

## EDITOR'S NOTE

Dear Readers,  
We are proud to present to you the fourth instalment of our five-part special supplement series. In this segment, we have focused on the issue of governance, and indeed good governance in particular, which is inherently tied to developing a prosperous and sustainable nation.

As Bangladesh rapidly climbs up the development ladder, what are the main challenges that lie ahead of us that we must

overcome? And as we look to conquer those challenges, what are the main governance related issues that we must address? These are some of the questions that we have tried to answer in this segment.

At the same time, as the world recovers slowly from the setbacks of the coronavirus pandemic, Bangladesh needs to re- envision a future path that is both peaceful and prosperous.

In this issue, experts from different fields give their take on what the country should

do for such a bright future. We thank them 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



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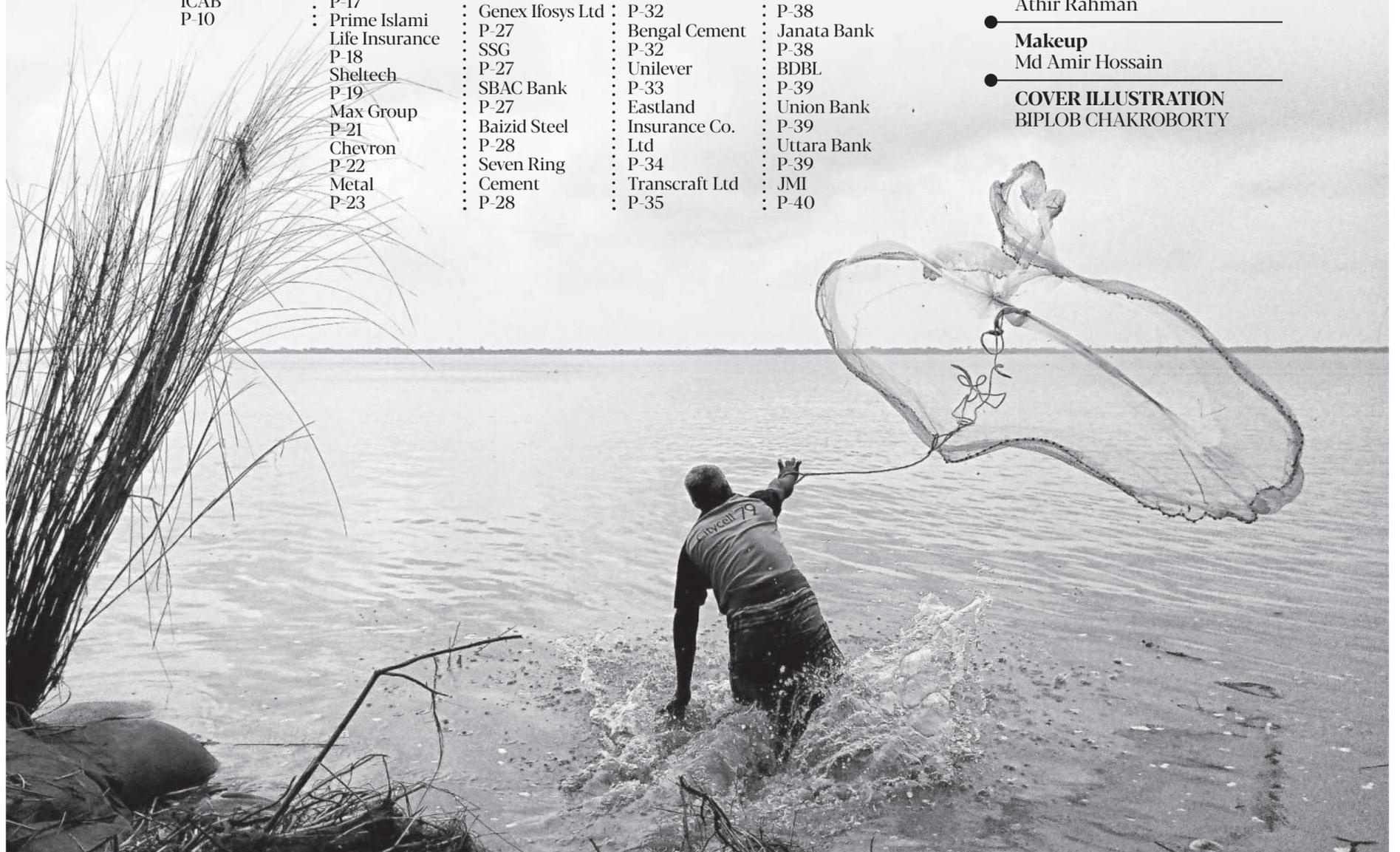
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# Should development and democracy be at odds with each other?

The weakness in our democratic system has to be worked on through inclusive political system and people's participation.

PHOTO: STAR



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**FAHMIDA KHATUN**

The relationship between democracy and development is a much-discussed issue. It is not so much about the relationship between the two ideas, rather the type of relationship between them. This quest for exploration of the type of relationship has led to a fundamental question, which is whether development leads to democracy or democracy leads to development. But the relationship between democracy and development has been found to be inconclusive. In the literature, there are at least five strands of views on the relationship between democracy and development.

First, countries need development first and once they achieve development, people may have democracy. This argument is based on the assumption that democratic process can become chaotic which does not denote good development. In such a circumstance, governments take decisions ignoring people's opinion but for the benefit of people. Second, the argument that democracy should precede development is based on the experience where indicators on economic and social wellbeing have mostly been better achieved in democracies rather than non-democratic systems. Therefore, the priority of developing countries should be to promote democracy, which would lead to economic development. Third, the view that economic development leads to democracy is based on the idea that when a country reaches a higher income level, then they tend to move towards embracing democracy. Fourth, economic development does not necessarily lead to democracy. Often authoritarian and autocratic regimes tend to show citizens that since economic development could be achieved under their rule, there is no need for democracy, and they very well continue to enjoy the benefits of economic progress. Fifth, there is another view that democracy

been drawn from the experiences of several regime types and their economic performances, these studies are flawed on three grounds. First, dataset used in these studies which perform cross-country regression analysis to see the linkages between the two concepts suffer from inadequacy. Despite several attempts to improve the quality of data across the



world and global call for improvement of data quality, little progress has been made in case of good quality data. Second, while economic progress can be measured in quantitative terms relatively easily, political performance is a qualitative term, and assigning numbers or weights on it for statistical analysis will always be somewhat challenging.

Third, the existing research has mostly looked at the narrow concept of development while trying to examine its relationship with democracy. They often use growth and development synonymously and ignores the fundamental difference between these two concepts of economic performance. While economic growth is only a measure of annual rate of growth in the gross domestic product (GDP) of a country, development has a larger connotation as its sphere includes social and political indicators. Growth is a narrow concept that only captures the rise in income, development entails a deeper meaning of progress. It is about all-encompassing advancement in human life. Therefore,

even with a high growth rate, a country may not be necessarily developed. Only income-based progress looks at income per capita; but ignores the quality of life and non-economic requirements of human beings. Growth-based progress also ignores inequality, distributive justice, and inclusivity. It denies basic rights of human being. Taking into the broader perspective into consideration, the United Nations Development Programme (UNDP) categorises countries based not only on per capita income, but also human asset index and economic vulnerability index. The very idea of "human development" was coined by the UNDP in the context of broadening the dimensions of economic progress so that the aspects of human wellbeing are captured. That is why, in case of Human Development Index, differences become clearer. Though some countries are economically progressing, their inequality is also increasing, and their performance on other aspects of lives is deteriorating.

The conventional debate on the relationship between democracy and development ignores these aspects and is stuck on the Harrod-Domar model of economic growth where economic growth is the function of rate of growth of savings and investment and also productivity of investment. Capital accumulation was considered to be the driver of economic progress. Hence, many scholars in the 1950s and 1960s felt that democracy can obstruct economic growth, and authoritarian government can perform better in terms of that growth. To them, an authoritarian system of government

This view rests on the idea that only the government can think of citizens' wellbeing and the people cannot think of their own benefits. In the name of democracy, they may become unruly and attempt to postpone government decisions. Since political stability is a critical determinant of economic growth, it has to be maintained by suppressing people's opinions. Indeed, all dictators, across the world, assume power with the excuse of bringing back public discipline and making economic progress. They also come to power by pointing out the inadequacies and poor governance of a politically elected government. Ironically, the autocratic regimes get into the same cobweb of corruption and wastage of national resources. In the end, they ruin economies. Examples of such regimes are plenty. Those countries are yet to bounce back from the destruction made by the authoritarian rulers.

In recent times, a section of politicians in Bangladesh has been trying to argue that the poor people need only food to survive and they do not care about the type of regime in the country. Ironically, they forgot the experience of our own political and governance system that we experienced not too long ago. Born as an independent and democratic country, Bangladesh soon went into the grip of the military rule. The country remained under authoritarian rule for over a decade. Economic growth was not stalled; infrastructural progress was not stopped. However, they not only destroyed the political system, but the whole value system in the country. It took

**Growth is a narrow concept that only captures the rise in income, development entails a deeper meaning of progress. It is about all-encompassing advancement in human life. Therefore, even with a high growth rate, a country may not be necessarily developed.**

was thought to be more feasible for higher public savings which is needed for higher investment. And higher public savings require higher taxes from people which may be difficult for a democratic government which would review and reconsider before any move that would hurt their constituencies as they come to power through people's mandate.

This debatable relationship between democracy and development led many governments to suitably position their views which is very often inclined towards the first view presented above, that is—development first and democracy later. Intellectuals, in favour of this view, would elaborate those poor countries cannot afford democracy because democracy is about freedom of expression. Democracy is not only about voting but also the right to express opinions on important decisions of the government which impact the lives of citizens. And at times, citizens may not approve a plan by the government, even if the government considers it to be good for the people. So, development cannot be carried out.

years of political movement and loss of valuable lives to get back to the core of Bangladesh's fundamental vision.

Ideally, in a democratic environment, there are better opportunities for economic, social and cultural growth compared to an authoritarian regime. Democracy is also crucial for sustainable development in the long run. Scholars including Milton Friedman argued that economic freedom is inextricably linked with political freedom. Amartya Sen in his famous book "Development as Freedom" argues freedom is both the end and means of development.

By democracy we do not merely mean expressing individual choices by taking part in the electoral process. So, it is not only about voting to elect a government in a country, it is about participatory process in all development efforts of the government of the day. It is about social and institutional transformation where personal growth and welfare are considered as an integral part. Having an improved quality of life which is valued

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has no role in development. It basically tells us that politics may influence economic performance of countries. But the type of regime has no role in the economic performance. So, the impact of democracy on economic development is not known. In this finding, democracy and development are two independent situations without having any influence on each other.

While the above conclusions have

# What are the global challenges to democracy?



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Globally, democracy is in crisis. An array of countries, from newly democratised nations to consolidated democracies, are experiencing severe backsliding. Described by Nancy Bermeo as “the state-led debilitation or elimination of the political institutions sustaining an existing democracy”, the phenomenon has gripped the entire world. Starting as an aberration to the “Third Wave of Democracy” in the early 2000s, the phenomenon has become the defining feature of our time. Both empirical data provided by various organisations and analytical studies conducted by scholars have amply demonstrated the past 16 years have been difficult for democracy.

In a report published in November 2021, the Stockholm-based organisation, the International Institute of Democracy and Electoral Assistance (IDEA), had stated that, “more than a quarter of the world’s population now live in democratically backsliding countries. Together with those living in outright non-democratic regimes, they make up more than two-thirds of the world’s population.” The severe erosion of democracy in India and Brazil has significantly increased the number of people living under non-democratic rule. But it is also the United States, purportedly the bastion of democracy, that “fell victim to authoritarian tendencies itself and was knocked down a significant number of steps on the democratic scale”, the report stated.

International IDEA Global State of Democracy Report 2021 didn’t tell us anything new but affirmed the findings of

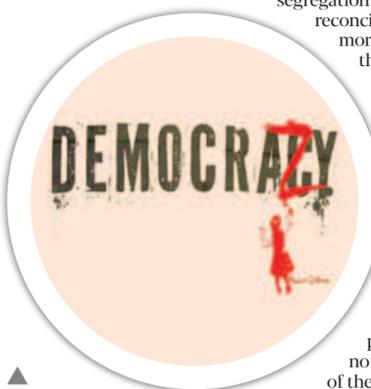
similar other organisations which track the quality of democracy around the world. Washington-based Freedom House, London-based Economist Intelligence Unit, and Gothenburg-based the Varieties of Democracy (VDem) Institute have been tracking the trend for the past decade. The alarming part of the IDEA report is that “the number [of countries] moving in the direction of authoritarianism is three times the number moving toward democracy.” The VDem report, titled “Autocratization Turns Viral”, published in March 2021, informs, “the level of democracy enjoyed by the average global citizen in 2020 is down to levels last found around 1990.” Additionally, since



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**Democracy requires dissent, differences of opinion, and vigorous debates on issues and policies. It engenders some polarisation. The polarisation among the elites—the political actors and parties, offers the voters clear alternatives and discussion on programmes and principles, thus contributing to the vibrancy of democracy.**

ILLUSTRATION:  
HARIS LITHOS



2020, the global pandemic has both facilitated the rise of autocratic regimes and accelerated the pace of democratic backsliding in fragile democracies.

These reports and simple observations of daily events of the world, clearly tell us that democracy is facing serious challenges. Two elements of democracy, ideal and a system of governance, are intertwined and, as such, both aspects are confronting a host of challenges. The fundamental ideas of democracy—accountability, representation, and freedom of speech—have been facing challenges from forces which intend to undermine these ideas to build a system that provides power to a few people, often to individuals. In the consolidated democracy, the declining confidence on democratic institutions, have engendered the rise of right-wing populism. In the emerging and relatively new democracies, this feature has been matched with disregard for democratic norms and rules by political actors, especially the incumbents.

There is no denying that democracy is practiced at the national level and democratic institutions are embedded within the nation-states. As such the primary challenges to democracy reside at the national level with particular socio-political and economic aspects of the country. However, in the past decade, democratic backsliding has become a global phenomenon, at times due to domino effects, and facing some common threats. It is well to bear in mind that these challenges are many-fold and far-reaching. Although any effort to list them is bound to be inadequate, some of the fundamental ones warrant our immediate attention.

Democracy requires dissent, differences of opinion, and vigorous debates on issues and policies. It engenders some polarisation. The polarisation among the elites—the political actors and parties, offers the voters clear alternatives and discussion on programmes and principles, thus contributing to the vibrancy of democracy. But in recent decades these differences have been transformed into a tool of toxic polarisation. Polarisation has now permeated the grassroots and become mass polarisation with an affective aspect as a central element. Affective polarisation fosters a dislike for others rather than a disagreement,

segregation rather than reconciliation and a sense of moral superiority rather than equality.

Deepening of the polarisation has engendered a mindset of “us” versus “them”. Debates have been turned into a way of vilification; division has been made into a chasm. Often the opponents are portrayed as enemies, not only the party but of the nation and state, and therefore, it is insisted that they need to be vanquished.

Differences have been wrapped around the notion of moral positions; they are presented as irreconcilable differences and mutually exclusive camps have been created on purpose for political gains. This kind of polarisation has become pernicious because it has led to a “zero-sum” game and thus promotes “victory at any cost”, even if it requires abandoning the basic principles of democracy. This phenomenon is evident in the current

political situation in the United States as the Republicans have become the willing accomplices of those who have expressed disdain for democracy. But the US is not the only place where such polarisation and political tribalism has threatened social and political cohesion. The United Kingdom, Hungary, Turkey, Venezuela, and the Philippines are experiencing similar kinds of political tribalism. In Bangladesh, in the past decade, institutional decay was matched with a similar kind of polarisation in the name of nationalism, a particular interpretation of the spirit of liberation, and the role of religion in politics.

The polarisation has resulted from and then accelerated by the rhetoric of political leaders, especially those who either seek or want to retain power, and falsehood. This has become the second most important challenge to democracy. As the chasm was constructed, political leaders with the agenda to undermine democracy have used incendiary rhetoric against people and democratic institutions. Salil Shetty, secretary general of Amnesty International, on the occasion of the publication of its 2016 annual report, pointed to the emerging pattern saying that, “The limits of what is acceptable have shifted. Politicians are shamelessly and actively legitimising all sorts of hateful rhetoric and policies based on people’s identity: misogyny, racism and homophobia.” But these attacks not only targeted individuals and groups, but also the democratic institutions with a goal to undermine public confidence. Donald Trump and Republican leaders’ campaign promoting the “Big Lie” that the 2020 election was manipulated is a classic example of such strategy. They are not alone; similar strategy has been used by other leaders with a penchant for authoritarianism.

Social media have become the principal vehicle for spreading the falsehood and amplifying the message. Two aspects of this technological facilitator are important. First, there are well-coordinated efforts by state actors, such as Russia, China, Iran and North Korea in creating fake news. These efforts on the one hand provide false information, and, on the other hand, contribute to the increasing schism in a society. Second, social media giants such as Facebook and Twitter facilitate the interaction between like-minded individuals and reinforce the notion of a divided society. It is now well documented that profit, emotional response and popularity have shaped the Facebook algorithm which contributes to ideological homophily, which is defined as the tendency to choose to associate with others like oneself in political views. By making the truth a casualty, these leaders, and the tech giants have created a serious threat to democracy all around the world. On the other hand, governments of various countries have implemented laws which put restrictions on citizens expressing their view online. Poland is a case in point. In similar vein, in Bangladesh, the Digital Security Act of 2018 (DSA), which has become a tool for persecution of dissenting voices, has created a culture of fear.

Social media’s immense reach, particularly as a source of news which shapes the audiences’ world view, is in part due to the changing role of the mainstream media. Corporate influences combined with legal restrictions imposed on them have weakened their influence. Besides, in many countries media’s ownership has been overtaken by the allies of the government, thus has become an unofficial spokesperson of the regimes. These media tend to set agenda that is comfortable for the regime. In Hungary, more than half of the media is now under the control of Victor Orbán’s allies. Media Ownership Monitoring (MOM) project of the Reporters Without Borders (RSF), reported in December 2021 that Turkey’s mediascape is firmly under the control of the people affiliated with the government. For example, eight daily newspapers among the top 10 circulated, nine out of 10 most watched television stations, and seven out of 10 most visited websites belong to owners affiliated with the ruling Justice and Development Party (AKP). Businesspeople, with deep connections to the government and interests in other sectors, are the principal shareholders of companies that own the top 40 media outlets. Mohammad Sajjadur Rahman and I conducted a survey of the Bangladeshi media ownership which revealed that most of the media has deep ties with the present government and major media houses have businesses in sectors which

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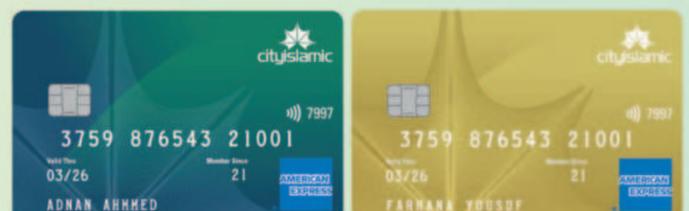
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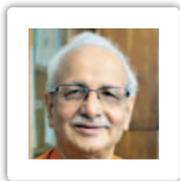
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A prerequisite of a democratic polity is free, fair and credible elections.

PHOTO: STAR

# What is required for Bangladesh's democracy to flourish?



Dr Badiul Alam Majumdar,  
Secretary, SHUJAN: Citizens  
for Good Governance.

**BADIUL ALAM MAJUMDAR**

In his famous Gettysburg Address of 1863, Abraham Lincoln defined democracy as "government of the people, by the people, for the people." Clearly, a democratic government is made of representatives of the people, chosen freely by the people at large, to serve all people of the nation. Such a government, created with people's consent and serving people's interests, it is hoped, "shall never perish from the earth."

We fought our Liberation War to earn the right to self-determination. To that end, democracy was enshrined as a fundamental principle of our state policy. Article II of our Constitution mandates: "The Republic shall be a democracy in which fundamental human rights and freedoms and respect for the dignity and worth of the human person shall be guaranteed, and in which effective participation by the people through their elected representatives in administration at all levels shall be ensured." Article 59 of the Constitution further mandates the rule of people's representatives at all administrative levels to make the democratic system all-encompassing.

A prerequisite of a democratic polity is free, fair and credible elections, which serves as the mechanism to create a government with the consent of the people. However, whether a government is truly democratic depends on what it does or does not do in between two elections.

For a true democratic system, the elected government must allow citizens to enjoy fundamental political and civil rights; respect basic human rights; ensure rule of law and social justice; practice transparency and accountability; and facilitate effective participation of the people in the affairs of the state.

We have had 11 parliamentary elections in the history of Bangladesh.

Four were held under a neutral caretaker government (1991, 1996, 2001 and 2008 elections) and were more or less credible elections where people could exercise their franchise.

Those governments, though formed with the consent of the people, did not practice the democratic ideals of respecting people's rights, rule of law, transparency, accountability, and social justice. Thus, Bangladesh became a nation of "one-day democracy," deviating from the aspirations of our valiant freedom fighters. Because of such deviations, Bangladesh is now a country of stolen elections, closed democratic space, serious human rights violations, crony capitalism, looting and plundering and unjust polity. Reporters without Borders recently listed us among the top 39 predators of press freedom. Some international observers and think-tanks such as International IDEA call Bangladesh an autocracy. Some of our citizens, particularly the youth, have embraced religion as a solution to the problem of serious democratic deficits and widespread governance failure. We are now at a crossroads. If we are unable to change course, we may go off the cliff and become an extremist state, ushering in a dark future for future generations.

It is, therefore, urgent that we begin to face the stark reality and address the monumental challenges we face. However, there is no magic formula or quick fix to our problems. We must begin with a political settlement, involving our major political parties and other stakeholders and chalk out a set of all-encompassing reforms aimed at removing the deep disorder and setting a new direction for the nation. The aim of such reforms will be, in the language of our revolutionary youth, to "repair the state." The reform agenda must represent a grand compromise and

78 of the Constitution.

**Independent judiciary:** The independence of the judiciary must be ensured by separating it from the administration and facilitating the establishment of the rule of law by appointing qualified persons as judges. An appropriate law must be framed for this purpose, as per the Constitution.

**Constitutional reform:** An expert committee must be formed to recommend constitutional amendments. Potential areas of reforms among others include: ending the "imperial" premiership,

resources. We must also allocate 50 percent of the ADP to such bodies and "localise" the Sustainable Development Goals through them.

**Freedom of the media:** We must ensure the independence of the media through legal reforms, including the amendment of the Digital Securities Act. We must also constitute a Broadcast Commission to ensure objective reporting of publicly-owned media.

**Strong civil society:** A strong civil society must be allowed to flourish as watchdog to make democracy effective and achieve good governance. Therefore, we must provide space and create an enabling environment for effective functioning of civil society.

**Protection of human rights:** We must safeguard freedom of expression and other fundamental and statutory rights by amending repressive laws. We must also end involuntary disappearance, abductions and extrajudicial killings and give exemplary punishment to perpetrators of such crimes.

**A new social contract:** We must formulate a new "social contract" to address growing inequality of income and opportunity in our state and give a fair share of the state resources to the disadvantaged. The people must also be given quality services at affordable prices, in an accountable manner. All discrimination to the handicapped and third-gender must end.

**Protecting the environment:** We must ensure environmental sustainability and formulate long-term plans to cope with the effects of climate change. We must also reassess our development projects and abandon those that risk serious environmental damage.

**Good governance in the financial sector:** We must institute legal reforms to ensure discipline in the financial sector and prevent looting and plundering of financial institutions. Wilful defaulters and plunderers of those institutions must be given exemplary punishment.

**Ending communalism:** We must mobilise all the good forces of the society to take effective initiatives to eradicate bigotry and communalism. The government must also punish those indulging in communal crimes.

**Investment in the youth:** We must ensure quality education, healthcare, security and opportunities for the youth to reap the benefit of our demographic dividend. Youth must also be groomed for future leadership.

**Women's empowerment:** We must take effective measures for the economic and political empowerment of women and girls by ending all forms of discrimination and violence against them. We must also create equal opportunities for them.

Given the dire risks we face as a nation, we hope our leaders will show the necessary courage, fortitude and wisdom to compromise, reach a consensus, and sign and implement a National Charter to create a safe and democratic future for us all. The above ideas can be used as a preliminary agenda for dialogue and discussions. As the taste of a pudding lies in its eating, the benefits of signing a National Charter will only be realised through its implementation, although our record in this regard is dismal. The implementation of the signed Charter, however, must begin with a credible election. Without this as a foundation, it will only be a futile exercise.



▲ Bangladesh Jatiya Sangsad.

PHOTO: STAR

the basis of a "National Charter," in the vein of the "framework of the three alliance (tin jotter ruprekha of 1991)." To move democracy forward, it should be signed by all stakeholders. The areas of possible consensus to be included in the National Charter are:

**Changes to the political culture:** To fulfil Bangladesh's founding vision of a democratic, secular and just society, we must move away from the dead-end politics of hate and annihilation and usher in a political culture of inclusiveness, respect, and consensus. Public service rather than self or coterie interests must become the goal of politics.

**Electoral reforms:** Free, fair and credible elections are needed to create a government representing the will of the people. We must frame a law, in accordance with the constitutional mandate, and appoint an Election Commission with competent and neutral individuals. The electoral laws must also be reformed and, most importantly, enforced to ensure credible elections.

**Election-time government:** Without a neutral government, which controls the bureaucracy and the law-enforcement agency, during elections, fair elections are not possible. Hence, a short-term election-time government, with representatives of political parties and other sectors of the society, must be formed to ensure credible elections.

**Effective Jatiya Sangsad:** The parliament must become independent and effective to make the system of checks and balances work and ensure the transparency and accountability of the executive branch. The parliament members must focus on law-making and not be involved in local development, which is a violation of the Constitution, as per the High Court verdict of Anwar Hossain Manju vs Bangladesh. A Code of Conduct must also be framed for MPs to prevent conflict of interest along with a Privilege Act, as mandated by Article

reserving one-third seats of the parliament for women and electing them directly, proportional representation, reforming Article 70, and bringing back the referendum provision.

**Democratic and transparent political parties:** Political parties must be reformed to ensure their internal democracy, transparency in their nomination process and financing, and to abolish their associated and affiliated bodies and foreign branches, as per the Representation of the People Order, 1972. This will put an end to student-teacher-worker politics. Political parties must also renounce extremism, communalism, identity-based politics, and use of religion in politics.

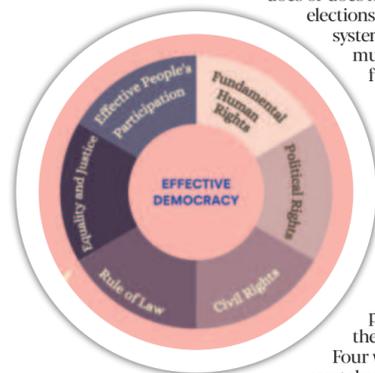
**Independent statutory bodies:** We must amend the laws and appoint qualified and non-partisan individuals to the statutory bodies—namely, the Anti-Corruption Commission, the Human Rights Commission and the Information Commission—to ensure their independence and effectiveness.

**All-out campaign against corruption:** A special tribunal must be set up to bring the corrupt to justice and give them exemplary punishment and repatriate their illegally earned money which they smuggled abroad. An ombudsman must also be appointed, especially to identify and punish corrupt individuals holding public offices.

**Administrative reforms:** A civil service act must be framed and the Police Act modernised to ensure the neutrality and professionalism of the bureaucracy and the members of the law enforcement agencies and their politicisation. Corruption in their appointments and transfers must also end and the Public Service Commission must be made an independent and effective body.

**Decentralisation and local government:** Local government bodies must be made autonomous and independent by decentralising and devolving functions, functionaries and

**For a true democratic system, the elected government must allow citizens to enjoy fundamental political and civil rights; respect basic human rights; ensure rule of law and social justice; practice transparency and accountability; and facilitate effective participation of the people in the affairs of the state.**



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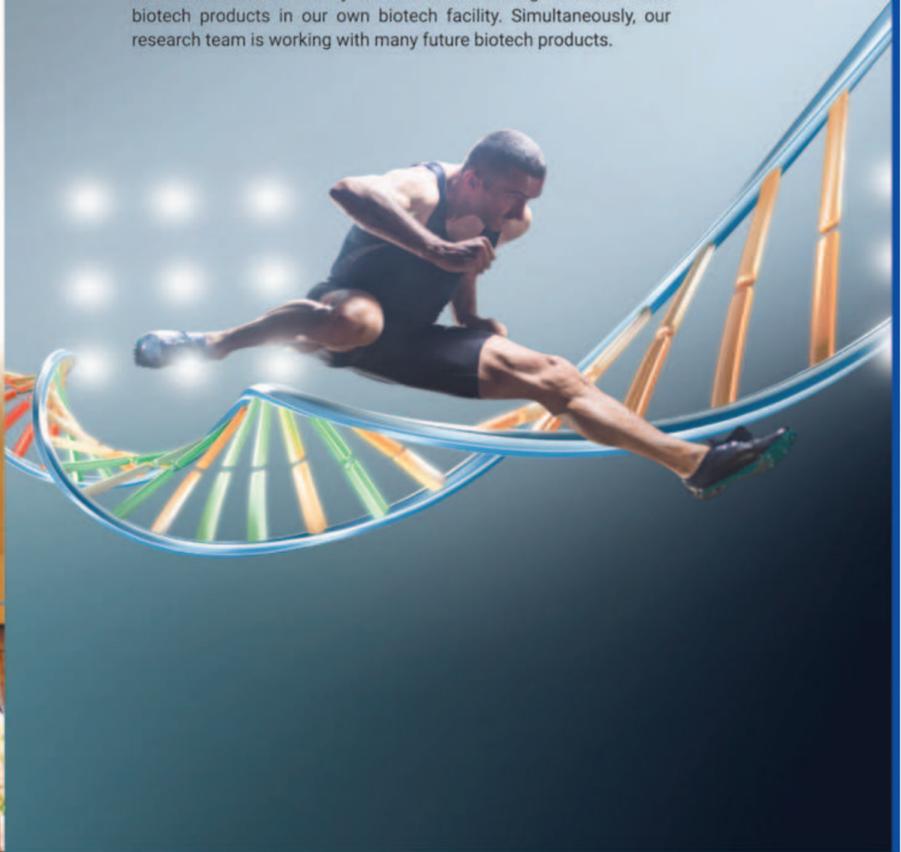
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## Should development and democracy be at odds with each other?

CONTINUED FROM PAGE 3

and respected should be a matter of right. There is also a tendency amongst many of us to cite examples of undemocratic countries as stories of economic success. In doing so, China is cited as an example where the economy has been growing fast even in an undemocratic environment. Singapore is also mentioned as another glaring example of economic success that was possible in an authoritarian system. However, the limitations of those systems are revealed. Corruption of Chinese high-level officials and inequality of distribution are widely discussed. Worldwide, these two countries have been criticised for suppressing people's voices and freedom. While the leadership of former Singapore President Lee Kuan Yew is highly acclaimed as he transformed a poor country into a developed country only within three decades, the present-day style of state governance which is termed as democracy by Singapore, is not appreciated by many countries and leaders around the world.

Promoting the idea of democracy does not mean that the current democratic governments are perfect. However, it is the not the democratic system but the way it is exercised that has to be blamed. There are various types of democracies practiced by countries—weak democracies, strong democracies, soft democracies, limited democracy, and so forth. But such categorisation seems to be a false one. When we want to achieve development, the all-encompassing aspect of democracy is needed. It cannot be such that people are allowed to vote in the elections but cannot express their opinions on certain government policies and measures. Economic policies are formulated for the benefit of people, so it is only natural that people should have a say on them. A democratic system would allow everyone to express opinions inclusively regardless of class divisions based on power or influence. Then democracy becomes dysfunctional and economic benefits are unequally distributed. Our own experience can vouch for this. Before Bangladesh's independence in 1971 from the West Pakistan, we had



outcomes for their citizens. There is no straightforward relationship between democracy and social welfare. Democratic governments have to undertake deliberate workplan on social welfare issues and distribution of benefits.

But democracy is also about getting the opportunity to take part in determining individual interests. Transparency in resource allocation and its utilisation, accountability of resource management, protection of human rights including freedom of expression—all are components of the democratic package and essential

**The hard-earned democracy, impressive economic and social progress of Bangladesh since its independence have to be consolidated and strengthened. The weakness in our democratic system has to be worked on through inclusive political system and people's participation.**

seen that, despite economic progress of the then Pakistan, the eastern part of Pakistan, which is now Bangladesh, was deprived of all benefits. The shadow of such democracy was observed in Bangladesh also in the eighties and nineties. Such democracy was dysfunctional without any accountability which benefitted those who were in power and also close to power. So, we should not get swayed by short-sighted propositions which contradict the inherent meaning of both democracy and development.

The hard-earned democracy, impressive economic and social progress of Bangladesh since its independence have to be consolidated and strengthened. The weakness in our democratic system has to be worked on through inclusive political system and people's participation. A lot more needs to be done towards fulfilling the commitment of establishing a just

ILLUSTRATION:  
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**Democracy is also about getting the opportunity to take part in determining individual interests.**

society, as enshrined in the Constitution. Unfortunately, the circle of beneficiary groups created around the political power is becoming larger and stronger day by day. Benefits of growth are being hijacked by them, leaving the larger community behind. High and wilful bank loan defaults, cheating innocent customers through malpractices in the e-commerce sector, corruption in the health sector, poor quality of education, illegal land and forest grabbing, pollution of water bodies, violence against women and reckless killing through road accidents are some of the examples that reflect how these unacceptable practices continue to remain unabated despite the high growth of the country. People's voice is either suppressed or unheard in most cases. That is why the quality of democracy matters. It is not all democracies which can offer better

for inclusive development. Hence, the true meaning of democracy should lie in empowering people through enabling their participation in the electoral and development process. Freedom through free and fair democracy is a defining component of a long-lasting development process. The journeys of the highly developed and strong democratic countries vindicate this experience.

In the 21st century, the argument in favour of ignoring democracy for economic development is weak. Development by sacrificing democracy is not possible because democracy is a component of development. Both are essential pre-conditions for human welfare. Creating a dichotomy between democracy and development is misleading. They are inextricably linked with each other—one reinforcing the other.

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# What are the global challenges to democracy?

CONTINUED FROM PAGE 4

**In many instances, elites have captured the institutions and policy-making process and left many feeling disenfranchised. Additionally, the growing economic disparity, which has become more visible during the Covid-19 pandemic, is a contributory factor.**

have dubious records ("Who Owns the Media in Bangladesh?", Centre for Governance Studies, January 2021).

The third most important challenge to democracy is the growing pattern of executive aggrandisement, that's concentration of power in the hands of the executive branch. Political Scientist Nancy Bermeo has defined executive aggrandisement as a situation where "elected executives weaken checks on executive power...undertaking a series of institutional changes that hamper the power of opposition forces to challenge executive preferences." In the past decades a clear pattern has emerged wherein the leaders use the pliant legislature to grab enormous power. Often these are done through constitutional changes by a legislature where the authoritarian leaders' party has unbridled control. The cases of Bangladesh, Hungary and Turkey are illustrative in this regard. The constitutional changes regarding the electoral process in 2011 in Bangladesh had paved the way for a one-party parliament of the Bangladesh Awami League. In Hungary, Fidesz, the party led by Victor Orban, has trodden the same path. Turkey's transformation, especially the creation of an all-powerful

Presidency, has been done gradually over time through the legislative body and referendum.

The most important and consequential challenge comes from those who were supposedly the beneficiary of the democracy: the people. Several surveys of citizens of the consolidated democracy found that the people are dissatisfied with the way the democratic system is working in their countries. This is something that needs to be taken seriously. In many instances, elites have captured the institutions and policy-making process and left many feeling disenfranchised. Additionally, the growing economic disparity, which has become more visible during the Covid-19 pandemic, is a contributory factor. As noted by a survey conducted by Pew Research Center in 2019 in 27 countries, "most believe elections bring little change, that politicians are corrupt and out of touch and that courts do not treat people fairly." These perceptions are backed by evidence and experiences and consequently eroding trust of institutions. Further delay in addressing these concerns and reforming the political and economic systems will only do more harm to democracy. This also points to a need to create a new social contract

which empowers people and creates a stake in the system. The fundamental element of the new social contract will be the mechanism that will deliver the common goods, institutions that will ensure inclusivity, and the processes of decision making that will be transparent.

However, it is also necessary to remember that while the lack of confidence in institutions is widespread in consolidated democracy, in many countries where democracy was beginning to take root after the

1980s, these institutions are either

missing or severely weak. In those instances, citizens are demanding building these institutions and ensuring the autonomy of these institutions so that these institutions can protect people at large from excesses of incumbent parties and leaders. For many, it is the yearning for participating in the process of governance that is driving them to engage in protest and civic actions.

What is common among people of both consolidated and new democracies is that the people's confidence in democracy as an ideal is strong. To quote Pew Research Center: "ideas at the core of liberal democracy remain popular among global publics." The basic elements of democracy such as popular sovereignty, inclusivity, rule of law, civil and political rights, and freedom of expression, are still cherished by an overwhelming majority of the global population. This unwavering support for democratic ideals has helped democracy to survive and reinvent itself during previous crises. The current crisis is a reminder to all that democracy is not a natural state, instead it needs to be earned, protected, and preserved.

ILLUSTRATION:  
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**"EXCELLENCE IS A CONTINUOUS PROCESS AND NOT AN ACCIDENT"**

A. P. J. Abdul Kalam



# Community participation in disaster management

MOHAMMAD TARIKUL ISLAM



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Bangladesh is undeniably the world's most disaster-prone country. Recurring disasters demolish the economic resource base of the poor people and drain out the economic potential. Effective humanitarian coordination aims to ensure the best use of resources to reach the most appropriate and relevant response to the needs of people affected by natural disasters. The impacts and vulnerabilities of disasters could be minimised with proper disaster management planning and by incorporating disaster management activities (risk reduction, response and recovery) with local and national development plans. It is apparent that, effective coordination is an essential ingredient for disaster management. Bangladesh has gained credibility and repute across the world for its disaster management. The Bangladesh government has taken a number of significant steps during the last decades to build up institutional arrangements from national to the union levels for effective and systematic disaster management. To maintain proper coordination amongst the concerned ministries, departments, line agencies, local government and community people, and also to ensure their proper functioning to diminish sufferings of the people, the government has formulated a set of apparatuses from national down to the grass-root levels. For these mechanisms to be best operative, the Standing orders on Disaster (SOD) act as a guidebook.

As per SOD, Disaster Management Committees are found to be in place starting from the National Disaster Management Council headed by the Prime Minister to



▲ **UDMC must ensure that local people are kept informed and are capable of taking practical measures for the reduction of risk.**

PHOTO: STAR



Local people, particularly from vulnerable groups, have very limited access to UDMC's meeting deliberations and decisions. PHOTO: COLLECTED

the Union Disaster Management Committee (UDMC) headed by the Chairman of the Union Parishad. In accordance with the SOD, UDMC consists of 36 members while the chairperson of the Committee can co-opt a maximum of 3 (three) more members and form groups and sub-groups considering the local situation and special circumstances. UDMC has been given the mandate to act as the rural disaster management entity and it is supposed to play a role in disaster preparedness, mitigation, emergency response and post disaster rehabilitation.

UDMC must ensure that local people are kept informed and are capable of taking practical measures for the reduction of risk at household and community levels, and also disseminate the success stories of reducing disaster risks at household and community

levels widely among the local people. It will also hold a hazard, vulnerability and risk analysis at the Union level and prepare risk reduction action plan (RRAP) and contingency plan for earthquake and other hazards. UDMC will facilitate coordination among the development agencies and service providers through quarterly coordination meetings and take decision about implementation of the action plan for risk reduction, as well as review the progress of the risk reduction action plan. It will work to raise funds at the local level to implement the risk reduction action plan.

Unfortunately, local people, particularly from vulnerable groups, have very limited access to UDMC's meeting deliberations and decisions. This largely signifies that the local vulnerable group members have very limited information about the role, mandates and functioning of the disaster management committee on the ground level. There is no evidence of major role being played by UDMC in pre-disaster period. Moreover, disaster risk management is still a secondary priority and not well-integrated into different programmes being implemented by the Union Parishads. Persons who manage and lead

Disaster Management Committees are not experts in disaster

aspect of disaster management. Disaster management thinking sees disasters as complex problems demanding a collective response. Coordination even in conventional emergency management is difficult, for many organisations may converge on a disaster area to assist. Disaster management requires strong vertical and horizontal linkages (central-local relations become important).

For managing disasters in different phases, it is vital that governmental and non-governmental agencies contribute to the solution of a common problem instead of individual agencies having ad hoc programmes with diverse goals; to achieve that, it requires institutional arrangements and procedures that facilitate the agencies to participate in executing a comprehensive and commonly shared response plan.

Department of Disaster Management (DDM) is responsible for coordinating and making "disaster risk reduction and response activities of all governmental and non-governmental agencies object oriented and robust". In reality, agencies participate in humanitarian response generally lack shared understanding of the problem. They prepare response plans individually; and often their goals and strategies are so diverse that rarely can they agree to a common objective. Also, in many cases, funding arrangements allow very little flexibility in the individual agencies' plans. As a result, coordination of humanitarian responses becomes hugely challenging.

Primary data about damage and need come from local level disaster management committees through D form (damage information form). However, the local level disaster management committees lack understanding and skill for data collection and documentation. Also, the system for data storage, compilation and analysis is weak at planning for rapid response.

To mobilise human resource quickly for evacuation, rescue and relief distribution during emergency, it is helpful to establish "volunteer teams" in the community beforehand. There are number of Disaster Management Information Centres (DMICs) within the government. There needs to be continued effort and attention to ensure that all stakeholders are sharing information with the government's disaster information management cell and that their depository becomes the "go to" space for disaster related information.

Financing of disaster preparedness, response and recovery is provided by the government and its development partners. To understand if any disaster is adequately funded, there needs to be an up-to-date gap analysis available. There have been attempts in DDM's Annual Report to present the amount of donor funding received for relief, but this information depends on information published by OCHA's Financial Tracking Service (FTS) and so does not include where development money is spent on preparedness or recovery or where small-scale interventions are undertaken.

The Local Disaster Management Fund is important because of the number of "micro-level" disasters that go unnoticed at the central level, but which have severe effect on a community's resilience. Local authorities, particularly Deputy Commissioners as well as Upazila Nirbahi Officers, should make sincere effort in raising and utilising the local disaster management fund.

The linkage between development and disaster management needs to be reinforced. Understanding the root causes of gendered vulnerability is essential if relief and reconstruction programmes are to reduce rather than reconstruct people's risk in future natural events. The gap between policy and practice continues to stymie disaster management and the voice and capacities of disaster affected people in preparedness, response and recovery has not been sufficient.

For effectiveness of the UDMC to address the challenges of community based disaster preparedness, it must organise UDMC meetings on a regular basis both pre, during and post disaster phases; raise dedicated fund for disaster risk reduction; set up disaster warning station in each UP office; construct and maintain disaster shelter centres within the UP complex; form volunteer teams under each UP for emergency response; initiate training on disaster preparedness and emergency response; create social awareness campaign on disaster management; and ensure rapid and timely coordination.



▲ **Community participation in UDMC activities builds confidence, pride and capabilities to pursue disaster preparedness.**

PHOTO: RUSHOW KHAN

management but the SOD gave them the authority to coordinate and manage

disaster management efforts. People exposed to disaster vulnerability are deprived and they never get access to what sort of disaster management programmes are being planned and executed by the Upazila and District administrations in Bangladesh. On the other hand, Union Disaster Management Committee headed by the Union Chairman has been in paper as chairman and other members are not well trained about the procedure of committee to run. Besides, Upazila administrations are not supportive to make the Union level Disaster Management Committee effective as resource allocated for disaster management is handled by both officers of the government.

Community participation in UDMC activities builds confidence, pride and capabilities to pursue disaster preparedness and mitigation as well as development responsibilities at the local level. Capacity building and public awareness activities through UDMC enables communities to increase participation and eventually, to sustain even on their own the preparedness and mitigation activities. Moreover, inclusion of two women in each UDMC does not go far enough to ensure that the needs and capacities of women are represented. There is no evidence or analysis available on whether women are able to participate and influence the UDMCs. Support and capacity-building of UDMCs is unmapped. No single group or organisation can address every

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Journalists hold banners and placards protesting against the Digital Security Act in front of the Press Club in Dhaka, Bangladesh, October 11, 2018.

PHOTO: REUTERS/MOHAMMAD PONIR HOSSAIN

# How is shrinking media space affecting our democracy?



Meer Ahsan Habib is a communication for development professional. His Twitter handle is @meeriyadh

MEER AHSAN HABIB

The media is often considered to be the fourth pillar of a democracy—while the other three pillars are the legislature, executive and judiciary. The media counterbalances these three pillars by playing a role in maintaining check and balance and thus contribute to ensuring their transparency and accountability. Now, how can we make sure that these three pillars are functional and effective? It is the citizens who will judge and without an informed citizenry, these pillars will be fragile and remain dysfunctional.

The media plays a vital role in creating an informed citizenry through ensuring the free flow of information. This can only happen if the other three pillars complement the fourth pillar. Sadly, the issue of “shrinking media space” is very relevant for Bangladesh these days, when we have impressed the world with a notable track record of growth and poverty reduction.

#### Media vs other pillars of democracy

Perhaps more so now than ever, the legislature and the executive are applying different formal and informal tactics to restrict the media and freedom of expression for journalists. The judiciary on the other hand has impacted the media both positively and negatively. For instance, it has been a bulwark against efforts to undermine the free media in Bangladesh, but did not strike down the restrictive laws and actions of the government which limits the freedom of the press.

The concept of “closing or shrinking space” for the media is not an old one, rather it is something that journalists and media practitioners have been facing for a very long time. The Covid-19 pandemic has made the situation even worse—not only in authoritarian countries, but dozens of democracies around the world have also been imposing different formal and informal



ILLUSTRATION:  
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controls over the media. And, it has happened sometimes in the name of safeguarding the public interest.

Governments in both authoritarian and in a good number of democratic countries are pushing back against democratic progress and limiting press freedom. Almost in all cases where media freedom has been curtailed, the other three pillars have failed to serve their mandate. Governments are legitimising their actions by creating legal and logistical barricades to democratic institutions, including the media. As a result, the manoeuvring space for the media has been reduced to a worrying level.

#### The ‘new normal’ is a global trend

We have seen this “new normal” in the US during the Trump era. It is now frequent in several South Asian democracies

including the biggest democracy in the world, as well as in some EU member states. A good number of countries have witnessed significant progress related to the economy, health and education. Governments, their development partners and the international community have celebrated these successes with a great deal of optimism. The world’s transition toward the Sustainable Development Goals in 2015 is a reflection of this optimism and it has received unconditional support from the people, institutions, civil society and last but not least, from the media.

Sadly, the governments in question have failed miserably in safeguarding and protecting the freedom of the press and media. Freedom of the press and the media, according to various global rankings, was at its lowest in 2021. And

this happened at a time when all pillars of democracy, the government, media and the democratic institutions had a wonderful opportunity to fight the Covid-19 pandemic together. Nothing can better explain the paradox than a 2021 analysis by the Reporters Without Borders (RSF). According to RSF, free flow of information which is the vaccine against disinformation, was blocked in more than 130 countries in 2021.

#### Fighting disinformation

Technology and its easy access have empowered the people by making information easily available. Netizens can now publish anything they wish every single minute. This is indeed somewhat of a revolution. But this revolution has its very own and unique flaw—the spread of disinformation. From manipulating national elections to combatting the pandemic, over the past few years, the spreading of disinformation has influenced our lives and mindset.

Had the media been allowed to fight disinformation, the world could be a better place and we would not be talking about the shrinking media space that is ultimately affecting the democracies around the world. In the early stage of the pandemic, we saw how media censorship in China prevented the people and the world from getting real information about the outbreak. The world is now paying the price—fighting the pandemic and the spread of disinformation. We also saw how disinformation influenced the US election in 2016 and its subsequent impact all over the world in the following years.

#### The world is a dangerous place for journalists

The media’s overarching role to search beneath the surface and find the truth and disseminate it among the people is under threat. Traditionally, such threats were common in authoritarian and dictatorial countries.

CONTINUED ON PAGE 14

**Freedom of the press and the media, according to various global rankings, was at its lowest in 2021. And this happened at a time when all pillars of democracy had a wonderful opportunity to fight the Covid-19 pandemic together.**

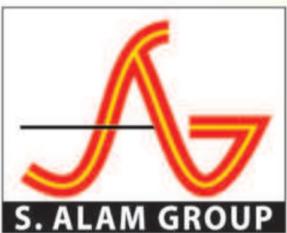


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## How is shrinking media space affecting our democracy?



to digital safety have led to journalists self-censoring. Two more contributing factors to the shrinking of media freedom are government patronage of preferred media establishments and corporate control over the media.

This has led to a division among journalists, with some favouring the government, while very few practice impartial and unbiased journalism. In many cases, the trend of favouritism becomes the mainstream and the latter struggles to survive in the face of state-engineered formal and informal oppression.

While the role of the news media varies from one democracy to another, a free press contributes to maintaining the balance of power and ensuring good governance. Democracies around the world have constitutionally guaranteed the freedom of the press. For instance, in the US, freedom of the press is protected by the First Amendment to the US Constitution. In Sweden, the Freedom of the Press Act of 1766 forms a part of the Swedish Constitution.

Article 39 of the Constitution of Bangladesh guarantees freedom of the press. The law can impose any reasonable restrictions in the interest of the State's security, friendly relations with foreign states, public order, decency or morality, or in relation to contempt of court, defamation or incitement to an offence. Sadly, the government is only interested in restricting freedom of press by misinterpreting the constitutional provisions and by adopting draconian laws and policies.

In Bangladesh, such laws and policies include the Censorship of Films Act-1963, Printing Presses and Publication (Registration and Declaration) Act-1973, Community Radio Installation, Transmission and Operation Guideline-2008, Bangladesh Information Security Policy Guideline 2013,

CONTINUED ON PAGE 15

### Adoption of draconian laws and internet shutdowns by governments have become more frequent than in the past.

CONTINUED FROM PAGE 12

But the threat is now also emanating from unanticipated sources—elected governments in several democracies now consider media as an opponent.

There is ample evidence to suggest that instead of being a supporter of press freedom, governments in democracies have adopted direct and indirect controlling measures forcing the media to give them favourable treatment. While Freedomhouse has attributed this to the global decline of democracy, it is also contributing to the declining trust in

democratic institutions leading to their decline.

The Covid-19 pandemic could be a golden opportunity for governments around the world to ensure easy and uninterrupted access to information. But the opposite is happening. Exposing vaccine injustice and corruption by the media have not always been welcomed by the government and in many cases, journalists became victims of state-sponsored repressions. Not only that, governments' control over the media and censorship have made the world a

▲ Instead of ensuring public security to express their opinions, the Digital Security Act 2018 acts as a threat to people's rights.

PHOTO: REUTERS

more dangerous place for journalists. Journalists paid a very high price in bringing out the truth in 2021 when, according to UNESCO, 55 journalists were killed. Two-thirds of the victims had died in countries where there were no armed conflicts.

### Legal barriers, state patronage and corporate control

Adoption of draconian laws and internet shutdowns by governments have become more frequent than in the past. Criticism of the media by political figures and powerful quarters and growing threats

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# How is shrinking media space affecting our democracy?

CONTINUED FROM PAGE 14

Information and Communication Technology (Amendment) Act 2013, National Broadcasting Policy 2014, draft Broadcast Act 2018 and the infamous Digital Security Act 2018 that directly or indirectly restricts the news media. However, no law ensures freedom of the press and the safety and security of the journalists.

### Favouritism is killing journalism

Repressive laws and policies are not the only problems that are limiting press freedom. Impartial and unbiased journalism is getting rarer every day in other ways. So, even if press freedom is guaranteed by the constitution or laws, it will never be free unless journalists practice impartial, unbiased and fact-based journalism.

Except for a few, a good number of mainstream media establishments in Bangladesh took little time in exposing the identity of a young girl whose body was recovered from a flat in Gulshan in late April 2021. The media exposed everything it knew about the girl, while it initially decided to remain silent over the most critical aspect: "who was involved." A media conglomerate went even further by making a concerted effort to malign the character of the victim. The integrity of the press came into question as it not only failed to uphold the spirit of a free press but also exposed a harsh reality of favouritism. There are plenty of similar examples in today's democracies in the world.

### The impact

The key role that an unbiased and impartial media industry in any given democracy plays, among others, is keeping the people informed and aware about government decisions that affect their lives. It also holds the government and democratic institutions accountable.

For instance, by holding the election authority (for Bangladesh it is the



Election Commission) accountable for free and fair election or holding the human rights authority (National Human Rights Commission in Bangladesh) accountable for protecting the rights of every citizen in the country.

The absence of media freedom restricts peoples' participation in the governance mechanism that ultimately results in unimpeded abuse of power by the elected but authoritarian regime.

Shrinking global media freedom is interlinked with the decline of democracy. When democracy is on the decline, the government in power usually attempts to limit the civil and political rights of its citizens and restricts media freedom. The democratic institutions that are meant to protect these rights

▲ PHOTO:  
MICHAEL DZIEDZIC

**The absence of media freedom restricts peoples' participation in the governance mechanism.**

either stay on the sideline or echo the message of the authoritarian regime.

Attacks on media freedom are often connected with the abuse of power by the authoritarian regime that attempts to eliminate apparent fears of losing control over state affairs. Shrinking media freedom thus gradually undermines rule of law, flouts transparency and accountability, promotes favouritism by eliminating competition and creates unabated scopes of political meddling by the powerful.

### The route to freedom

Journalists, media entrepreneurs and civil society groups must speak out for good governance. Each group has its share of responsibilities—journalists must uphold media ethics, entrepreneurs

should run their media business with a greater level of professionalism and without interference to benefit themselves, groups or individuals and the civil society should monitor government policies and actions, propose alternatives that are beneficial to the people and hold the government accountable. When there is a need, all three stakeholders should collectively demand legal reforms and the adoption of safeguarding laws and policies. Individuals and organisations that believe in media freedom and want a functional democracy should expose illusory and surreptitious activities of the authoritarian government. Such actions will support, encourage and create opportunities for the media to rebound from authoritarian repression.



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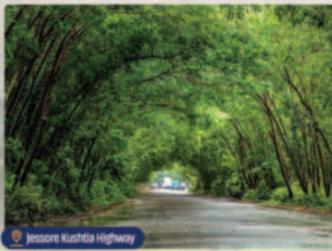
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# Metrophilia: How to Love Dhaka



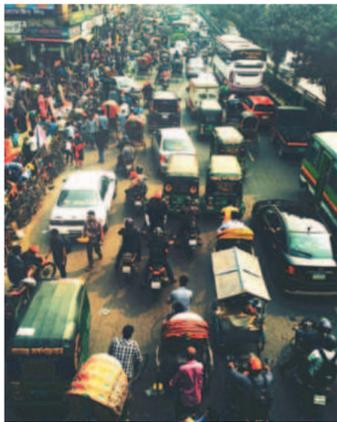
**Kazi Khaleed Ashraf** is an architect and urbanist, and author of "Designing Dhaka: A Manifesto for a Better City." He directs the Bengal Institute for Architecture, Landscapes and Settlements.

**KAZI KHALEED ASHRAF**

If you want to fall in love with the city—walk. This simple aphorism opens up a full discourse on how we can make our cities liveable and civic, and how we might live together as a collective. One needs to love a city to plan it—this perhaps could be a second aphorism. A better philosophy for urban development—what *The Daily Star* asked me to write on—should be based on an ambulatory life, in living and experiencing the city by walking. In walking, we are with others and we participate in what can be described as the public realm.

The city has become unbelievably complex and impenetrable, but it is also a beautiful thing, as the former mayor of the model Brazilian city Curitiba always reminds me. As the "most beautiful collective dream," Lerner implores, the city is not a problem, but the solution to collective existence.

The French writer Charles Baudelaire



The city has become unbelievably complex and impenetrable, but it is also a beautiful thing. PHOTO: NILOY BISWAS

celebrated the ritual of walking in the city in the form of the "flâneur." A difficult word to translate from French, as it might mean a loafer as we say in Dhaka, but in Baudelaire's sense a flâneur is "a connoisseur of the street," an alert investigator who in wandering the streets takes in the sights, sounds and spirit of the place. Inspired by city life, Baudelaire's flâneur can become a productive person. The architect Louis Kahn imagined the street as a place of infinite wonderment where a child while walking one day decides what she wants to do with her life.

In the 1960s, the Situationists, the avant-garde group based in Paris, proposed the practice of *dérive* that involved journeying the terrain of a city to randomly discover situations in which to enact unprecedented work of political art. Psychogeography, the practice of walking and mapping the city, developed from there. In a moving essay called the "Dictionary of Streets," published in his book *Beginning with My Streets*, the Polish writer and Nobel winner Czeslaw Milosz intersects a psychological geography with the lay of the city streets in his hometown Wilno (Vilnius) so that the "aura of the place" may be recorded.

Writing in his book *The New York Nobody Knows*, sociology professor William Helmreich mentions walking almost every street in New York City which would be about 6,000 miles. "I love to read about the city, to live the city, to walk the city," Helmreich confesses in a *New Yorker* article. "I did it in the morning, I did it in the evening, I did it on the weekends. I did it in the rain, in the snow, in the summer. It came to about thirty-five, forty miles a week, a hundred twenty a month, fifteen hundred a year." I know the architect Salauddin Ahmed who takes off very early in the morning to walk the streets of Dhaka and document its life-world.

A good city is above all a walkable city—this is an axiomatic truth propagated by ardent lovers of the city,



▲ The street is a public landscape.

IMAGE: KAZI FARZANA ZEBA, BENGAL INSTITUTE

▲ The architect Louis Kahn imagined the street as a place of infinite wonderment where a child while walking one day decides what she wants to do with her life.

from Baudelaire to biologist-planner Patrick Geddes, and urban activist Jane Jacobs to sociologist Henre Lefebvre. Our most intimate engagement with the city is in walking. I describe this phenomenon as "metrophilia." As a notion this is not found in the training of planners and architects in the country, and certainly not enshrined in the thick policy books produced for planning cities.

A walking environment should be the number one priority in any transport or urban planning. In our cultural schema, we prioritise the movement of motorised vehicles, and place the pedestrian at the lowest level of all policymaking and infrastructure planning. We overlook the fact that of the people on the move in the city, 40 percent of them walk. Where once the pedestrian ruled, and the city was a place for walking and meandering, and enjoying its sidewalks, riverbanks and public spaces, now the automobile

dictates the term of organising the city. We make roads for cars, and direct all major investments—elevated roads, flyovers, ever wider roads, and U-loops—to the promise of an uninterrupted vehicular movement, while we corner the pedestrian to the ever-shrinking edge of the road.

And that is why the footpaths of Dhaka remain the saddest configuration ever suggested for human adaptation. Primarily constructed as cover for drains, most footpaths are ironically unwalkable: they are broken into segments, they are obscenely high (sometimes requiring steps to get up!), and when they do exist are often taken over by electric transformers, bus ticket vendors and police boxes. There, the walkers topple over one another, and hop-scotch-and-jump on a ragtag space not more than 4 feet wide.

CONTINUED ON PAGE 18

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Once Dhaka was a city of “mosques and bazaars,” now it is a city of walls and boundaries. PHOTO: SHAFIQUK ISLAM

## Metrophilia: How to Love Dhaka

CONTINUED FROM PAGE 17

No wonder people walk on vehicular roads even at the risk of being run over. With the book “Designing Dhaka,” published in 2012, we may have been the first to raise concern about the poor and shabby sidewalks of Dhaka. We even joked: a footpath is exactly that—a foot wide path!

Despite heavy investments on the road, we have not been able to give a civic form and norm to it. Dhaka still has a rudimentary road and transportation system. Clogged, cluttered and chaotic, the roads of Dhaka are like scenes from a disaster movie. If after thousands of years of human civilisation, we crawl on our roads in our vehicles at 7 kms per hour—the average speed of a motorised vehicle on the roads of Dhaka—and some of us who are walking meet untimely deaths by being run over, there is something wrong with the image of development.

If we wish for this megacity of 20 million to be a shining capital of a developed nation, marching forward with its flag of ever higher GDP, we should start from city roads. Economic advancement should match the quality

of urban and physical spaces in cities.

I have emphasised elsewhere that the road in the city is really a *public landscape*, a space shared by both motor vehicles and humans, one is a mechanised contraption moving with a speed, and the other a vulnerable living breathing being. The road is not merely a conduit for movement of motorised vehicles; it includes passage, movement and crossing for pedestrians. In

Dhaka, we forget that the pedestrian is a vulnerable human being, whose five feet three inches stature provides the fundamental scale and reference for all spaces.

The real problem is Dhaka city—as is—resists walking, and hence our ambivalence about the city itself. The middle, upper middle and upper classes (MUMU) in Dhaka do not walk! Finding walking and thus becoming the public a discomfort, they are happily ensconced in their houses/apartments. Removed from the public domain, they move in their car capsules to go from one space capsule (apartment) to another (apartment or work). With the MUMU

class calling the shots on the lay of the city (they influence most policy decisions one way or another), and holding a disdain for the “public,” we will not expect any improvement of the public realm and public spaces any time soon.

One major public oriented enterprise that is late in coming but certainly crucial in improving the liveability of the city is the Mass Rapid Transit (MRT). We all look forward to that. With all the construction going on around MRT, we have not yet seen much thought on walkability as it is critically linked to the success of any rapid transit. All major cities with successful MRTs—Tokyo, Moscow, Manhattan, Hong Kong—are supremely walkable. What is needed along with the transit infrastructure plan is a “walkability plan” for Dhaka—the transit oriented metropolitan scale must match up with the walkable local scale.

In times of the Covid, the importance of open, public spaces and recognition of the local have become a dire public health necessity. Nearly all conscientious cities of the world focused their attention on the significance of public spaces, and the importance of walkable city hubs. Many cities in the US have adopted what is known as “open, slow or shared” streets in which the presence of the automobile has been curtailed or controlled to provide open-air mini public spaces. A new call for action for European cities is the “Fifteen Minutes City,” being popularised by the mayor of Paris Anne Hidalgo, in which most needs of the people will be catered to in a fifteen-minute walkable neighbourhood. In advancing the idea of the hyper-local, and allowing citizens to use the streets in their own way, Stockholm is testing the idea of a “one minute city.”

Dhaka is yet to present convincing initiatives for such public spaces. Urban or settlement design and landscape design—two critical areas for making our environments better—are sadly missing in the training of our environmental professionals, and starkly absent in the official discourse on urban planning. In the meantime, designers of apartment building and commercial structures, with quasi-artistic affects and gestures, are conducting urban planning with no grounding in the theory of cities or the methods of urban design.

I have also argued that in improving the public and civic life of a city, it is more important to think in terms of “urbanism,” that is, the dynamic and positive turns of a city with its multi-scalar realities, and not urbanisation which has come to mean only the dire and uncontrollable side. Urbanism can be approached only by urban design. In his new book, *The Largest Art: A Measured Manifesto for a Plural Urbanism*, Brent Ryan, a professor at MIT, describes urban design as the “largest art” in human culture that addresses the plurality and

multiple scalarity of our cities. Such approaches require a distinctive understanding and knowledge of cities, something that cannot be equated by the limiting methods of architectural design or the dry policy orientation of planning.

Despite being a city of disparities and chaos, and choked by urbanisation, Dhaka also functions. The city works because the formal and informal, and the structured and spontaneous coexist in a kind of quiet truce. That truce is maintained literally at the walls of plots and properties of Dhaka!

The public realm of Dhaka is a paradox in which the wall as a structural, spatial and signifying element remains decisive and divisive in basic social transactions. Once Dhaka was a city of “mosques and bazaars,” now it is a city of walls and boundaries. In 2016, Bengal Institute associates investigated a 410-acre planned residential area in Dhaka, and calculated that if all walls around the plots are lined up, it would be more than 300 miles long. From Dhaka, it would reach Chittagong. Bengal Institute also studied what would materialise if walls along institutional and commercial plots were dematerialised or reduced—it would bring about an amazing new quality to the public realm, and allow for a more inclusive experience of the collective.

The walls of Dhaka city constitute a “meta-site” against which the “unregistered” collectivity is practiced. A short walk through any of the streets of the city reveals the resiliency of its citizens—in how one meets ends and perhaps brings about meaningful and joyous elements.



In our cultural schema, we prioritise the movement of motorised vehicles, and place the pedestrian at the lowest level of all policymaking and infrastructure planning.

PHOTO: AHNAF TAHSEIN RAFI

Despite heavy investments on the road, we have not been able to give a civic form and norm to it. Dhaka still has a rudimentary road and transportation system. Clogged, cluttered and chaotic, the roads of Dhaka are like scenes from a disaster movie.

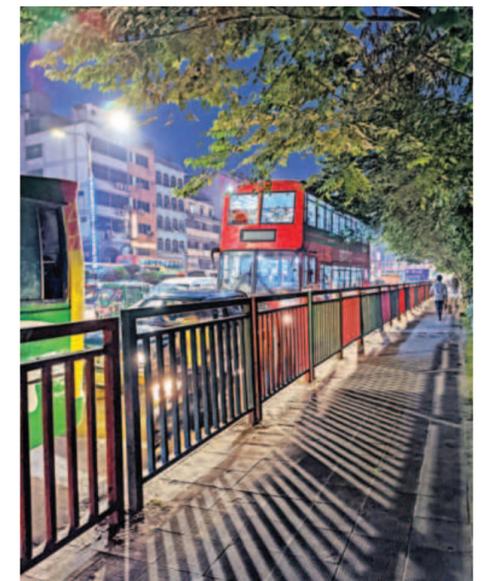


PHOTO: ARIF HOSSAIN

A good city is above all a walkable city.

The walls provide a spatial reference and opportunity against which actual situationist and tactical operations are conducted. Such operations may be subversive to city ordinances, but for many tea-stands, shoe repair spots and nursery-wallas—I once saw a young woman with a sewing machine carrying on the trade of a tailor at a sidewalk intersection—are ways of inhabiting and negotiating life in the city at the smallest and invisible scale. These operations may be described as micro-urbanism.

While such tactics may mark a contestation between legal and illegal operations in the conventional terms, one also discovers conditions of ingenuity, craft (craftiness!), and skill that are conducted spatially as acts of design. Somewhere in the middle, between the invisible micro-urbanists and the loud planners and designers, there may be a fruitful transaction in making the spaces of the city more civic and accessible.

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# The costs and risks associated with rapid, unplanned urbanisation



Dr Nawshad Ahmed, an ex-UN official, is an economist and urban planner. He is the author of the book *The Children of Bangladesh*.

NAWSHAD AHMED

A better understanding about the increasing economic importance of urban centres in national development is needed to shift the policy rhetoric towards increased urban investment. The role of urbanisation is viewed more positively in the developmental discourse globally today than ever before, as it drives growth and helps achieve higher employment and lower poverty level. However, unplanned urbanisation poses greater risks on human health and welfare and can raise costs of production which may erode Bangladesh's comparative advantage, effecting the future industrialisation process. The urban population constituted only 7 percent of the country's total population in 1971, but is now 38 percent. If we had predicted that urbanisation would put such huge pressure on our limited infrastructure even in the 1990s when the urbanisation rate was 19 percent—half of what it is now—and developed our cities and towns in a planned manner, we would not have had to face the choking traffic congestion, air and noise pollution, drainage and garbage problem, shortage of public schools and health facilities, parks and playgrounds that we do today.

The total urban population of Bangladesh is likely to reach 80-90 percent of the total population of the country in 2071, 50 years from now. How are we preparing to tackle the huge

urbanisation challenges that are waiting for us? As a nation which achieved its independence through a bloody war, which succeeded in increasing its nominal GDP 46 times in the past 50 years, which brought down its poverty rate from 80 percent to 20 percent, etc, should we not dream of a country that can manage its urban affairs like a developed country in 2071?

Bangladesh experienced an unprecedented urban growth during the last 50 years which is projected to continue over the next 50 years as well. Urbanisation has been key to our rapid economic growth. However, to sustain this progress, the urban areas will have to be managed extremely well. Also, a reorientation of the development paradigm will have to be brought about, taking physical space as a principal determinant of our economic development in future. The urban centres will have to be ready with necessary infrastructure, housing facilities, utility services, educational and health facilities, etc to welcome people from rural areas and smaller urban centres. The traditional rural development focused investment in infrastructure which consumes a lion's share of our budgetary resources will have to be replaced with massive and fast transportation networks to connect all the cities and towns with one another. The agriculture sector's contribution to GDP has already fallen to 12.65 percent, while that of industry has gone up to 28.79 percent and services as high as 54.63 percent in 2020. This rapid transformation of our economy should dictate future investment priorities. Therefore, the government needs to rethink where public sector investment in the next 50 years will make the most sense.

Bangladesh is expected to reach a level of urbanisation in the next 50 years that has already been achieved by Latin American countries. Latin America is the world's most urbanised region today. The urban population constituted 81.12 percent of total population in Latin American and Caribbean (LAC) countries in 2021. Of these countries, Argentina has 92 percent, Brazil has 89 percent and Chile has 88 percent urban population. Having an average per capita GDP of USD 7,245, the LAC countries are struggling to manage their high levels of urbanisation. About 20.75 percent of urban population



▲ Cities that are seen as 'engines of growth' should now be seen as 'engines of inclusive growth'.

PHOTO: SHAFIN ASHRAF

in 2018 lived in slums in the LAC countries. The poverty rate is 23.6 percent in LAC countries as a whole as per 2019 data. Industry contributed 23.81 percent, the service sector 60.2 percent and agriculture 5.63 percent of GDP in LAC countries in 2020. Life expectancy was about 75 years in LAC countries in 2019. The pollution level is also high in many LAC countries and on average, 26.5 percent of the total urban population are exposed to high air pollution exceeding WHO recommended levels. Moreover, there is a high level of imbalance between the main cities and other urban areas. For example, in Brazil, the smaller urban areas are highly dependent on the metropolitan area of Brasilia for services and jobs. Rapid urbanisation has created shortage of infrastructure and generated

socio-spatial inequalities. Brazil has both a national policy for regional development and a national policy for urban development, to deal with the issues of spatial inequalities, uneven development pattern, weak competitiveness of backward areas and physical stagnation.

Although there are variations among the LAC countries, it is necessary to learn from the experience of the region as a whole where many social indicators are lagging behind and the percentage of slum population and poverty rates are very high. Therefore, it is essential to note that high urbanisation rate does not necessarily land a country on a high social and per capita GDP level. We need to learn from the experience of LAC countries and prepare ourselves to manage our urbanisation well—otherwise it will hinder our progress of becoming a developed country by 2041. No country can think of reaching a developed country status without high level of urbanisation which is environmentally sound and structurally efficient.

The LAC countries do not manage their urban affairs like developed countries since they cannot take fully into account the needs of the poor people. A large segment of the population in cities live in the peripheries without municipal water, sanitation and waste collection services, health centres and educational institutions. However, some countries in the region have substantially invested in housing for the poor and introduced conditional cash transfer programmes to deal with urban poverty.

The urban areas in Bangladesh should create a better environment for economic growth which should be inclusive and sustainable. The challenges of inclusion of low-income households in urban planning and development needs to be overcome through appropriate mechanisms. As per the last census of slum population in 2014, the total slum population in urban areas of the country was 2.2 million or 6.33 percent of urban population. They lack safe water and sanitation, have limited health facilities,

CONTINUED ON PAGE 24



The government should think about developing a national policy for urban and regional development to ensure balanced development.

PHOTO: MOHAMMAD SAMIR



Bangladesh experienced an unprecedented urban growth during the last 50 years which is projected to continue over the next 50 years as well. PHOTO: STAR



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# The future of renewable energy in Bangladesh

IJAZ HOSSAIN and ISHTIAQ A CHISTI

Ijaz Hossain is professor (Retired), Chemical Engineering Department, BUET. Ishtiaq A Chisti is P.E., Energy Consultant.

Renewable energy (RE) comprises of energy from the sun (directly), usually called solar, biomass, wind, tidal, geothermal and hydro. The endowment of these resources will determine how much of each form of renewable energy source can be exploited in a country. For example, Bangladesh does not have geothermal potential and its hydro potential, especially that based on elevation, is small. Tidal is a new form of energy source that is yet to achieve commercialisation. It thus leaves solar, wind and biomass as the only current options. With regards to biomass, the principal problem is the high demand of agricultural and animal wastes

for cooking in rural areas. Moreover, extracting too much organic matter in an unsustainable manner can lead to soil degradation. However, through the biogasification route, there exists significant potential, but that would require careful planning and management of the bioresources.

In the case of Bangladesh, the principal barriers with biomass are; the price is high and collecting large quantities is difficult, hence expensive. Wind has always been a problematic resource to evaluate in the context of Bangladesh. A group of experts believe that the wind potential in Bangladesh, especially onshore, is limited. The offshore potential is unknown, even though one does hear of unsubstantiated

Wind has always been a problematic resource to evaluate in the context of Bangladesh.

PHOTO: MASTER WEN

claims of huge potential. In financial terms, it is difficult to comment on this in the absence of comprehensive environmental and technical investment grade studies on offshore wind potential.

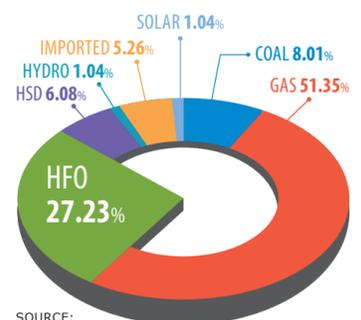
Solar energy is the single most dependable RE resource that can be resourced on a large scale. This expectation is turning out to be true with local and foreign investments occurring in grid-tied utility scale solar parks and industrial rooftop projects. According to the Chairman of SREDA, more than 1,000 MW of utility scale solar parks and 500 MW of commercial/industrial rooftop solar PV projects under the net metering scheme are on the horizon.

According to the Bangladesh Power Development Board (BPDB), as of January 2022, Bangladesh had 22,066 MW of grid-connected installed capacity, the fuel wise breakdown of which is shown in Figure 1. RE consists of only 2.08 percent of the total installed capacity connected to the grid; half of that, i.e., 1.04 percent is hydropower, which has remained static in generation since 1967. The complete picture of RE deployment can be seen from Figure 2, which shows both on-grid and off-grid RE applications. A large portion of the claimed 543 MW solar power is off-grid solar, grid-tied solar parks only contributes 196 MW. It is worth pointing out that, as a result of the extension of rural electrification through the expansion of the grid, a large portion of the Solar PV Home Systems that brought so much fame to Bangladesh is

of even three-cropped land, the financial benefits will be more than five times. The lost agricultural output of the one percent land can be easily made up by preventing spoilage that occurs due to the lack of cold storages and other processing facilities.

**Optimal dual usage of land and Floating Solar Farms ('floatovoltaics')**

Since land is very expensive in Bangladesh, dual use of land can make many solar projects viable. There are over 2.83 million hectares of low-lying land in Bangladesh (roughly 20 percent of the total area of the country). Using such low-lying land combined with fisheries is one such innovative solution. A 50 MW solar-fisheries project has been approved and

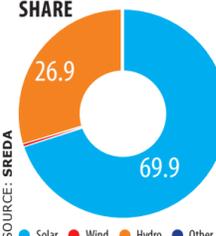


SOURCE: BPDB

Figure 1: The Breakdown of Installed Capacity of the Grid According to Fuels.

| Technology             | Off-grid (MW) | On-grid (MW)  | Total (MW)    |
|------------------------|---------------|---------------|---------------|
| Solar                  | 347.43        | 196.01        | 543.44        |
| Wind                   | 2             | 0.9           | 2.9           |
| Hydro                  | 0             | 230           | 230           |
| Biogas to Electricity  | 0.69          | 0             | 0.69          |
| Biomass to Electricity | 0.4           | 0             | 0.4           |
| <b>Total</b>           | <b>350.52</b> | <b>426.91</b> | <b>777.43</b> |

## RENEWABLE ENERGY SHARE



SOURCE: SREDA

Figure 2: Renewable Energy Deployment in Bangladesh.

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**Solar energy is the single most dependable RE resource that can be resourced on a large scale. This expectation is turning out to be true with local and foreign investments occurring in grid-tied utility scale solar parks and industrial rooftop projects.**

lying idle. As expected, RE in Bangladesh is dominated by solar with other sources being very small in comparison.

It is clear that Bangladesh is struggling to increase the share of RE in its energy mix. The future of RE in Bangladesh also does not look very bright, unless the government takes steps to explore new and innovative ways of harnessing RE.

### Agricultural land and solar projects

The single biggest barrier to the large-scale deployment of solar PV electricity is the acute shortage of land. The problem is more connected with the policy—total ban on use of agricultural land for solar projects—than land availability. In Bangladesh, land is very fragmented, and it is very difficult to find contiguous land to construct even a 50 MW solar park without encroaching onto agricultural land. Thus, instead of a total ban, a policy could be formulated that permits a certain amount of agricultural land; say 25 percent of the land of a single solar park, to a maximum of 200 acres per project.

The use of only one percent of the total agricultural land of Bangladesh can facilitate the construction of approximately 50,000 MW of solar power plants. Using the average capacity factor of 4.5 hours per day for Bangladesh, the electricity output from the one percent agricultural land is approximately 82,000 GWh, which is more than the total consumption in the year 2020. If the cost of fuel saved is compared with the output

project implementation is underway.

“Floatovoltaics” are photovoltaic (PV) solar power systems designed for floating on reservoirs, lakes, rivers, and other water bodies. Floating solar farms can generate huge amounts of electricity without using valuable land. Bangladesh, being a riverine country, is ideal for floatovoltaics deployment. A comprehensive study and pilot projects are required to harness this potential. Numerous lakes and reservoirs are under the jurisdiction of WASA can be developed as private-public joint venture projects.

There are many other innovative solar technologies being researched and commercially developed. One very promising technology for Bangladesh is “Agrivoltaics”, where crops can be grown beneath the solar panels. A standard conventional solar panel is largely opaque to sunlight. Therefore, underneath the PV panels most crops will not grow. Panels require only a small portion of the solar bandwidth; therefore, technologies are being developed that can filter this for electricity production and pass through the infrared and ultraviolet rays needed by plants, i.e., a translucent/transparent solar panel. If this technology achieves full commercial application, the land constraint that Bangladesh is facing will be removed.

### Electricity transmission network

Despite the fact that Bangladesh is a small country in terms of area; electricity grid coverage is very poor. Inexpensive land is invariably located far from the existing electricity infrastructure. The Bangladesh government needs to undertake a massive grid modernisation initiative. The carrying capacity of the national network of transmission lines needs to be made smart and expanded throughout the country. Being geographically small, no matter where the solar plant is located the grid should be able to deliver power anywhere in the country with minimal losses. With a smart, integrated transmission network connected regionally, the intermittent nature of renewable energy can be made more reliable and robust.

CONTINUED ON PAGE 25



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**দেশ আধুনিক হচ্ছে,  
মানুষ আধুনিক হচ্ছে, তবে কৃষক কেন নয়?**

রোদ-মেঘ-ঝড় মাথায় নিয়ে আমাদের প্রতিদিন-প্রতিবেলার খাবার নিশ্চিত করেন কৃষক। আর তাদের জীবনকে আরও সহজ ও আধুনিক করতে গত তিন দশকের বেশি সময় ধরে পাশে আছে মেটাল। দেশের অসংখ্য কৃষকের হাতে মেটাল পৌঁছে দিয়েছে বিশ্বসেরা প্রযুক্তির কৃষিযন্ত্র। মেটাল কৃষি যন্ত্রপাতি ছাড়াও, বীজ উৎপাদন ও উন্নয়নে কাজ করে যাচ্ছে সমানভাবে। কৃষি, কৃষক ও সমৃদ্ধির পথে মেটাল সবসময় থাকবে সহযাত্রী হয়ে।



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## The costs and risks associated with rapid, unplanned urbanisation

CONTINUED FROM PAGE 20

poor educational opportunities and mostly work in the informal sector. Therefore, there is a case for building affordable housing schemes for the low-income households which should include necessary utility facilities. In some European countries, laws make it mandatory for the city authorities to build a certain portion of housing units for the low-income population. In India, the National Urban Housing and Habitat Policy, 2007, requires building of affordable houses for the vulnerable and economically weaker sections of society. For ensuring higher productivity of the workers, better health and improved living conditions of the urban poor must be ensured.

**In Bangladesh and elsewhere, higher GDP growth rates and increased urbanisation have been found to bring down poverty rates but increase inequality.**

Our urban planning philosophy has so far been tied to the 75-year-old Town and Country Planning Act, 1947 of the United Kingdom which has a focus on land-use zoning within the city limits and is not giving much attention to the unfolding regional and national development scenario and not building a physical-economic development nexus. Many countries have moved away from this type of planning practice, taking a more flexible and strategic look at the future and accommodating rapid changes as per the requirements of the economy.

In future, since an increasingly larger percentage of the country's population will be residing in the urban areas, all facilities required by the people including green spaces and water bodies must be retained by the government. Decentralised urbanisation should be given the highest priority so that a handful of cities does not dictate the affairs of the entire country. Dhaka city, for example, became too large and so the surrounding urban centres like Gazipur, Narayanganj, Joydevpur, Munshiganj, Manikganj and Narshangdi should be planned well and developed properly to take the burden off of Dhaka.

We know that the market force is an important indicator for determining public investment in the physical space. But it



has to be regulated by joint decisions of economists and physical planners so that the private sector is not only swayed by the short-term incentives of the current urban form but keeps in view the future locational advantages which should be deliberately created by the government to ensure cheaper alternatives to remain globally competitive. Unlocking future physical potentials rest mainly with the locational decisions made by the government in discussion with local governments, service providers for electricity, roads, water, etc.

The city planning authorities, instead of taking decisions in isolation, should forge a link with the economic planning process to more accurately project demands for urban services, and arrange planned investment agreed in the five-year and perspective plans. For this, necessary institutional and human capacity should be enhanced within the government.

▲ The total urban population of Bangladesh is likely to reach 80-90 percent of the total population of the country in 2071.

PHOTO: STAR

The traditional mind-set of investing a huge amount of resources on rural roads should be revisited and funds should be freed up for building inter-city metro rail and bus rapid transport systems where it makes more sense to invest, keeping in view the future concentration of population in the country. In a planned city with all amenities and having efficient transport system, private investors will be attracted to establish industries and businesses, and create more employment opportunities. The role of urban local government bodies and planning authorities is to make a city liveable and functional. Nationally, a study on future growth potentials of all cities and major towns should be conducted, based on which city-to-city transport plans should be drawn up.

Bangladesh is on track to graduate from the UN's list of Least Developed Countries (LDC) in 2026 and become a middle-income country. The urban areas

offer the opportunities for faster GDP growth and help transform the economy from agricultural to non-agricultural sectors. In Bangladesh today, about 75 percent of GDP is produced in urban areas which is expected to go up in the coming years. However, we should be conscious about the distributional consequences of rapid transformation of the economy.

The process of urbanisation has negative consequences, which are expansion of the informal economy, increase in the number of slum dwellers, exclusion of the poor from decision-making process, use of child labour, increased rate of school drop-out, etc. In Bangladesh and elsewhere, higher GDP growth rates and increased urbanisation have been found to bring down poverty rates but increase inequality. Urbanisation, as a natural phenomenon, is expected to continue and reach between 80 and 90 percent of Bangladesh's population in the next 50 years. The SDG 11, which is expressed as "Make cities inclusive, safe and resilient", calls for planned development of urban areas keeping in mind the needs of all people living there.

Cities that are seen as "engines of growth" should now be seen as "engines of inclusive growth". The urban planning, financing, governance, coordination and management functions should all be taken up consciously to achieve SDG 11 included in the Agenda for Sustainable Development. The urban local bodies must optimise tax revenue income by properly assessing the resources and mobilise them so that they can spend a good part of it for the disadvantaged population. Finally, the government should think about developing a national policy for urban and regional development to ensure balanced distribution of budgetary resources. We have to start rearticulating our vision of planning, administration and budget making for maximising the benefits of a highly urbanised Bangladesh in the next 50 years.

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## The future of renewable energy in Bangladesh

CONTINUED FROM PAGE 22

### Solar combined with Battery Energy Storage System (BESS)

Solar PV electricity is already the cheapest source of electricity in many places, but it is only available when the sun is shining. To make solar PV electricity available at other times and make it a source that can truly replace fossil fuels, one has to store the electricity for later use. At the present time, the most promising technology is battery. BESS is one of several technology options that can enhance power system flexibility, reliability, and enable high levels of renewable energy integration. Due to technological innovations and improved manufacturing capacity, lithium-ion chemistries have experienced a steep price decline of over 70 percent from 2010-2016, and prices are projected to decline further.



Numerous obstacles for RE companies in the private sector are hampering the widespread use of renewable energy. Some of the major challenges are enumerated below:

1. Lack of strategic direction: The RE sector in Bangladesh lacks a clear strategic direction in terms of setting targets from specific technologies. Shifting government priorities have seen some technologies (Solar Home Systems, Mini-grid) being hamstrung. Different competing energy sources and power systems are also shifting the government's focus from RE. Fuel Oil-based Quick Rental Power Plants from small independent power producers are still a major and costly portion of the power mix, and these need to be gradually phased out to make room for RE.

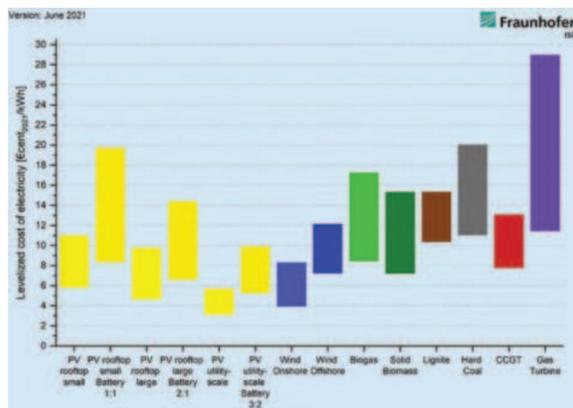
2. Failure of the early unsolicited utility-scale solar projects: The major points of contention were land availability and land acquisition, securing the Right of Way (ROW), and challenges surrounding grid interconnection.

3. Lack of proper studies, bankable data, regulatory checklist in the wind energy sector: The private sector is exposed to a lot of risk in terms of acquiring reliable and authenticated data. There is a dearth of data in terms of land availability, substation load capacity, site specific data, etc.

4. Investor/lender interest surrounding uncertainties: Foreign investors/lenders are deterred over project timelines, interagency navigation, contract lock-ins (e.g., a local partner and their foreign partner need to be a part of the project for at least 6 years), and lack of clarity over various regulations.

5. Utility distribution companies' upgradation: The distribution utilities in its current state are inadequate to support mass RE adoption to serve the local electricity market.

The underlying problems are two-fold, first, in the infrastructure readiness and planning level, and second, in terms of capacity and preparedness of many local level offices.



**Figure 3: Cost of electricity for different technologies and fuels.** Fraunhofer Institute for Solar Energy Systems ISE has presented the newest edition of their study on the levelized cost of electricity (LCOE) of renewable power plants as shown. Even though the information contained is applicable for

SOURCE: FRAUNHOFER INSTITUTE FOR SOLAR ENERGY SYSTEMS

Germany, where wind and solar are very cheap and coal is expensive because of a carbon tax, it nevertheless provides good indications of how renewables especially solar PV is gaining in cost advantage against conventional fuel-based electricity.

In Germany, the cost of electricity from Combined Cycle Gas Turbine (CCGT), the technology of choice in Bangladesh, is more than electricity from PV Utility Scale Battery. The average cost electricity from PV Utility Scale Battery in Bangladesh would be around Tk 15, which is nearly 100 percent more than in Germany, while electricity from LNG based CCGT would be approximately Tk 10.

At the present time, therefore, PV Utility Scale Battery is much more expensive than one of the cheaper electricity options for Bangladesh, but this 100 percent cost difference is expected to disappear by 2030, making solar electricity comparable in cost to any conventional electricity. Therefore, it is important to revise the country's Power System Master Plan (PSMP) and integrate solar options in a meaningful way by taking into consideration the

**Solar energy is the single most dependable RE resource that can be resourced on a large scale.**

PHOTO: COLLECTED

fast-changing reality of utility scale solar power plants with storage.

The country experiences peak power demand on average 3 hours a day, i.e., from 7 PM to 10 PM. A BESS project may be designed such that during daytime when the sun shines it charges a battery pack and discharges the stored power at that time. That, this is a financially viable solution, can be verified from Figure 3; the cost of electricity for PV Battery is much lower than Gas Turbine. Therefore, the peaking Gas Turbine power plants (assuming those to be fired by LNG) and the oil-based (HFO and diesel) power plants can immediately be retired in favour of PV Battery power plants.

### Administrative measures and regulatory reforms

Bangladesh has announced bold plans around renewable energy adoption in COP26. The Nationally Determined Contribution (NDC) talks about a target of 4,100 MW Renewable Energy by 2030. However, these plans would be hard to mobilise from a private sector perspective unless substantive changes to the grid and regulatory reforms are implemented.

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# Bangladesh caught in the energy transition dilemma



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**M TAMIM**

Human society uses 10 times more energy today than it did in the early 20th century. While wood, coal and animal power dominated the energy scenario before the Second World War, the transition to oil and gas (hydrocarbon) started in the 1940s through 1970s. The advantage of oil delivery/storage systems and diverse use helped in industrialisation, transport, residential heating, and electricity generation. The transition from coal to oil did not happen due to the shortage of coal. Oil was simply a better fuel in all respects compared to coal. The oil economy revolutionised productivity allowing efficient agriculture and housing. As a result, the human population increased asymptotically in the last five decades.

The massive usage of hydrocarbon has elevated the human lifestyle and civilisation to a different height but at a cost that was not understood at the beginning. The relentless burning of fossil fuels has produced so much carbon dioxide that the existence of human civilisation

▲ **The developed world is rapidly replacing electricity generation with renewable energy.**

PHOTO: STAR

is at stake today due to the greenhouse gas (GHG) effect (global warming) it has created. The transition towards renewable and sustainable energy is a human quest for a cleaner and healthier lifestyle.

Bangladesh is one of the most vulnerable countries in the world due to increasing greenhouse gas emissions resulting in climate change. It is also one of the most energy-starved countries with only 433 kWh per capita per year electricity use (EIA 2019 est.) where the world average is above 3,000 kWh. The principal measure or strategy taken in the Nationally Determined Contribution (NDC) 2015 by Bangladesh was increasing resilience through adaptation. At the same time, the country expressed its intention of unconditionally reducing its GHG emission by 5 percent from the business as usual scenario within 2030 in power, industry and transportation sectors. Subject to technology and know-how transfer, finance and investment from the international community, Bangladesh committed a total reduction of 15 percent GHG emission. According to the Paris Accord, Bangladesh is not obligated to reduce GHG emission

efficiency requires upfront investment and the private sector, as well as government utilities, are discouraged by a lack of low-cost financing.

A country like Bangladesh cannot afford to take any measure that would jeopardise its economic growth. Despite much ambitious planning and the possibility of renewable energy being thrown in front of the nation, there is no immediate escape from using fossil fuel. All efforts of promoting renewable energy or alternate clean energy must be taken in parallel to the current generation planning. All replacement of fossil fuel must be done in phases with proven capability. Solar power has the highest possibility in Bangladesh. In the last 10 years, a total of 47 projects with a capacity of 2,237 MWp was proposed and 10 of them were rejected. Despite 37 projects being approved with a power purchase agreement, only 7 projects with a combined capacity of 131 MWp came online. Perhaps another 600 MWp will come online this year. Scaling up to tens of thousands of megawatts is not an easy task. The government has always encouraged solar projects. Land scarcity (non-agriculture) is the principal barrier to such slow progress in solar projects. Perhaps new technology and innovation can expedite the renewable transition. The possibility of 20,000 MW wind power remains to be a study only. Not a single commercial proposal has been received for any of the nine spots identified in that particular study. A recent agreement for a 50 MW project is yet to begin construction.

What can the country do? To reduce CO2 emission, all renewable projects whether large or small will need government help. If needed, incentives must be introduced. Waste energy, solar rooftops in industry/commercial operations, solar street lights, and irrigation—every area where solar power can be used should be supported with policy, regulation and incentives. Households, schools, colleges, offices, mosques, etc. must be given clear benefits to using supplementary solar power during the daytime. Through the approval of the Feed-in Tariff (FiT) small scale solar projects (5-10 MWp) could be promoted. While the country awaits vast land reclamation projects and new technology, all these distributed smaller projects can be helpful. The EV act is yet to be formulated. Once EV policy is approved, fast EV charging stations need to be established all over the country. For renewable energy adaptation, a "smart grid" is a prerequisite along with trained manpower. Both require good planning and substantial investment.

While reduction of fossil fuel use is an obvious choice in mitigating GHG emissions, efficiency improvement and conservation are equally effective. By introducing efficient appliances, air conditioners, boilers, motors and other machinery, the country can reduce its electricity use by at least 20 percent. A one-degree adjustment in all air conditioners may save 200 MW electricity during summer peak load. A key aspect of achieving Net Zero emission is absorbing CO2 from the atmosphere. The CO2 absorption technology is advancing rapidly but trees do the same thing. Social forestry has been fairly successful in Bangladesh and that should be brought under a new campaign. At the same time, all efforts should be made in increasing the forest area and tree density of the existing forests.

Focusing solely on renewable energy to reduce GHG emissions in Bangladesh will be a wrong approach. In the current reality, replacing coal, gas and oil quickly will not be possible. The focus should be multipronged—most efficient use of fossil fuel, eliminating methane leakage from the vast gas network, promoting renewable energy at all scales, a massive campaign of energy efficiency improvement and conservation, increasing forest area, improving power network, nuclear power, etc. Both China and India are heavily dependent on coal. At the same time, they are implementing renewable electricity at the highest rates. Both the countries are endowed with vast natural resources including hydropower. Yet India has committed to achieving Net Zero emission by 2060 and China by 2070. As a resource-scarce country with a massive population, if Bangladesh can reach Net Zero by 2070/80, it will be a great accomplishment.



▲ ILLUSTRATION: **BIPOB CHAKROBORTY**

but yet in the updated NDC 2021, it has voluntarily committed to unconditionally reduce GHG emission by 7.5 percent by 2030 from the business as usual scenario.

The countries that signed the Paris Accord are obligated to reduce the GHG emission so that global warming is limited to below 2 degrees C above the pre-industrial level. This is expected to be achieved by the end of the century. The developed world is rapidly replacing electricity generation with renewable energy (solar, wind, geothermal, etc.) and petrol/diesel vehicles with electric vehicles (EV). Several countries have set targets in achieving Net Zero emission by 2040/2050.

Bangladesh is one of the worst victims of the climate change effect and the country's suffering has increased in recent years. There is large-scale support for climate-friendly policy implementation and GHG/pollution reduction measures among the general population. At the same time, it has one of the lowest per capita energy uses in the world. The country is aspiring to reach developed nation status by 2041. Following a low carbon path in rapidly ramping up electricity generation is a major challenge. Limited resources, absence of advanced technology, lack of reliable data, inadequate infrastructure and personnel capacity are a few of the roadblocks the country is struggling to overcome. Lack of coordination among various policies as well as different agencies/ministries is a hindrance towards good governance. A low carbon development path is expensive and accessing financing by the power and energy sector faces a strong challenge from other sectors. Improving

**All efforts of promoting renewable energy or alternate clean energy must be taken in parallel to the current generation planning. All replacement of fossil fuel must be done in phases with proven capability.**

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# Conflict between economic development and environment



QUAMRUL HAIDER

Quamrul Haider is a Professor of Physics at Fordham University, New York.

**While economic growth has arguably helped the rising population in improving their quality of life, it has also led to deterioration of the natural environment and brought about dramatic changes in the climate.**

Advanced technology-based society emerged in the period following the industrial revolution in the mid-1700s. Several major factors distinguished this new form of society from the previous ones. They are: a marked rise in production and consumption, shift toward synthetics, such as plastics and non-renewable resources—fossil fuel and metals—and huge demand for energy required to keep the wheels of economic development running.

Energy consumption is unquestionably a major factor in the advancement of human civilisation. It has enabled us to manufacture goods, from the primitive iron and bronze implements to the sophisticated computer chips, cell phones, spacecraft, long-haul aircraft, synthetic materials, and many more. Energy facilitates high-speed communication that binds us into one global community. Most significantly, energy enables our planet to support a human population far beyond what would have been possible not long ago.

Ironically, the same energy consumption that brought human society an unprecedented level of comfort and material well-being also threatens Earth's natural systems that maintain a supportive environment. Although our ancestors did plenty of local environmental damage—polluting waters, denuding hillsides, burning forests, perhaps driving species extinct—it is only in the past century that we humans have become so populous, so technologically advanced and so extravagant in our energy consumption, that we have begun to alter Earth's environment on a massive scale.

Economic growth, fuelled by



unrestrained use of energy, retained its commanding allure until the mid-19th century. We were caught in an ever-escalating production-consumption cycle with domination of nature as the central theme. The one-sided emphasis on short-term economic gains without concern for adequate environmental protection caused serious environmental pollution and resource shortages.

▲ **Deforestation across the globe has reached an alarming rate in recent years.**

PHOTO: STAR

It is only recently we began to realise that our ability to balance economic development while protecting the environment has been drastically reduced by the environmentally irresponsible and unsustainable behaviour by the Europeans and Americans.

With a fast-growing population striving for better living conditions, the economy of Bangladesh has grown

at a tremendous pace over the last two decades. While economic growth has arguably helped the rising population in improving their quality of life, it has also led to deterioration of the natural environment and brought about dramatic changes in the climate. As an example, Bangladesh's graduation from the United Nation's one of

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## Conflict between economic development and environment

**The Rampal and dozen or so power plants Bangladesh government is building near Maheshkhali of Cox's Bazaar invokes the classic battle between development and environment.**



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the Least Developed Countries (LDC) category to a Developing Country has been achieved at the cost of the health of the country's rivers. Most of the rivers are highly polluted and the main culprit is the flourishing textile sector (readymade garment) which accounts for about 80 percent of the country's total export revenue.

The Rampal and dozen or so power plants Bangladesh government is building near Maheshkhali of Cox's Bazaar invokes the classic battle between development and environment. By deciding to build a coal-fired power plant at Rampal ignoring concerns from national and international

environmental organisations, the future of Sundarbans—the most ecologically sensitive and largest continuous mangrove forests in the world—will be in jeopardy. The economic benefits that will result from the construction of the power plant, the prospects of which are doubtful because of rampant corruption, volatile political atmosphere and a history of mismanagement, cannot compensate for the long-term negative effects it will have on the local population and the Sundarbans.

The pollutants from the power plant will cause deforestation which will contribute significantly to global carbon dioxide emissions, reduce biodiversity,

▲ **The same energy consumption that brought human society an unprecedented level of comfort and material well-being also threatens Earth's natural systems that maintain a supportive environment.**

PHOTO: STAR

cause flash floods and disrupt livelihood of millions of people. Furthermore, it will have an impact on the forest's ability to provide important ecosystem services, namely, functioning as a natural protective barrier against coastal erosion, rising sea levels and killer cyclones.

With more than 100 km of sand, Cox's Bazaar has the world's longest uninterrupted natural beach. To make Cox's Bazaar an attractive tourist destination, trees in nearby hills are being cut indiscriminately and lands are cleared to make room for hotels, restaurants and shops. As a result, frequent landslides during monsoon period are killing many people. In addition, shrinking habitat

is endangering wild elephants, forcing them to rampage through villages and neighbouring Rohingya refugee camps. What is more, "planned killing" of these critically endangered species is being carried out in other parts of Bangladesh to illegally occupy forest lands. Deforestation across the globe has reached an alarming rate in recent years. Undermining pledges to protect forests made at the COP26 climate summit in November 2021, trees are still being cut indiscriminately on the hillside, and lands are cleared to make way for settlements and farms. Cutting and burning forests may release enough plant nutrients to support crops for a few years, but because the soil has little reserve and because nutrients are quickly taken up by crops or washed away, the land quickly falls into ruin. Moreover, cutting down trees exposes the soil to intense rains that wash away the soil, filling nearby streams and rivers with sediment.

Clearing the forest has severe effect on humans, too. When the forest vegetation and its animal population are disturbed or reduced, insects that lived on natural vegetation transfer their attention to man's crops. Some of the parasites of the vanishing animals make the transference to man, like the malaria-carrying mosquito.

As noted above, the engine of economic development is energy, much of which is derived from fossil fuels. But at every step in the extraction of fossil fuels, particularly coal, significant impacts on the environment occur.

When we think of coal mines, we probably picture miners toiling away deep underground. This is the traditional method. Coal is also extracted by strip mining, in which surface layers are removed to reach the coal seam. Obviously, surface mining results in major environmental alteration. It creates eyesores, destroys wildlife habitat and grazing land, and may increase land erosion.

Not too many years ago, strip-mined land was abandoned when coal was gone,

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## Conflict between economic development and environment

**To feed the booming construction industry, there are approximately 5,000 privately operated brick kilns all over the country, many illegal.**

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leaving behind steep piles of discarded earth alternating with trenches from which the coal had been removed. Because the soil of the abandoned mine is often acidic from minerals leached from the mine, very few plants could grow and the area became a wasteland. Also, acidic runoff from mines, or acid mine drainage as it is called, has rendered nearby streams and rivers lifeless.

Even old-fashioned underground mining has serious implications for the environment and health of the miners.

Miners often suffer from black lung disease brought on by exposure to dust-laden air inside the mines.

Underground mines are notorious for explosions and cave-ins, making mining one of the most hazardous occupations in the world. Countries where rapid industrialisation drives a growing appetite for coal averages scores of deaths each year from accidents. Additionally, collapsing mines cause subsidence, a sinking of the surface.

Environmental dangers persist long after mining ends; for instance, accidental fires in abandoned coal mines can burn

**When the forest vegetation and its animal population are disturbed or reduced, insects that lived on natural vegetation transfer their attention to man's crops.**

PHOTO:  
MD MEHEDI HASAN

for years or even decades, threatening communities that have the misfortune to be located above or near the mines. A fire has been burning for over 50 years in a mine in Centralia, Pennsylvania.

Hydroelectric power is a clean renewable source of energy that emits practically negligible amounts of greenhouse gases compared to fossil fuels. Nevertheless, it has substantial environmental impacts, nearly all of which are related to the dams that store water for generation of electricity. Some of those impacts are obvious, while others are subtle. The most obvious impact is to

block naturally flowing rivers and turn them into placid lakes. In many countries the lakes have become breeding sites of potentially life-threatening parasitic worms, as in the Aswan Dam in Egypt. The dams also inundate vast areas of nearby land that often necessitate the relocation of entire towns and villages.

Construction is one of the fastest growing sectors in the economy of Bangladesh. Hundreds of buildings—high-rise apartments, shopping malls and office buildings in cities, hotels and restaurants in tourist hot spots, to name a few—have mushroomed in recent years. To feed the booming construction industry, there are approximately 5,000 privately operated brick kilns all over the country, many illegal, with towering smoke stacks belching thick, black plumes of smoke into the sky.

Traditionally, coal is used as fuel for firing clay bricks in the kilns to a temperature close to 1000 degrees Celsius. These kilns emit substantial amount of black carbon, or soot, and other toxic pollutants which are major components of air pollution. According to a study, kilns are responsible for about 15 percent of the country's annual carbon dioxide emissions and in the capital Dhaka, up to half of the fine particulate matter considered harmful to human lungs.

Besides, unchecked and unplanned construction of buildings have adverse impact on the environment. Most importantly, they modify some of the local climatological factors in their immediate vicinity, resulting in a relatively small-scale but tangible variation in the local climate, which is called "urban heat island effect," or more generally microclimate. While microclimate does not produce dramatic changes in temperature, over the years the cumulative effect of these heat sources are clearly noticeable in the average temperatures of 1970s Dhaka and present Dhaka. An extreme example of the effect of microclimate is the city of Kyoto, Japan.

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## Conflict between economic development and environment

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It experienced an increase in mean temperature of 1.8 degrees Celsius between 1880 and 1935, a period of rapid industrialisation and growth. Now 1.8 degrees may seem insignificant, but to put this in perspective, scientific models show that an increase of 5 degrees in the mean temperature of the Earth would be sufficient to melt all remaining ice caps, and raise the ocean level by about 500 feet.

An important function of the environment is to absorb the waste products, including carbon dioxide which originate from the production processes of industries and from power plants, or the waste heat in the form of hot water—an inevitable by-product of power plants—rejected into the source from where water is drawn to keep the equipment cool, or the consumption activities of the households which generate garbage for collection and disposal. Thus, the environment is used as a waste sink.

It is important to note that environment has a limited capacity to absorb these wastes, or to dispose of them safely, or transform them into some harmless substances. For example, adding hot water to the environment, mostly in rivers and lakes, is not the simple act of dilution it might appear to be. It degrades water quality of the source by a process that changes its ambient temperature which not only affects organisms directly, but also the entire ecosystem of the aquatic environment.

Development and environment need to be seen as complementary, not opposite to each other. The economic needs of people will of course continue to demand the development and completion of projects such as the construction of power plants. However, we can continue with our development projects on a purely economic and technological basis, or we can become emotional and bemoan every lost earthworm or crushed ant, while turning a deaf ear to the crying of a hungry child.

The only rational approach is to anticipate the effects of prodigious



technology-oriented development projects of the future on the environment. In this way we may preserve some semblance of the natural world. Otherwise, development achieved at the cost of undermining the environmental balance will lose its sheen and a global sustainable society may seem like utopia. Lest we forget, the cost of protecting the environment is less than the cost of reversing effects of environmental destruction.

As the Swedish diplomat and environmentalist Rolf Edberg (1912-1997) reminds us, "The utopia of one generation

▲ **Construction is one of the fastest growing sectors in the economy of Bangladesh.**

PHOTO: STAR

may be recognised as a practical necessity by the next." It is hoped that the present generation led by the Swedish teen Greta Thunberg with her Fridays for Future movement will make us recognise that sustainability is a practical necessity. After all, we cannot have development if there is no Earth left. We therefore need the Earth and its bounties more than the Earth needs us.

Finally, all of these come down to one fact. The magnitude of humanity's development activities and energy enterprise has become large enough to

have a deleterious impact on our planet. Reducing that impact and mitigating its effect will require people who can undertake a serious quantitative analysis of the problem and its potential solutions. It will also take visionaries with new technological, economic and social ideas that can reconcile energy-consuming humanity with a healthy planet. And it will need leaders, scientists, activists and policymakers with the optimism, courage and confidence to guide us through what, by any measure, will be some challenging decades ahead.

**Development and environment need to be seen as complementary, not opposite to each other.**

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# Nature-based solutions to our societal challenges



**Dr Haseeb Md Irfanullah** is an independent consultant working on environment, climate change, and research systems. His Twitter handle is @hmrfanullah

**HASEEB MD IRFANULLAH**

As we enter the third year of the Covid-19 pandemic, the societal challenges we were fighting in the pre-Covid times all got worse over the past two years—be it extreme poverty, food and water crises, biodiversity loss, ecological degradation, or climatic change and associated disasters. But, can nature still be a part of tackling these challenges?

When we harness nature to address our problems, we essentially implement nature-based solutions (NbS). While no UN agencies have adopted a universal definition of NbS yet, let's consider the most widely accepted definition suggested by the world's oldest and largest environmental network IUCN (International Union for Conservation of Nature)—NbS interventions are the "Actions to protect, sustainably manage, and restore natural or modified ecosystems, that address societal challenges effectively and adaptively, simultaneously providing human well-being and biodiversity benefits."

NbS is separate from our typical rural development work involving natural resource management and pure conservation work. Community development often offers benefits to the human beings through, for example, crop cultivation, fish farming, and livestock rearing. Conservation, on the other hand, works essentially towards protecting certain species or ecosystems. NbS, however, offer both human and biodiversity benefits, not just one. Engaging local people in salt-tolerant rice cultivation in coastal Bangladesh to adapt to climate change, growing one tree species miles after miles as road-side plantation under social forestry, or using

bamboo fence (bandal) to protect river bank from wave erosion, for example, are good practices benefiting people. But none is NbS as they don't improve biodiversity directly. On the other hand, protecting the Sundarbans from over-exploitation through participatory models, sustainably managing Moulvibazar's Baikka Beel with the local community, restoring degraded coastal forests with diverse mangrove species by engaging local stakeholders, or creating a new wetland to slow down flood waters from entering an urban area are examples of NbS, as they benefit both people and biodiversity.

Over the last couple of years, NbS has widely been recognised by a wide range of national and global entities. In November 2021, for example, the highly anticipated Glasgow COP26 (Conference of the Parties) on climate change ended by drafting the "Climate Pact". This decision document doesn't use the term Nature-based Solutions or NbS, but has sufficiently incorporated the philosophy and approaches of NbS. Since September 2020, Bangladesh has been hosting the South Asia regional office of the Global Center on Adaptation (GCA). Infrastructure and NbS is one of the seven on-going programmes of the GCA. Recent analyses show that countries, especially the developing ones, identify NbS actions in their Nationally Determined Contributions (NDCs) pledges to reduce carbon emissions by 2030. In September 2021, IUCN World Congress held in Marseille, France declared a new Collaborative Certification Scheme to ensure sustainable NbS actions and impacts, which is expected to be introduced in 2022.



▲ **Climate change is no longer a challenge to be faced by the people living on earth today only. It is a transgenerational crisis that will affect generations to come.**

PHOTO: ARIFUR RAHMAN

While global climate change discourses strongly embrace NbS as a concept, it is a bit different elsewhere. For example, in July 2021, the Convention on Biological Diversity (CBD), a multilateral global entity on biodiversity conservation, launched its first draft of the "Post-2020 Global Biodiversity Framework". This 12-page document outlines national to global conservation strategies and actions up to 2050, but doesn't recognise NbS per se as a concept or a guiding philosophy.

There are several reasons behind the increasing national and global support to NbS. Once implemented, NbS intervention can give multiple benefits. Let's take

conservation of the Sundarbans as an example of NbS. It protects us from cyclones and storm surges, captures carbon from the atmosphere, gives shelter to rich biodiversity, provides us with food, supports local livelihoods, gives space for eco-tourism, and upholds our culture and heritage. Every year, all the mangroves of the world give more than USD 65 billion coastal flood protection. Bangladesh enjoys USD 1.56 billion benefit annually from its mangrove forests. The country is also among the top three, along with India and Vietnam, receiving highest benefits from mangroves by protecting its people.

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# Role of governance in mitigating the effects of climate change



Mizan R Khan  
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and Program Director,  
LUCCC.

**MIZAN R KHAN**

Bangladesh is regarded globally as one of the most vulnerable countries to climate change impacts. There are a number of global assessments on vulnerability, and in each of them, Bangladesh figures within the 10 most vulnerable countries. On average we lose from 0.5 percent to 1 percent of our GDP each year from climate disasters. Obviously, strengthening adaptive capacity of all institutions and individuals in Bangladesh is an urgent need for our sustainable development.

However, vulnerability is a construct of two factors: location of a country or region and their socio-economic parameters. The former is given, which cannot be changed, but the latter is what we can shape. It is recognised that from the climate point of view, Bangladesh is located at a disadvantaged position—we are kind of sandwiched between the Himalayas in the North and the Bay of Bengal in the South. So, all the flood or rain waters from the North must flow across our chest. Moreover, we face the challenge of sea level rise, storms, tidal surges and floods from the southern coastal belt. This is the reason why Bangladesh

▲ **The most important factor for us to mitigate the increasing impacts of climate change is to strengthen our adaptive capacity.**

PHOTO:  
SHAHRAR TONMOY

has historically been a disaster-prone country. This predicament has also taught us how to live with such climate disasters.

Therefore, the most important factor for us to mitigate such increasing impacts of climate change is to strengthen our adaptive capacity (of the whole system)—all individuals, organisations and the country as a whole, with a “whole of society” approach. And the basic elements of adaptive capacity are early warning systems, income and education levels of citizens, their awareness, access to resources by communities, disaster risk reduction, equitable development, empowerment of women and communities, etc. All these elements come as part under the broader rubric of governance. Obviously, governance is extremely important for countries like Bangladesh, which is extremely disaster-prone, populous and natural resource-poor. So, in the context of adaptation, the most important element is whether all the stakeholders including the communities have adequate role in addressing the impacts of climate change that wreak havoc to their lives and whether the process is done with accountability and transparency.

Adaptation is inherently local and regional, because impacts have landfall in specific localities. But in Bangladesh, the experience so far shows that the adaptation process is totally centralised. If we look at almost 800 projects already implemented or ongoing with funds from the Bangladesh Climate Change Trust Fund (BCCTF) since the last decade, about 61 percent of the money went for infrastructure building, led mostly by the Local Government Engineering Department, followed by the Ministry of Water Resources. For designing and implementing these projects, the local, impacted communities had no role. It is the government ministries and departments which have submitted the projects and the selection was also done by the committee overwhelmingly staffed by senior government officials. The highly centralised administrative culture is evident from the organisational structure of the BCCTF. There are perhaps two civil society representatives, but can they impact enough to change the project designing or project selection process? Perhaps not!

But the lives and livelihoods of the people should be at the centre of development, as envisioned by the Father of the Nation Bangabandhu Sheikh Mujibur Rahman. It is true that development of infrastructure is needed, but each and every such project should be linked with both direct and indirect welfare and benefits of the citizens of any region. The problem here in Bangladesh is that there is a culture of elite capture of the decision-making process, particularly where big investments are involved, and where the poor, rural impacted communities have no voice.

There is no culture of public hearing in finalising local or regional adaptation projects, which happens even in many developing countries, nor is there information posted in the ministry/agency websites on project portfolio in detailed forms. But this is mandatory under our Information Act enacted more than a decade ago. This is where our governance has serious deficits.

On the other hand, climate change adaptation has been mainstreamed as a central strategy of development, and Bangladesh is recognised as a leader globally in adaptation and resilience. As Chair of the Climate Vulnerable Forum (CVF), Bangladesh has the privilege to represent the 55 vulnerable countries. This was done very ably by our prime minister at COP26 in Glasgow, which was greatly acclaimed globally. Our disaster management is also highly appreciated because of established mechanisms of massive community mobilisation prior to and in times of disaster.

So, for adaptation to be more effective, we need similar kind of “whole of society” mobilisation, because centralised, top-down initiatives are not delivering, as evaluation of adaptation projects by different quarters show, not just in Bangladesh, but also globally. Against this, rich evidence has already been established for the efficacy of both locally-led and community-based adaptation. For the right reasons, the now defunct Global Commission on Adaptation has suggested for the tracking of locally-led adaptation (LLA), which has been taken up by Bangladesh to lead its way.

However, available evidence shows that the overwhelming practices globally in adaptation are still not

driven by local actors (only 3 percent), who experience first-hand the climate change impacts, but by those living far away from those locale/space/places.

So, LLA, which subsumes the CBA, can be regarded as a shift in adaptation paradigm, i.e., a shift in fundamental approaches and assumptions in existing practices. If we really mean a paradigm shift, we must ask upfront—“Who”, “What”, “How” and “When”. All these questions are related to the power structure in society. Obviously, we need to conceptualise LLA, where the first “L” should define what is local, what is its relationship with space or place; the second “L” is central—locally “led”—this inquiry can better inform the challenges in applying the LLA principles. By now, about 50 governments and 100 organisations globally have endorsed the eight principles of LLA, which include, among others, devolving decision making to the lowest appropriate level, addressing structural inequalities faced by weaker sections of society, providing patient and predictable funding, investing in local capabilities to leave an institutional legacy, ensuring transparency and accountability, etc.

The above principles clearly indicate the process of implementation of LLA, while ensuring a people-centred governance approach. So, it is evident that there is a need to reconnect local/space with power—a reevaluation of space, with focus given both to physical—through situating human artifacts in the natural world, and institutional, situating human relations within the hierarchies of political-administrative power. The South Asian Regional Adaptation Centre in Dhaka can be a hub of excellence, as an effective platform in this regard. The Centre will have a focus on LLA, which has proven its efficacy even in many developing countries.

Nepal is an example of devolution of administration and finance down to the local level. It has instituted the provision of delivering 80 percent of climate finance to the local government and community level. This is in line with the LDC Vision 2050, which stipulates delivering at least 70 percent of climate finance to the local level.

Here is another example of devolution from Kenya. The Kenya County (district) Climate Change Fund (CCCF) facilitates the flow of climate finance to five county governments and capacitate local and marginalised communities, through strengthening public participation in the management and use of those funds. This fund is a living example of how climate finance can support climate-resilient development and effective adaptation measures at the local level. The Kenyan government has already initiated the process of devolution of adaptation finance in all districts, after successful piloting of such practices in a few districts.

A shining example of such devolution in industrial countries can be seen in Switzerland. The climate adaptation measures in Switzerland are mostly led by the local governments, where the responsibility has been given to the cantonal (small territorial division like a district) government. The constitutional amendment of Switzerland has instructions for Cantons to actively engage in limiting climate change in their respective areas to reduce its negative consequences and become climate neutral by 2050. The Canton governments were further instructed to align with public finances for climate neutrality.

Internationally, too, Switzerland has taken a lead role in promoting LLA, by channelling climate finance to LDCs through the Local Climate Adaptive Living Facility (LoCAL) of the UN Capital Development Fund (UNCDF). Till 2021, the LoCAL initiative has mobilised around USD 100 million to 27 countries for local adaptation projects. The LoCAL facility is assisting the local governments and communities of these countries in implementing effective adaptation actions.

In conclusion, I can only say that in line with our acclaimed success in disaster management globally, based on massive community mobilisation, the government should initiate such a mobilisation through a “whole of society” approach in addressing climate change impacts and the follow-up adaptation actions. This is all the more needed, as Bangladesh is leading the LLA track. This will also warrant that Bangladesh endorses the eight LLA principles, which are attracting increasing number of supporters.

▲ **Adaptation is inherently local and regional, because impacts have landfall in specific localities. But in Bangladesh, the experience so far shows that the adaptation process is totally centralised.**

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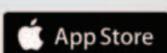
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For more detail



## Nature-based solutions to our societal challenges

**Our core development philosophy should be to harness ecosystems' services and processes as much as possible.**

CONTINUED FROM PAGE 33

It is, however, logical to ask if NbS are sufficiently effective as well as cost-effective when compared with typical grey or engineering solutions. Studies show that, to tackle riverine floods, NbS, such as slope revegetation and wetland protection or creation, are more effective than engineering solutions, such as check dams, artificial water storage alternatives, and buffer tanks. From an economic point of view, an analysis of 52 coastal protection projects in the USA showed that, when wave height is low and water depth is high, salt marshes and mangroves are two to five times cheaper than the engineering options.

NbS, however, suffer from some challenges. For example, NbS interventions take time to give us their full benefits. Because of limited evidence of NbS effectiveness and certain misconceptions, we see inadequate policy and political commitments as well as limited funds blocking the scaling up of proven NbS. Conflicts over NbS sites are reported due to land tenure issues. In absence of effective governance, we see

“greenwashing” in the name of NbS depriving the local people from their traditional rights. Unequitable benefit-sharing from new NbS projects can also exacerbate pre-project tension, instability, and conflict situation.

Although NbS offer long-term, multiple benefits and are cost-effective and easier to maintain, it is not that only such ecosystem-based approaches or green solutions can act alone. It is also not that all engineering or grey solutions should be gradually replaced by NbS. Our core development philosophy should be to harness ecosystems' services and processes as much as possible. In many cases, especially in a country like Bangladesh, we need to mix green (biodiversity), grey (engineering), and blue (water) solutions to bring the best out of these three options. A good example of such mix can be seen in Gabura Union of Satkhira which was severely affected by Cyclone Aila back in 2009. In 2014, with Union Parishad and local people, CNRS and IUCN established a mangrove plantation on the chars in front of the polder protecting a part of



NbS offer both human and biodiversity benefits, not just one. PHOTO: RASHED KABIR

▲ We can start a national dialogue by identifying how much of our annual climate budget is spent on NbS.

PHOTO: MD TOWHIDUL ISLAM

Gabura. Seven years on, this grey-green combination continues protecting the people and their livelihoods from cyclones and storm surges.

Although the concept NbS was coined recently, Bangladesh has been embracing NbS since long. Floating agriculture, for example, has been a traditional practice in the greater Barishal-Faridpur region for a couple of centuries. We have been creating green belt through coastal afforestation since 1966. We have been practicing community-based sustainable management of wetlands and forests through development projects since the 1990s. In the past decade, our short-term plans (e.g., Seventh and Eighth Five-Year Plans), medium-term plans (e.g., Perspective Plan of Bangladesh 2021-2041, Mujib Climate Prosperity Plan Decade 2030), and long-term plans (e.g., Bangladesh Delta Plan 2100) have integrated ecosystem-based approaches

into our development pathways. Among these, the Mujib Plan is apparently the first-ever national document that explicitly mentions and extensively adopts NbS as a concept.

A comprehensive analysis of the effectiveness of NbS in Bangladesh, however, was absent until November 2021 when a systematic review was published in a peer-reviewed journal titled Frontiers in Environmental Science. The analysis led by the University of Oxford identifies 19 major NbS interventions implemented in a wide range of ecosystems: coast, inland wetland, terrestrial forest, agroforestry and homestead gardens, cropland, and urban areas. Most extensively studied NbS in Bangladesh are conservation agriculture and protection and restoration of mangroves, terrestrial forests, and wetlands.

CONTINUED ON PAGE 37

এ চালান



সরকারি বিভিন্ন ফি  
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# Nature-based solutions to our societal challenges

**Over the last 50 years, we have destroyed our natural ecosystems so much that one in every eight species of this planet will be extinct over the next few decades.**

CONTINUED FROM PAGE 36

The top five outcomes of these NbS interventions were food production, security and nutrition, biodiversity, climate change mitigation, fishing, and coastal flood protection. This study, however, revealed that many of our development and environmental projects which include NbS interventions remain unrecognised due to a lack of proper documentation. For example, NbS are widely being practiced in the Rohingya refugee camps in Cox's Bazar, but are not sufficiently documented besides in a couple of opinion pieces published in *The Daily Star*.

As we are understanding NbS better, it is crucial to mainstream NbS into our development actions. I highlight four specific areas for urgent intervention. First, as Bangladesh looks forward to graduating from the Least Developed Country status in the next four years, we should install a mechanism where all our policies are made and practices are improved based upon scientific research and evidence. The present attention to NbS can help us to make such a systemic change. For example, the University of Oxford and the International Centre for Climate Change and Development (ICCCAD) are currently gathering evidence of economic recovery potential of Bangladesh's NbS after a shock, such as economic recession or natural hazard. Such research can guide our post-Covid economic recovery plans and encourage investments in NbS interventions, which can create, restore and retain jobs, diversify livelihoods, improve local productivity, and support social equity.

Second, for effective project formulation and execution, we need to incorporate the principles and standards of NbS in the government's soon-to-be updated Development Project Proforma (DPP). IUCN's Global Standard for NbS could be useful for this. This Standard can guide NbS elements in project design by considering issues, such as scale of the societal challenge to be addressed by an NbS, people's participation in it, its



financial feasibility, net biodiversity gains from it, and calculation of trade-offs of the proposed NbS. The Standard can also guide us to adaptively manage the NbS beyond the project tenure and explore its scaling-up opportunities. It should be easier to incorporate NbS Standard in the revised DPP, since the current DPP already appreciates environmental sustainability, biodiversity, ecosystem services, and climate change. We also need to update our procurement policies, which often select the options that are the cheapest and give immediate benefits. But we need to change this mindset. We have to be ambitious keeping in mind long-term benefits, not focusing only on short-term gains.

Third, unlike climate finance, we rarely talk about conservation finance. Every year Bangladesh's Finance Division

▲ **Floating beds in Banaripara, Barishal, Bangladesh.**

PHOTO: HASEEB IRFANULLAH

prepares a climate budget. In the current fiscal year (2021-2022), our climate budget is about USD 3 billion, which is 4.16 percent of our national budget and 0.73 percent of our GDP. We can start a national dialogue by identifying how much of our annual climate budget is spent on NbS. Bangladesh can also lead the way in conservation finance by establishing the "Biodiversity Conservation Fund" already provisioned under the Article 36 of the Bangladesh Biodiversity Act, 2017. Our experience of creating and managing the Bangladesh Climate Change Trust Fund (BCCTF) could be an added advantage. We may also bring in finance from the private sector or introduce "blue bond" for marine biodiversity conservation, as proposed in the Mujib Plan. But, we must be careful about "greenwashing" in the name of NbS.

Finally, climate change is no longer a challenge to be faced by the people living on earth today. It is a transgenerational crisis that will continue affecting generations to come. Our youths are at the forefront to make the world leadership recognise that reality. Similarly, over the last 50 years, we have destroyed our natural ecosystems so much that one in every eight species of this planet will be extinct over the next few decades. To tackle these two interconnected transgenerational crises, we need transgenerational actions. And, NbS can offer that. An NbS project may end in three years, a human generation may complete its cycle in 30 years, but a protected forest, a restore wetland, a sustainably managed coast are timeless. We, therefore, should engage our youths in NbS conversations and actions.

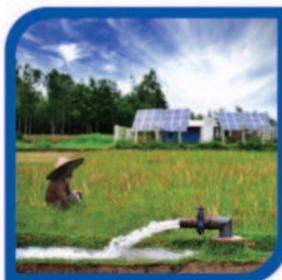
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# Creating a productive workforce for tomorrow



Shahnoor Wahid  
is a senior journalist.

SHAHNOOR WAHID

One has to appreciate the fact that Bangabandhu Sheikh Mujibur Rahman identified population boom as the "foremost national problem" for Bangladesh, even though the size of the population was 7.5 crore in the '70s. It amply indicates how farsighted he was in this case as we are burdened with a burgeoning population of over 16 crore today.

The following excerpt from the Bangladesh Population Policy 2012 report released by the Ministry of Health and Family Welfare (GoB), would provide us with an insight into the background that helped in formulating the policy: "The Government has been undertaking various policies with a view to ensuring the constitutional rights for the people of the country. The population growth was identified as the foremost national problem in the first Five Year Plan (1973-1978) of Bangladesh. In this regard the speech delivered by the Father of the Nation Bangabandhu Sheikh Mujibur Rahman in a public meeting held at the historical Suhrawardy Udyan on March 26, 1975 deserves close attention." He said, "My dear brothers, we should not ignore the fact that our population increases by three million every year. On the other hand, the area of our country is only 55,000 square miles. If our population continues to increase at this rate, there would be no cultivable land left in Bangladesh in 25-30 years, and the people of Bangladesh would be reduced to cannibalising each other. That is why it is imperative that we control our population growth through family planning."

**Global situation**

The UN predicts that 68 percent of world's population would live in cities by 2050.

Population growth against shrinking job opportunities has become a cause of concern across continents. Researchers are baffled by the fact that the global population is increasing exponentially, which is expected to increase from 7.9 billion today to 9.1 billion by 2050. Furthermore, the population of the 50 poorest countries would more than double to reach 1.7 billion by then. That means the number of people living in extreme poverty will also rise in frightening proportions.

Some scientists say that it took over 2 million years of human history for the world population to reach 1 billion but only 200 years more to grow to 7 billion.

According to UNFPA, almost all of the net increase in population is occurring in developing countries, and in many of them, the number of people living in poverty is rising.

It has been established through research that burgeoning population and poverty are intricately related. According to World Bank, about 9.2 percent of the world, or 689 million people, live in extreme poverty on less than USD 1.90 a day. Another study says that 2.7 billion struggle to survive on less than USD 2 a day. Around 852 million people are chronically or acutely malnourished, some 300 million of them children.

Research also reveals that the countries where poverty levels are the highest are generally those that have the most rapid increases in population.

The 2020 census showed that China's population reached the expected level of 1.41 billion people and it continues to grow. After the one-child policy of 1979, Chinese authorities announced the loosening of family-planning rules, so that couples can have three children, rather than two. They are now planning for a comprehensive plan for boosting the



▲ **The UN predicts that 68 percent of world's population would live in cities by 2050.**

PHOTO: WORLD BANK

fertility rate.

But it needs to be said here that when China allowed eligible couples to have two children instead of one, the rural couples grabbed the opportunity, as they needed more hands to help in the farms, but most urban couples showed least interest in taking a second child. They do not have the time or energy to raise another child after doing a 9 to late afternoon job that demands hard work.

Since the two-child policy came into effect, in early 2016, the number of births rose by 7.9 percent year-on-year, the highest increase since 2000, according to China's National Health Commission.

India is the second most populated country in the world with nearly a fifth of the world's population. In January

2022, India's population reached 1.41 billion. Demographers project India to surpass China to become the world's most populous country by 2024.

The story of population growth and family planning programme coming from Iran is an interesting one. Research data show that while Iran's population grew at a rate of more than 3 percent per year between 1956 and 1986, the growth rate began to decline in the late 1980s and early 1990s thanks to the Ayatollah Khomeini's support for a major population control programme. By 2007 the growth rate had declined to 0.7 percent per year. The projected level for Iran's 2005 to 2010 birth rate is lower than two.

CONTINUED ON PAGE 39

**According to World Bank, about 9.2 percent of the world, or 689 million people, live in extreme poverty on less than USD 1.90 a day.**

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# Creating a productive workforce for tomorrow

CONTINUED FROM PAGE 38

But, in July 2012, Supreme Leader Ali Khamenei described Iran's contraceptive services as "wrong," and as a result, Iranian authorities are slashing birth-control programmes. So, we shall have to wait to see where this policy reversal takes its population to.

### The situation in Bangladesh

The current population size of Bangladesh is 167,140,078. According to various authentic sources, the population growth rate decreased over the last 60 years, peaking at 3.23 percent in 1967 to the present 1 percent. Though the growth rate has decreased, the population continues to grow making Bangladesh one of the most populated countries in the world. It is also one of the most densely populated countries in the world.

Experts identified low contraception use, child marriage, and high total and adolescent fertility rates as among the main reasons for the increase. Currently, the birth rate in Bangladesh is 17.88 births per 1,000 people and the death rate is about 4.8 deaths per 1,000 people.

Research studies show that through the 1960s and 1970s, the birth rate in Bangladesh was among the highest in the world but it started to come down considerably in the 1980s. The fertility rate now stands at 2.4 children born per woman.

Bangladesh is expected to reach a population of 186 million by 2030, who will be living within 147,570 square kilometres or 56,980 square miles. Unless this huge population is turned into a resource, Bangladesh will have to face various kinds of socio-economic problems in the future.

### Way out

What is the way out? How can we contain the growth and at the same time turn this huge population into a resource? Experts say there is no single



magic bullet. Rather, a number of steps will have to be taken concertedly by the government and non-government actors to stem the growth and turn the population into a productive workforce. Stopping child marriage and increasing the age of marriage are two steps that can be emphasised to begin with.

Experts suggest that the eligible couples in the country will need to be encouraged through family planning institutions to use family planning methods, especially long-term contraception methods after the birth of the second child. The concept of birth spacing to ensure good health of the mother has to be instilled into both the female and male members of the family.

If the age and health of the new bride is vulnerable, then the couple should be advised to delay in taking the first child through adopting family planning. Health experts advise that fewer pregnancies lead to lower maternal mortality and morbidity.

Girls must be allowed to complete school education and sit for the SSC examination. Education empowers women. Studies show that as women become more educated, they tend to have fewer children, and participate more in income generating activities.

Through the 1960s and 1970s, the birth rate in Bangladesh was among the highest in the world but it started to come down considerably in the 1980s.

PHOTO: KELLY L

Families with lower fertility rates are better able to invest in the health and education of each child.

### Conclusion

Bangladesh's population experts and policymakers will have to look deep into the problem of the huge population and

formulate pragmatic policies so that men and women can be turned into resources. Give them education, family planning advice and life-skill training to become worthy citizens. Otherwise, in the numerous slums and fringes, birth will have no purpose, just as much as death will have no profound meaning.

**Bangladesh is expected to reach a population of 186 million by 2030, who will be living within 147,570 square kilometres or 56,980 square miles.**

## উত্তরা লাখপতি ও মিলিয়নিয়ার সঞ্চয় প্রকল্প

লাখপতি বা মিলিয়নিয়ার হোল ১ থেকে ১০ বছরের মধ্যে

### প্রকল্পের বৈশিষ্ট্য

- আকর্ষণীয় সুদের হার
- একক ও মৌখিকভাবে হিসাব খোলার সুবিধা
- বিশেষ নির্দেশনার মাধ্যমে পর্যবেক্ষিতভাবে মাসিক কিস্তি প্রদান
- প্রত্যন্ত অঞ্চল থেকে অনলাইনে মাসিক কিস্তি জমাদানের সুবিধা
- ইন্টারনেট ব্যাংকিং এর মাধ্যমে মাসিক কিস্তি জমাদানের সুবিধা
- সঞ্চয়ের বিপরীতে ঋণের সুবিধা

সঞ্চয়ের অসংখ্য সুবিধা

- অনলাইন ব্যাংকিং সুবিধা
- এসএমএস ব্যাংকিং সুবিধা
- ইন্টারনেট ব্যাংকিং সুবিধা
- ডিমা ডেবিট ও ক্রেডিট কার্ড
- ডিমা প্রিন্টআউট কার্ড

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## উত্তরা ব্যাংক লিমিটেড

আবহমান বাংলার ঐতিহ্যে লালিত

## শিক্ষা ও বাণিজ্যিক ব্যর্থকাজে নতুন ধারা উন্মোচনে

আপনাদের পাশে  
বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড

### সঞ্চয় স্কীম সমূহ

- ডেভেলপমেন্ট ব্যাংক সঞ্চয় স্কীম (DBSS)
- শিক্ষা সঞ্চয় স্কীম (SSS)
- চিকিৎসা সঞ্চয় স্কীম (CSS)
- বিবাহ সঞ্চয় স্কীম (MSS)
- অবসর বিনিয়োগ স্কীম (ISR)
- মাসিক আয় স্কীম (MIS)
- ডাবল বেনিফিট স্কীম (DBSI)
- জুনিয়র সেভিংস স্কীম (JSS)
- বিভিন্ন এল স্ট্রেজি সেভিংস গ্র্যান্ডউট
- গ্রান সেভিংস ডিপোজিট

### ঋণ স্কীম সমূহ

- মেয়াদি ঋণ
- এসএমই ঋণ (নারী উদ্যোক্তা) ও অন্যান্য
- ক্যাশ ক্রেডিট
- চলতি মূলধন ঋণ
- ব্যক্তিগত ঋণ
- ভোগ্যপন্য ঋণ
- গৃহ নির্মাণ ঋণ
- গৃহ নির্মাণ (আবাসিক/বাণিজ্যিক) ঋণ
- আমদানি ও রপ্তানি ঋণ

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বাংলাদেশ ডেভেলপমেন্ট ব্যাংক লিমিটেড

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## ইউনিয়ন ব্যাংক আমানত প্রকল্পের প্রতিটিতেই আছে আপনার ভবিষ্যৎ ভাবনা

### ইউবিএল স্যালারি একাউন্ট

• ট্রি চেক, ডেবিট কার্ড, অনলাইন ব্যাংকিং, ই-শপিংয়ের ব্যাংকিং

• প্রারম্ভিক অর্ধের প্রয়োজনে মৌখিক

প্রতিষ্ঠান আপনার - ভাবনা আমাদের

### মুদারাবা প্রবাসী সঞ্চয় প্রকল্প

• অর্ধবছর ১০০ টাকা থেকে শুরু

• আকর্ষণীয় মুনাফা

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### মুদারাবা ১০০ দিন মেয়াদি আমানত প্রকল্প

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