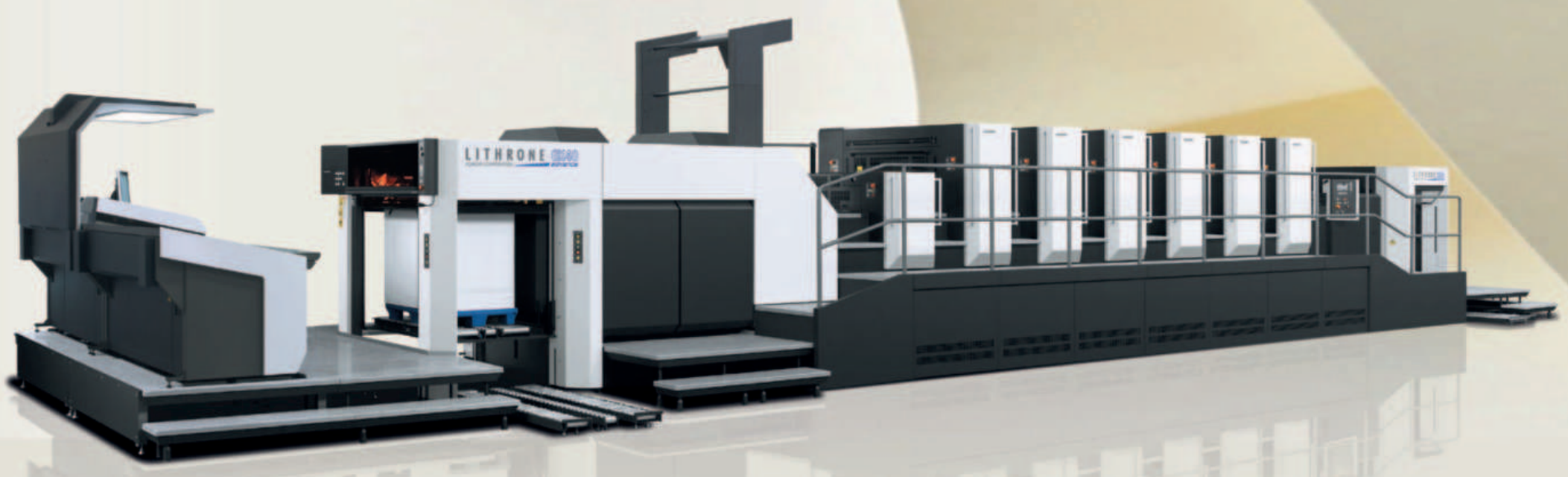

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Skill ecosystem for progressive skills economy in Bangladesh

One of the integral yet challenging part of the skill ecosystem would be the informal skills sector, which has been ignored for years, though 87 percent of the total industrial contribution to the GDP comes from this particular sector in Bangladesh.

CONTINUED FROM PAGE 22

Government TVET institutes (i.e. TSCs, TTCs) and TVET institutes run by reputed private organisations like UCEP Bangladesh, MAWTS etc. have to play vital roles, both in the apex body and as an implementing agency to promote coordinated role in the ecosystem.

One of the integral yet challenging part of the skill ecosystem would be the informal skills sector, which has been ignored for years, though 87 percent of the total industrial contribution to the GDP comes from this particular sector in Bangladesh. Moreover, it has been playing a major role in generating employment, which is significantly valuable from a social economic aspect.

The informal sector requires meaningful investment and systematic approach in four different aspects. These are: (i) regional focus and planning for a comprehensive program to promote value chain system on priority sub-sectors; (ii) expanded opportunity for non-formal skills training through a standard framework; (iii) formal certification and wage matrix; and (iv) entrepreneurship and business promotion support through active engagement of financial agencies and relevant authorities.

The 21st century looks for competent workforce, preferably with IT and automation skills, and not just labour. Hence, skill ecosystem would focus on integrating soft skills as a fundamental requirement for continuous ups-kills, and adopt technologies related to 4IR, which would be the focus of excellence to address rapidly changing scenario in the global skill economy. The latter demands higher-level skill-mix to enable the workforce to engage in innovation, improve the quality of products and services, and even improve the whole value chain system.

Bangladesh is inclined to tune all positive efforts for skill economy where regional skill ecosystem would play a vital role to help the young generation develop as a progressive, productive, responsive, and competitive workforce.

Preparing Bangladesh for the Fourth Industrial Revolution (4IR)

To prepare for the 4IR, Bangladesh's approach needs to be holistic. It is too big of a challenge to be tackled by one ministry or agency.

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In fact, if we go back to the Cisco Digital Readiness Index 2019, we can see that Bangladesh ranked 118th for people, and if we look into the Network Readiness Index (NRI) 2020 by the Portulans Institute, we will see that the rank for people is 115th. These two indicators tell us that whatever we are doing to produce skilled resources for 4IR or the technology sector is not working. This calls for the government to rethink and establish a mechanism/body that will dedicatedly work to ensure the supply of skilled resources, provide guidelines to reduce the demand-supply issues, bring academia and businesses closer and reskill/upskill the existing resources with appropriate skills.

The most talked-about part of the 4IR is the physical infrastructure to support the adoption and growth of the technologies. Hence the revolution needs R&D centres and knowledge-based technology-specific hubs to be established that can lead the development of home-grown technologies and collaborate with pioneering innovators globally to develop practical solutions to business problems. Along with these, the requirements for high-speed internet connectivity throughout the country will significantly increase. In the last four years, we have progressed considerably in ensuring broadband connectivity at the district levels. Still, to ensure the full benefit of 4IR, we will require high-speed internet connectivity at the union/village levels. The positive thing is that the government has undertaken multiple projects, and it seems that in the next few years, broadband connectivity will improve significantly in rural areas. Another essential part will be to have robust data centres that can support the government requirements and serve the businesses. It will be crucial to engage the global leaders in cloud storage like Amazon, Microsoft, and Google to develop data centres in Bangladesh. If they are not interested in developing data centres, establishing collaborations with them to develop the local capacity will be the alternative. The government has already established Tier 4 and Tier 3 data centres, and their capacity has increased significantly. However, to realise the benefits of 4IR, these physical establishments need to be on par with their international counterparts in terms of services offered and their quality. Another salient aspect of 4IR is 5G connectivity. 4IR will be launched on the 5G platform. The implementation of 5G will enable businesses to access high-speed data transfer on the go. So, ensuring 5G is offered at an affordable cost may become one of the necessary prerequisites of the 4IR.

Finally, we must recognise that the 4IR is looming just around the corner. It is a grave concern that we might get caught unprepared in some areas. To prepare for the 4IR, Bangladesh's approach needs to be holistic. It is too big of a challenge to be tackled by one ministry or agency. The 4IR will impact not only the IT industry, but also education, agriculture, manufacturing, health, economy, services, and many other areas. This is a challenge of global magnitude, and all the ministries need to collaborate to ensure that they are doing their part to make Bangladesh ready to ride the wave. At the same time, it is also falling on the shoulders of the businesses and trade bodies to do their part by engaging the government to create a win-win situation for everyone. These are uncertain times, and the pandemic has accelerated the pace of 4IR as dependency on technology has increased very quickly. Thus, the speed of the readiness of Bangladesh needs to accelerate to ensure we are fully prepared when the time comes.

Discarded devices: Where does the e-waste go?

Kazi Akib Bin Asad
is the Editor of SHOUT, The Daily Star. Write to him at akib.asad@thedailystar.net

KAZI AKIB BIN ASAD

If not on paper, there is a good chance you are reading this article on a screen. Mobile phone, tab, desktop computer, maybe even the TV if you really like it. This article, in the future, will be available on the Internet, accessible to the masses for generations to come.

Your device, though. Where will it go?

The answer is electronic waste. In short, referred to as e-waste.

The life cycle of a human being is common knowledge. However, human beings are still learning about the life cycles of all that they use. Everything that a person uses over their lifetime, for example, documents, clothes, and furniture – just to name three – will see its end at one time. The papers, fabrics, and wood used to make it will be labelled as "waste".

Likewise, think about all the electronic materials, components, tools and devices you have come across to this day. The countless batteries, the toys with motors, your first camera, the mobile phones you have used and the entire computer setup with the monitor, CPU, and printer. This is an endless list. How many have you discarded till now?

We do not think twice before tossing a low-performing AA battery into the trash bin. Just like how we do not think before buying another battery to replace the previous one. We replace our mobile phones every few years with the newest upgrade; the old computer is exchanged for a brand new laptop. With each upgrade, unbeknownst to ourselves, we push our planet towards an impending doom of environmental catastrophe.

The World Economic Forum reports that, in 2021 alone, 57.4 million tonnes of electronic waste was discarded, outweighing the Great Wall of China. Now, imagine if we lined up all the e-waste generated in 2021; perhaps one could see it from the moon.

What is even worse is that only about 12.5 percent – one-eighth – of the total e-waste generated is recycled. So, where does the rest of it go?

As I mentioned earlier, we need to observe the life cycle of an electronic product to understand the reality of how e-waste is generated and where its fate lies.

Let us take a look at my sister's laptop, for example. She had purchased the device almost five years ago, discarding another laptop she was using, which had lower specifications, and the screen was cracked at the corner. Clearly, in terms of performance, it could not keep up with the ever-advancing technology. The screen damage did not help either. She decided to chuck it in a drawer, not caring about all the parts that were intact.

Her new laptop might be good for another few years until she decides to upgrade to a newer, faster, and better model. Hence, this "new" laptop will suffer the same fate as the older one – left to rot.

PHOTO: STAR

PHOTO: MOHAMMAD AL-MASUM MOLLA

With each upgrade, unbeknownst to ourselves, we push our planet towards an impending doom of environmental catastrophe.

Here is why this is the beginning of the end. The laptop is made up of plastic, composite, semiconductors and metals. Look it up, and you will find silicon, aluminium, copper, iron, steel, and even traces of gold on a single motherboard. Add to that the lithium-ion battery and the glass and polymer screen, and you will realise that within the topic of electronic waste, one also contributes heavily to plastic and metal waste, among others, and adds to environmental and public health deterioration.

I only spoke about what one small laptop could do. Electronic devices and appliances such as refrigerators, televisions, microwave and gas ovens, and especially office equipment contribute slowly as they have a longer life cycle. However, the impact created by "large" e-waste is equally devastating, if not more.

A number of factors have been identified as the cause of e-waste generation in Bangladesh. Rapid urbanisation, access to modern technology, increase in purchasing power, fast development of products, frequent changes in markets, and higher use of marketing strategies by manufacturers play a vital role in the generation of electronic waste.

According to a Bangladesh University of Engineering and Technology (BUET) study sponsored by the Department of Environment (DoE), in the year 2018, Bangladesh generated about four lakh tonnes of electronic waste.

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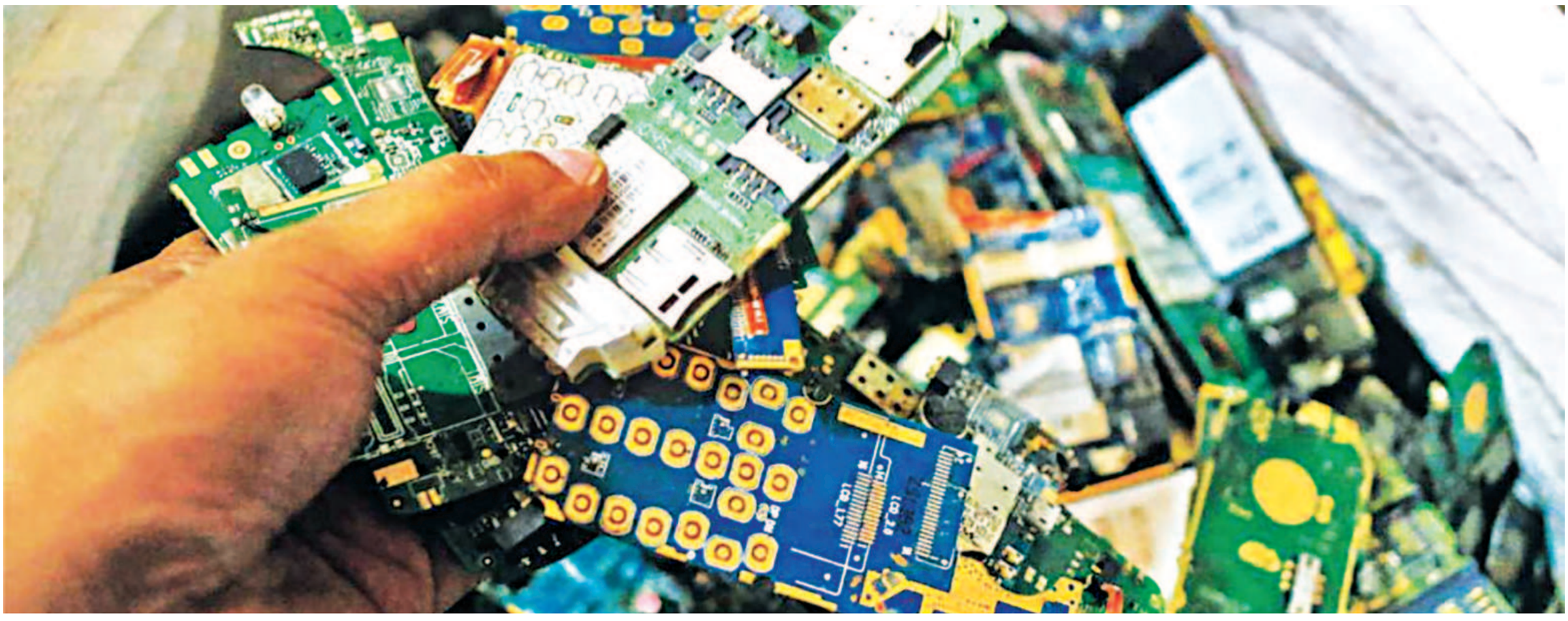

PHOTO: KAZI TAHSIN AGAZ APURBO

Discarded devices: Where does the e-waste go?

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The number was estimated to reach 5.5 lakh tonnes in 2020.

The volume of annual e-waste production – with the growth trend – is projected to be 12 lakh tonnes in 2025. If this goes on, Bangladesh will produce 46 lakh tonnes of e-waste in 2035. Around the country, there are markets that collect and store rejected electronic goods. Bhangariwala , and often children, go from one house to another looking to buy them for a very cheap value. After collection, these devices are broken into for smaller parts and valuable metals. For those involved in this industry, this acts as the gateway to pollutant contamination. As more and more goods are dismantled and discarded in landfill sites and water sources, the nearby communities become more prone to health and environmental hazards.

The threats posed by electronic waste impact humans directly as they breathe air, drink water, eat food and come in contact with contaminated non-biodegradable particulate matters. Cases of asthma, hearing loss, poor eyesight and forms of cancer have been found among

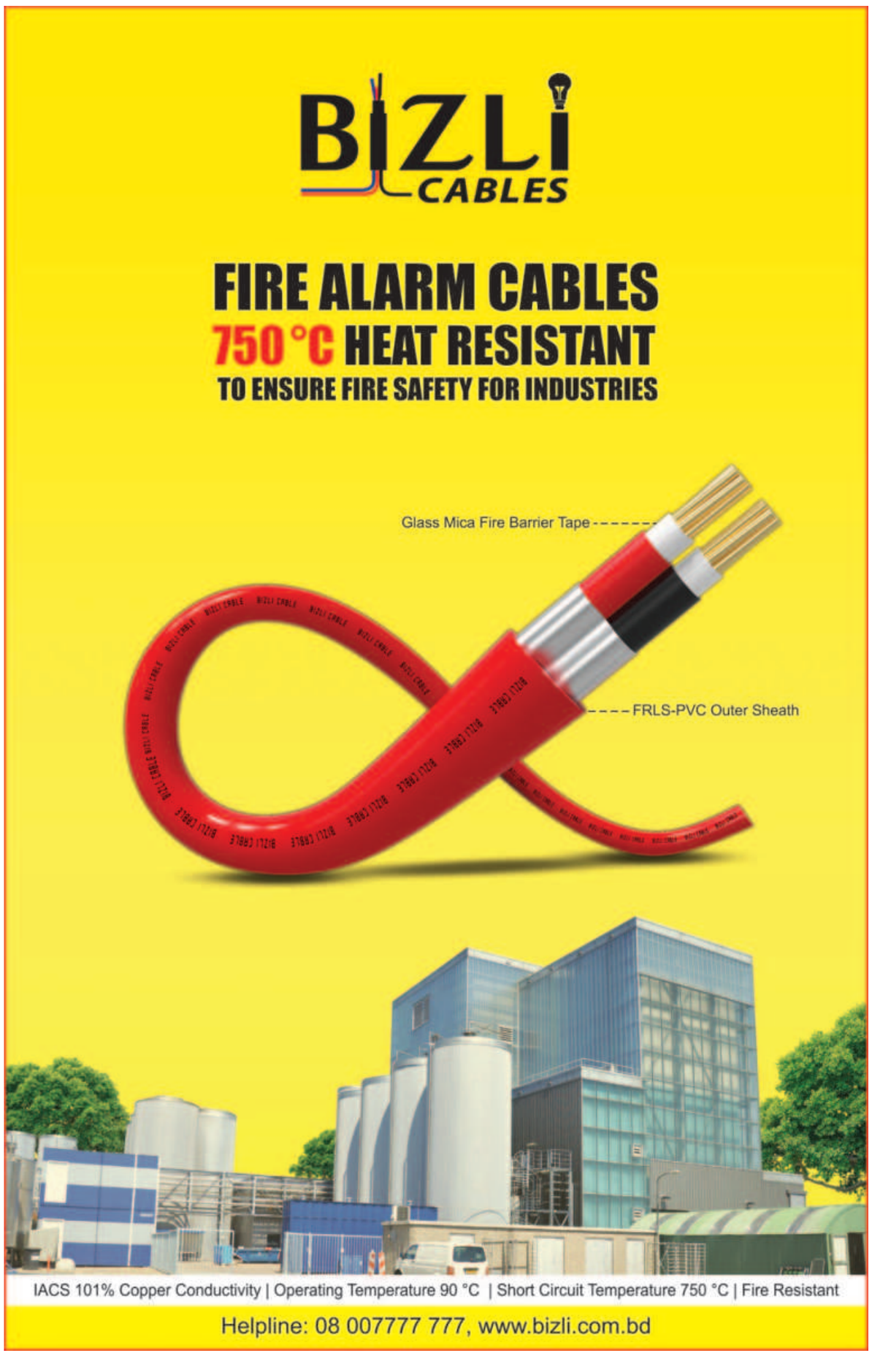
The World Economic Forum reports that, in 2021 alone, 57.4 million tonnes of electronic waste was discarded, outweighing the Great Wall of China.

workers, even the children. Constant exposure to such activity has stimulated infant mortality rates and put pregnant women and new-borns under severe risk.

Is there a solution to the problem? Can we tackle e-waste pollution? Even in 2022, these seem to be difficult questions to answer. However, we have to look forward.

In 2021, the Government of Bangladesh approved the Hazardous Waste (e-waste) Management Rules under the Bangladesh Environment Conservation Act, 1995. While there is a lack of information regarding the disposal and processing of electronic waste and its harmful effects on human and environmental health in Bangladesh, learning about its environmental exposures and health outcomes could provide the knowledge and opportunity to create strategies to increase awareness about effective consumption and recycling.

It is understandable if one wants to switch to a newer or better device. However, it is more important that, when making the choice, we stop to think about the consequences our lifestyles have on our home, our country and our planet.



Responsible use of internet in today's digital age

Lessons from TikTok's journey in Bangladesh

Jiagen Eep
is the Head of Market Integrity and Enablement, Trust & Safety APAC at TikTok.

JIAGEN EEP

We live in an era when digital platforms have revolutionised how we connect virtually. There are plenty of benefits to people integrating these platforms into their daily lives. Staying in touch with family and friends has never been more convenient, and business entities can connect with their target audience much more authentically. Content creators can build, create, and share their creations online seamlessly, with the opportunity of monetising their content as well.

In addition, the way people use digital platforms is also changing. People are leaning towards watching short video content for entertainment purposes, and consequently, brands and businesses are flocking to short video platforms to cater to the growing audience.

TikTok, for example, has quickly recognised this shift in people's demand for concise and engaging content and is catering to its community accordingly. TikTok offers its users a window to the world with its intelligent discovery process, making it easy to find and enjoy the content that users find entertaining. As users enjoy and interact with the videos, their feeds become more relevant and tailored to their individual preferences even as they uncover videos that constantly surprise and delight. These features have a growing appeal to everyone on the internet.

TikTok has growing popularity in Bangladesh. Even though people of all age groups are quite active and make their presence felt on the platform, young people on the platform make up the majority of content creators and consumers. These users are constantly reshaping the industry and the market, and are helping to drive businesses.

To capitalise on original content and authentic engagement between a content creator and the audience on TikTok, brands often call upon these budding creators to promote their products and add value to their brands. The influencer marketing trend is another of the many avenues that businesses in Bangladesh are investing in when it comes to promoting themselves through digital platforms.

Renowned local celebrities are now joining TikTok and creating unique content and interacting closely with their followers on the platform. This trend of celebrities joining short video platforms is a testament to the country's shift in the trend of content creation and consumption.

At TikTok, we believe safety and security in online and offline spaces are the responsibilities of everyone. While this remains an industry-wide challenge, TikTok is committed to protecting the safety of all users in our community and has been continuously enhancing our safety measures. Our content moderation policy takes into consideration the specific country's laws and regulations, as well as relevant cultural contexts.

For people to remain safe and secure on the platform, TikTok recently launched a dedicated Safety Centre for Bangladesh. This online Safety Centre is a one-stop destination providing access to safety policies and resources in Bangla and English. The Safety Centre includes guidance on how to prevent cyberbullying, has a Parental Guide feature, Family Pairing which allows a parent or a family member to link their TikTok account to their teens and set control over "Screen Time Management", "Restricted Mode", and control who can send them a message. The TikTok Safety Centre also houses several articles and safety videos that are easy to use.

ILLUSTRATION: STAR

Digital platforms play a vital role in our daily lives and are here to stay, but users must utilise the platforms responsibly as well.

TikTok also launched its Safety Ambassadors Program in Bangladesh as part of its goal to foster a safe and welcoming platform for its vibrant, diverse communities. Actor and singer Tahsan Khan and actress and media personality Dilara Hanif Purnima joined forces with TikTok to feature in-app video campaigns that cover a range of educational topics such as digital well-being and trust and safety, including some of the prime safety features.

Keeping the rich cultural heritage of Bangladesh and a diverse pool of users in its Bangladeshi community in mind, TikTok arranged campaigns to promote responsible online and offline behaviour for all its users. Everyone, including creators and users, should work together in raising awareness of harmful online and offline behaviour. Under the #HoiShocheton campaign, TikTok raised awareness among the digital community and promoted responsible internet behaviour and user safety. Renowned celebrities, including Mehazabien Chowdhury, took part in this timely initiative to drive user safety and promote responsible internet behaviour.

Digital platforms play a vital role in our daily lives and are here to stay, but users must utilise the platforms responsibly as well. Being responsible for your usage, being aware of the reasons for your engagement, and limiting your time online can help create a healthy balance for your well-being, both physically and mentally, in the long run.

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Democracy's digital challenge

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Tracking citizens' digital footsteps has become a new norm and it's happening on all platforms. European nations have made new legislations limiting the ability of tracking netizens and imposed heavy penalties against quite a few tech giants for excessive harvesting of private data. But, in countries that suffer from varying democratic deficiencies or backsliding, governments are increasingly targeting voices of dissent and tightening their grips over the cybersphere.

If applications of the Digital Security Act (DSA) or its previous version, the Information and Communication Technology (ICT) Act, are to be reviewed, the situation of internet freedom in Bangladesh is too grim. According to the Freedom House's annual report on Freedom on the Net 2021, "Internet freedom in Bangladesh reached an all-time low during the coverage period, as authorities continued to arrest users under the Digital Security Act (DSA) and as new evidence of the extent of government surveillance capabilities came to light."

Weakening of democracy is a sign of likely emergence of digital tyranny and the combination will create an Orwellian state.

It notes that Bangladeshi authorities employ legal, administrative, and other means to force publishers, content hosts, or digital platforms to delete legitimate content. Many cases are not publicly disclosed. Ministers have publicly announced that the government is acquiring technology and capability to monitor social media posts and filter contents deemed harmful to them.

Developments in Bangladesh and countries around the world have shown freedom on the net is inseparable from democratic rights and practices. Vibrancy of the democratic structure of a country would determine the state of that freedom. Weakening of democracy is a sign of likely emergence of digital tyranny and the combination will create an Orwellian state.

Restoration and preservation of democracy and civil rights are the only ways that can prevent such a nightmare. Citizens' activism to make digital development inclusive, transparent and democratic is therefore quite crucial.

The Fourth Industrial Revolution's impact on the people of Bangladesh

Farhana A Rahman
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FARHANA A RAHMAN

Over time, history has witnessed several industrial "revolutions". The First Industrial Revolution used water and steam power to mechanise production. The Second used electric power to create mass production. The Third used electronics and information technology to automate production.

Now, the Fourth Industrial Revolution is building on the Third – the digital revolution that has been occurring since the middle of the last century. But what impact will this latest revolution have on our daily lives?

The Fourth Industrial Revolution will change not only what we do, but also who we are.

The creation of the internet and its multi-faceted uses resulted in a major shift. Tom Goodwin, Senior Vice President of Havas Media, dictates these shifts. He said, "Uber, the world's largest taxi company, owns no vehicles. Facebook, the world's most popular media owner, creates no content. Alibaba, the most valuable retailer, has no inventory. And Airbnb, the world's largest accommodation provider, owns no real estate." And for these reasons, founder of the World Economic Forum Klaus Schwab says that these changes are signs of the Fourth Industrial Revolution.

PHOTO: GERD ALTMANN/ REUTERS

Starting from simple things such as airline check-in and train tickets to restaurant reservations and getting coffee from machines, technology has now become the service provider. Immigration clearance in advanced countries is now a matter of two to three minutes, while bank transfer takes only a few seconds. Pathao and Uber are household names now in our country. And with conventional ride-sharing apps becoming successful, there are even truck-sharing apps coming into the fray. We see fewer people and faster service. Technology is our new way of life. This will continue to unfold with further technological revolutions in the coming days.

Many online businesses have started and thrived on Facebook as well. Many entrepreneurs using the online platform could only dream about starting a business a decade ago. And there are many more examples like this but the fact of the matter is that the advent of information and technology is bringing about major changes to how people live their lives and it's affecting the lives of the Bangladeshi people as well.

Modern economies have been observing a technological revolution for more than half a century. Now, artificial intelligence, robotics, internet-of-things, block chain etc. are rapidly changing the economies, societies, and cultures. The Fourth Industrial Revolution (4IR) is changing every spectrum of human life.

The most significant impact of 4IR will be felt in the labour market. Low-skilled and repetitive work will be carried out by machines. Machines will be able to work better and faster. Of course, new types of jobs will emerge with higher productivity and higher pay. New products and services will be in demand. So, new skills and new jobs will be required. But who will get those jobs and how the labour market will cope with the technological "disruption" are important issues that should be explored.

The labour market implications of the 4IR are very important for Bangladesh, a country that has a large labour force.

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The Fourth Industrial Revolution's impact on the people of Bangladesh

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This is all the more important because, despite having high growth, the economy has not been able to create enough jobs.

On the other hand, the country has not been able to benefit from the structural change in terms of employment generation. For example, the contribution of agriculture to our gross domestic product (GDP) has reduced to 13.7 percent in 2018, compared to 28.7 percent in 1990. Contrary to this, the share of the industrial sector has increased from 20.2 percent in 1991 to 32.3 percent in 2018. Similarly, the contribution of the services sector has gone up from 48.3 percent in 1991 to 50 percent in 2018.

However, employment generation does not follow the same trend. Agriculture, being the lowest contributor to GDP, creates 40.6 percent of total employment. The industries create 20.4 percent, and the services sector creates 39 percent of total jobs. Besides, more than 80 percent of employment is in the informal sector, with low and unpredictable income, without job security.

Some sectors of late are increasingly resorting to automation to increase efficiency and productivity. The export-oriented ready made garments (RMG) sector is one of them. Though the adoption of technology in the RMG sector is still slow, its impact is already visible. The share of the women labour force has declined in the sector since they are the least technologically skilled. This indicates the differential impact of technology on workers. Not everyone will experience the impact in the same manner. Not everyone will benefit from technological changes in the same way.

No doubt, technology has made life smooth, saved time, and improved efficiency. Technology has enabled us to be more productive and expand our economy. We can use technology for improving almost every sphere of our lives, if we use it in the right manner. We can expect to have pollution-free, cleaner and smarter cities, we can save time more efficiently and have more leisure time, just to name a few prospects.

The distributional aspect of 4IR should be at the forefront. And the realisation of technological opportunities to everyone's benefit will hinge on appropriate policy response by the government.

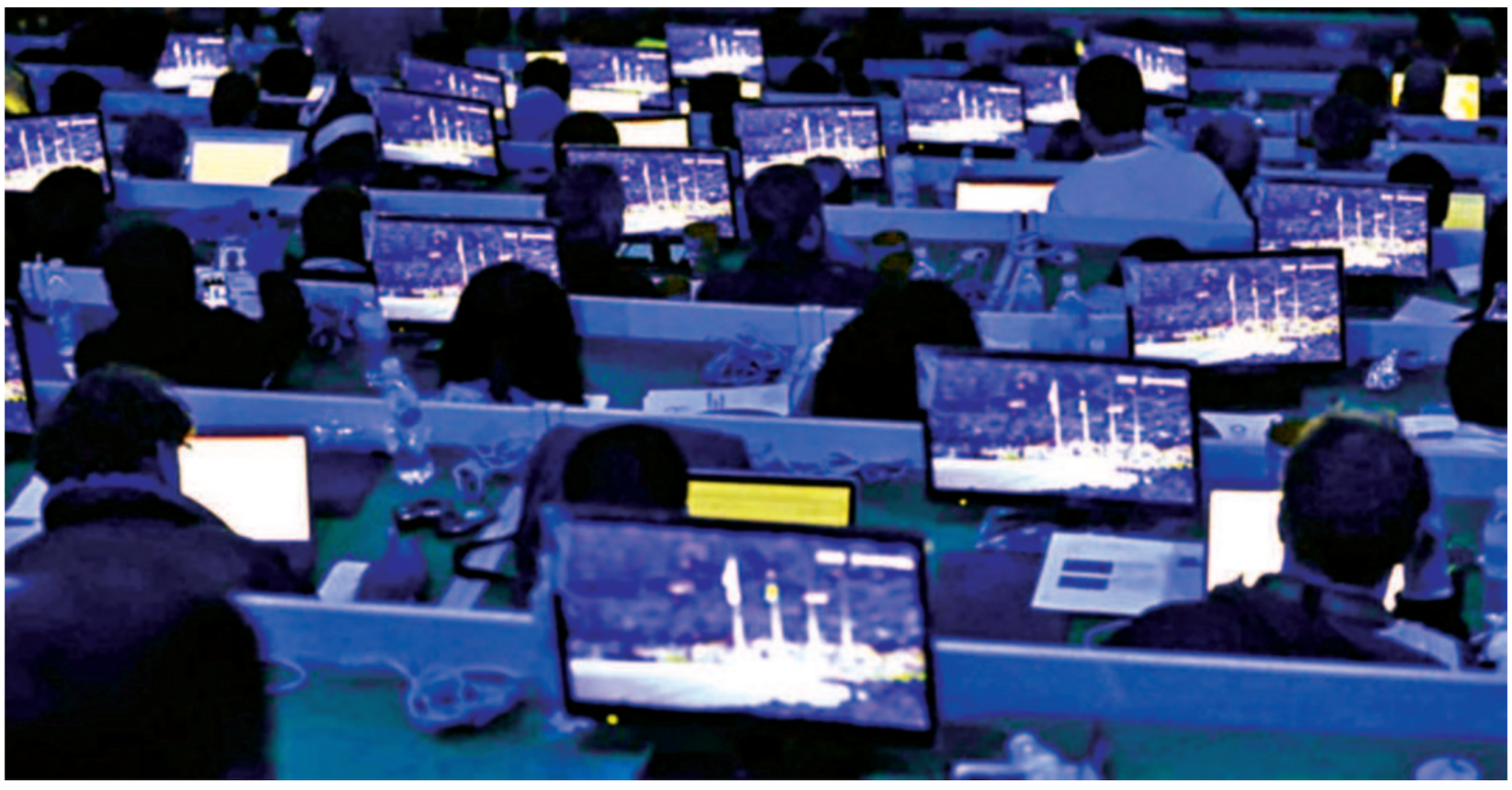

PHOTO: REUTERS

But technology can also be a source of inequality and discrimination. During the Third Industrial Revolution, which was about information and communications technology (ICT), we observed a "digital divide". The privileged individuals with access to technology and education could grab new jobs. They could earn a lot more than who did not have access to technology. So, if technology is in the hands of the rich and if the benefits of technology are not distributed fairly, it worsens the inequality situation.

The other issue related to technology is the quality of jobs. Our attention is more on economic growth, and less on the quality of growth. We do not know whether those working in digital platforms, such as e-commerce, have basic labour rights that guarantee minimum wage and bargaining power. Ensuring quality of jobs and maximisation of decent employment should receive more importance, as we expand the size of the digital economy.

The distributional aspects of 4IR are to be ensured through well-designed policies, such as education policy, labour policy, industrial policy, digital policy, competition policy, tax policy, etc.

In the case of education, policymakers should move beyond mere numbers, such as enrolment rates and gender parity. More focus should be on the quality of education and the opportunity for re-skilling, re-training, and re-learning. To improve the quality of education, adequate public resources should be made available. The current allocation of only 2 percent of GDP for education is inadequate to bring any positive change in the education outcome. But the tax-GDP ratio is only about 9 percent. The number of people under the tax net is much lower than that of the potential taxpayers. Tax avoidance is high as well. As a result, resources from tax collection cannot be ploughed back to sectors such as education, health, and social protection.

The distributional aspect of 4IR should be at the forefront. And the realisation of technological opportunities to everyone's benefit will hinge on appropriate policy response by the government.

There is no point in debating whether the Fourth Industrial Revolution is good or bad, or whether it will benefit Bangladesh. It's not something for us to accept, reject, or regulate. It is time that we join hands with everyone to embrace the 4IR robustly.

Declaring our digital rights

Margrethe Vestager
is Executive Vice President of the European Commission.
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www.project-syndicate.org

MARGRETHE VESTAGER

Whether it's a place to do business, study, shop, keep in touch, find a partner, or sustain a lifeline to family and friends, we did not need a pandemic to show us why the internet matters. But the pandemic has reminded us that when we act to shape the online experience, we need to get it right. How we manage the digital world says a lot about who we are.

But how should we manage it? For starters, it helps to know specifically what we hope to achieve. For example, we want people to have access to affordable networks and the skills to use technology. We want to choose which data we share, and when and with whom we share it. We want to know the carbon footprints of our tablets and the videos we stream. We want to be protected as much online as we are offline. And we want to be able to disconnect.

Everyone in Europe – and in the rest of the world – should be able to rely on these basic principles. Everyone should know that these rights exist and deserve protection. In addition to national governments and members of the European Parliament, 82% of people across all 27 EU member states say they want the European Commission to define and promote a common framework of digital rights and principles.

ILLUSTRATION: **STAR**

And now we have done precisely that. The Commission's proposed declaration of digital rights and principles, released late last month, puts people first. Digital policies should be human-centric and designed to leave no one behind. At a time when digital technologies play an increasingly prominent role in social, economic, and political life, we want safe tools that work for everyone, and that respect our rights and values.

Building on this vision, we grouped our proposed principles and rights into six chapters. First, technology should have a worthy purpose: to serve us, the people, who are at the center of the digital transition. We should be able to pursue our aspirations knowing that we are secure, and that our fundamental rights will be respected.

Second, social solidarity is key. Everyone must be able to feel like they belong and can benefit from becoming more digital. That is why our proposed framework includes commitments on digital education, connectivity, and digital public services. Reliable access to digital health care across the European Union (which would have helped us immensely during the pandemic) also falls under this heading.

The third chapter focuses on freedom of choice. Artificial-intelligence technologies must not predetermine people's decisions, algorithms must be transparent, and data samples must be as unbiased as possible. These principles are necessary to protect not only our rights and personal agency but also our health and safety.

Fourth, we must ensure widespread participation in the digital public sphere.

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Declaring our digital rights

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This implies efforts to safeguard our democracies, whether through measures to protect freedom of expression or rules against illegal content or disinformation. We want the online information ecosystem to stimulate democratic debate, not create filter bubbles or foment division and polarization. People should have access to diverse sources of information in a language they know. Fifth, safety, security, and empowerment are crucial. Everyone should have access to digital technologies, products, and services that are safe from cyberattacks and designed to protect user privacy. We especially must protect our children from crimes committed through, or facilitated by, the internet.

A final priority is sustainability. We must ensure that users have access to information about a technology's environmental footprint, and we must promote technologies that will help us achieve our most ambitious climate targets. Fortunately, digital technologies have the potential to help us cut more emissions than they cause, by enabling more innovative business models, more efficient services, and better resource management.

With our digital principles, we are setting a European standard that we hope will anchor similar approaches around the world – just as we did with data protection and consumer rights.

In short, our declaration captures what matters most in Europeans' daily lives. It is about empowerment, participation, accessibility, resource use, and security. It is about using technology in ways that unite, rather than divide, people. By articulating these principles and rights, we have a clearer point of reference – a blueprint for the digital transition. That is the first step for policymakers who are developing new initiatives, and for businesses that are working on new technologies.

With our digital principles, we are setting a European standard that we hope will anchor similar approaches around the world – just as we did with data protection and consumer rights. Many of our international partners are holding similar debates, and when I recently discussed our approach in Washington, DC, I could see that it has a lot in common with proposals in the United States for a digital Bill of Rights.

ILLUSTRATION: STAR

To give the declaration the visibility it deserves, we want the declaration to be signed this spring by the presidents of the European Parliament, the European Council, and the European Commission. We also intend to include it in our annual monitoring of progress toward the EU's 2030 digital targets, and we will be consulting Europeans about their digital concerns and priorities every year. When we polled Europeans a few months ago, we found that eight in ten expected digital tools to bring at least as many advantages as disadvantages. But a significant share of the respondents (almost 40%) were unaware that they have the same fundamental rights (freedom of expression, privacy, nondiscrimination) online as offline.

Our consultations tell us that we are hitting a nerve. The more digitized our societies become, the more we need to improve awareness and enforcement of our rights online. The declaration of digital rights and principles should become our default thinking. The human-centric approach to the digital transition must underpin everything we do. It is as simple as that. Respect for fundamental rights – both online and offline – is at the very core of what it means to be European.

Bangladesh moving towards a cashless society

Syed Mohammad Kamal
is the Country Manager of Mastercard.

SYED MOHAMMAD KAMAL

The lockdown and subsequent restrictions triggered by the Covid-19 pandemic resulted in decreased mobility for almost everyone across the globe.

With people restricted to the boundaries of their homes, the usage of digital payments rose considerably in the last 18 months.

Bangladesh was no different in this respect. The country was already making great strides towards achieving a cashless society and the pandemic only further accelerated the move.

Digital commerce transactions more than doubled from 15 per cent in March 2020 to 30-35 per cent in June 2021 while card usage grew five times from Tk 225 crore to Tk 1,250 crore over the same period.

Besides facilitating trade, the digital payments also helped the government disburse financial assistance to those in need amid the ongoing Covid-19 crisis.

As per the Mastercard Economic Outlook Report published in December 2021, digital agility has been a key factor behind stronger revenue throughout the pandemic, and its core lies in e-commerce.

ILLUSTRATION: STAR

PHOTO: KAROLINA GRABOWSKA/ PEXELS

The report highlighted that "online transactions increased more in countries with higher pre-pandemic levels of digital maturity".

The increasing popularity of contactless credit cards, QR codes, and mobile financial services (MFS) that provide solutions for the unbanked and micro-merchants and interoperability among MFS providers are some of the factors driving the growth of digital payments.

Debit & Credit cards

According to Bangladesh Bank, year-to-date November 2021 transaction volumes at Point of Sales (POS) machines through debit, credit and prepaid cards increased 23 per cent compared to the same period last year.

Today, increasing awareness on using digital payments and networks, and banks offering exclusive offers on debit, credit and prepaid cards to people of all income groups, especially millennials, is making card culture popular and driving the growth of card transactions.

Contactless cards

The pandemic also resulted in the swift adoption of contactless payments across the globe. Many banks today are investing in building infrastructure to cater to the increasing demand for contactless cards.

There are many factors for this uptake. The most important being the presumed risk of contracting a Covid-19 infection from currency notes along with offering a quick, seamless and convenient mode of transacting.

In 2021, Mastercard saw the overall number of card-not-present transactions increase by more than 30 per cent worldwide while contactless as a share of the total in-person transactions increased by at least 50 per cent in more than 100 markets.

Over half a dozen financial institutions in Bangladesh are already issuing contactless credit cards and many others are ensuring their acceptance and deployment.

While the transaction limit for PIN-less transactions was increased to Tk 5,000 by Bangladesh Bank, raising it further would enable more adoption and achieve the vision of building a cashless society.

According to central bank regulations, PIN-less transactions can happen only through credit cards, however it is also important to enable debit and prepaid cards for contactless transactions.

Keeping safety and hygiene in mind, the government must also allow PIN-less transactions on debit and prepaid cards so that more people can experience contactless payments.

Mobile Financial Services

MFS is another popular mode of payment in the country that is accelerating digital payments. Since its inception in 2011, 29 banks have acquired MFS licences.

Bangladesh has over 170 million cellphone subscribers and over 112 million internet subscribers, and MFS has been the go-to solution in digital bill payments, online tax returns, academic institution registration, digital health services, and online banking systems.

According to Bangladesh Bank, the transaction amount in MFS in November 2021 stood at about Tk 67,967 crore, which is an increase of about Tk. 10,678 crore compared to January 2021.

Government bills and payments through MFS rose by a staggering 132 per cent in October 2021 compared to September earlier the same year.

MFS providers like bKash and Nagad are hugely popular when it comes to small-scale transactions as well as the micro-merchant sector.

Bangladesh Bank is set to launch interoperability among MFS providers, making these services more accessible.

MFS users can now "add money" to their bKash accounts from various bank cards and accounts, which has brought in interoperability between MFS and cards.

According to a study by the United Nations Capital Development Fund (UNCDF) in 2020, there are 2 million people involved in the micro-merchant sector who transact over $18.42 billion annually. By 2023, this market is expected to grow to $3 billion.

QR Codes

QR codes have also become a popular mode of payments today. Bangladesh Bank opted for the merchant presented QR code transaction or EMVQRCPS. It lets a user scan a QR code displayed by the merchant and make instant payments.

Banks and lenders are exclusively dependent on POS for payment gateways through their card or internet banking apps.

Bangla QR is a recent initiative by the central bank to bring the micro-merchant sector under the fold of the formal economy.

As per central bank guidelines, daily transactions up to Tk 20,000 can be made through Bangla QR.

Its viability has already been piloted by various banks. According to large aggregators and few banks, the number of QR merchants is approaching 50,000. Collaboration between banks and MFS providers will scale up Bangla QR's acceptance.

Additionally, to further grow the adoption of digital payments in the country, the payment systems department of Bangladesh Bank introduced Personal Retail Accounts (PRAs) in 2020 to bring micro, small and marginal traders, and service providers under the digital financial ecosystem.

Earlier, the small traders were largely dependent on cash for their supply chain and did not have the option to open personal retail accounts to receive micropayments.

With this initiative, small and micro traders would not be required to provide trade licences, tax identification numbers (TINs), value-added tax (VAT) registration or any other documents that are typically needed.

Just an attestation from any public representative will allow easy accessibility. PRAs will further expedite the government's agenda towards financial inclusion and bring the unbanked populace under the umbrella of digital payments.

With a significant increase in the number of digital payments, the exposure to cyber security risks, such as phishing, virus attacks or malware is also increasing.

According to a study, global card fraud losses will exceed $35 billion in 2020. It is therefore even more critical for organisations and governments to build awareness and ramp up security and authentication efforts.

The right use of new-age technology is a must today to enhance the security of digital transactions to address the risk of fraudsters who track unmonitored, point-of-interaction, and standalone devices.

Bangladesh has gained significant momentum in building a cashless economy and generating financial inclusion on a massive scale for the past few years.

To achieve further progress, it will be important to implement policy reforms that create enabling conditions and evolve the regulatory environment, promote innovation, allow open loop payments across the country's transit system, and incentivize consumers and merchants for digital payments.

It will also be crucial to drive digital and financial literacy to enable users to better understand the services that they are availing and increase the adoption among all citizens.

Incentivising digital payments, opening up contactless debit card transactions, and introducing open loop payment tools at metro rails and other mass transportation will help accelerate digital transactions in Bangladesh.

India has been incentivising digital payments since December 2016 and has so far seen a significantly positive reaction to this end.

The future of digital payments is unfolding with an accelerated transformation -- one that has long been predicted as the future and has now become a reality -- that will propel Bangladesh to a cashless economy that is inclusive, smarter, and safer.

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Social distance, science and fantasy

Jan Lundius
holds a PhD on History of Religion from Lund University and has served as a Development Expert, Researcher and Advisor at SIDA, Unesco, FAO and other international organizations. Copyright: Inter Press Service

JAN LUNDIUS

In these times of Covid-19 isolation, social distance gets on the nerves of several of us and the effects may be long-lasting, even endemic. Many school children have interacted and still meet with their teachers through computer networks, while the same phenomenon applies to their contact with others. Technical devices are with an ever-increasing scope becoming an integral part of all communication, teaching, and entertainment, in short – of social interaction. When it comes to education, given all the poor and even harmful educators we are forced to encounter during our lifetime, mechanization of education might be perceived as a step forward. Nevertheless, too much dependence on the internet might undoubtedly have its pitfalls; contributing to an abstraction of our existence where real adventures and life-changing encounters with other human beings become all the rarer. The world may be demystified, losing its wonder and magic.

A past closeness between storytellers and listeners is being forgotten and the spellbinding experience of listening to a good storyteller within a fascinating environment is something that many children currently are being denied. Even storytelling in the form of books and movies are becoming rarer, being replaced by video chats, podcasts, twitter and Instagram. Admittedly some video games offer a certain degree of excitement, imagination and storytelling, though most of them provide a one-way communication, which unfortunately is characterized by unbound commercialism, questionable role modeling, crude violence, nutty conspiracy theories and a glamourization of luxury and greed.

Humanities enrich human interaction and allow us to take part in the dreams, visions and fantasies of others.

I came to think about this while remembering evenings I spent in isolated places. Some of the communities found there lacked electricity and within a circle lightened by a fire, or a kerosene lamp, with darkness around and the starry sky above, I had the pleasure listening to old women and men telling stories about their surroundings and way of life.

"Listen to the dog howling out there in the dark. I tell you, that is no dog. Oh no, it is a human who has been turned into a dog, or maybe ... a Loup Garou, a werewolf. The butterfly you saw in your room last night, that was no butterfly ... it was your beloved who dreamt about you, far away in another land, while her dream turned her thoughts into a butterfly."

Participating in such enchanted moments make us feel alive. Even if it all might be lore and illusion we feel amazingly present, the world comes closer. A child listening stories about and thus enters fantastic dimensions realizes how vast the world is, how it includes both fiction and reality.

A computer programmer might call this immensity the "Cyber World", an astronomer the "Universe", a biologist the "Biosphere". These scientists are actually knowledgeable of only a fraction of human existence and the laws of nature governing it. Realizing this does not mean that you are a science denier.

Since 16th and 17th centuries, in almost every realm of human existence, progress has been breathtaking, principally by a scientific naturalism which has been used to solve problems, from engineering bridges and eradicating diseases, to extending life spans and establishing human rights. However, this does not have to mean that a "scientific thinking and approach" unilaterally ought to dominate all human reasoning and be allowed to despise, forbid and deny the right to make things up, to dream, fantasize, telling about and creating wonderful things. We have to make room for music, art and literature and allow ourselves and others to be entertained and stimulated by these human expressions. We need to provide depth and relief to our short life spans, our human existence.

PHOTO: UNSPLASH

These reflections emerged when I as a teacher experienced how art, music, philosophy, history, and comparative religion, as well as gymnastics and handicraft became limited or entirely disappeared from curricula. This was done in favour of more practical purpose-oriented subjects like math, physics, chemistry, business administration and computer science. Of course, these topics are essential for obtaining a solid education and be attractive for the labour market. However, humans do not live on bread alone, our brains are stimulated by inputs like art, music and entertainment. Humanities enrich human interaction and allow us to take part in the dreams, visions and fantasies of others. Let us not deny our children the pleasure of becoming familiar with storytelling; with fairy tales, fantasies, myths and legends, preferably told in communion with others and in harmony with our surrounding world. Not only within realms that is electronically created, but a real world consisting of tangible, impressionable and caring individuals.

The stimulus and pleasure of partaking in storytelling might teach us to look at and perceive human existence from several angles and thus develop into critical thinking individuals able to avoid falling into traps set by Pied Pipers who through the World Wide Web invoke narrow-mindedness, cold-heartedness, prejudices, and greed. (Abridged)

Towards a connected society: Hurdles to overcome

Taimur Rahman
is the Chief Corporate and Regulatory Affairs Officer at Banglalink

TAIMUR RAHMAN

PHOTO: STAR

The growing importance of a digitally connected society in today's modern world requires no explanation.

Over the last two decades, many developing countries, including Bangladesh, have proven the direct correlation between the increase of mobile and internet penetration with gross domestic product (GDP) and economic growth.

In fact, we have witnessed how digital connectivity can empower people from all spheres of society by making them better equipped to handle socio-economic challenges.

It is needless to say that the telecom industry in Bangladesh has played a pioneering role in ensuring connectivity across the country since its inception. Having accomplished its initial mission of providing mobile telephone to the masses, it is now focused on making mobile internet accessible in every corner of the country.

The fact that mobile internet users in the country account for over 90 per cent of the total internet users clearly reflects the industry's contribution to this progress.

With over 180 million customers, the telecom industry remains a driving force behind the government's "Digital Bangladesh" agenda.

The coming years are going to be extremely important for the telecom industry. It has already been instrumental in making the masses aware of the importance of connectivity, internet, mobile financial services, and other digital facilities.

In our country, it has been nearly four years since 4G was launched, but the 4G smartphone penetration rate is still around 30 per cent, which is still low.

Digitalisation of our society is now on the verge of taking off, but we need to make sure that it happens in the right direction; and for that, all the players, including telecom operators, vendors, technology providers, regulators, and of course the government, must move forward with clearly defined strategies.

As we have seen, the government is eager to step into the 5G era. While we always embrace new technologies, before stepping into 5G, we need to realise that 5G is just not another technology for providing better wireless speed, but rather an entire ecosystem.

To have that ecosystem, we need to ensure that considerable internet coverage is provided to the masses, and it should be done through 4G. However, in our country, it has been nearly four years since 4G was launched, but the 4G smartphone penetration rate is still around 30 per cent, which is still low.

Therefore, the challenges lie not only in rolling out advanced network technologies, but also in encouraging people to adopt them. For that to happen, we need to have the abilities to reach end customers through their proper applications.

Currently, the regulations and policies are not integrated enough for this purpose. Therefore, vertical integration of policies among various government bodies is an absolute necessity before 5G is introduced nationwide.

It should also be kept in mind that the speed provided by 4G is sufficient for the kind of customer-base we have served in Bangladesh so far. Moreover, 4G will remain the base 5G technology for next generation mobile networks even after 5G is launched.

CONTINUED ON PAGE 38

Hurdles to overcome

CONTINUED FROM PAGE 37

Telecom experts even opine that without a 60 per cent to 70 per cent 4G smartphone penetration rate, a telecom ecosystem cannot be fully prepared for 5G.

As a development partner of the government, the telecom industry needs some regulatory support to turn the 5G campaign or any technological endeavour into a success. It should be realised that our regulations need to transform with technology.

Some regulations that were introduced previously in different circumstances cannot address our emerging challenges adequately.

Moreover, a few areas in the telecom ecosystem remain more regulated than necessary. We expect a flexible regulatory framework that is conducive to bringing new approaches in the industry.

For example, network sharing can play a key role in expanding 5G across the country. If allowed to expand through a collaborative approach, telecom operators' investments in 5G will decrease to some extent; and as a result, 5G-enabled services will become more affordable on the customers end.

High spectrum prices and high tax rates imposed on telecom operators are major concerns as well. Last year, three operators had to make large investments for spectrum to improve their services

It is extremely challenging to keep on investing in this way in a market where the return on investment is still low. Small operators will especially be under immense financial pressure once again if the prices of spectrum needed for 5G are not reduced. Despite the aforementioned challenges, there is no reason why we should not get prepared to embrace new technologies.

We just need to make sure that people's demand for technology grows considerably over time. In a market like Bangladesh where many customers are price-sensitive, the best way to do this is to make the internet and digital devices affordable to the masses.

The prices of such products have gone down significantly over the last few years. If taxes on them are reduced further, people will obviously feel more encouraged to embrace a digital lifestyle, and thus they will contribute to building a more digitally connected society. We can certainly expect such a tax reduction move from the government whose vision for development is fully intertwined with digitalisation.

With the introduction of 4G, Bangladesh stepped into the high-speed information highway of Industry 4.0. Along with providing customers with fast and affordable internet, mobile operators are introducing a wide array of digital services and platforms, which are not only helping them adopt a digital lifestyle but are also contributing to reducing the digital divide in the country.

In the coming days, these locally developed digital platforms will help reduce the dominance of international platforms.

As the adoption of digital services is increasing, the government and policymakers are also working on regulatory frameworks for different kinds of digital services and OTTs.

We expect that the regulatory frameworks will be consistent and future-forward enough to accommodate the transformation of technology and market dynamics, so that they remain sustainable in the next decade.

They also need to be well-defined and transparent, which are prerequisites for much-needed investments in the digital sector.

The telecom industry has always remained in the forefront of Bangladesh's digital journey. During the Covid-19 pandemic, we have seen how crucial telecom services can become for ensuring nationwide connectivity.

The unprecedented situation has shown all the extent to which we can serve society through our services. With more responsibility and determination, we will keep contributing to building a society where connectivity can empower people to materialise the vision of a Digital Bangladesh.

ILLUSTRATION: STAR

Complementing an inclusive economy

CONTINUED FROM PAGE 39

The MFS sector now has a solid foundation that it can capitalise on to build towards a cashless future, and the transition towards such a society is a work in process.

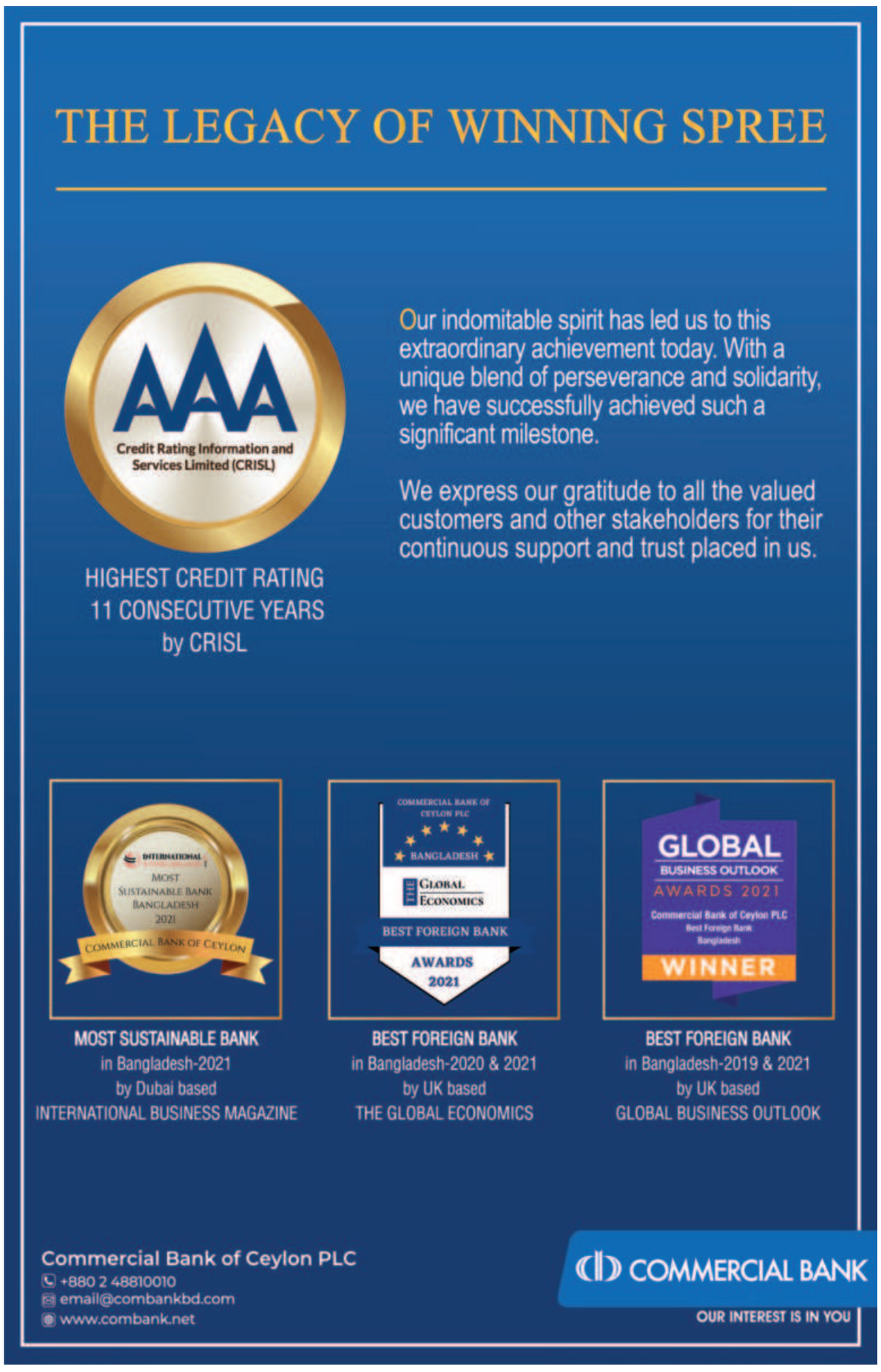
This is another fundamental step towards financial inclusion that will provide financial access to millions, as savings is one of the first signs of prosperity.

Bangladesh's growth is not going unnoticed. Global capital is paying attention. The recent significant investment in bKash by the world's largest technology investment fund, SoftBank, goes to show that institution-building operators can attract international funds and bring global partnerships for the adoption of advanced technology. Maintaining a well-regulated and safe MFS industry is paramount to continue this trust, and help the country get more quality foreign direct investment.

Overall, the MFS industry has already pulled off a paradigm shift in how the people of Bangladesh use money. However, the assortment of services the industry can introduce is endless; the MFS industry in Bangladesh has only set sail in this journey, and a lot of new ground is yet to be discovered.

Bangladesh is South Asia's enduring success story of the past few decades. We have already set our sights on becoming a "developed country" by 2041 having only just graduated to the "developing country" category last year.

If the trajectory of just one decade of stability is any indication, this soon-to-be trillion-dollar economy is poised to make our promised developed nation a reality with two more decades of similar growth. Bangladesh can become anything it dreams of with patience, hard work, and a relentless commitment to building robust institutions. bKash and the MFS sector are poised to be the last mile complementors in implementing an inclusive prosperity.



MFS in Bangladesh: Complementing an inclusive economy

Kamal Quadir
is the Chief Executive Officer of bKash Limited.

KAMAL QUADIR

Milestones are as good a time as any to reflect on the path taken, and project to the path ahead. We have come a long way. As a war-ravaged nation with barely any resources spared, we were once described using many disparaging analogies. We have, indeed, travelled far from those early days.

While the nation has been celebrating its Golden Jubilee, we are just about to cross another key marker of prosperity. Bangladesh is on the verge of crossing the Rubicon of one trillion US dollar in Gross Domestic Product, as calculated by the more practical methodology of purchasing power parity.

Yes, we are bombarded by various statistics daily. Yet, this feels special. We are about to become a trillion-dollar economy in real terms. It is particularly exciting that we will not merely reach a number with a handful of productive activities but through an inclusive bottom-up growth that encompassed the mass of the country.

PHOTO: RASHED SUMON

The past decade has been particularly crucial in our trajectory of prosperity. As a practitioner of a sector which didn't exist a decade ago, to be able to see first-hand how Mobile Financial Services (MFS) have impacted the lives of millions at the grassroots level is a matter of pride in the possibilities of our people.

When bKash started the journey to help build a digital financial ecosystem in Bangladesh, we were guided by the vision of the political leadership and the pragmatic policy outlook of the regulator, Bangladesh Bank. What's more, we cannot ignore the role of patient capital in stabilising the process of building a new industry, initiating partnerships among players like mobile operators for network connectivity, banks for cash managements, and distributors for building networks of retail agents for MFS. Ultimately, all the hard work of the MFS sector saw its reward when the enterprising people of this nation embraced change for the better.

The phenomenal pace of behavioural change that has taken place in under a decade is worth telling. What started with simple, though crucial, services such as Cash In and Cash Out, as well as person-to-person money transfer, has now evolved into offering much more complex financial products.

The MFS sector now has a solid foundation that it can capitalise on to build towards a cashless future, and the transition towards such a society is a work in process. After years of relentless efforts, the industry now has a strong network of merchants with countrywide availability. Customers are graduating out of the practice of Cash Out, rather digitally paying for products and services at various merchant points and avoiding Cash Out cost.

Merchant payments accounted for a meaningful portion of total transactions made through MFS providers in the country in 2021. It is evident that the industry was highly successful in building the agent network, or "Human ATMs" as they are often referred to. Similarly, a strong merchant network will add to the established infrastructure and move the industry forward with more possibilities. However, educating the country's masses about cashless or less-cash lifestyle remains one of the critical challenges in this journey.

ILLUSTRATION: KAZI AKIB BIN ASAD

Educating the country's masses about cashless or less-cash lifestyle remains one of the critical challenges.

Despite such challenges, it is fair to say that the industry has passed the phase of creating awareness and consideration, and it has been increasingly moving into more sophisticated services.

One such example is the pioneering work being done in giving access to credit for a large underserved portion of the population. City Bank announced, in December 2021, that it would be providing Digital Nano Loans to bKash users after a successful year-long pilot project that saw 45,000 bKash users receiving the loan. This service will allow users to take loans of up to BDT 20,000, which is certainly a productive tool for the millions of unbanked in lower income brackets, as well as many working in the country's cottage, micro, small and medium enterprises. In practical terms, they are the backbone of the real economy and need a crucial helping hand during these trying times of the pandemic.

Another excellent example of innovation in the sector is bKash's partnership with IDLC, which allows bKash users to save money digitally. The process is so convenient that the savings will be made automatically every month, through IDLC, as long as the user has sufficient balance in their bKash account.

CONTINUED ON PAGE 38

ACI Enabling Bangladesh through Quality and Technology

ACI

Advanced Chemical Industries Limited (ACI) is a leading conglomerate in Bangladesh. ACI started its journey with a unique mission - to improve the quality of life of the people through responsible application of knowledge, skills and technology. ACI is committed to the pursuit of excellence by developing world-class products, innovative processes and empowered employees, to provide the highest level of satisfaction to its customers.

ACI has successfully infused ethical work culture, professionalism and advanced management processes in all its business operations. As a result, ACI has become one of the most respected business organizations in Bangladesh.

ACI has two publicly listed companies and 18 subsidiaries with diverse businesses, ranging from pharmaceuticals, consumer goods and agribusiness.

ACI has three joint venture companies, namely Tetley ACI (Bangladesh) Limited, a Tata-ACI Joint Venture; Asian Consumer Care Private Limited, a Dabur-ACI Joint Venture and ACI Godrej Agrovet Private Limited, a Godrej-ACI Joint Venture.

ACI is a founding member of the Community of Global Growth Companies, which was set up by the World Economic Forum, the leading business networking organisation. ACI is one of the six companies in Bangladesh that adopted UN Global Compact Principles in September 2003.

ACI secured the ISO 9001 certification, the international standard for quality management system, in 1995, the first for a Bangladesh company. In 2000, ACI obtained the ISO 14001 certification, which is a global standard for environmental management, again a first for the country which reflects its environmental concern.

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