



No one will be spared in drive against graft

PM tells parliament

STAFF CORRESPONDENT

Prime Minister Sheikh Hasina yesterday said no one indulging in corruption will be spared, irrespective of their identity, and vowed to continue the ongoing drive against graft.

"We will catch the corrupt," she said during the discussion on the proposed 2024-25 budget in parliament.

The comments came at a time when former and current government officials facing allegations of corruption are making headlines.

Responding to criticisms of the scope to legalise black money, she said, "Everything is pricier now. Someone owning one katha of land in Dhaka has a few crores of taka... They can neither show the money nor pay income tax. Sometimes these opportunities are given in order for them to pay income taxes and join the mainstream... and not do such things anymore."

The PM said, "The country will not go backwards. No matter how many efforts they make, no one will be able to destroy the country."

Stating that the power and energy sector was highly subsidised, she said, "Why do we subsidise this sector? I will do everything necessary to change the fate of the people of the country. Those who consume more must pay the cost of production. But we are not doing that overnight. It is being done slowly and patiently. We are providing uninterrupted electricity and energy."



"... Those who consume [power] more must pay the cost of production. But we are not doing that [reducing subsidy on power sector] overnight. It is being done slowly and patiently. We are providing uninterrupted electricity and energy."

SEE PAGE 2 COL 1

BLACK MONEY HOLDERS GET AMNESTY - PAGE 12



India players and officials celebrate with the trophy after winning the ICC Men's Twenty20 World Cup following a thrilling seven-run victory against South Africa in the final at Kensington Oval in Bridgetown yesterday.

PHOTO: AFP

Kohli, Rohit lead India's redemption

AFP, Bridgetown

India won the T20 World Cup title with Virat Kohli starring in a thrilling seven-run victory over South Africa in a classic final at Kensington Oval on Saturday.

Kohli, who later announced his retirement from T20 internationals, steadied the India innings with his fine 76 taking them to a strong 176-7.

When Heinrich Klaasen blasted a superb 52 from 27 balls, it looked as though South Africa, appearing in first final, were closing in on victory but they were halted by some outstanding Indian bowling and catching at the end.

South Africa ended on 169-8 with Hardik Pandya taking 3-20 for India to the delight of the huge Indian following at the stadium.

The win is the second T20 World Cup title for India following their triumph in the first edition in 2007 and it also ends their 11-year wait for a major title going back to the 2013 Champions Trophy.

Veteran Kohli had struggled in the tournament, coming into the final with an average of just 10.7, but he delivered his best innings at the perfect moment with his balanced batting ensuring India won the title after an unbeaten tournament.

"I am so proud to get the runs for the team the day it mattered most," said Kohli.

"The occasion prompted that change for me, I felt like it was now or never. We have wanted to lift a trophy for a long time.

"The occasion made me put my head down, respect the situation and play the innings that the team needed from me.

"I wasn't feeling myself before today. I wasn't confident. So I am very grateful and humble right now. It has been difficult, so there are a lot of emotions," he added.

SEE PAGE 2 COL 2

Glitch stops power supply from Adani plant

STAFF CORRESPONDENT

Electricity supply from the Adani power plant in Jharkhand has stopped, exacerbating the ongoing power crisis in Bangladesh.

Power generation in the 1,496-megawatt coal-fired power plant is on halt now.

The Adani power plant authorities said they found a leak in a valve of the circulating water pump of the plant, said Khandaker Mokammel Hossain, member (generation) of Bangladesh Power Development Board.

"They forcibly shut down the unit of the plant. It will take at least two to three days to start the maintenance

SEE PAGE 2 COL 4

Calls for Biden to step aside grow louder

Some Democrats, NYT urge him to drop out of race; Biden admits bad debate performance

AGENCIES

US President Joe Biden is facing a brutal reckoning after he repeatedly stumbled during Thursday night's debate, with some Democrats calling for him to step aside ahead of the November election.

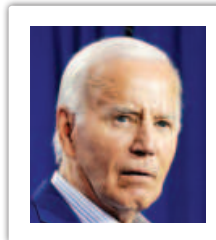
Biden was incapable of swatting down a stream of falsehoods from Donald Trump, who appeared calm and energised in contrast to a bewildered looking President who

struggled to maintain thoughts.

"This was like a champion boxer who gets in the ring past his prime and needs his corner to throw in the towel," said a Democratic lawmaker, adding that he meant Biden should exit the race.

It's "time to talk about an open convention and a new Democratic nominee," said a second Democratic lawmaker who has been a solid Biden supporter.

SEE PAGE 2 COL 5



A train runs on the flooded lines in the capital's Malibagh following heavy rain yesterday morning. Locals say this area started experiencing waterlogging after the construction work of the Dhaka Elevated Expressway commenced.

PHOTO: ANISUR RAHMAN

Get organised, avoid excess

Quader asks AL leaders, activists at rally

STAFF CORRESPONDENT

Awami League General Secretary Obaidul Quader yesterday instructed his colleagues to get organised and avoid taking things too far.

"I am telling all [party men] not to flaunt muscle power. No one will be spared. Sheikh Hasina has a strict 'zero-tolerance' policy against corruption."

Quader made the remarks at a discussion organised by AL's Dhaka City (South) unit in front of the party headquarters in the capital's Gulistan, marking its 75th founding anniversary.

The AL second-in-command said that corrupt people are the ones who are most vocal against corruption. "If you look around, you will find many such people."

Addressing the BNP, Quader said they have no moral ground to talk



SEE PAGE 2 COL 5

Free Khaleda or face consequences

Fakhrul tells govt; urges all opposition parties to unite

STAFF CORRESPONDENT

The BNP yesterday warned the government of facing consequences if party Chairperson Khaleda Zia was not freed.

"Either release Khaleda Zia or be ready to face any consequences," said Mirza Fakhrul Islam Alamgir, secretary general of the BNP.

He was addressing a rally in front of the party headquarters in the capital's Nayapaltan. The BNP organised the programme demanding unconditional release of Khaleda.

Fakhrul said people will not accept the sentencing of Khaleda in graft cases and the government must keep it in mind.

"Khaleda Zia is the symbol of democracy, symbol of movement. She needs to be saved and protected. All the opposition political parties must unite to save her," he said, urging the parties to get united to intensify the movement to defeat the government.

Talking about the agreements signed between Bangladesh and India during Prime Minister Sheikh Hasina's recent visit to the neighbouring country, the BNP leader said those are against the interest of Bangladesh.

"We want water [from transboundary rivers]. We want fair share of water. We don't want to see any killing at the border. We want to resolve the pending issues. But the government gave everything to them [India] without having anything," he said.



SEE PAGE 2 COL 2

Pubali Bank Achieved Highest Credit Rating



Ratings	2024	2023
Long Term	AAA	AA+
Short Term	ST-1	ST-1
Based on Audited Financial Statements	31 December 2023	31 December 2022

RATING DESCRIPTION

	LONG TERM	SHORT TERM
Rating Outstanding Declared on 24 June 2024	AAA Best Quality Highest Safety Highest Credit Quality	ST-1 Highest certainty of timely payment
Validity of Outstanding Rating	Validity upto 23 June 2025	
Rating Outstanding Declared on 25 June 2023	AA+ (Double A Plus) Higher Safety High Credit Quality	ST-1 Highest certainty of timely payment
Validity of Outstanding Rating	Validity upto 24 June 2024	

Credit Rating was conducted by the Credit Rating Information and Services Limited (CRISL) on the basis of Audited Financial Statements of Pubali Bank PLC. for the year ended 31 December 2023.



PHOTOS ON PAGE 3

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Pubali Bank achieved highest credit rating 'AAA' which indicates the highest credit quality with lowest expectation of credit risk



Left, Awami League General Secretary Obaidul Quader addresses an event in front of the party headquarters in Gulistan yesterday afternoon, marking its 75th founding anniversary. Right, demanding immediate, unconditional release of party Chairperson Khaleda Zia, BNP Secretary General Mirza Fakhrul Islam Alamgir speaks at a rally in front of its central office in the city's Nayapaltan area around the same time.

PHOTO: PALASH KHAN, AMRAN HOSSAIN

Legal recourse for cybercrimes still a far cry

59pc victims women, 87.5pc dissatisfied with existing justice system, says survey

NILIMA JAHAN

Imagine one day, you wake up and realise fraudsters have gotten information about your NID numbers, purchased SIM cards in your name, and have committed crimes by impersonating you.

Scary, isn't it? Such cybercrimes have become increasingly common these days, with personal information of many citizens being openly sold at different online platforms. The Daily Star has published multiple reports in the recent past on this topic.

Tania, a 27-year-old doctor, is one such victim. In November 2023, she discovered 15 SIM cards had been registered using her National Identity Card and fingerprint.



These SIMs were linked to three different mobile operators and were used to take small loans.

After she contacted BTRC, the SIMs were deregistered later, but a subsequent investigation by the regulatory body failed to track the culprit (or culprits) as of May 25, 2024.

Falguni, another victim, fell prey to a similar scam. The fraudster called her brother Javed before his university admission test and claimed he had won a prize.

Javed, convinced by the caller who knew his exact personal details, directed him to Falguni.

Falguni, trusting the caller, revealed her bank card number and OTPs, leading to a loss of Tk 60,000. Despite filing a complaint, Falguni received no resolution and gave up due to concerns about legal complexities.

These are just two cases highlighted in a recent survey.

SEE PAGE 4 COL 5

Corruption main threat to economy

Says GM Quader

STAFF CORRESPONDENT

Opposition Leader and Jatiya Party Chairman GM Quader lambasted the government's handling of the economic crisis during a parliamentary session yesterday on the proposed budget for 2024-25 fiscal year.

He said it won't be possible to resolve the economic downturn due to widespread corruption and criminalisation.

The Jatiya Party chairman accused the government of facilitating corruption and encouraging tax evasion and money laundering.

He said a wealthy circle has emerged comprising corrupt individuals, bank defaulters, and money launderers.

GM Quader argued that the lack of accountability and governance failures, rather than external factors like the Covid-19 pandemic or the Ukraine conflict, pose greatest threat to Bangladesh's economic stability.

He criticised the mismanagement in the banking sector, pointing at the mounting bad debts.

GM Quader opposed the budget proposals to whiten the balance of payments.

SEE PAGE 4 COL 4



Colonial legacy lives on among the wealthy

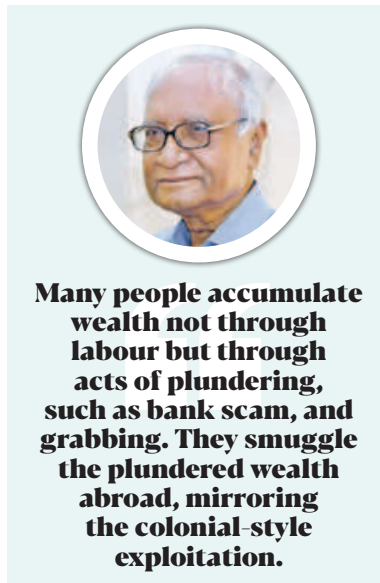
Says Serajul Islam Choudhury at autobiographical lecture marking his 89th birthday

STAFF CORRESPONDENT

Much like during the colonial era, a segment of wealthy individuals in independent and sovereign Bangladesh continues to exhibit the same exploitative characteristics while ruling the country, said Prof Serajul Islam Choudhury yesterday.

He said many people accumulate wealth not through labour but through acts of plundering, such as bank scam, and grabbing. They smuggle the plundered wealth abroad, mirroring the colonial-style exploitation.

Prof Serajul Islam made these remarks while addressing an autobiographical lecture titled "Looking Back", held at Bangladesh Shishu Academy on the occasion of his 89th birthday.



Many people accumulate wealth not through labour but through acts of plundering, such as bank scam, and grabbing. They smuggle the plundered wealth abroad, mirroring the colonial-style exploitation.

In the presence of several hundred attendees, the emeritus professor said, "During the British era, we were a colony. Even within Pakistan, a form of colonialism was emerging. Later, we established an independent and sovereign Bangladesh, but colonialism still persisted."

"The wealthy in Bangladesh are influenced by capitalist ideologies," he added.

Prof Serajul Islam said, "We thought that becoming part of Pakistan would bring about a renaissance, but it didn't happen. When Bangladesh was established, we hoped for social change, but that didn't happen either."

"But still, I remain hopeful. The reason for my hope is that people are still working for a better Bangladesh."

SEE PAGE 4 COL 2

PADMA BRIDGE PROJECT

Corrupt yet let off the hook too easily

Forced into retirement for graft, land surveyor gets his job back with lower salary

SAJJAD HOSSAIN

A government employee has been reinstated to his job after being dismissed for being involved in a fraudulent compensation scheme in the Padma Bridge project.

Mainul Hasan, a former land surveyor of Madaripur, was sent into forced retirement in November last year after the district administration and land ministry's investigation found him guilty of facilitating a scam, for which the government lost Tk 1.64 crore.

However, land ministry Secretary Khalilur Rahman reinstated him on June 9 this year, reducing his punishment from forced retirement by lowering his salary grade for five years.

Earlier in September 2022, a divisional case was filed against him over misconduct and corruption.

During Mainul's posting in Madaripur deputy commissioner's office in 2020, he was responsible for overseeing land acquisition for the Padma Bridge in Shibchar upazila.

He granted Tk 1.64 crore to two individuals for supposedly using 3.37 acres of their land for the project in Sujannagar mouza.

However, the land never belonged to the two in the first place, in fact, those were government land. The compensation was provided based on forged documents.

Following allegations against Mainul, a three-member investigation committee was formed, led by the deputy director of local government.

The committee confirmed that Mainul issued compensation cheques on September 9 and September 20 of 2020. The land ministry also formed a separate probe committee.

"Allegations of negligence in the misconduct of

duties are found true," the probe body concluded.

On November 8, 2022, the ministry issued a notification stating that Mainul would be forced into retirement for his involvement in corruption.

"This type of dishonest activity harms the interests of the government and tarnishes the image of the office. It shows a lack of honesty, impartiality, responsibility, and efficiency in his work," said the notification. It also stated that Mainul "personally benefited from the scheme".

Mainul's response to a show-cause letter was deemed unsatisfactory, according to the notification. However, on March 11, 2023, Mainul appealed to the land ministry.

After the appeal hearing, led by the secretary, the ministry backtracked from its original decision. Although the committee, which heard the appeal, was convinced that Mainul failed to provide satisfactory response in his defense, the forced retirement was suddenly deemed as "excessive punishment".

On June 9, 2024, a new notification was issued, reducing Mainul's punishment to a lower salary grade for five years.

Many senior government officials at the land ministry were baffled by the decision.

Requesting anonymity, an officer of the ministry, said the reduction in punishment does not set a good precedent for junior officers.

Mainul could not be reached for comments.

Contacted, Transparency International Bangladesh Executive Director Iltekharruzzaman said, "Specific allegations against the accused employee [Mainul] were proven and undeniable. The ministry officials, including the secretary who protected this employee, are guilty of supporting corruption."

Despite repeated attempts through texts and phone, the land secretary could not be contacted for comments.



Mainul Hasan

Corruption, capital flight key concerns

Speakers tell event

STAFF CORRESPONDENT

Corruption and capital flight are the two main concerns of the country, said speakers at a press conference yesterday.

Capital flight, in economics, occurs when assets or money rapidly flow out of a country.

EquityBD and other civil society organisations arranged the event at the Economic Reporters' Forum auditorium.

They demanded the formation of a public expenditure review commission to stop graft.

They also said yearly income tax evasion is nearly \$25 billion, which is four times the per capita health allocation.

Md Ahsanul Karim, director of COAST Foundation, called for a review commission to combat corruption, an inter-country bank transparency agreement to halt capital flight and black money, mandatory annual asset and bank statement submissions for dual nationals, and cessation of unnecessary public

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PRAYER TIMING

JUNE 30

Fazr Zohr Asr Maghrib Esha

AZAN 4-05 12-45 5-00 6-54 8-17

JAMAAT 4-40 1-15 5-15 6-57 8-45

SOURCE: ISLAMIC FOUNDATION

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THE FUTURE OF MONEY

Central Bank's Digital Currency

Policy Research Institute (PRI) in collaboration with The Daily Star organized a roundtable titled 'Future of Money' on March 31, 2024. Here we publish a summary of the discussion.



Dr Ahsan H Mansur,
Executive Director, PRI

Over the past decade and a half, extensive research has been conducted on the topic across the globe by different central banks and researchers. Some countries have even embarked on trial runs. There's a palpable sense of cautiousness, with major central banks and governments waiting to see who will take the lead in launching digital currency at retail level. Several smaller countries have made strides, albeit with mixed success. It's clear that before making any decisions, we must closely examine the experiences of others.

Infrastructure development, particularly in terms of technology upgradation, is imperative. This includes internet-based systems, networking, and cybersecurity. Bangladesh Bank must also strategize for potential future scenarios. The Reserve Bank of India has made significant progress in their research on digital currency, though implementation still remains far off. The silence from the Chinese government adds to the intrigue, especially considering their successful city-level trials.

Inevitably, the digital currency will become global in future. However, the pros and cons are myriad. While its introduction can combat corruption, it also poses political economy risks towards its effective introduction, particularly if corruption is ingrained within bureaucratic structures and political system. Privacy concerns also persist as financial data becomes more accessible. In balancing efficiency with state mechanisms and regulatory hurdles, we must foster innovation while safeguarding individual rights to privacy.



Dr M A Razzaque,
Director, PRI

The study has been led by PRI in association with The Bill and Melinda Gates Foundation, with primary missions of enhancing financial literacy and fostering financial inclusion. In this journey, PRI actively engage in policy research and contribute in advocacy. The feasibility assessment of digital currency by central bank mentioned in budget of fiscal year 2022-23 worked as a drive behind commencing of this paper.

Undoubtedly, CBDC (Central Bank's Digital Currency) marks a pivotal innovation, shifting from physical currency to digital wallets. Understanding its dynamics and implications is paramount in today's monetary landscape. Cost savings are significant compared to traditional printing, as digital security measures complicate counterfeiting. Tracking transactions becomes easier, reducing the cost of combating forgery.

CBDC paves the way for a cashless society, enhancing transparency and combating corruption. However, our paper advocates for a balanced approach, promoting coexistence of digital currency and physical cash to capitalize on benefits while gradually transitioning towards a cashless economy.

CBDC differs from cryptocurrencies. While cryptocurrencies such as Bitcoin and Ethereum operate privately and face varying legal statuses depending on the country, however CBDC functions similarly to traditional money, holding solid legal backing. Bangladesh, for instance, has explicitly stated its disavowal of Bitcoin and prohibited Bitcoin transactions within its jurisdiction. Cryptocurrency's speculative trading nature leads to high volatility, whereas CBDC, not intended for trading, remains stable. Though subject to periodic fluctuations, akin to monetary policy effects like inflation, CBDC maintains overall stability.

Digital currency manifests in two main forms: Wholesale CBDC, facilitating bank-to-bank transactions with distinct regulations, and Retail CBDC, providing digital currency directly to individuals.

It's important to note that cryptocurrency operates on blockchain technology, which can also serve as the foundation for CBDC. Ensuring a reliable storage system including cloud-based storage or physical storage systems, is crucial for recording every transaction and maintaining data integrity. An accessible interface can be established through web-based platforms, mobile applications, or computer interfaces.

Transactions can be easily traceable in CBDC making the approach transparent albeit at a potential cost of privacy. In contrast, cryptocurrencies like Bitcoin, uses complex technology to give a maximum protection to privacy with one of its adverse impacts being facilitating transactions that may be deemed illegal or inappropriate.

There are two principal sources of information on CBDC research and adoption. The Atlantic Council, which is an American think tank in the field of international affairs, reports that three countries have already launched their digital currencies and 36 countries are in the pilot stage, whereas according to CBDC Tracker—a collaborative



initiative of Boston Consulting Group, Ernst & Young, Digital Euro Association—four central bank digital currencies are already in operation with 46 countries are in the pilot and proof of concept stages. Despite the differences between specific details, both the sources show that there are more than 100 central banks globally that are either researching or in the process of piloting CBDCs.

Notable CBDCs that are in operation include Jamaica's JamDex, Nigeria's eNaira, and the Bahamas' Sand Dollar. On the other hand, Ecuador and the Philippines are examples of countries that have either canceled or backtracked their digital currency projects. The world's largest CBDC pilot is being conducted by China. Its digital yuan (e-CNY), reached 260 million wallets in 26 cities in 17 provinces. In recent years, digital yuan has been experimented in various sectors, from transportation and healthcare to purchasing crude oil. India is also seriously pursuing its CBDC project with the Reserve Bank of India (RBI) planning to introduce the ability to conduct offline transactions using its digital rupee (e-Rupee) as part of its CBDC pilot. This functionality aims to enable transactions in areas with limited or no internet connectivity, expanding the digital rupee's accessibility and practicality. The United States appears to have a cautious approach to CBDC.

Some countries are also exploring options for using CBDCs for cross-border

strengthened central bank's influence over monetary policy. However, several challenges remain. Digital infrastructure, especially internet access, cybersecurity deficiencies, and digital literacy gaps continue to impede progress. Updating digital infrastructure and policies on data storage and privacy concerns are essential steps. Pilot programmes, such as paying government workers with digital currency, can offer valuable insights for future implementation. There are important lessons for Bangladesh in CBDCs. Firstly, given the widespread global interest in digital currency, it's essential for us not to remain on the sidelines. Secondly, the pace of CBDC adaptation appears to be slow and thus achieving quick gains by introducing a CBDC is not to be expected. Thirdly, transitioning to CBDC doesn't necessitate an immediate shift to a cashless society; instead, gradual progress is more realistic and effective.

Bangladesh Bank must intensify research and exploration into CBDC technology. Identifying innovation opportunities and conducting small scale experiments can enhance understanding of digital currency potential.

Lastly, the utmost priority lies in strengthening our national capacity. Without advancements in institutions, infrastructure, and regulatory frameworks, digital currency initiatives will falter, and other service systems like DFS and MFS will also struggle to thrive. Focusing on improving overall infrastructure and literacy is imperative for progress and avoiding digital gap led inequality.



Dr Jamaluddin Ahmed,
Board Member, bKash

Transitioning to digital currency mandates a skilled workforce, yet our bureaucratic structures, deeply entrenched in analog practices, pose formidable barriers to this transformation. Unlike many countries actively researching and piloting digital initiatives, Bangladesh has lagged due to its adherence to traditional systems. However, it's essential to recognize that such evolution will take time but should not be unduly prolonged.

While our existing payment systems, including MFS, have served us adequately, their limitations are evident. It's evident that both the operators of such platforms and our regulatory bodies lack sufficient expertise in this domain. Therefore, our primary focus should be on providing comprehensive training to empower them for optimal performance in this evolving landscape.

Sweden, a cashless pioneer, faces central bank digital currency dilemmas. Despite global prominence, it cautiously navigates decisions, offering valuable insights. In democratic settings, safeguarding rights and privacy is paramount.

Seminars needed to clarify confusion on cryptocurrency, digital currency, and MFS distinctions, essential for better understanding and dissemination of knowledge. Regulators, including NBR overseers, need trainings to initiate appropriate approaches. Additionally, urgent modernization required for transitioning NBR to digital system.

Given the printing cost of physical currency, for every BDT 100, it costs BDT 3, with the remaining constituting profit. Thus, if the central bank were to adopt digital currency, what potential issues might arise?



M Sabbir Hossain,
DMD and Chief Operating Officer, Brac Bank

The emergence of Bitcoin and Facebook's Libra, coupled with Mark Zuckerberg's ambitious plans for Libra, spurred active engagement from central banks and relevant bodies worldwide. While Bitcoin presented promising aspects, concerns about its adverse effects became apparent. It's crucial to maintain a safe distance from potentially harmful cryptocurrencies like Bitcoin, making CBDCs a viable solution to effectively address and mitigate such risks.

The lack of infrastructure for conducting pilot projects for CBDCs poses a significant obstacle. Despite this, there's acknowledgment that a completely regimented approach to CBDC implementation may not be suitable for Bangladesh. As mentioned by our deputy governor in Barishal, transitioning to a cashless system could potentially enrich the economy by more than 1.27 percent in GDP growth. However, achieving 100 percent cashlessness remains unrealistic.

Today, we're inaugurating the Astha App, facilitating monthly transactions worth 10,000 crore through 20 lakh transactions. This achievement is remarkable, considering we've transitioned from zero to such substantial digital transactions in just three years. It's imperative to highlight the substantial volume of transactions through MFS, underscoring our progress towards a cashless society.



Aminul Haq,
Director, Chief Executive Officer (Acting) & CFO, Nagad

Before introducing CBDC in Bangladesh, it's crucial to address the significant reliance on cash transactions. Currently, the prevalence of cash-in and cash-out transactions exceeding 1000 crore in our MFS indicates that we haven't fully transitioned this substantial volume into digital transactions. Establishing an ecosystem based on cashless transactions is imperative before implementing CBDC in Bangladesh. While countries like China and others have embraced cashless transactions, the Philippines' lack of a centralized KYC system presents challenges due to its geographic division. However, Cambodia's successful pilot of CBDC could serve as an example for Bangladesh.

Collaboration between Thailand and Hong Kong on cross-country settlement offers another avenue to address our remittance challenges, especially with a significant number of Bangladeshi workers in Malaysia. Notably, Nagad has received a digital banking license, positioning itself to lead in this sector. However, reliance on foreign companies due to a shortage of skilled manpower in Bangladesh underscores the need for investment in local talent to navigate the complexities of the financial system effectively.



Arif Rahman,
Manager, MicroSave Consulting

The concept of CBDC and cryptocurrency is relatively new in the context of Bangladesh. While digital money was introduced around 10 to 12 years ago,

the idea of digital currency dates back to 1983 and has been rapidly gaining traction. My focus has been on studying human behavior and adaptation, particularly in relation to digital money and financial services. If these cryptocurrencies are backed by the central bank, they could find utility in various sectors such as companies, remittances, and international transactions. However, the level of adoption among the general population is a crucial consideration. Despite the significant presence of MFS, many individuals still prefer traditional cash-in and cash-out transactions, valuing the tangibility of physical currency.

Issues such as network reliability and infrastructure pose challenges to the widespread adoption of digital money. Therefore, any proposed system or policy ultimately hinges on how well it is embraced by users. There is immense potential to raise awareness among the public about the evolving nature of financial systems. However, it's equally important to understand and address the behavioral factors that influence users' attitudes and preferences towards digital transactions.



Dr Ashikur Rahman,
Senior Economist, PRI

Like every technological innovation, CBDC can cut both ways. In developing countries, commercial banks are primarily responsible

for processing savings into investments. Therefore, if CBDC aims to directly connect individuals with the central bank—who will process savings into investments? The commercial banks are not only instrumental in screening potential investors who can effectively use the deposited savings, but it has been the only dominant mechanism of supporting large private sector investments in Bangladesh. Therefore, it is not clear how we can open such a technological window without hurting commercial banks, which complicates how CBDC will actually influence economic growth.

Furthermore, we have to be careful about the political economy concerns. If misused, CBDC can be used to violate economic freedom of individuals, which can empower authoritarian politics.

OPEN DISCUSSION

Dr Jamaluddin Ahmed,
Board Member, bKash

After the central bank's transition to digital currency, the roles of MFS and the overall banking system will remain distinct. There is no need for confusion in this matter. The central bank will not engage in lending activities; its function is to support the government in managing the economy as needed. This fundamental role will not change. Commercial banks will continue their operations and will likely become more digitalized, leading to a reduction in transaction costs.

MFS won't become obsolete; their relevance persists. Debit and credit card services may face challenges with service charges compared to MFS. Platforms like bKash, Nagad, and Rokat are poised to expand in this evolving landscape.

Dr Ahsan H Mansur,
Executive Director, PRI

Regardless of whether we shift towards digital currency or not, digitized transactions are inevitable and unquestionably necessary. We must develop our digital infrastructure and strive for 100% digital outreach and a cashless society. Even with digital currency, many safeguards should be incorporated to ensure the principles and values of democracy. We must address these issues thoughtfully.

Finally, we need to assess how beneficial the digital currency will be for Bangladesh. If we can achieve a cashless society, we go a long way toward the efficiency gains out of digital currency. We must consider our social and political context when evaluating its potential contributions. I believe the civil society and Bangladesh Bank should collaborate to advance these safeguards and, the efficiency of digital infrastructure further.

If the infrastructure is ready, digital currency can be compatible with any technological advancements. Currently, central banks are at innovation stages, indicating that they would initially implement CBDC within the commercial bank structures. They do not intend to replace commercial banks at this stage. For instance, if Bangladesh Bank plans to disburse 5,000 crore Taka in digital currency, it will do so through the commercial banks.



Arun Dev Nath,
Deputy Editor, The Daily Star

The possibility of cross-border transactions using digital currency is crucial to notice. The way the dollar has dominated against other developing countries' currencies raises hope. This could be a compelling argument for us to present to the government and the central bank, as it seems like an area where they may see the need for action.

For instance, consider a recent example where Bangladesh struggled to pay Russia at least 400 US dollars due to sanctions. In such cases, exploring options like using yuan or digital currencies from specific digital banks for transactions could be promising. However, this is just speculation, and there's still a long way to go.



Tanjim Ferdous,
In-charge of NGO and Foreign Missions, Business Development Team, The Daily Star & Moderator of the session

As we stand on the brink of a digital revolution, the inevitability of digital currency becoming a global phenomenon is undeniable. This shift promises to combat corruption and streamline transactions, yet it also introduces a complex array of challenges. Today, we have delved into a comprehensive discussion of both the positive and negative aspects of this issue. It is crucial that we continue this dialogue, as we can no longer ignore the reality of the digital transformation within our currency system. Together, we must navigate this new landscape, addressing both its opportunities and its risks.

The Daily Star

FOUNDER EDITOR: LATE S. M. ALI

Zero tolerance, but plenty of clearance?

The corrupt should have no place in public service

It is frustrating that the government's "zero tolerance" policy against corruption continues to be a slogan without substance even as it plagues the whole nation. The recent disclosures of alleged corruption involving two top officials of the National Board of Revenue (NBR), following high profile cases involving a former IGP and an army chief, have once again underscored how widespread corruption has become. The government claims there are stringent anti-corruption measures in place, and that actions are taken whenever an incident is reported. The truth couldn't be more different, however. While we have laws criminalising bribery, money laundering, or use of public resources for private gain, in reality, those are seldom used. If anything, anti-graft laws and regulations targeting government employees have been rather relaxed, lightening penalties for corruption.

A report by *The Daily Star* tracks some of the changes made in relevant laws over the years. For example, in 2018, an amendment to the Government Servants (Discipline and Appeal) Rules (1985) introduced "reprimand" as a penalty for proven corruption. Other penalties include forced retirement, removal from the job, suspension, and demotion. But when public officials abuse their authority to commit crimes including corruption, they lose their moral right to be in service. In any other sector other than public, the punishment for that would be termination. So, penalties like a reprimand, or salary reduction, or "closing", or even demotion do feel like a slap on the wrist, and this is what has been happening in the public sector.

In April, for instance, Promatha Ranjan Ghatak, now an assistant secretary, was found guilty of embezzling Tk 7.35 crore while he served as a land acquisition officer in Madaripur, but was only demoted rather than dismissed. Around the same time, Bir Amir Hamza, an assistant commissioner (land) of Bogura Sadar Upazila, was sentenced to a reduced salary for a year after being found guilty of forgery. The leniency shown in their cases has understandably raised eyebrows. Experts believe the government provided impunity to public servants by enacting the Government Services Act, 2018, which replaced the Public Servants (Dismissal on Conviction) Ordinance, 1985. That ordinance had harsher provisions including dismissal for any employee punished for criminal offences. As per the 2018 act, however, an official can be in service even after being sentenced to up to 12 months in prison. The act also requires the ACC to seek permission before arresting any official.

All such lenient, protective and even discriminatory provisions send a dangerous message: that corruption by public officials, even when proven, will be met with minimal consequences. Against this backdrop, when ruling party MPs decry it, as some of them did in parliament recently, but stop short of using their mandate to toughen up related laws, it comes across as hollow and insincere. To really check corruption, the government must not only get rid of all questionable provisions but also ensure strict compliance with existing rules and regulations.

Painful struggles of coastal women

Govt must address the crisis of drinkable water in southwest

It is disheartening that at a time when Bangladesh is boasting massive infrastructural development, women in remote areas in southwest still have to bear the burden of walking for miles and carrying back heavy pitchers of water for their families. People in these villages lack access to clean drinking water, and are often forced to drink salty water leading to serious health problems. A report by our Khulna correspondent describes the harsh reality of women who have been hit particularly hard by climate change and the proliferation of shrimp business that has resulted in the salinity of all nearby water sources.

According to the report, over 40 lakh people across the southern coast are facing a freshwater crisis with the women being the biggest sufferers, as they are the ones who must take the backbreaking walk to collect clean water for their families. Climate change has also led to lower rainfall, so harvesting rainwater is becoming difficult. Often people are forced to drink saline water and end up having hypertension and kidney diseases. Again, women are more affected by this, many developing reproductive health problems.

Salinity due to overzealous shrimp cultivation has wreaked havoc on the environment for decades. More and more land is being affected by salinity, making them barren and unfit for food cultivation. Yet precious little has been done to reduce the number of shrimp enclosures. The interests of local influentials have always taken precedence over those of the poor people in these areas. Climate change, meanwhile, has forced many paddy-field workers to seek employment in urban areas, leaving their female family members to take on all the responsibilities of the households, making their lives even more burdensome.

Urgent action is needed to address this situation. The government must immediately invest in building proper water infrastructure so that people can access clean water within the villages. It must also reduce salinity of the soil and water by drastically reducing the number of shrimp enclosures. Shrimp traders who have built unauthorised sluice gates in Khulna, thereby weakening river embankments, should be punished. The authorities must also support the women in these areas and end their daily misery of walking for miles under the scorching sun to bring back heavy pitchers of water.

THIS DAY IN HISTORY



Santal Rebellion

On this day in 1885, the Santal leaders Sidhu and Kanhu Murmu organised thousands of Santals to rebel against the East India Company. They protested against the oppressive colonial rule, and specifically the exploitative revenue system, as imposed by the zamindars, police, and the legal apparatus set by the British East India Company.

How healthy is the health budget?

UHC Forum is a coalition of professionals who aim to strategically push for universal health coverage (UHC)—an SDG4 priority. It recently organised a webinar on how well this year's budget relates to key health sector challenges. Five experts share their views on the matter with *The Daily Star*.



VISUAL: STAR



Dr Rumana Huque is professor, Department of Economics, University of Dhaka.



Dr Syed Abdul Hamid is professor, Institute of Health Economics, University of Dhaka.

The proposed health sector budget of 2024-25 emphasises on achieving the Sustainable Development Goals (SDGs) by 2030 and the goals of the Perspective Plan by 2041. The proposed allocation for health is Tk 41,407 crore, which was Tk 38,051 crore in FY2023-24. Though this represents an increase of 8.8 percent in absolute terms, in real terms it is a decrease if inflation is considered. With small variations over the past decade, the health sector budget has remained stagnant at around five percent of the national budget. This is far below the international standard, which suggests allocating 15 percent of the government budget to health. Experts suggest that every government should commit to spending at least five percent of their GDP on health and move progressively towards this target. The 8FYP (eighth five year plan) committed to allocate two percent of the GDP towards the health sector by 2025. In contrast, the health budget has remained around 0.7 percent of GDP. India's current public healthcare spending is around 1.6-1.8 percent of GDP, and they are aiming to increase the public healthcare spending to 2.5 percent by 2025.

It is also suggested that the government should ensure health expenditure of at least \$88 per person per year. The World Bank data suggests that the per capita health expenditure is \$74 in India and \$65 in Nepal, but only \$58 in Bangladesh. Furthermore, a large portion of this health expenditure is paid by the people themselves: out-of-pocket (OOP) health expenditure as a proportion of current health expenditure is 73 percent in Bangladesh compared to 50 percent in India and 51.26 percent in Nepal and 17.05 percent globally.

The allocation of Tk 100 crore for "Integrated Health-Science Research and Development Fund" is a good initiative, but the key issue here is its efficient utilisation. The import duty on dialysis filters and dialysis circuits has been reduced from 10 percent to one percent on import, but 10 percent customs duty on import of medical equipment and supplies by referral hospitals has been imposed. We need to avoid creating additional burdens on people seeking health care.

There are two important lenses through which to assess this year's budget. The first is an equity lens. Two of the health sector programmes explicitly addressed to poorer citizens—the Shasthyo Shurokshha Karmasuchi (SSK) and the maternal voucher scheme—have seen no horizontal or vertical expansion in allocation.

The second lens to assess the budget through is an efficiency lens. The proposed budget does not provide any noteworthy plan to enhance the functionality and efficiency of public health facilities. It does not propose measures to fill the current workforce vacancies, to create new positions necessary for dealing with emerging and re-emerging diseases, or enhance the supply chain of essential medicines.

There is a clear need for dedicated modern storage facilities, an updated dispensing mechanism, and improved diagnostic facilities, all of which are not addressed in the current budget. There is a notable absence of initiatives to strengthen primary healthcare in both rural and urban areas. Furthermore, there is no indication of optimising the existing budget by addressing the well-known governance constraints, whether at ministry/directorate level or at facility-level. Genuine political and administrative support is required from the ministry and directorate levels to ensure efficient use of the allocated funds.



AMM Nasiruddin is former Secretary, Ministry of Health and Family Welfare.

An important concern with the health sector budget is incomplete utilisation of allocated funds. Due to this, a substantial amount must be surrendered to the Ministry of Finance at the end of the fiscal year despite the glaring needs of the sector.

There are several reasons for the low utilisation of the health budget. One is

the gap in training of health facility managers on government financial management and rules relating to government procurement. Such shortcomings in many cases hinder and cause delays in timely budget utilisation.

A second reason is the over-centralisation of decision-making related to budget utilisation. Implementing authorities have little or no authority for adjustment of line items even when warranted by circumstances. Such adjustments require approval of higher authorities, and the process is both complex and time consuming. Delay in fund release, rigid spending rules, over spending without appropriation, payment of arrear bills causing budget shortfall, excessive financial management requirements, fear of audit objections, absence of a robust monitoring, and accountability mechanism, etc. contribute to low rate of budget utilisation in the health sector. During the budget finalisation at the end of the month, an explicit recognition of this entrenched problem of low utilisation of the health budget and its well-known underlying reasons will be a very welcome first step.



Dr Aminul Hasan is quality care expert and former director, Directorate General of Health Services.

Despite a nominal increase, this year's budget, as indeed the budgets of previous years too, remain glaringly inadequate given the population size and healthcare demands. The priority health sector requirements are in primary healthcare, maternal and child health (MCH), and non-communicable diseases (NCDs).

The most glaring gap in primary healthcare is in the urban areas which lack meaningful budgetary attention. MCH has seen some increase in allocation, but this too is glaringly inadequate to meet the needs of antenatal and postnatal care, immunisation programmes, and nutrition support, especially in rural areas. NCDs, the growing health sector challenge, is yet to get the budgetary attention it deserves. Minimal allocation for this growing problem is leading to inadequate screening, diagnosis, and treatment facilities, with many patients unable to afford

necessary treatments. Preventive measures, patient education, and chronic disease management suffer due to resource scarcity. Strengthening primary healthcare requires investment in infrastructure and capacity building. Enhancing maternal and child health services involves developing comprehensive programmes and community engagement. Addressing NCDs necessitates prioritising preventive health and promoting integrated care models.



Hossain Zillur Rahman is executive chairman, Power and Participation Research Centre (PPRC), and convener, UHC Forum.

This year's budget has a block allocation of Tk 2,000 crore for health emergencies. This is a welcome step, but how confident should we feel that this allocation will be efficiently utilised? For example, the dengue menace this year is projected to be a possible health emergency. Meaningfully dealing with the problem requires close coordination between the ministries of health and local government. Unfortunately, coordination between these two critical ministries is the exception rather than the norm.

Without such coordination, funds will remain under-utilised and the results will be poor. UHC Forum intends to identify and work on meaningful areas and spaces in which this necessary coordination can be fostered. Health literacy among the general population is also a highly under-appreciated agenda that requires both budgetary and programmatic attention. Neither our attitudes nor our health system is geared towards early identification of health problems. Early screening for birth defects and provision of correctible surgery can reverse the destinies of many unfortunate children who grow up with disabilities.

Outreach programmes which work as reverse referral, taking specialist care to the grassroots, can benefit immensely from budgetary attention. This year's budget is most likely a closed chapter. The conversation must start in earnest so that next year's health budget sits more meaningfully nearer to people's expectations and needs.



VISUAL: STAR

Who benefits from the white elephants in the power sector?



Ghulam Muhammed Quader
is an MP and leader of the opposition,
Bangladesh Parliament.

GHULAM MUHAMMED QUADER

Load shedding or power cuts are escalating across the country. Rural areas are facing more frequent outages than urban centres. Industrial areas are also suffering due to shortage of power supply.

The daily electricity requirement in Bangladesh ranges from 13,000 megawatts (MW) to a maximum of 17,000MW. Generally, the country produces between 13,000MW-15,000MW based on the need. Presently, the total power generation capacity of the country, as per government report, is 27,515MW.

Interestingly, on April 29, the country suffered a power shortage of over 3,000MW when the demand reached 17,000MW. Throughout the last week of April, escalating temperatures led to a gradual increase in demand for electricity. The supply could have been adjusted to meet this demand. But we saw a continuous rise in load shedding due to supply shortage between April 23 to April 29.

To address the electricity and gas crisis, the "Quick Enhancement of Electricity and Energy Supply (Special Provisions) Act, 2010" was enacted for an initial period of two years. The tenure was subsequently extended in 2012 by two years, in 2014 by four years, in 2018 by three years, and most recently in 2021 by five years. With four extensions, the validity of the law has been extended up to 2026.

This legislation effectively shields almost all aspects of the energy sector from legal scrutiny. The law allows purchase of rental power plants, importation of Liquefied Natural Gas (LNG), and construction or procurement of all sorts of infrastructure in connection with the operation and distribution of gas electricity without following the usual procedures. Government officials involved in any sort of activities in connection with enhancement of electricity—purchase, production, transmission, distribution, and electricity related fuel transactions—have been allowed legal impunity under the provisions of this law.

The aim and objective of this law was to ensure uninterrupted electricity supply nationwide at reasonable prices. But what the impunity law has done is empower the authorities with limitless laterality.

Despite the existence of power plants capable of producing at least 10,000MW more than the existing maximum demand, load shedding is being imposed if there is a slight rise in demand from what is normal. This additional production capacity is either not being utilised or is for some reason not usable.

Research shows that a significant portion of such privately-owned plants has never produced electricity or has produced minimal amounts, such as one or two percent of their capacity, in some cases.

During 2018-22, some plants did

not produce any electricity, but the government bore all their operational expenses.

Until the fiscal year 2021-22, the country had 151 power plants. Among these, 42 government-owned and 26 private power plants operated at 10 percent or less of their production capacity over the past five fiscal years. Despite this low production, they have charged the government capacity fees based on their full capacity production.

In short, power generation capacity is being increased despite insufficient demand. As a result, many of these plants remain idle without producing electricity. Since there is no production, there is no opportunity to earn revenue by selling electricity produced by these plants. However, according to the contracts, large amounts of money still need to be paid on account of capacity charges.

Presently, Bangladesh Power Development Board (BPDB) is incurring huge financial losses as it is selling electricity at a much lower cost than the cost of production.

To cover the deficit, a provision for subsidy is kept in the national budget. An amount of Tk 39,406 crore was earmarked from the public exchequer for the fiscal year 2023-24 on that account.

However, it has been observed that during this period, an estimated Tk 32,000 crore was paid as capacity charges for unused power stations. This amount constitutes approximately 81 percent of the total subsidy.

In other words, a major portion (81 percent) of the amount provided as subsidy to mitigate BPDB's losses goes to pay capacity charges or rentals of private power plants. This indicates that almost the entire amount of BPDB's losses stem from payments made to privately rented power plants against capacity charges.

From 2009 to the fiscal year 2023-24, Tk 1,37,000 crore has been paid for capacity charges or rentals without utilising the production capacity.

Two large gas-powered power plants have recently begun production in Meghnaghat. These plants, operated by Summit and Unique Group, have a combined capacity of 1,167MW. Additionally, a 718MW power plant by Reliance in the same area is ready for production.

With the inclusion of these plants, BPDB's total production capacity will significantly increase. Due to the lack of demand, these plants or some other plants in lieu of them will remain unused, leading to additional capacity charge payments. Consequently, the total expense for capacity charges will rise further.

In short, power generation capacity is being increased despite insufficient demand. As a result, many of these plants remain idle without producing electricity. Since there is no production, there is no opportunity to earn revenue by selling electricity produced by these plants. However, according to the contracts, large amounts of money still need to be paid on account of capacity charges.

Although the burden of subsidies is now being shifted onto the customers through accrued electricity prices, most of the additional revenue is being used to pay rent to these privately-owned power plants.

So, the capacity charge is the main reason for the increase in electricity prices. If such power plants were absent or fewer in number, electricity prices would not have to be increased, or increased so much.

Since 2010, the electricity price has been raised 13 times, rising from an average of Tk 3.73 per unit to Tk 8.70. According to the conditions set by the IMF, this trend of increase is expected to chronically continue. Consequently, it is difficult to assert that electricity is or will be supplied at a reasonable price.

It may be mentioned here that renting private power plants, having provision for payment of rent or capacity charge are not the problems. The main problem lies in creating excess production capacity in relation to demand, and then keeping them idle and paying capacity charges or rent. Any money paid to such power plants enriches the deficit unilaterally. In short, these power plants have now become white elephants.

And it is difficult to understand why a power generation capacity exceeding 27,000MW was created at a time when our electricity demand typically ranges from 13,000MW to a maximum of 17,000MW.

Moreover, it appears that this capacity expansion trend persists, incurring significant costs and escalating both domestic and foreign debt. Notably, 19.46 percent of foreign loans are allocated to the power sector. Yet, the anticipated economic growth necessary to justify the increase in electricity usage remains elusive.

Private power plants are domestically owned, but they are being paid in foreign currency. According to our banking law, no bank can lend to any company more than 25 percent of its capital. This limit is not enforced in the power sector for the private power plant owners. It is difficult to find any logic for these extraordinary facilities to be provided to them.

Despite giving various types of benefits across the board in the power sector, uninterrupted electricity supply is not being ensured. Far from getting electricity at a fair price, white elephant-like power plants have been created and the ever-increasing high cost of maintaining them has been thrust upon the shoulders of the people.

Fallout from Starmer's controversial comment about Bangladesh



Mahadev Ghosh
is an independent researcher
based in the UK.

MAHADEV GHOSH

UK's Labour Party leader Sir Keir Starmer has faced significant backlash after his recent comment where he singled out Bangladesh as a country from where people coming in should be sent back. He made the comment during an interview with *The Sun* when he was asked about small boat crossings in the English Channel and how a Labour government would address the issue. When pressed by Harry Cole, *The Sun's* political editor, as to which countries the migrants could be returned to, Starmer responded, "At the moment people coming from countries like Bangladesh are not being removed, because they're not being processed." This statement was alarming for several reasons—including because it was contextually incorrect.

In regards to small boat crossings across the English Channel, Bangladesh's contribution is far from significant. According to the University of Oxford's Migration Observatory, Bangladesh did not even rank in the top 10. Furthermore, the UK government's Home Office data shows that only 13 Bangladeshis applied for asylum after crossing the Channel using small boats between 2018 and 2024, compared to a total of 126,609 crossings. This means that Bangladesh accounted for a negligible number of crossings—eight out of 31,079 so far this year. Labour

11,000 Bangladeshi nationals entered the UK on visas and then applied for asylum within 12 months, using student, worker, and visitor visas. This led to Bangladesh and the UK signing an agreement last month to expedite the removal of Bangladeshi migrants who have no right to stay in the country. Nevertheless, even in terms of asylum seekers, both India and Pakistan were ahead of Bangladesh, with Afghanistan and Iran at the top. This makes Starmer's singling out Bangladesh inappropriate, even if the question extended beyond small boat Channel crossings.

Labour has often been accused of not having any real plans to solve the issue of small boat crossings, and Starmer's comment does not help counter such accusations. This criticism extends beyond immigration, as Starmer has lacked cohesive plans on foreign policy, climate, or the economy. He has largely relied on platitudes, with Labour expected to win due to anti-Tory sentiments rather than pro-Labour ones. With immigration expected to be a major issue this election, every party has more or less agreed on the need to control the flow of immigrants, although each party has proposed different approaches to solving the crisis.

The Conservatives have stood firmly behind their



UK Labour Party leader Keir Starmer.

PHOTO: REUTERS

has already marginalised voters, especially those of Bangladeshi heritage, due to its stance on Israel's war in Gaza. And his comments have even led to backlash from within his own party.

Labour MP for Poplar and Limehouse, Apsana Begum, accused Starmer of "dog whistle racism against Bangladeshis." Moreover, Councillor Sabina Akhtar resigned over Starmer's comments, adding that she felt Labour had taken the Bangladeshi community's vote "for granted to please a small group of people." This reflected the wider effects of his comments, as it seemed to downplay the Bangladeshi community's contribution to the UK's culture and economy. Over half a million British-Bangladeshis live in the UK and operate 10,000 restaurants, forming a vital part of the £4.5 billion British curry sector. Additionally, British-Bangladeshis work in the NHS and in the armed forces—contributions the community felt were being undervalued, especially given their history of being victims of racist attacks.

However, this is not to say that Bangladesh is in no way contributing to the UK's immigration and asylum woes. Last year, a large number of Bangladeshis were accused of abusing the visa system. Nearly

Rwanda plan, with the right-wing party Reform UK pledging a complete freeze on immigration, in addition to deportation of people crossing the Channel in small boats. Labour plans to dismantle the Rwanda scheme and establish a "Border Security Command," relying on bilateral agreements to deport illegal immigrants. This reflects a wider consensus amongst voters that immigration numbers must come down, with 52 percent of the public saying it must be reduced. This means that Starmer's Labour will have to depart from the empathetic approach and defence of migration characteristic of the party during the Corbyn-era. However, political expediency should never justify scapegoating a historically marginalised community that is not only an integral part of your voter base but also of the country as a whole.

To Starmer's credit, he has apologised for his "clumsy" comments and acknowledged the "massive contribution" made by Bangladeshis to the UK. He further emphasised that mutual cooperation between the UK and the Bangladeshi community could lead to "great benefit" for both, which was the main reason for his remark.

CROSSWORD BY THOMAS JOSEPH

ACROSS

- 1 Indiana player
- 6 Make lumber out of
- 11 Texas landmark
- 12 Sung drama
- 13 Meek
- 14 Salad servers
- 15 "Frozen" queen
- 17 Dele undoer
- 18 Feel sorry for
- 20 Damon of "The Martian"
- 22 Hubbub
- 23 Family of five, say
- 26 Rose part
- 28 Paris subway
- 29 Depth charges, in naval slang
- 31 Egg layer
- 32 Sicilian peak
- 33 Accomplishment
- 34 Remove
- 36 Work the fields
- 38 Steer clear of
- 40 Many Mideast natives
- 43 Audacity
- 44 Dome home
- 45 Putting site
- 46 Kick back

DOWN

- 1 Contrived
- 2 Oscar winner Mahershala
- 3 Made oneself prominent
- 4 Writer Bronte
- 5 Reactor parts
- 6 Lush
- 7 John or Paul
- 8 Made every possible effort
- 9 Spur on
- 10 Days gone by
- 16 Dr.'s org.
- 18 One of a bear trio
- 19 Midmonth day
- 21 Prepares for war
- 23 Large family
- 24 Open space
- 25 Warning word
- 27 When Macbeth dies
- 30 Afternoon break
- 33 Smith's place
- 34 "Shucks!"
- 35 Finished
- 37 Animal home
- 39 Animal home
- 41 Squeezing snake
- 42 Boston team, for short



YESTERDAY'S ANSWERS

S	U	N	K		H	E	W	E	R	S
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Write for us. Send us your opinion pieces to
dsopinion@gmail.com



CRITICAL WARNING

The dangerous link between obesity and dengue hospitalisation in children

Dengue, a mosquito-borne viral infection, can range from mild flu-like symptoms to severe, life-threatening conditions. While obesity is already known to worsen the severity of dengue in hospitalised patients, its role in increasing the likelihood of hospitalisation has not been thoroughly explored. With the global rise in obesity rates, understanding this potential link is vital for effective disease control and prevention strategies.

A team of researchers set out to investigate whether obesity is associated with an increased risk of hospitalisation for dengue in children. The study focused on a large cohort of Sri Lankan children, forming part of an island-wide dengue sero-surveillance project and was published in the PLOS Neglected Tropical Diseases journal.

The study involved 4,782 children aged 10 to 18, selected from nine districts in Sri Lanka. The results showed that, while dengue infection rates were similar across different BMI percentiles, there was a significant difference in hospitalisation rates. Among children with a BMI percentile over 97 (considered obese), 18.2% who were seropositive for dengue had been hospitalized. In comparison, only 9.48% of seropositive children with a lower BMI percentile (less than 97) had been hospitalized. Children with a BMI percentile over 97 had more than twice the risk of hospitalisation compared to their peers with lower BMI percentiles.

Obesity is known to increase the risk of severe disease from many infections. If rising obesity rates lead to higher dengue hospitalisation rates, obesity could significantly contribute to the increasing hospitalisations seen in many dengue-endemic countries. Additionally, understanding how obesity and diabetes worsen dengue could lead to the development of specific biomarkers and treatments for at-risk populations.



Accessible education for children with special needs

RABEYA FERDOUS

Education is one of the most crucial basic rights for all children. Children with special needs also have an equal right to educate themselves. Education may impact their everyday lifestyle. It may also improve personal development and increase people's independence in their daily lives.

Education is most challenging for children with special needs. There are a number of disabled children who have physical and psychological problems. Some children with special needs get the chance to enroll in school. Severely disabled children have difficulty attending school.

According to Bangladesh Education Statistics Report 2018, there were approximately 46,000 children with disabilities enrolled in government primary schools.

There are numerous challenges faced by students with special needs. There are listed below:

1. Students with attention deficit hyperactivity disorder (ADHD) or cerebral palsy (CP) may write or read slower than other normal students. For that reason, they and their parents feel dissatisfied with their school performance. They need more time and extra care to cope with this situation.

2. Student with special needs feels distracted in a disorganised classroom. They are not attentive to the teachers. So, the classroom should be well decorated. This can help to increase their performance.

3. Some students with special needs face difficulty making friendships. Normal students do not want to make friends with students from special schools. They try to isolate and give different types of stigma. In this situation, their teacher may socialise with new peers and learn from one another's unique strengths and knowledge. This type of peer monitoring may help students develop social skills, independence, and problem-solving skills.

4. Inaccessible classrooms may

hamper the education of students with special needs. The maximum classroom has stairs to enter the classroom. In this situation, we need to talk with the authorities about building a ramp. Additionally, accessible doors need to be ensured for wheelchair-user students.

5. Some teachers lack knowledge about the learning procedures of students with special needs. They need extra care, modification, and an individual education plan (IEP) as a course module. So, teachers should be trained to handle these challenging issues.

Education facilities and participation is one of the basic rights for children with special needs. To fulfill this basic right, the government focuses on accessibility in education. Accessibility means removing barriers that hamper a child's education. Disabled children need to make their environment accessible.

According to the National Education Policy 2010, the government follows the following strategies for physically challenged students:

1. The lavatory facilities and the scope of smooth movement will be adequately designed and created with special attention in order to fulfill the special needs of the physically challenged.

2. Special and preferential attention will be given to their needs.

3. At least one trainer will be recruited in each of the PTIs to meet the special teaching methods and needs of various types of challenged learners.

If proper education is achieved, then other rights such as job accessibility, participation at the economic and national level, or any other right granted by the government are likely to be easily obtained.

The writer is an occupational therapist at the Department of Physical Medicine and Rehabilitation at the National Institute of Neurosciences and Hospitals (NINS & IH). Email: rabeya1988@gmail.com

GLOBAL HEALTH ALERT

1.8 billion adults risk disease from physical inactivity

STAR HEALTH DESK

New data show that nearly one-third (31%) of adults worldwide, approximately 1.8 billion people, did not meet the recommended levels of physical activity in 2022. The findings point to a worrying trend of physical inactivity among adults, which has increased by about 5 percentage points between 2010 and 2022.

If the trend continues, levels of inactivity are projected to further rise to 35% by 2030, and the world is currently off track from meeting the global target to reduce physical inactivity by 2030. The World Health Organisation (WHO) recommends that adults have 150 minutes of moderate-intensity or 75 minutes of vigorous-intensity physical activity, or equivalent, per week. Physical inactivity puts adults at greater risk of cardiovascular diseases such as heart attacks and strokes, type 2 diabetes, dementia, and cancers such as breast and colon.

The study was undertaken by researchers from WHO together with academic colleagues and published in the Lancet Global Health journal.

"These new findings highlight a lost opportunity to reduce cancer and heart disease and improve mental health and well-being through increased physical activity," said Dr Tedros Adhanom Ghebreyesus, WHO Director-General. "We must renew our commitment to increasing levels of physical activity and prioritising bold action, including strengthened policies and increased funding, to reverse this worrying trend."

The highest rates of physical inactivity were observed in the high-income Asia Pacific region (48%) and South Asia (45%), with levels of inactivity in other regions ranging from 28% in high-income Western countries to 14% in Oceania.

Of concern, disparities remain between gender and age. Physical inactivity is still more common among women globally compared



with men, with inactivity rates of 34% compared to 29%. In some countries, this difference is as much as 20 percentage points. Additionally, people over 60 are less active than other adults, underscoring the importance of promoting physical activity for older adults.

Despite the worrying results, there are some signs of improvement in some countries. The study showed that almost half of the world's countries have made some improvements over the past decade, and 22 countries were identified as likely to reach the global target of reducing inactivity by 15% by 2030 if their trend continues at the same pace.

In light of these findings, WHO is calling on countries to strengthen their policy implementation to promote and enable physical activity through grassroots and community sport and active recreation and transport (walking, cycling, and use of public transport), among other measures.

"These new findings highlight a lost opportunity to reduce cancer and

heart disease and improve mental health and well-being through increased physical activity," said Dr Tedros Adhanom Ghebreyesus, WHO Director-General. "We must renew our commitment to increasing levels of physical activity and prioritising bold action, including strengthened policies and increased funding, to reverse this worrying trend."

"Promoting physical activity goes beyond promoting individual lifestyle choices; it will require a whole-of-society approach and creating environments that make it easier and safer for everyone to be more active in ways they enjoy to reap the many health benefits of regular physical activity," said Dr Fiona Bull, Head of the WHO Unit for Physical Activity.

Collective efforts based on partnerships between government and nongovernmental stakeholders and increased investments in innovative approaches will be needed to reach the least active people and reduce inequalities in access to measures promoting and improving physical activity.

HAVE A NICE DAY

Embracing Meliorism: Hope amidst uncertainty

DR RUBAUL MURSHED

In the late nineteenth century, George Eliot believed she had coined the term 'meliorist' when she wrote, "I do not know that I ever heard anybody use the word 'meliorist' except myself." Her contemporaries credited her with coining both 'meliorist' and 'meliorism,' and one of her letters contains an early documented use of 'meliorism.' George Eliot is the pen name of Mary Ann Evans, a writer praised for the realism of her work and her accurate depiction of lower and rural-class England.

Meliorism describes positions in moral philosophy that favour improving or making more tolerable the conditions that cause suffering, even if those conditions have long existed. This could involve advocating for cures for common diseases or supporting the development of serious anti-aging therapies. The term is also used by ethicists, who specialise in the study of right and wrong actions in human decisions.

Meliorism simply means 'better.' It opposes pessimism, which generally means 'worst,' and optimism, which means 'best.' Meliorism is the idea that progress is real and that humans can intervene in natural processes to improve the world. Social meliorism posits that education can improve society by increasing individual intelligence, regardless of background.

Today, in an age of internet-educated researchers and policymakers, can studies of human psychology help with choosing the right precautionary methods on an individual or national level? Beyond war, conflicts, and economic dimensions, this unpredictable chaos also has a mental and spiritual dimension. People are afraid, frustrated, and distressed in the face of this unprecedented wave of international political events. Here, scholars can offer some guidance with their research on the concepts of meliorism and 'morality' (kindness, forgiveness, and other moral values) and how to approach life more meaningfully.

E-mail: rubaulmurshed@shomman.org

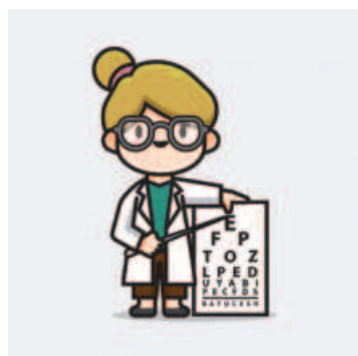


Lipid-lowering drug slows progression of diabetic retinopathy

Fenofibrate is an FDA-approved medication for treating severe high triglycerides. Although it has not been shown to provide extra heart health benefits when added to statins, some studies suggest it might help reduce the need for laser treatment in diabetic retinopathy (a diabetes-related eye condition).

To investigate this, researchers studied 1,150 Scottish patients with early diabetic retinopathy or maculopathy, giving them either fenofibrate or a placebo. People with severe kidney issues were excluded, and fenofibrate doses were adjusted based on kidney function. This research was published in The New England Journal of Medicine.




The main goal was to see if fenofibrate could slow down the



progression of retinopathy or reduce the need for eye treatments like laser surgery. Over four years, fewer people taking fenofibrate needed these treatments compared to those on the placebo (23% vs. 29%). However, there was no difference in visual clarity or daily visual function between the two groups.

Fenofibrate was associated with a lower average kidney function (by 8 mL/minute/1.73 m²) during the trial, indicating a need for caution in patients with poor kidney health.

In summary, fenofibrate seems to slow diabetic retinopathy progression, with one in 15 patients benefiting over four years. However, its role in treating this condition is still uncertain, and it has not been FDA approved for this purpose yet. Additionally, fenofibrate can temporarily increase serum creatinine, requiring careful use in those with very low kidney function.






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SPORT

What to WATCH

T SPORTS

Euros
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Spain vs Georgia
Live from 1:00 am
(Monday)

T SPORTS AND SONY SPORTS 2

Copa America
Mexico vs Ecuador
Live from 6:00 am (Monday)
Jamaica vs Venezuela
Live from 6:00 am (Monday)

PHOTO: ICC/AFP

SCORES IN BRIEF

India: 176 for seven in 20 overs (Kohli 76, Patel 47, Dube 27; Maharaj 3-23, Nortje 2-26)
South Africa: 169 for eight in 20 overs (Klaasen 52, De Kock 39; Bumrah 2-18, Arshdeep 2-20, Hardik 3-20)
Result: India won by seven runs
Player-of-the-match: Virat Kohli
Player-of-the-tournament: Jasprit Bumrah

INDIA END DECADE OF HEARTBREAK

SPORTS REPORTER

Rohit Sharma, the captain who led India from the front with his fearless batting, fell to the ground with a look of relief washing over his face, the confident but sometimes brash Hardik Pandya shed tears of joy while at the dressing room, coach Rahul Dravid, known for his calm demeanour, roared in triumph.

These were the scenes at the Kensington Oval in Barbados on Saturday after India overcame a decade of heartbreak with a win over South Africa in the final of the ICC T20 World Cup 2024.

The win, one they snatched from the jaws of defeat with Proteas at one point needing just 30 off 30 balls, made them the tournament's first-ever undefeated champions and also put them on par with England and West Indies as the only other two-time winners of the competition.

This T20 World Cup was about absolution for Rohit and his side after the heartbreak in the ODI World Cup final last year in Ahmedabad at the hands of Australia, which was their fifth defeat in a final of an ICC event since 2014.

Rohit revealed that many years of preparation went into this year's triumph and commended his team for coming through in such a grand manner under pressure.



"Hard to sum up what we've been through in last three-four years. A lot behind the scenes, not what we did today [yesterday], it's what we did before," Rohit said after the match.

"A lot of high-pressure games, and we have been on the wrong side of it. Guys understand when the pressure is on what needs to be done, today [yesterday] was perfect example, stuck together with backs to the wall," he added.

There were several heroes in India's win over the Proteas, but the man who stole the spotlight and was named the player of the final was the indomitable

Virat Kohli, whose 76 off 59 balls took India to a total they could defend.

After the match, however, Kohli announced that this was his last T20I, "God is great, and I got the job done for the team on the day it mattered. Now or never, last T20 for India, wanted to make the most of it. Wanted to lift the cup."

With the win, Kohli, one of the greatest batters of this or any generation, will get to walk off into the sunset in the shortest format with the biggest prize in hand.

India great Virat Kohli said he had played his last T20I after starring in India's thrilling seven-run win over South Africa in the T20 World Cup final in Barbados on Saturday. The star batsman put a run of low scores behind him to make 76 as he was named player of the match, with the 35-year-old Kohli saying afterwards: "This was my last T20 World Cup, and this is what we wanted to achieve. One day you feel you can't get a run, then things happen. God is great, and I got the job done for the team on the day it mattered. Now or never (that was my) last T20 for India, wanted to make the most of it. Wanted to lift the cup, wanted to respect the situation rather than force it." The prolific right-hander retires from the format with 4,188 runs from 125 T20I with a strike rate of 137.



Holders Italy sent packing

AFP, Berlin

Switzerland dumped reigning champions Italy out of Euro 2024 with a stunning 2-0 victory on Saturday to reach the quarterfinals for the second time in their history.

Murat Yakin's supremely well-drilled side outplayed the flat two-time winners in the last 16 clash in Berlin and will face England or Slovakia in the next round.

Ruben Vargas teed up Remo Freuler for Switzerland's 37th-minute opener before curling home superbly himself right at the start of the second half to deservedly double their lead.

A new-look Italy, short on star power and without many of the key figures that led them to Euro 2020 glory, offered little in response to Switzerland's energetic display.

"It hurts, it really hurts," said Italy's captain and goalkeeper Gianluigi Donnarumma.

Former Arsenal midfielder Granit Xhaka,



arriving at the Euros after a stunning season with German champions Bayer Leverkusen, pulled the strings as the Swiss rarely looked like letting the lead slip away.

Italy coach Luciano Spalletti dropped Jorginho after his worrying group stage performances, bringing in Nicolo Fagioli in defensive midfield among a hefty six changes which failed to bring the Azzurri to life.

Italy scraped through the first phase thanks to Mattia Zaccagni's last-gasp strike in the 1-1 draw with Croatia and Spalletti said his team had no alternative but to improve in the knock-out rounds.

However, it was Switzerland who grew in confidence and pulled off their best display yet, making a bright start at the Olympiastadion in a sweltering Berlin, where a far more impressive Italy won the 2006 World Cup.

Spalletti hooked Stephan El Shaarawy at half-time for Zaccagni, but Italy gave the ball away from the kick-off and Switzerland doubled their lead just 27 seconds into the second period.

Augsburg midfielder Vargas, who started in place of the suspended Silvan Widmer but on the left of the attack, broke into the area and arced a superb curling shot over Gianluigi Donnarumma.

The closest Italy came to scoring in the first hour was when Swiss defender Fabian Schar misjudged a header and hit the frame of his own goal.

Substitute Mateo Retegui produced Italy's first shot on target as the clock ticked down and the near-invisible Gianluca Scamacca hit the post from close range, but the defending champions could never really threaten their opponent as they saw their run end rather meekly.

Non-conformist blockbuster conserves charm

KHALID HOSSAIN

Bob Woolmer, the late South African coach renowned for his cricketing insights and innovation, once said, "Football is a game of space, whereas cricket is a game of time," in his book 'The Art and Science of Cricket', shedding light on the trials and tribulations a cricketer goes through on the battlefield.

Woolmer's book, a decade in the making and published in 2009, emerged at a time when the shortest format of the game – Twenty20, designed to draw a wider range of audiences for the sake of making cricket a global sport – had already found its footing and threatened the status quo of its elder siblings – Tests and the 50-over format – in terms of mass appeal.

Much like how fast food has surpassed fine dining in popularity in this millennium, the intimidating T20 cricket proved to be an unstoppable force as the cash-rich franchise leagues reshaped the sports' landscape, leading the game's global governing body ICC to hold the T20 World Cup in every two years.

Eventually, when it came to the 20-over format, cricket m a t c h e s

became less and less about the element of time and more about the initial conditions: the nature of surfaces, playing conditions, which had become predominantly batting-friendly, and about the

between the leather and willow, negating extrapolations made from recent performances in major franchise leagues, to perennial underachievers and minnows having their moment in the sun, the marquee event held in West Indies and the USA has ticked all the boxes for a truly memorable global tournament.

Super Over thriller, one of the seven final-over nail-biters witnessed in the group stage.

USA, meanwhile, en route to amping up cricket's fan following in the country, remained hungry for more as they cemented further history by entering the second round – the Super Eights – in their maiden appearance, setting the narrative for one of the fairytale triumphs of the mega event.

Even though fellow hosts West Indies could not make the cut to the

who shrugged off the tag of 'Chokers' to land a coveted place in the final – a first for the Proteas after being on the receiving end of seven excruciating exits in the last-four stage.

As far as individual glories are concerned, elite superstars like Australia's swashbuckling opener Travis Head, India's pace spearhead Jasprit Bumrah and opener Rohit Sharma, among others, lived up to their reputations while promising talents were unearthed in Bangladesh's leggie Rishad Hossain, pacer Tanzim Sakib, et al. Rishad was the joint third in the wicket-taker's column before the final, a list that features an almost even mix of pacers and spinners in the top 15.

Last but not the least, the 29-day tournament verified the notion that a n

tournament up until he got his bearings right in the final, while a struggling Hardik Pandya rekindled his form in every department. Like Pandya, his IPL teammates in Suryakumar Yadav, Rohit and Bumrah from bottom dwellers Mumbai Indians, who ended the campaign at rock bottom, were unfazed in national colours.

All in all, this T20 World Cup will go down in the memory lane as an unforgettable one that refused to play by conformism, and yet it

- Expanded World Cup lives up to billing
- Minnows and hosts get boost
- Perennial underachievers flip script
- Thrillers in abundance
- Superstars shine, promising talents leave trace
- Pacers and spinners grab spotlight in tandem
- IPL expectations did not match

number of power-hitters a team possess.

However, the ninth edition of the T20 World Cup, an expanded version featuring 20 teams from the last edition's 16, disproved the existing consensus and went on to preserve the timeless charm of the game.

At the same time, the 2024 instalment churned out almost everything that makes it an undeniable blockbuster, meeting the ever-increasing demands of modern times.

From even contests

The associate teams disproved the notion of being pushovers, as former champions Pakistan and England found out.

Pakistan fell prey to the USA in one of the greatest upsets in the history of the tournament, setting the ominous tone of the last edition's finalists' eventual exit. On the other hand, England were forced to edge past a driven Scotland in the group stage based on net run rate.

And even Nepal, devoid of any expectation, almost pulled off the highly improbable, losing to South Africa and Bangladesh by a whisker, whereas teams like Namibia and Oman made their mark by locking horns in a

semifinals, they would be pleased to give their fans the impression that the two-time champions are on the right track, especially following a string of debacles in the preceding white ball World Cups.

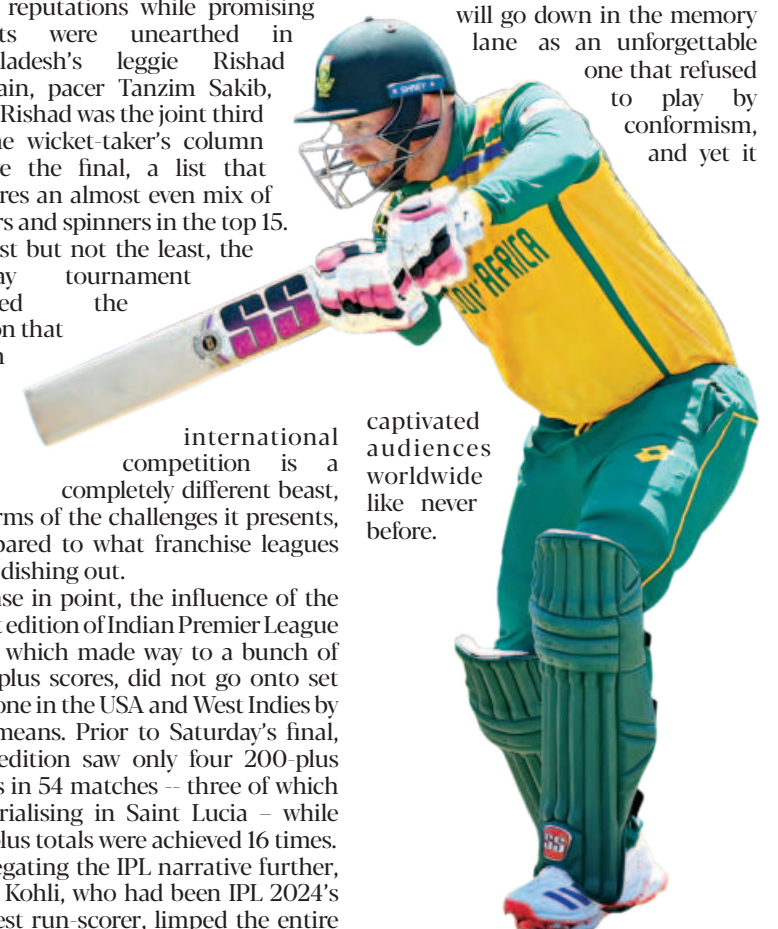
The team that accompanied the West Indies in the Super Eights were Afghanistan, who created their own fairytale chapter. Defying odds, Afghans first scripted New Zealand's exit and then set the Super Eights alight by taking down the mighty Australia before holding their nerves against Bangladesh in two World Cup classics.


Afghanistan's triumphant run was eventually cut short by South Africa,

international competition is a completely different beast, in terms of the challenges it presents, compared to what franchise leagues keep dishing out.

Case in point, the influence of the latest edition of Indian Premier League (IPL), which made way to a bunch of 200-plus scores, did not go onto set the tone in the USA and West Indies by any means. Prior to Saturday's final, this edition saw only four 200-plus totals in 54 matches – three of which materialising in Saint Lucia – while 175-plus totals were achieved 16 times.

Negating the IPL narrative further, Virat Kohli, who had been IPL 2024's highest run-scorer, limped the entire






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7 held after woman raped in Dhaka's Khilkhet

STAFF CORRESPONDENT

A woman was raped in the capital's Khilkhet area on Friday night while she was visiting the area with her husband, said police.

The victim, 37, filed a case against six people under the Women and Children Repression Prevention Act with Khilkhet Police Station yesterday, Dhaka Metropolitan Police Assistant Commissioner (Cantonment Zone) Sheikh Muttajul Islam told The Daily Star.

Khilkhet police have arrested seven people, including three juveniles, over the incident.

The arrestees include Abul Kashem Suman, 39, Mehedi Hasan Hridoy, 22, Mir Azizul Islam Tutul, 23, and Robin Hossain Dewan, 28.

Citing the case statement, the ACC said the woman and her husband went to a relative's house in the Kawla Bazar area. From there, she went walking with her husband towards Khilkhet around 8:30pm. When they reached Bonorupa area around

SEE PAGE 7 COL 4



Navigation has become almost impossible in this old channel of the Buriganga as water hyacinths cover the river in Muslimbagh of the capital's Kamrangirchar. The area has turned into an ideal breeding ground for mosquitoes also. The photo was taken on Friday.

PHOTO: PALASH KHAN

Faisal bought savings certificate worth Tk 2.55cr

DIPAN NANDY

Controversial taxman Quazi Abu Mahmud Faisal had purchased family savings certificates worth Tk 1.45 crore for himself and his relatives in three months, according to the Anti-Corruption Commission.

On June 27, a Dhaka court ordered the authorities concerned to confiscate all moveable and immovable properties of Faisal, a first secretary (taxes legal & enforcement) of the National Board of Revenue.

Faisal has accumulated about Tk 1,000 crore by taking bribes for transferring income tax officials, intimidating taxpayers and resorting to other irregularities, according to documents submitted by the ACC to the court on Thursday after its preliminary investigation.

ACC decided to investigate Faisal last year after allegations of misuse of power and accumulating significant wealth through bribery.

Among the documents were proof of Faisal's purchase of savings certificates worth Tk 2.55 crore between June 2019 and November 2023 in his and his family's names. Of them, family savings certificates (Paribarik Sanchayapatra) worth Tk 1.45 crore were bought between November 12, 2020 and February 10, 2021.

Faisal, who joined the NBR in 2005 as a BCS cadre in the

SEE PAGE 7 COL 1



Black money holders get amnesty

Criticism of think-tanks, lawmakers ignored

MAHMUDUL HASAN

Parliament yesterday approved a provision that will allow black money holders to legalise their undisclosed wealth without any scrutiny by paying a 15 percent tax, disregarding widespread condemnation from various quarters.

The provision will take effect in the upcoming fiscal year that begins on July 1.

Think-tanks, watchdogs, chambers and several lawmakers criticised the provision, terming it unethical, unjust and unacceptable.

"This represents sheer insensitiveness of the members of parliament to growing public concerns about widening floodgates for corruption, illegality and corruption, which this provision facilitates," said Iftekharuzzaman, executive director of Transparency International Bangladesh.

The move also undermines Article 20(2) of the constitution that makes black money clearly illegal, he said.

It is also discriminatory against honest income earners, who have to pay up to 30 percent tax while black money holders are being rewarded instead of being subjected to accountability and getting the provision to pay only 15 percent, he said.

"In effect, the government is inviting people at large to be corrupt, immoral and dishonest to earn black money throughout the year with the guarantee that they will be rewarded and given impunity for earning any amount of income disproportionate to the legal source. Unfortunately, the state is being pushed further down the

SEE PAGE 7 COL 6

Gaza civilians living in unbearable conditions

Warns UNRWA as huge mounds of rotting trash pile up across the Palestinian enclave

AFP, Geneva

Gazan civilians are forced to live in bombed-out buildings or camp next to giant piles of trash, a United Nations spokeswoman said Friday, denouncing the "unbearable" conditions in the besieged territory.

Louise Wateridge from UNRWA, the UN agency supporting Palestinian refugees, described the "extremely dire" living conditions in the Gaza Strip.

"It's really unbearable," she told reporters in Geneva, via video-link from central Gaza.

Wateridge, who returned Wednesday after four weeks outside the territory, said that even in that time the situation had "significantly deteriorated".

"Today, it has to be the worst it's ever been. I don't doubt that tomorrow again will be the worst it's ever been," she said.

Nearly nine months into the offensive, Wateridge said the Gaza Strip had been "destroyed". She said she had been "shocked" on returning to Khan Yunis in central Gaza.

"The buildings are skeletons, if at all. Everything is rubble," she said. "And yet people are living there again. There's no water there, there's



no sanitation, there's no food. And now, people are living back in these buildings that are empty shells," with sheets covering the gaps left by blown-out walls.

With no bathrooms, "people are relieving themselves anywhere they can".

Wateridge said the struggle to bring fuel into Gaza and distribute it safely was having a knock-on impact on the ability to deliver aid.

"Without the fuel, the humanitarian response really grinds to a halt," she said.

SEE PAGE 7 COL 1

ACC probe into Benazir, family's wealth at final stage

STAFF CORRESPONDENT

The Anti-Corruption Commission has completed a thorough analysis of documents and field-level investigations regarding former inspector general of police Benazir Ahmed, as its two-month-long inquiry reaches its final stages.

The anti-graft body did not accept Benazir's written claims that his assets were acquired legally.

The ACC team is now preparing a comprehensive report to submit to the commission. The report may recommend filing charges against Benazir Ahmed, his wife Jissan Mirza, and his two daughters, Farheen Rishita Binte Benazir and Tahsin Raisa Binte Benazir.

There is, however, some uncertainty within the commission regarding whether to request a detailed wealth statement from Benazir. Depending on the directives received, the ACC team might either issue a notice for asset details or directly recommend filing charges.

An ACC high official, seeking anonymity, told The Daily Star, "Benazir and his family have claimed in written statements that their wealth was legally acquired. But their explanations don't add up and thus unacceptable. The ACC team will soon submit their report to the commission based on the analysis of the collected data."

Benazir and his family's written statement was submitted to the ACC chairman on June 20, said ACC Secretary Khorsheida Yasmin.

"Hopefully, we will be able to file the report with the court as per our schedule."

However, ACC's asset management unit plans to

SEE PAGE 7 COL 1



Vinicius comes alive for Brazil

REUTERS

Vinicius Jr unleashed his inner beast in a little over 45 minutes of pure Brazilian football mayhem to guide the five-time World Cup champions to their first 2024 Copa America win against Paraguay on Friday.

The 23-year-old electric winger scored twice and delivered a much-needed statement performance that Brazilian fans have long been waiting for. The Real Madrid rising star may be one of the best players in the world but until now that fiery spark has not been seen in his national team performances.

Even in Brazil's Copa America opener this year - a goalless draw against Costa Rica - Vinicius ended up being substituted halfway through the second half after not managing a single scoring attempt. After that, Brazil manager Dorival Jr changed tack and that decision paid back in a major way.

Instead of being deployed as more of an orthodox winger wide on the left against Costa Rica, Dorival gave Vinicius the freedom to roam across the front line on Friday against Paraguay and fans were shown why he is a strong contender to win the Ballon d'Or after guiding Real to a

SEE PAGE 7 COL 4



Brazil forward Vinicius Junior celebrates scoring his team's third goal against Paraguay in their Copa America Group D match at Allegiant Stadium in Las Vegas yesterday. The Real Madrid star scored twice as the six-time champions eased some pressure following a goalless draw against Costa Rica in their first match of the 16-nation tournament.

PHOTO: REUTERS

Radioactive rhino horns to curb poaching in S Africa

AFP, Mokopane

South African scientists have injected radioactive material into live rhino horns to make them easier to detect at border posts in a pioneering project aimed at curbing poaching.

The country is home to a large majority of the world's rhinos and as such is a hotspot for poaching driven by demand from Asia, where horns are used in traditional medicine for their supposed therapeutic effect.

At the Limpopo rhino orphanage in the Waterberg area, in the country's northeast, a few of the thick-skinned herbivores grazed in the low savannah.

James Larkin, director of the University of the Witwatersrand's radiation and health physics unit who spearheaded the initiative, told AFP on Tuesday he had put "two tiny little radioactive chips in the horn" as he administered the radioisotopes on one of the large animals' horns.

The radioactive material would "render the horn useless... essentially poisonous for human consumption" added Nithaya Chetty, professor and dean of science at the same university.

