

## DRIVING CHANGE through Creative Partnerships

**The Daily Star (TDS):** How are you collaborating with MFS providers to integrate mobile financial services within your banking operations, and how does this enhance the delivery of your services?

**M Jamal Uddin (MJU):** At IDLC Finance, we recognise the transformative potential of mobile financial services (MFS) in ensuring financial inclusion. Our collaboration with leading MFS providers, such as bKash, allows us to integrate seamless digital

bKash, which are tailored to promote micro-savings among marginalised and unbanked communities. This product aligns with our mission of financial inclusion by providing an easy, paperless, and secure way to save. We are also exploring ways to expand our offerings to include small-ticket loans and microcredit facilities through MFS platforms. This will allow us to cater

data security are non-negotiable priorities for us. IDLC adheres to stringent data protection protocols, ensuring compliance with regulatory standards and international best practices. We employ end-to-end encryption, multi-factor authentication, and secure APIs to safeguard customer information during digital transactions.

Additionally, we conduct regular vulnerability assessments

**M JAMAL UDDIN**  
Managing Director & CEO, IDLC Finance



solutions into our operations. For instance, our Online DPS through bKash is a fully automated end-to-end solution that empowers customers to start and manage their savings digitally, eliminating the need for paper documents and physical branch visits. This integration significantly enhances service delivery by making transactions faster, more accessible, efficient, and transparent, particularly for unbanked and rural segments. By advancing financial inclusion, we not only bring previously marginalised communities into the financial ecosystem but also empower them to achieve greater economic stability.

Our commitment extends to fostering innovative partnerships with MFS providers to bridge the gap between traditional financial institutions and the digital payment ecosystem. This strategy ensures we deliver services that are inclusive, scalable, and tailored to the needs of diverse customer segments.

**TDS:** What products are you offering through MFS?

**MJU:** We currently offer monthly and weekly DPS products through

to a broader customer base, including micro-entrepreneurs and individuals requiring short-term financing but with limited access to traditional banking channels. Our aim is to make financial products more inclusive and accessible to all segments of society.

**TDS:** What technological innovations are shaping mobile financial services, and how is your bank incorporating these advancements?

**MJU:** The fintech landscape is rapidly evolving with innovations such as Artificial Intelligence (AI), blockchain technology, and advanced data analytics. These technologies are pivotal to enhancing the efficiency, security, and scalability of MFS. At IDLC, we are leveraging digital onboarding, e-KYC, and AI-driven analytics to simplify the customer journey and provide personalised solutions.

**TDS:** What steps is your bank taking to safeguard customer privacy and protect sensitive information?

**MJU:** Customer privacy and

and cybersecurity audits to identify and mitigate potential threats. Our commitment to transparency and secure practices builds trust with our customers, reinforcing our reputation as a reliable financial partner.

**TDS:** What is your vision for the integration of MFS into traditional banking services?

**MJU:** Our vision is to create a harmonious blend of traditional banking and mobile financial services that caters to the evolving needs of our customers. By integrating MFS into our core operations, we aspire to offer a comprehensive financial ecosystem allowing customers to seamlessly transition between digital and physical touchpoints.

This integration will not only enhance accessibility and convenience but also promote financial literacy and inclusion across all strata of society. Looking ahead, I envision IDLC playing a pivotal role in shaping a digitally empowered Bangladesh by leveraging MFS to drive innovation and positive social impact.



# Transforming lives, fostering growth: The everyday impact of bKash

AYMAN ANIKA

In 2021, after the pandemic disrupted lives and livelihoods, 65-year-old Milan Kanti Sen relocated from Chittagong to Dhaka. Adjusting to a new city came with its challenges, but one thing quickly became clear: bKash would be an invaluable part of his daily life.

"bKash is more than just a financial service; it's part of our family now," Milan shares. "From sending money to friends and relatives to transferring funds from a bank account or recharging mobile balances, bKash has made life so much easier. My entire family uses it regularly, and its user-friendly features, like mobile recharge and paying monthly bills, have simplified everything."

Sen's experience mirrors the transformative impact bKash has had on millions across Bangladesh. As the country's largest mobile financial service (MFS) provider, bKash has redefined financial access, inclusion, and empowerment. Its seamless integration into the lives of both urban professionals and rural households underscores its role as more than just a tool – it's a part of lifestyle.

**Bridging gaps with cashless transactions**

bKash's success lies in its ability to make financial services accessible to all, regardless of location or socioeconomic background.

Shamsuddin Haider Dalim, Head of Corporate Communications and PR at bKash, highlights the significance of this transformation. "In developing countries like Bangladesh, many people are unbanked or underbanked, with little to no access to traditional banking. bKash's innovative solutions have brought nearly 80 million verified users into the formal financial system. Even with the simplest mobile phone, users can conduct secure and transparent transactions."

Dalim also emphasises the broader economic impact of cashless systems. "Cash handling is expensive – printing, storage, transportation, and security add significant costs. Digital transactions reduce these expenses while promoting productivity and innovation. Platforms like bKash also diminish the urban-rural divide, allowing businesses and individuals in remote areas to access financial tools that were previously out of reach."

This drive toward a cashless economy also supports environmental sustainability. By

reducing reliance on physical cash and paperwork, bKash actively contributes to a greener financial ecosystem.

**Empowering professionals and entrepreneurs**

For young professionals, bKash offers unmatched convenience. Nafia Hossain, a Junior Software Engineer at W3 Engineers Ltd., explains how bKash simplifies her busy life.

"Being a professional, I don't always have the time to visit banks or ATM booths. But with bKash, I can make payments instantly while shopping or transferring funds. I even have a DPS account through bKash, which helps me save effortlessly. Its send money feature is incredibly helpful – it allows me to transfer money to even the remotest parts of the country with just a few clicks."

The accessibility of bKash's services has also been instrumental in supporting small businesses and entrepreneurs. With a network of nearly 400,000 agents, often referred to as "human ATMs,"

partnerships reduce transaction costs, increase convenience, and ensure access to credit, savings, and other financial products."

Proof of this success is the rapid adoption of savings tools through the bKash app. In just three years, over 3.3 million DPS accounts have been opened, enabling customers to save with four commercial banks and one NBF.

"This demonstrates how innovative platforms can encourage people to embrace financial planning," Dalim notes. "It's about more than convenience – it's about empowering individuals to take control of their financial futures."

**A part of everyday life**

From rickshaw pullers to street vendors, small shop owners, and urban professionals, nearly everyone has a bKash account. It's not uncommon to visit a bustling market and find at least one shop offering bKash services. This widespread adoption has made it possible for people to send and

**Proof of this success is the rapid adoption of savings tools through the bKash app. In just three years, over 3.3 million DPS accounts have been opened, enabling customers to save with four commercial banks and one NBF.**

and about a million merchants, bKash empowers local vendors to accept digital payments, reducing dependency on cash. This agent and merchant network strengthens communities by creating jobs and stimulating local economies.

Moreover, bKash's role in digitalising transactions has spurred the growth of e-commerce and f-commerce in Bangladesh. Entrepreneurs now have the tools to accept payments from a wider customer base, promoting innovation and expanding market opportunities.

**Simplifying financial inclusion through collaboration**

One of bKash's most significant achievements is its ability to accelerate financial inclusion through partnerships with banks and non-bank financial institutions (NBFIs).

"Collaboration is at the heart of what we do," says Dalim. "By partnering with banks, government departments, telecom operators, NGOs, and other organisations, bKash has created a comprehensive digital transaction ecosystem. These

receive payments effortlessly, fostering trust and reliability in financial transactions.

Moreover, bKash has enabled countless women to manage their finances independently, supporting small businesses and enhancing household decision-making. Even in remote villages, bKash has made it easier for people to manage their finances and stay connected to the formal economy.

This integration into daily life highlights bKash's success in creating a platform that works for everyone, regardless of location or financial literacy.

It is clear that bKash's innovative approach to financial inclusion, driven by collaboration and sustainability, has transformed how millions of Bangladeshis interact with money – as Hossain aptly puts it, "bKash has completely changed how we handle cash transactions. Whether it's sending money or saving for the future with a DPS account, bKash has made everything faster – it's a game changer for people like me."



সকল সুবিধা  
ইসলামিক ওয়ালেটে

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## A HOLISTIC financial ecosystem for all customers

**The Daily Star (TDS):** How are you collaborating with MFS providers to integrate mobile financial services within your banking operations, and how does this enhance the delivery of your services?

**Sheikh Mohammad Maroof (SMM):** Our collaboration with MFS providers focuses on integrating mobile financial services into our banking

Dhaka Bank doesn't offer Nano loans, it enables access to "eRin," an end-to-end digital Nano loan, with repayments made via MFS wallets.

**TDS:** What technological innovations are shaping mobile financial services, and how is your bank incorporating

such as two-factor authentication and role-based access, to secure sensitive data. Regular employee training fosters a security-conscious culture, while real-time monitoring tools enable quick detection and response to incidents. We adhere to data privacy regulations and collaborate with cybersecurity



**SHEIKH MOHAMMAD MAROOF**  
Managing Director and CEO, Dhaka Bank

ecosystem, enhancing financial inclusion and improving customer experience. We connect with platforms like bKash, Nagad, Rocket, and TAP through APIs, enabling smooth, real-time transactions between bank accounts and mobile wallets. Customers can transfer funds, make deposits, withdrawals, and bill payments directly via their mobile phones. Additionally, we offer financial products, including our digital DPS, through these MFS platforms, making services more accessible to a wider audience.

**TDS:** What products are you offering through MFS?

**SMM:** Dhaka Bank offers innovative savings products like the Dhaka Bank Nano Savings Scheme and Tayyebah Nano Savings Scheme through bKash, known as Digital DPS. Customers can manage and pay DPS instalments directly through their bKash, Nagad, or Rocket wallets without visiting branches, making saving more convenient. Funds can be transferred to savings accounts, earning interest or profit. While

these advancements? **SMM:** Key advancements such as API integration, Artificial Intelligence (AI), Machine Learning (ML), contactless payments, digital identity verification (e-KYC), and real-time settlement systems are driving the transformation in the banking sector. Dhaka Bank has adopted several of these technologies, including mobile apps and partnerships with fintech companies.

**TDS:** What steps is your bank taking to safeguard customer privacy and protect sensitive information?

**SMM:** We employ cutting-edge cybersecurity measures to safeguard our systems, including firewalls, intrusion detection, encryption protocols, and regular security audits. Our 24/7 Network Operations Control (NOC) and Service Operations Center (SOC) ensure continuous monitoring. Data is encrypted using industry-standard algorithms, protecting it both at rest and in transit. We implement strict access controls,

experts to stay ahead of emerging threats. Dhaka Bank has achieved prestigious certifications, including ISO 27001, PCI-DSS, ISO 27032, and TIA 942, reinforcing our commitment to security.

**TDS:** What is your vision for the integration of MFS into traditional banking services?

**SMM:** The integration of MFS into traditional banking marks a transformative shift in customer engagement, making banking more digital, personalised, and interconnected. My vision is to create a seamless, customer-centric ecosystem that combines the accessibility and innovation of mobile services with the trust and security of traditional banking. This vision includes mobile-first banking, enhanced personalisation, frictionless payments, real-time financial management, stronger security, and innovation through open banking and fintech partnerships, ultimately fostering a holistic financial ecosystem for all customers.

## DELIVERING TAILORED solutions to empower customers

**The Daily Star (TDS):** How are you collaborating with MFS providers to integrate mobile financial services within your banking operations, and how does this enhance the delivery of your services?

**Syed Mahbubur Rahman (SMR):** Our collaboration with MFS providers helps us expand service delivery and simplify customer interactions. MFS integration

innovations are shaping mobile financial services, and how is your bank incorporating these advancements? **SMR:** In Bangladesh, MFS is rapidly evolving, driven by fintech and technological innovations. MTB is adopting several key innovations, such as interoperable platforms that allow users to

multi-factor authentication (MFA) for account access, and conduct regular internal and third-party security audits to identify vulnerabilities. Firewalls, intrusion detection systems (IDS/IPS), and role-based access control (RBAC) safeguard networks and limit data access to authorised personnel only. Our IT security



**SYED MAHBUBUR RAHMAN**  
MD & CEO, Mutual Trust Bank

allows customers to open accounts, access microloans, and invest directly from their phones, reducing the need for branch visits. By providing 24/7 access to services and reducing transaction costs, this collaboration speeds up processes and enhances convenience. Moreover, the widespread availability of MFS helps us extend our reach, ensuring that we deliver tailored solutions that empower our customers and align with our goal of fostering a more digitally inclusive financial system.

**TDS:** What products are you offering through MFS?

**SMR:** Significant savings offered through MFS:

**Savings Products (DPS):**

- bKash:** We offer DPS services to bKash users, allowing them to save systematically through their mobile wallets.
- TAP:** Similarly, TAP customers can avail themselves of tailored DPS solutions that align with their financial goals.
- UPAY:** The PoC has been completed successfully. We will go for the full launch soon.

**TDS:** What technological

transfer money between different MFS operators and banks, as well as QR code-based payments for instant retail transactions. The bank also leverages AI-driven credit scoring to offer microloans based on transaction history and alternative data sources. MTB is collaborating with fintech firms to offer microcredit and has integrated biometric systems for account registration. Additionally, MTB is experimenting with blockchain for cross-border payments, expanding agent banking in rural areas, and embracing Open Banking to foster fintech collaboration.

**TDS:** What steps is your bank taking to safeguard customer privacy and protect sensitive information?

**SMR:** To ensure customer privacy and protect sensitive information, our bank has implemented a range of robust measures. Data is encrypted both in transit and at rest using advanced cryptographic algorithms, such as AES-256, and secure communication is ensured via SSL/TLS protocols. We require

team actively monitors suspicious activities, while we provide educational materials to raise customer awareness about cybersecurity threats. Compliance with regulations such as GDPR and PCI-DSS ensures the security of financial transactions. Additionally, our incident response plan and secure coding practices help address and prevent security issues effectively.

**TDS:** What is your vision for the integration of MFS into traditional banking services?

**SMR:** We envision leveraging MFS to enhance financial inclusion, especially in remote areas, and simplify customer onboarding through digital channels. By integrating mobile wallets with banking applications, we aim to provide a seamless experience for transactions, bill payments, and savings, while utilising data insights to design more personalised products. This integration supports our vision of building a more inclusive and digitally empowered financial ecosystem.

## Transforming the Banking Landscape through MFS

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**According to the latest data from Bangladesh Bank, the total number of MFS transactions in November 2024 reached 652,101,737, with a transaction value of 1,567,877.4 million Taka. In comparison, in November 2023, the number of transactions stood at 542,074,508, with a total value of 1,196,691.9 million Taka.**

Of particular importance is the collaboration between traditional banks and MFS providers, which has expanded the reach of banking services to underserved groups, such as the unbanked, women, and people in remote areas. This article delves into how this collaboration has reshaped Bangladesh's banking landscape, fostering financial inclusion and making banking more accessible than ever before.

**The Rise of Mobile Financial Services in Bangladesh**

Mobile Financial Services (MFS) were introduced in Bangladesh in 2011, with the central bank setting the framework for these services to be offered by both banks and non-bank financial institutions (NBFIs). Initially, MFS was seen as a solution for facilitating simple payment transactions such as money transfers. However, over time, the scope of MFS has expanded significantly, and today it covers a wide range of financial services, including person-to-person (P2P), person-to-business (P2B), government-to-person (G2P), business-to-person (B2P)

in a country where over half of the population still lacks access to traditional banking services.

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**Financial Inclusion: Bridging the Gap**

One of the primary benefits of MFS is its ability to provide financial services to the unbanked. A report by the World Bank defines financial inclusion as the ability of individuals to access and use appropriate financial services that meet their needs. In Bangladesh, MFS has helped bridge the gap between the formal financial system and the vast unbanked population, offering services such as savings, payments, and remittances. As Lila Rashid, Former Executive Director of Bangladesh Bank, points out, MFS has been particularly beneficial for financially disadvantaged groups, women, and people living in rural or remote areas.

"Mobile financial services have empowered individuals to conduct transactions from the comfort of their homes, eliminating the need to visit a physical bank branch," says Md. Arup Haider, Deputy Managing Director and Head of Retail Banking at City Bank. "This has significantly eased everyday financial activities, especially for the unbanked population."

The impact of MFS on financial inclusion can be seen in the rapid adoption of these services. For instance, bKash, the market leader in Bangladesh's MFS sector, has played a pivotal role in this transformation. With nearly 80 million verified users, bKash offers a comprehensive range of services, including money transfers, bill payments, mobile recharges, utility payments, e-ticketing, and even payments for educational institutions.

**The Role of Banks in MFS Integration**

While MFS has traditionally been viewed as an additional service rather than a core banking service, many banks in Bangladesh have recognised its potential and are actively integrating it into their offerings. Banks and MFS providers are working together to create a seamless digital ecosystem, improving service delivery and expanding access to financial services.

transactions, as well as remittance disbursements. MFS platforms like bKash, Rocket, Nagad, and Upay have emerged as crucial players in this ecosystem, providing an easy and efficient way for people to perform a variety of financial transactions directly from their mobile phones. With a user base now exceeding 200 million registered customers and over 1.5 million agents, MFS has become an indispensable part of daily life for many Bangladeshis. This vast network of agents and customers has proven vital in driving the expansion of financial inclusion, which remains a key challenge





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-  Free bill payments - utility, credit card and mobile recharge
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-  Card activation, block and PIN change
-  Astha Sheba 24/7
-  Set standing instructions
-  Apply for loans and credit cards

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## TRANSFORMING Traditional Banking with Islamic Wallet

**The Daily Star (TDS):** How are you collaborating with MFS providers to integrate mobile financial services within your banking operations, and how does this enhance the delivery of your services?  
**Farman R. Chowdhury (FRC):** Our bank has seamlessly integrated Islamic Wallet into our traditional banking operations by

technological innovations are driving the evolution of mobile financial services, including:  
• **e-KYC:** Onboarding our customers digitally. Customers no longer have to visit any agent point or branch to open their wallets; they can do it easily from

our bank. We have implemented several measures to achieve this, including:  
• **Encryption:** All data transmitted through our mobile app is end-to-end encrypted to prevent unauthorized access.  
• **Two-Factor Authentication (2FA):** Adding



**FARMAN R. CHOWDHURY**  
Managing Director & CEO, Al-Arafah Islami Bank

developing a robust ecosystem. Islamic Wallet allows customers to perform a wide range of banking activities, such as checking account balances, wallet-to-wallet transfers, paying utility bills, and even transferring funds and paying credit card bills of any bank through BEFTN & NPSB channels. This integration has significantly enhanced the delivery of our services by providing customers with convenient 24/7 access to their accounts, reducing the need for physical branch visits, and streamlining various banking processes.

**TDS:** What products are you offering through MFS?  
**FRC:** Currently, we are not offering any savings and loan products through Islamic Wallet. However, we are in the process of introducing Micro DPS, Micro FDR, BNPL, and many other savings and investment products in the coming days.

**TDS:** What technological innovations are shaping mobile financial services, and how is your bank incorporating these advancements?  
**FRC:** Several fintech and

anywhere, at any time.  
• **Biometric Authentication:** Ensuring secure access to mobile banking apps through fingerprint and facial recognition.  
• **API Integration:** Allowing seamless connectivity with third-party services for enhanced functionality.

**We aim to expand our range of services to include more advanced financial planning tools, investment options, and seamless integration with other digital platforms.**

**TDS:** What steps is your bank taking to safeguard customer privacy and protect sensitive information?  
**FRC:** Ensuring customer privacy and protecting sensitive information is a top priority for

an extra layer of security by requiring a second form of verification.  
• **Regular Security Audits:** Conducting frequent security audits to identify and address potential vulnerabilities.  
• **Privacy Policies:** Adhering to strict privacy policies and regulations to safeguard customer information.

**TDS:** What is your vision for the integration of MFS into traditional banking services?  
**FRC:** Our vision for the future of mobile financial services is to continue leveraging cutting edge technologies to provide even more personalized, secure, and convenient banking experiences. We aim to expand our range of services to include more advanced financial planning tools, investment options, and seamless integration with other digital platforms. By staying at the forefront of technological advancements, we strive to meet the evolving needs of our customers and aim to become one of the prominent players in this industry.

## ENABLING BUSINESSES for seamless loan repayments

**The Daily Star (TDS):** How BRAC Bank is digitally integrated with MFS platforms? How does its partnerships with multiple MFS providers empower its customers?  
**Selim R. F. Hussain (SRFH):** BRAC Bank is one of the most connected banks for integrating mobile financial services (MFS) providers. Since 2019, it has been fully integrated with bKash and Rocket, the country's two largest MFS companies. Later, the bank onboarded Upay and Tap and payment services companies OK

2,200 crore. Such 24/7 Cash Management Services are also well-aligned with our strategy to position ourselves as the Preferred Transactional Bank for SMEs. The bank's corporate and institutional clients use bulk transfers to pay the salaries of garment factory employees through bKash. bKash merchants and other bank customers use BRAC Bank's online payment gateway for e-commerce

now send money and do digital transactions with bKash, Rocket, Upay, and TAP customers. A completely digital transaction opens up vast opportunities as there is no need for a branch or customer to visit a branch or outlet for the transaction. BRAC Bank has embarked on a digital transformation journey with massive technology overhaul projects, including integration with MFS



**SELIM R. F. HUSSAIN,**  
Managing Director and CEO, BRAC Bank

Wallet, iPay, and Cashbaba. The respective customers of BRAC Bank and MFS partners can transfer money both ways—from bank to wallet and wallet to bank. BRAC Bank is proudly a pioneer as the first bank in Bangladesh to revolutionize SME loan instalment payments through the bKash App, enhancing our cutting edge omnichannel customer service strategy. This ground-breaking solution offers instant SME loan adjustments from bKash wallets, empowering businesses to make seamless loan repayments even on weekends. It provides unparalleled convenience for SME customers nationwide, eliminating the hassle of bank visits. Moreover, this innovative facility propels our CMSME clients towards embracing digital payments via bKash, significantly boosting cashless transactions and driving financial inclusion.

Furthermore, bKash agents and distributors can now enjoy 24/7 cash management services of BRAC Bank for emoney recharge and encashment. More than 6,000 agents and distributors from the SME segment have so far availed of the services, transacting BDT

transactions and pull money service. Another extraordinary convenience is that any bKash account holder can make cash out from BRAC Bank ATM. With seven crore bKash customers, the impact of ATM cash withdrawal is of great significance. The partnership with MFS aims to provide banking convenience and a delightful customer experience.

**TDS:** How MFS providers help BRAC Bank expand its outreach taking banking services to grassroots level where physical branch setup is not financially viable?  
**SRFH:** Mobile financial services have revolutionized the financial and banking ecosystem in Bangladesh. People living in remote areas of the country can now avail themselves of everyday banking services, as many banks have forged partnerships with MFS companies. This collaboration serves the banks in a significant way, as the brick-and-mortar branch model is not financially viable in many rural areas. For example, more than 800,000 Astha App users can

companies. The bank has four objectives for digital transformation: the first is to enhance customer service, the second is to increase revenues and the number of customers, the third is to reduce operational costs, and the fourth is to make our system more transparent and auditable.  
**TDS:** What new things BRAC Bank will bring to the customers in future to provide benefits through MFS partners?  
**SRFH:** BRAC Bank will partner with other MFS companies to provide customers with more transaction options. Along with the SME customers, loan repayment and disbursement facilities through MFS will be expanded to other customers. MFS has boosted business growth, increased productivity, and helped small entrepreneurs expand their operations, particularly in rural areas. Moreover, mobile financial services have revolutionised the remittance landscape in Bangladesh. Given these multi-faceted benefits, BRAC Bank will scale up integration with MFS in many ways.

## Transforming the Banking Landscape through MFS

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Dhaka Bank, for example, has partnered with MFS providers to offer digital deposit products through mobile wallets. This has enabled customers to make small deposits easily, helping them secure their financial futures despite high inflation and low savings rates. "We are seeing a significant response to our deposit schemes through MFS platforms, which allow users to deposit money conveniently from home and access it directly in their wallets," says Mosleh Saad Mahmud, Head of the Liability & Cash Management Unit at Dhaka Bank.

Over 3.5 million DPS accounts have been opened by bKash customers with IDLC Finance, Mutual Trust Bank, Dhaka Bank, City Bank, and BRAC Bank, all conveniently managed through the bKash app from the comfort of their homes.

City Bank, another key player in the bank-MFS collaboration, has gone a step further by integrating digital loan products into the MFS ecosystem. Through its partnership with bKash, City Bank has provided digital loans to customers, offering a convenient and accessible way to access credit. As of the past two years, City Bank has disbursed approximately Tk 1,565 crore in loans to 500,000 unique customers through this platform. This partnership highlights how the integration of banking services with MFS can create new opportunities for customers to access loans and build financial security.

Al-Arafah Islami Bank obtained its MFS license in 2012 and launched its MFS platform, Hello Cash, in 2015. Later, in December 2019, the service was rebranded as Islamic Wallet.

"We support both USSD and app-based services, which are fundamental for MFS. Our USSD code, \*434#, allows users to access Islamic Wallet services, including regular cash-in and cash-out operations. Other popular features include fund transfers, mobile recharges, person-to-person transactions, credit card bill payments, and utility bill payments, particularly for Dhaka's DPDC," says Md. Salah Uddin Tamvir, First Assistant Vice President and Head of Strategy & Business Planning for Digital Financial Services at Al-Arafah Islami Bank.

**Challenges to Widespread MFS Adoption**  
Despite its significant success, MFS

adoption in Bangladesh faces several challenges that need to be addressed to unlock its full potential. One of the primary issues is the lack of sufficient infrastructure to support the growth of MFS. In particular, the high cost of IT infrastructure and the need for stronger technical literacy among users pose significant obstacles for MFS providers. Furthermore, limited

**It is essential to promote financial literacy and digital education, especially for women and marginalized groups. Providing training on how to use MFS platforms, coupled with initiatives to improve access to smartphones and internet connectivity, can help bridge the digital divide and ensure that MFS benefits reach a wider audience.**

access to smartphones, unreliable internet connectivity, and high data costs hinder the ability of many people to fully benefit from MFS.

According to Sabbir Hossain, Deputy Managing Director of Brac Bank, "The growth of MFS is constrained by the lack of infrastructure and a limited understanding of the financial products available. Additionally, the cost of data and limited internet connectivity are significant barriers for many users." This suggests that in order for MFS to reach its full potential, the government and private sector must collaborate to improve the country's digital infrastructure.

Another critical challenge is the gender gap in MFS usage. As Lila Rashid highlights, many women in Bangladesh still face barriers to accessing MFS services due to the lack of mobile device ownership in households. In many cases, male family members tend to own the devices, which limits women's ability to engage with mobile financial services. This gender disparity is compounded by lower levels of digital literacy among women.

To address these challenges, it is essential to promote financial literacy and digital education, especially for women and marginalized groups. Providing training on how to use MFS platforms, coupled with initiatives to improve access to smartphones and internet connectivity, can help bridge the digital divide and ensure that MFS benefits reach a wider audience.

### The Future of MFS and Banking in Bangladesh

The future of MFS in Bangladesh looks promising, with continued growth expected in both the number of users and the range of services offered. According to Bangladesh Bank, the number of MFS transactions has been steadily increasing, with transaction volumes growing by over 34% in 2023 alone. This trend is expected to continue as more people embrace digital financial services.

To further expand the reach of MFS and promote financial inclusion, it is crucial to focus on enhancing the services provided through these platforms. MFS providers must continue to innovate and integrate new features that cater to the diverse needs of customers. For example, integrating credit scoring systems and offering more financial products such as insurance and pension schemes could help users build financial security and reduce their dependence on informal financial channels.

Moreover, collaboration between banks, MFS providers, fintech companies, and the government will be key to expanding the reach of MFS and addressing existing challenges. By working together, these stakeholders can create a more inclusive and efficient financial ecosystem that benefits everyone, from the unbanked population to small businesses and large corporations.

"Our vision is to seamlessly integrate traditional banking with mobile financial services to meet the evolving needs of our customers. By embedding MFS into our core operations, we aim to create a holistic financial ecosystem that enables customers to effortlessly navigate between digital and physical banking touchpoints," shares M Jamal Uddin, Managing Director & CEO of IDLC Finance.

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- \* মাসে ৫০০, ১০০০, ২০০০, ২৫০০, ৩০০০, ৫০০০ এবং ১০০০০ টাকা করে সঞ্চয় করুন
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# Pocket-sized Prosperity

## Savings Made Easy with MFS



**Financial products like DPS allow individuals to build a disciplined saving habit, ensuring they have a financial cushion for emergencies, or life transitions like retirement. With structured savings through DPS, individuals can systematically accumulate funds for long-term goals, ensuring financial readiness for planned milestones.**

MIFFTAHUL JANNAT

In today's fast-paced world, saving money has never been more convenient as Mobile Financial Services (MFS) bring such facilities at your fingertips. Traditional savings used to require physical trips to banks, long queues, and stacks of paperwork. However, MFS platforms are rapidly transforming this practice by offering digital DPS (Deposit Pension Scheme) and savings schemes.

In this regard, Mosleh Saad Mahmud, Head of Liability & Cash Management Unit at Dhaka Bank said, "With the increasing accessibility of MFS, you can now easily open weekly or monthly DPS accounts using your smartphone from the comfort of your home. Both traditional and Islamic savings options are available, offering competitive interest rates to suit your preferences and convenience."

Collaboration between banks or NBFIs and MFS providers has made savings and DPS more accessible, flexible, and inclusive. "In just three years since launching digital savings, 3.5 million DPS accounts have been opened, showcasing how digital tools empower mass people in financial management. Banks and NBFIs can also raise funds through DPS which can effectively contribute to the national economy. Notably, 96% of customers with matured DPS expressed their eagerness to open DPS through bKash app again," mentioned officials from bKash.

### WHY OPENING DPS IS A WISE FINANCIAL CHOICE?

Savings act as a safety net in case of unexpected financial burden, such as medical expenses or job loss.

Financial products like DPS allow individuals to build a disciplined saving habit, ensuring they have a financial cushion for emergencies, or life transitions like retirement. With structured savings through DPS, individuals can systematically accumulate funds for long-term goals, ensuring financial readiness for planned milestones.

Arup Haider, Head of Retail Banking at City Bank mentioned, "Traditionally, Bangladeshi people don't have strong inclination towards savings. Spending is usually prioritised, however, savings habits are increasing among general people in recent times with the growing ease of access to DPS and formal savings schemes through MFS."

DPS often offers competitive interest rates compared to informal saving methods. Over time, the power of compounding maximises returns. Additionally, DPS schemes instill the habit of regular saving, especially among individuals with irregular incomes. They also ensure financial inclusion, providing access to banking services for underserved or rural populations who do not have access to banking.

### WHY MAINTAIN DPS VIA MOBILE FINANCIAL SERVICE?

Financial institutions such as, BRAC Bank, Dhaka Bank, IDLC Finance, Mutual Trust Bank, and City Bank offer DPS through MFS in collaboration with bKash. Such collaborations have enabled customers even without a bank account to save across multiple banks according to their preferences and requirements. Additionally, few other banks including Al-Arafah Islami Bank, DBBL and Islami Bank have MFS platforms of their own. These institutions are simplifying the

process of managing finances and maintaining savings. Here's why you should consider opening DPS with MFS platforms:

### Convenience and Accessibility

MFS platforms offer unmatched convenience for managing savings and DPS. Customers can now open and manage their accounts entirely through their digital wallets without visiting a bank. This shift addresses key barriers to traditional banking, including long queues and limited branch access.

"The younger generation do not prefer visiting physical bank branches or standing in long queues; instead, they expect banking services to be accessible on their smartphones. Currently, only 20% of our daily transactions take place at physical branches. Notably, 97% of our salaried customers did not visit a branch last year, underscoring the increasing demand for digital banking solutions," remarked Arup Haider from City Bank.

The ability to open and manage DPS accounts from the comfort of one's home is a game-changer. Platforms like bKash allow users to link their wallets with participating banks, enabling smooth transactions.

### Enhanced Financial Discipline

Savings habits are crucial for long-term financial stability. BRAC Bank's data shows that once customers open a DPS account, they are likely to continue saving regularly and they often opt for new DPS accounts once the previous one is matured. By offering micro-savings options, MFS instills financial discipline among users who might otherwise struggle to save. A weekly DPS is ideal for individuals with variable incomes, enabling small, regular savings, whereas a monthly DPS is more suitable for those with steady incomes and the ability to make larger, consistent savings.

### Higher Interest Rates

DPS schemes offered through MFS platforms frequently provide competitive interest rates, which in some cases exceed those offered by traditional banks. This makes them an attractive option for individuals seeking to maximise returns on their savings. More people are turning to MFS for a streamlined and potentially more profitable saving experience.

### Inclusion of Marginalised Communities

MFS platforms offer easy solutions to the marginalised communities with no access to formal banking. "A significant portion of bKash users include the unbanked population, and the platform boasts a higher percentage of female users, around 34%, compared to traditional banking where only 22% are female account holders," mentioned Haider from City Bank. Women and marginalised individuals now have a better opportunity to save and plan for a secure future through MFS.

Regarding this, M Jamal Uddin, Managing Director & CEO, IDLC Finance mentioned, "We currently offer monthly and weekly DPS products through bKash, which is tailored to promote micro savings among marginalised and unbanked communities. This product aligns with our mission of financial inclusion by providing an easy, paperless, and secure way to save."

### Transparency and Customer Control

With MFS, customers gain full control over their savings via real-time tracking. This allows customers to see their current savings, accrued interest, and upcoming deposit due dates, which keeps users well-informed and encourages continued saving. Installments are also automatically adjusted, and customers are notified in advance to ensure they maintain a sufficient balance and

**This allows customers to see their current savings, accrued interest, and upcoming deposit due dates, which keeps users well-informed and encourages continued saving. Installments are also automatically adjusted, and customers are notified in advance to ensure they maintain a sufficient balance.**

matured DPS funds seamlessly transfer to their wallets. If a user needs to close their account early, they can do so directly via the app, providing flexibility that accommodates life's uncertainties.

### WHAT ARE THE AVAILABLE OPTIONS?

There are weekly, monthly and Islamic DPS schemes for catering to various customers' needs. "Customers can start saving with as little as BDT 250 to BDT 10,000 per week or month for a tenure ranging from 6 months to 4 years (subject to the institution). No separate bank account or paperwork is required to open a DPS from our platform, and customers can open multiple DPS accounts with different institutions," added officials from bKash.

### Weekly DPS

Under the weekly DPS, you can deposit BDT 250/500/1,000/2,000/5,000 per week depending on your circumstances. You can easily compare interest rates of different institutions and open DPS with BRAC Bank, Dhaka Bank or IDLC Finance, from the bKash app without any paperwork. Moreover, you will enjoy charge-free cash out with profit after maturity, 6 months or 12 months' period, as you initially opted for.

### Monthly DPS

Monthly DPS allows you to deposit BDT 500/1,000/2,000/2,500/3,000/5,000/10,000 per month with a tenure of 1/2/3/4 years. You can open monthly schemes with BRAC Bank, IDLC Finance, Dhaka Bank, Mutual Trust Bank and City Bank, through the bKash app with zero paperwork. This plan also offers charge-free cash out with profit upon maturity.

### Islamic DPS

Customers can also opt for Shariah based Islamic DPS with City Bank and Dhaka Bank while enjoying the same benefits. Like other ones, this DPS can also be easily opened in customers' preferred bank from the 'Savings' service of the bKash app.

### Points to Remember

- DPS cannot be cancelled before completion of 3 months. However, you can request for early encashment

and close your DPS any time after completing 3 months.

- The interest rate on DPS shall be determined solely by Bank/FI.
- With sufficient balance in the account, installments are automatically deposited on the specified date.
- If you do not have sufficient funds in your bKash account or your account is not in active status at the time of attempted debit transaction, the transaction will fail and bKash will retry to debit your account on the following seven consecutive days.
- After the DPS matures, the principal amount along with the profit is deposited back to the bKash account.
- Nominee and tax related documents for the DPS can be updated directly from the bKash app.

While MFS has made significant strides, challenges remain. Access to smartphone and mobile data, and lack of savings habits are hurdles that need to be addressed. Collaboration between banks, telecom operators, and MFS providers is crucial to ensuring broader reach and affordability.

M Sabbir Hossain, DMD & Chief Operating Officer at BRAC Bank mentioned, "Individuals without access to traditional banking services often rely on MFS for conducting daily transactions and savings. To utilise these services, they require data packs to access the MFS applications. It is essential for MFS providers to collaborate with mobile network operators to ensure that access to these services is not hindered by the lack of data availability, especially for marginalised users."

Mobile financial services are revolutionising the way Bangladeshis save and manage their finances. With flexible DPS options, competitive interest rates, and unparalleled convenience, MFS platforms are empowering individuals across the country. By embracing this digital shift, customers can take advantage of innovative savings solutions that truly bring prosperity to their fingertips.



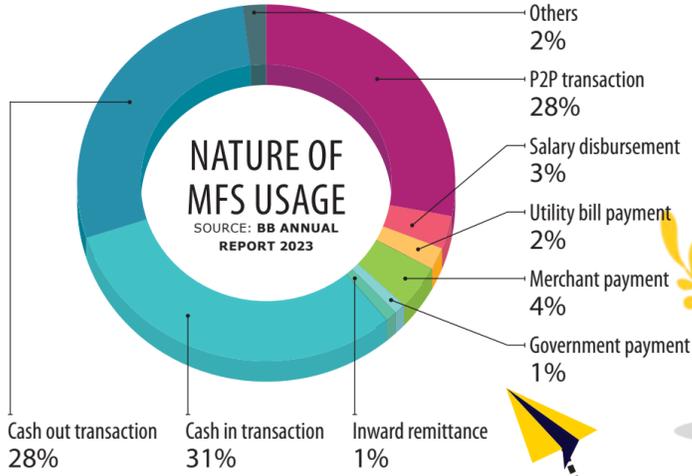
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## MOBILE FINANCIAL SERVICES IN BANGLADESH

### Key Statistics

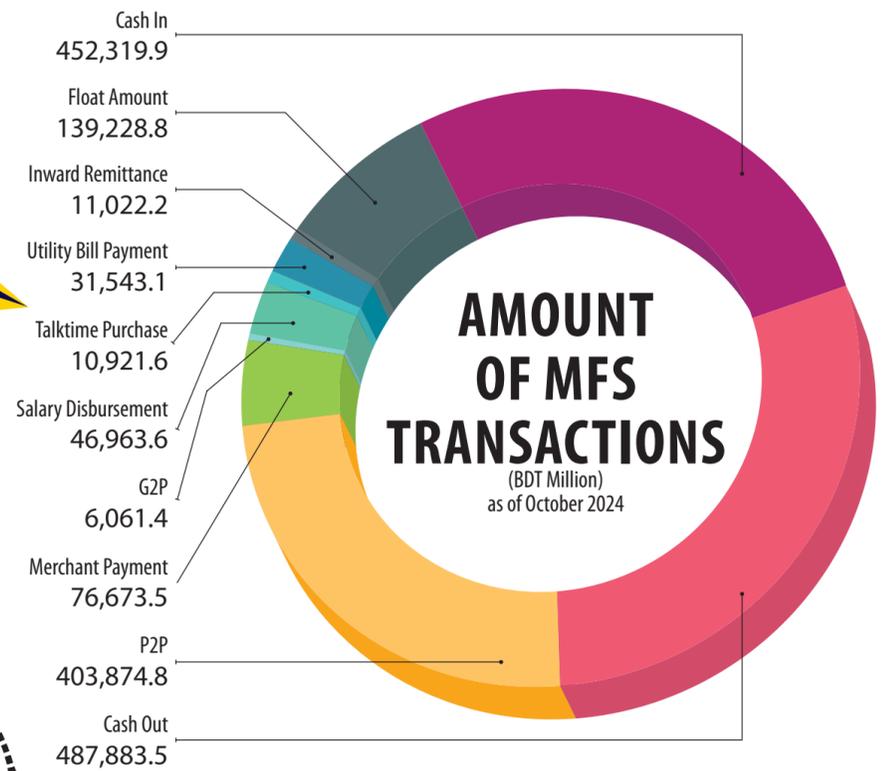


### Total Transaction Through MFS Over the Years

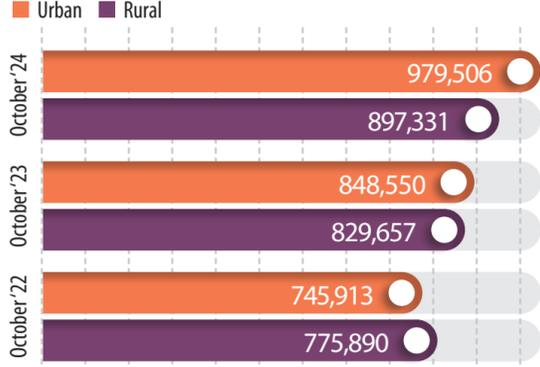
(in BDT Million)



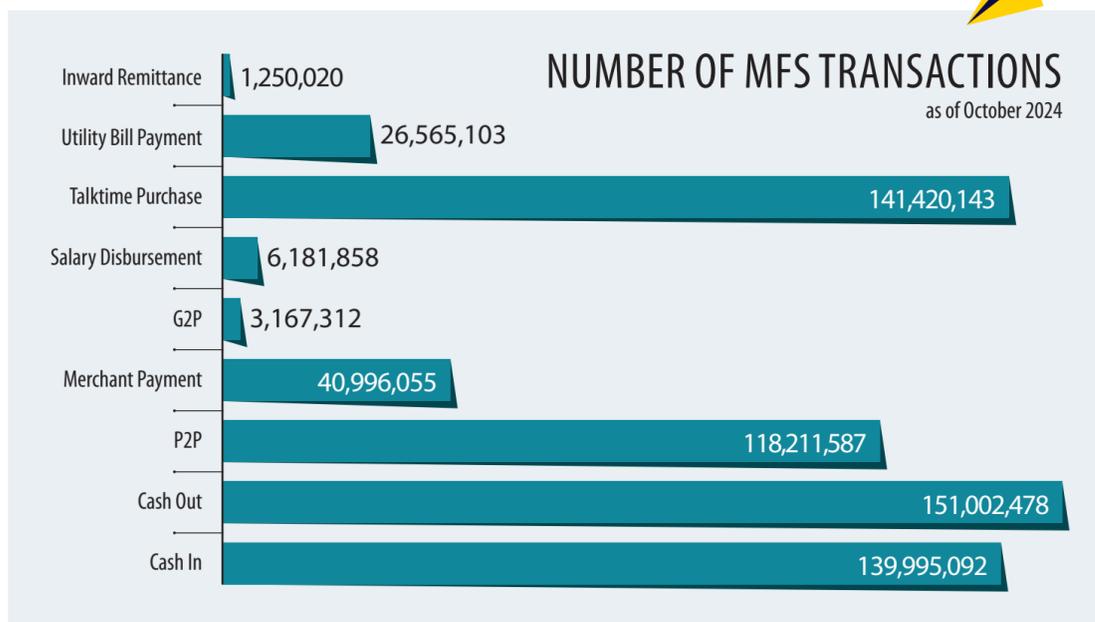
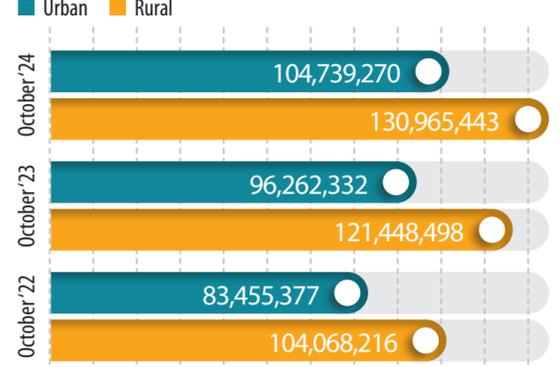
SOURCE: BANGLADESH BANK



### MFS AGENT ACCOUNT GROWTH OVER THE YEARS

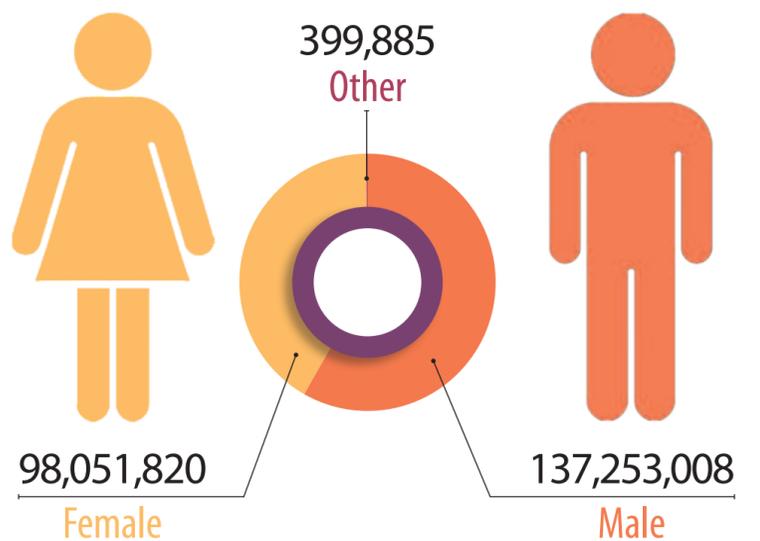


### Total MFS Account Growth Over the Years



### GENDER-WISE DISTRIBUTION OF MFS ACCOUNTS

(as of October 2024)



## Guarding Your Digital Wallet

**An official working in the MFS sector, specifically catering to the unbanked population, shares insights into the challenges of serving rural communities. A significant part of their work involves educating people in these areas about using mobile wallets and the importance of safeguarding their personal data.**

SARAH BINTAY SHAKHAWAT

The days of lining up at banks for financial transactions are long gone. Back then, carrying bundles of cash in a bag while nervously glancing over your shoulder was common, as the fear of being robbed—even in broad daylight—was all too real. Thankfully, advances in technology and software have transformed this experience, eliminating the need to carry cash and replacing anxiety with convenience. In today's digital age, financial technology has transformed how people interact with money, especially in developing nations like Bangladesh. The advent of mobile financial services (MFS) has been a game-changer, allowing millions of Bangladeshis, including those in remote areas, to access financial transactions conveniently. Leading banks and NBFIs in the country, such as City Bank, Dhaka Bank BRAC Bank and IDLC have also collaborated with MFS companies. However, is digital cash safe?

Despite its success, the country's financial sector has faced alarming incidents of fraud and cyberattacks. A notable example is the 2016 Bangladesh Bank heist, where cybercriminals exploited vulnerabilities to siphon off \$81 million. Although the MFS sector operates differently, it is not immune to cybersecurity threats.

A report by Kaspersky Lab in 2021 ranked Bangladesh third on the list of countries at risk of malware attacks on smartphones, indicating that approximately 26% of smartphone users in Bangladesh are at risk of malware attacks—a significant increase from previous years. Another study, titled "Cybersecurity Landscape of Banking in Bangladesh and Recommendations" (2022), concluded that the financial sector faces an alarming average of 630 cyberattacks daily. These threats manifest in various forms, including phishing scams, SIM swapping, and social engineering attacks that exploit users' limited digital literacy.

For the unbanked population, who rely heavily on MFS for their livelihoods, even a small financial loss can be devastating. Thus, addressing data security and privacy concerns is essential for ensuring the continued growth of, and trust in, this industry.

### Limited Digital Literacy

A significant portion of the population lacks the necessary skills to navigate digital platforms securely. Many users rely on intermediaries for transactions, which increases their exposure to fraud. Another segment of MFS users consists of rural, unbanked individuals with minimal education and limited understanding of digital security. Many do not understand the importance of safeguarding PIN codes or recognising phishing attempts. Numerous incidents involve users unwittingly sharing



sensitive information, such as One-Time Passwords (OTPs) and Personal Identification Numbers (PINs), with scammers, leading to unauthorised transactions and financial losses. Although banks and MFS companies repeatedly remind people not to share their PINs, OTPs, or NID information, many still fall prey to these scams due to a lack of awareness.

An official working in the MFS sector, specifically catering to the unbanked population, shared insights into the challenges of serving rural communities. A significant part of their work involves educating people in these areas about using mobile wallets and the importance of safeguarding their personal data. However, the official revealed that despite their efforts, many rural individuals struggle to grasp these concepts. In their attempts to seek guidance, they often unknowingly share sensitive information, such as their PINs, leaving them vulnerable to fraud.

The official attributed this challenge to a combination of factors: the lack of basic education in rural communities and the relatively new nature of digital financial services. For many, understanding and navigating MFS wallets is akin to crossing a daunting bridge. Simple tasks, like cashing out earnings, can become overwhelming, as the digital interface feels unfamiliar and intimidating. This highlights the urgent need for tailored educational initiatives and intuitive financial solutions to help bridge the gap between rural populations and the digital finance ecosystem.

### Dependence on Intermediaries

Rural users often depend on local agents or family members to perform transactions, which can lead to errors and data breaches when sensitive information is shared. A study by Userhub in October 2024 revealed that this population cited unfamiliarity with technology and the complexity of the processes involved as prime reasons for such dependency. One participant explained, "I didn't know the process after selecting the first step; that is why I went to my neighbour to help me pay the bill."

During the study, agents, too, acknowledged their role as intermediaries, frequently assisting individuals with account setup, payment processing, and resolving transaction errors. However, this heavy reliance on intermediaries often introduces challenges. Mistakes, such as inputting incorrect information, are common, and the risk of exposing sensitive data, like PINs, increases significantly in such situations. This dependency underscores the critical need for user-friendly systems and enhanced digital literacy to empower individuals and reduce reliance on third parties.

### Social Engineering

Social engineering attacks exploit human psychology to manipulate users into performing actions that compromise their security, such as clicking on malicious links or downloading malware. One common example involves customers being drawn into voice conversations over a phone call. Fraudsters either threaten

users with losing access to their accounts or lure them with impractical monetary offers or gifts. In doing so, they manipulate the customers' mindset to elicit their PINs or other security credentials.

As one of the leading MFS companies in the country, bKash is well-acquainted with the challenges in this finance sector. Mohammad Azmal Huda, Chief Product and Technology Officer (CPTO) of bKash, shares: "bKash has been working persistently to protect customers in three parallel measures. Firstly, technologically detecting the attempts and blocking the device or user using AI. Secondly, reviewing processes to make the journey difficult or impossible for the fraudsters. And finally, creating adequate awareness among customers to avoid such attempts."

Users can also take some measures to mitigate such challenges. Fahim Shahriar, an industry expert, emphasises that two-way authentication is crucial for data safety. It adds an extra layer of security by requiring users to verify their identity twice before accessing their accounts. For instance, when logging in or making a transaction, a user might need to input both their PIN and a one-time password (OTP) sent to their phone. This ensures that even if someone guesses the PIN, they cannot access the account without the OTP. "The combination of your PIN and OTP makes sure no one can access your MFS account other than you," he adds.

However, PIN code safety is paramount and should be treated

with the same caution as safeguarding the keys to a secure vault. Users must ensure their PINs remain confidential, refraining from sharing them with anyone, including family members or trusted friends. It is equally important to avoid using easily guessable combinations, such as birthdays, anniversaries, or simple sequences like '1234' or '0000,' as these significantly increase vulnerability to unauthorised access. To further enhance security, users are encouraged to periodically change their PINs, reducing the risk of compromise over time.

"There is no alternative to awareness to keep MFS accounts secure. In this regard, customers shouldn't share their PINs and OTPs at any cost to keep their accounts secured. As part of an awareness drive, bKash circulates advertisements in the media, engages customers on social media platforms, arranges street plays and songs, and sends text messages or notifications through phone calls or apps," adds Azmal Huda.

He continues: "As a fintech, bKash prioritises safeguarding users' data. In this regard, bKash has implemented several measures, including data encryption, multi-factor authentication (MFA) to verify user identity, access control on user data, periodic security audits by third-party auditors, penetration testing to examine resilience against cyber threats, and regular training for employees on best security practices."

Data security is not just a technical concern; it is a shared responsibility between users and service providers. For users, being cautious about their digital habits can make a significant difference. For MFS companies, investing in cutting-edge technologies and user education can help build trust and ensure sustainable growth.

Regulators also need to strengthen efforts to ensure cybersecurity. Bangladesh Bank has already established effective regulations regarding MFS practices through the Bangladesh MFS Regulations-2018. Furthermore, the Bangladesh Financial Intelligence Unit (BFIU) has introduced detailed Anti-Money Laundering/Combating the Financing of Terrorism (AML/CFT) guidelines for MFS providers to strictly adhere to in order to thwart possible Money Laundering and Terrorist Financing (ML & TF) risks.

The MFS industry in Bangladesh is at a crossroads, where rapid growth presents both opportunities and challenges. Ensuring data security and privacy is crucial for maintaining user trust and driving financial inclusion. Through collective efforts from users, companies, and regulators, the industry can address existing vulnerabilities and pave the way for a safer digital future.





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## ACCESSING CREDIT ANYTIME, ANYWHERE

### The Growth of Digital Nano Loans

**Eligible customers can access loan limits between Tk 500 and Tk 30,000, which can be used for both Pay-Later and Digital Nano Loans. This service aims to promote financial inclusion and assist marginalized individuals in purchasing daily essentials, available at over 600,000 merchant points across the country.**

SAUDIA AFRIN

Just five years ago, accessing credit without collateral or complex paperwork through formal banking channels would have seemed almost unimaginable. However, this remarkable convenience has now become a reality, thanks to digital platforms offering digital nano lending. In the pursuit of financial inclusion, this initiative is transformative, particularly for low-income individuals and the unbanked population living in remote areas.

Disbursed entirely through digital channels such as MFS, mobile apps, e-wallets, and e-banking, nano loans eliminate the need for extensive paperwork and reduce processing times, enabling individuals in remote areas or those without access to traditional banking services to access funds quickly and efficiently. Borrowers can access loans ranging from BDT 500 to BDT

approximately 73.91% of households obtained loans from private sources, including NGOs, relatives, and moneylenders. The borrowers often end up with empty pockets after repaying these loans, perpetuating a cycle of debt that hinders their ability to improve their living standards and foster rural socioeconomic development.

"Certain financial crises demand an immediate response; however, accessing the required amount can be challenging through formal banking channels. During such tough times, people usually borrow from informal channels to secure quick loans, often at high-interest rates," says Dr. Prashanta Kumar Banerjee, a professor at the Bangladesh Institute of Banking Management (BIBM), referring to digital loans as a cutting-edge financial instrument in supporting immediate needs.

bKash, in partnership with City Bank, introduced 'Digital Nano Loans' in December 2021 after piloting

their access to credit.

On MFS platforms, while loans are disbursed through the MFS operator, they are actually provided by partner banks. Eligibility is determined by the customer's transaction history, including monthly spending, account balance, and account tenure. These factors are evaluated through a scoring system to allocate the loan efficiently.

The bKash official source also informed that customers can borrow between Tk 500 and Tk 30,000 for a period of three months, depending on their creditworthiness, with a repayment facility in three equal instalments, and an early settlement option without a fee. According to central bank directives, bKash customers who have completed e-KYC through the biometric system and are using the bKash app are eligible for this loan from City Bank. The loan eligibility and amount are determined through an automated credit assessment system, based on the customer's transaction history in the bKash account and City Bank's credit risk management policy.

City Bank and bKash have launched Pay-Later, a collateral-free digital nano loan service designed to help marginalised individuals purchase daily essentials at over 600,000 merchant points nationwide. Through the bKash app, customers can make purchases using an interest-free loan, even without sufficient account balance, as long as the loan is repaid within seven days. No interest is charged if the due amount is paid on time.

Since the launch of the digital loan feature on bKash's platform, nearly Tk 15 billion (BDT 1,500 crore) has been disbursed. So far, 523,000 unique customers have accessed this service a total of 2.6 million times, with many users repeatedly availing themselves of this hassle-free, instant, and affordable loan. The service provides quick, small-scale credit to underserved segments, including grocers, small retailers, and agricultural farmers, helping them meet their financial needs efficiently.

"These loans, available through bKash's platform, require no documentation and offer seamless disbursement and repayment directly via MFS wallets. This ensures unparalleled convenience and accessibility for entrepreneurs in both urban and rural areas," says Kamrul Mehedi, Head of Small, Microfinance, and Agent Banking of City Bank.

Three other banks have introduced similar products through their own apps, such as the PrimeAgrim app

and Erin. Over time, small-scale lending via digital channels has become increasingly popular among customers, including small and medium enterprises, highlighting its substantial potential.

Dhaka Bank has introduced "e Rin," an end-to-end digital Nano loan service meeting the needs of customers for shopping, vacations, or addressing medical and emergency financial needs. This allows customers to receive loan disbursements directly into their wallets through the Dhaka Bank Mobile app and repay their loans via MFS wallets. "While the bank disburses all its digital small credits via its own platform, it remains open to collaborating with other platforms to reach the unbanked and underserved populations," says Mosleh Saad Mahmud, Head of the Liability & Cash Management Unit at Dhaka Bank.

Given the growing demand for this product, Bangladesh Bank increased the refinance scheme fund size for this scheme to BDT 5.0 billion in July 2023, which was initially BDT 100 crore and was introduced on July 2, 2022. As of December 2023, BDT 4.37 billion in credit facilities had been refinanced to the participating banks for disbursed digital loans, benefiting a total of 355,908 individuals, of which 22.26% are women.

In remote areas where banks lack a physical presence, the main concern is the recovery of funds. "Ensuring repayment doesn't necessarily mean taking collateral from the customer. For very small loans, the customer might not even possess collateral. If they did, they probably wouldn't need the loan in the first place. Instead of collateral, we rely on a track record for these customers. However, the reality is that many of these individuals lack any track record," says Sabbir Hossain, DMD & COO of BRAC Bank, while addressing the challenges that hinder the full potential of such an approach.

The lack of credit history is a nationwide challenge. If there were a central credit report for individuals, or even alternative credit scoring systems, banks and NBFIs could better assess loan eligibility. Even basic data, such as a person's mobile usage—monthly spending or how frequently they run out of credit—could offer valuable insights. Similarly, tracking utility bill payment behaviour, like whether they pay gas or electricity bills on time, could also provide useful information.

But unfortunately, we don't have access to any of this information. What we can access, however, is their MFS transaction behaviour. For example, if they have a mobile wallet and we analyse their transaction behaviour—how they spend or save—we can estimate their financial reliability," says Sabbir Ahmed of BRAC Bank.

The lending initiative the bank is working on with bKash is still underway, particularly in analysing borrowers' histories and preparing credit scores

so that loans can be issued quickly and automatically when requested.

"Currently, we are running a few small-scale projects focusing on agents and merchants, with loan amounts up to BDT 10 lakh. Our merchants' businesses fall into two categories: retail (e.g., grocery stores) and services, primarily restaurants. In urban areas, there are few significant manufacturing businesses—most are in retail or services. The loans we've disbursed are part of our regular SME portfolio, which maintains a low default rate of under 3%, making it highly manageable," shares Sabbir Ahmed.

City Bank is advancing its MFS-based lending by developing alternative credit scoring models. It will utilise transaction data from MFS agents and B2B merchants, enabling more accurate credit assessments for micro and cottage businesses. "By analysing payment patterns, cash flows, and transaction volumes, the bank aims to extend credit to entrepreneurs who lack formal financial records but demonstrate strong operational activity through their digital footprints," adds Kamrul of City Bank.

He further emphasises that this data-driven approach holds significant potential to enhance financial inclusion by unlocking access to credit for untapped market segments, while minimising credit risk. He believes it will enable banks to expand their lending portfolios, setting a benchmark for innovative and inclusive banking solutions in Bangladesh.

Addressing challenges such as limited financial literacy, the digital divide in rural areas, and regulatory complexities in SME lending, Kamrul Mehedi states, "With continued government support, strategic fintech partnerships, and innovative solutions, City Bank is committed to empowering SMEs and believes financial access can be extended to underserved entrepreneurs nationwide."

Md. Salah Uddin Tanvir, First Assistant Vice President and Head of Strategy & Business Planning for Digital Financial Services at Al-Arafah Islami Bank, notes that the digital loan through MFS benefits both the banking industry and customers, marking a positive development. While the bank is not yet offering lending products through its MFS platform, he added, "We are working on it."

To ensure the sustainability and prosperity of such initiatives, trust must be built and sustained by creating a stable and fair financial system. In this regard, Dr. Prashanta Kumar emphasises, "Unless trust is established, people will lose interest in such an important initiative that enhances financial inclusion and provides access to fundamental financial services." He believes that by empowering individuals and encouraging entrepreneurship, nano loans can drive economic growth and development at the grassroots level.



50,000, with a maximum interest rate of 9% from participating banks. The digital loan has become an instrumental tool for micro-entrepreneurs to meet emergency needs and utilise sudden business opportunities.

According to the Agriculture and Rural Statistics Report of 2018,

the initiative for one year under the supervision of Bangladesh Bank. According to an official source from bKash, the primary objective of launching this digital loan is to accelerate the financial inclusion of the country's underprivileged population, especially women and those living in rural areas, by ensuring

## Banking on Technology

### Adopting Fintech for Better Banking Services

MUJIB RAHMAN

The financial landscape of Bangladesh is undergoing a significant transformation, with banks and Mobile Financial Service (MFS) providers increasingly adopting fintech (financial technology) to provide more inclusive and efficient banking services. Fintech combines traditional banking with cutting-edge technologies such as the Internet of Things (IoT), big data, cloud computing, and Artificial Intelligence (AI). This combination has made financial services more accessible, cost-effective, and user-friendly, particularly for underserved populations, including rural communities and women.

Commercial banks have embraced fintech to enhance their service offerings. City Bank is a key player in adopting fintech to improve its banking services. The bank has introduced mobile wallets and QR code payments, which allow users to make transactions quickly and securely. Additionally, City Bank has introduced NFC (Near Field Communication) technology, which enables contactless payments through smartphones or smartwatches. These innovations have streamlined payment processes and reduced transaction times. Arup Haider, Head of Retail Banking at City Bank, highlights the growing trend of wearable devices such

as smartwatches, which now support contactless payments, further enhancing convenience for customers.

City Bank has also been incorporating AI and machine learning into its services. By using AI-powered systems, the bank can analyze data to assess creditworthiness and offer tailored financial products. These technologies also help automate tasks like loan profiling and statement analysis, making banking more efficient for both clients and financial institutions. In December 2021, City Bank, in collaboration with bKash, launched 'Digital Nano Loans', a partnership that continues

to run successfully. Mutual Trust Bank (MTB) is also enhancing financial services through technology. Its Interoperable platforms allow seamless transfers between MFS operators and banks,

while QR code payments simplify retail transactions. MTB is using AI-driven credit scoring to provide microloans and collaborating with fintech firms for microcredit offerings. The bank is also exploring blockchain for cross-border payments and expanding agent banking in rural areas. MTB has also implemented biometric systems for account registration, ensuring compliance with KYC and AML regulations. Through Open Banking and API integration, MTB fosters a collaborative fintech ecosystem, broadening access to financial services.

Al-Arafah Islamic Bank has integrated fintech to provide more

**As Bangladesh continues to embrace the Fourth Industrial Revolution, fintech is expected to play an even more significant role in the country's economic development. By leveraging technology to provide more inclusive, accessible, and secure financial services, banks and MFS providers are helping bridge the gap between the unbanked and the financial system.**

inclusive financial services. Md Salah Uddin Tanvir, Head of Strategy & Business Planning, explained that the bank is working to connect its mobile services with platforms like bKash and Nagad, enabling seamless

fund transfers across platforms. The bank also uses e-KYC for digital onboarding, allowing customers to open wallets remotely, and employs biometric authentication for secure access. Additionally, API integration enhances functionality by connecting with third-party services.



Dhaka Bank is also actively adopting fintech to expand its digital offerings. The bank provides a range of services, including mobile apps for convenient banking, digital loans for SMEs, and online payment solutions. Mosleh Saad Mahmud, Head of Liability & Cash Management at Dhaka Bank, stresses the importance of delivering customer-centric services, particularly in

rural areas, where access to physical bank branches is limited. The bank is focusing on providing solutions directly to customers' doorsteps, further enhancing the accessibility of banking services. BRAC Bank has partnered with bKash to offer loans to its agents and merchants. The bank is working on developing efficient collection mechanisms for SMEs and is aiming for a cashless society. M. Sabbir Hossain, DMD & COO of BRAC Bank, emphasizes the importance of state intervention to support financial inclusion, particularly by promoting online payment systems for essential services like tuition fees and utility bills. The bank is also exploring the use of AI and machine learning to

provide more personalized and cost-effective financial products. Non-Banking Institutions (NBFIs), such as IDLC, are playing a significant role in the fintech ecosystem. Through its collaboration with bKash to offer Digital Payment Services (DPS), IDLC has successfully opened over 1.2 million accounts, many of which are held by women. Md Ariful Islam, Deputy General Manager at IDLC, emphasised that this partnership has improved financial access for underserved groups like housewives and small business owners. IDLC is also enhancing the customer experience by using digital onboarding, e-KYC, and AI-driven analytics to offer personalised solutions.

As Bangladesh continues to embrace the Fourth Industrial Revolution, fintech is expected to play an even more significant role in the country's economic development. By leveraging technology to provide more inclusive, accessible, and secure financial services, banks and MFS providers are helping bridge the gap between the unbanked and the financial system. The combination of fintech and MFS has the potential to transform the banking sector, making financial services available to all, regardless of location or income level.



## DU, 7 colleges part ways at last

### College students still uncertain about their future

STAFF CORRESPONDENT

Eight years after their re-affiliation, Dhaka University and its seven affiliated colleges have decided to sever ties.

No new students of the seven colleges would be admitted to the 2024-25 session under DU.

The existing students of the colleges would continue studies under the DU administration, according to the decisions made yesterday.

DU Vice-Chancellor Prof Niaz Ahmed Khan made the announcement after an emergency meeting with the principals of the affiliated colleges at his office.

"The DU administration will ensure that the education of students currently enrolled in the university's ongoing academic programmes is



Encroachers filling up the flood-flow zone of the Turag near Birulia Bridge on the outskirts of the capital. They even uprooted the guard pillars of the Birulia-Akran Road so that it is easier to dump dirt. PHOTO: ANISUR RAHMAN

## BNP, IAB agree on reforms, polls

### Reach a 10-point decision

STAFF CORRESPONDENT

BNP and Islami Andolan Bangladesh yesterday agreed on holding a credible election as soon as possible after completing minimal reforms as part of the broader agreement, which include nine other key issues.

They include refraining from making any decisions that contradict Islamic Shariah, a national consensus to protect voting rights and all fundamental human rights, said leaders of the parties.

The decisions were made at a meeting between top leaders of BNP and IAB at the

**The parties agreed to refrain from making any decisions that contradict Islamic Shariah.**

latter's central office in the capital's Paltan area.

The BNP delegation was led by its Secretary General Mirza Fakhrul Islam Alamgir, while IAB was led by its Ameer Syed Md Rezaul Karim, who is also known as the Charmonai Pir.

The meeting was held around a week after Jamaat-e-Islami chief Shafiqur Rahman met Rezaul Karim.

The BNP and IAB agreed on several issues. They decided to refrain from attacking each other; work together for the reconstruction of the country; and remain politically united to ensure that no fascist regime like the Awami League can come to power in the future.

They also agreed to control the rising cost of essentials and improve law and order.

Fakhrul was accompanied by BNP Vice Chairman Barkat Ullah Bulu during the two-hour meeting that began around 12:15pm.

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- Existing college students to continue studies under Dhaka University
- New students to study under an expert committee
- College students issue 24hr ultimatum demanding resignation of DU Pro-VC
- Govt mulling separate university/institution for the colleges

not adversely affected," said the VC after the meeting.

The meeting decided that an expert committee, formed by the education ministry on December 29 last year, will manage the activities of the academic year starting from 2024-2025, according to a press release of the DU.

The release said the committee would decide on the number of seats, admission fees, and other relevant issues from the 2024-2025 session in line with the demands of the students.

The decisions came in the face of a 24-hour ultimatum given by students of the seven colleges yesterday demanding the separation of academic and administrative ties between DU and the colleges. They issued the ultimatum after clashes broke out between students of DU and seven colleges late Sunday and early yesterday.

Hours after the announcement of the decisions, some students of the seven colleges told this newspaper that they see the decision positively

SEE PAGE 2 COL 1

## Rail communications suspended nationwide

### Train drivers, staffers go on strike demanding benefits for extra work

STAFF CORRESPONDENT

Train drivers and their support staff began a nationwide indefinite work abstention from early today for special allowance after retirement and other demands.

A meeting between the railway authorities and the leaders of the drivers' association ended unsuccessfully last night.

After the meeting, Additional Director General Ahmed Mahub Chowdhury, who led Bangladesh Railway at the meeting, told The Daily Star that the association leaders are "adamant" about their programme and left the meeting

**Bangladesh Railway operates more than 350 passenger trains, including over 100 intercity trains, every day. Besides, it operates over three dozen freight trains daily.**

midway.

Saidur Rahman, acting president of the Bangladesh Railway Running Staff and Sramik Karmachari Union, at 12:02am today said, "Our nationwide indefinite work

abstention has begun since there was no fruitful negotiation with the authorities. All types of trains, including freight and oil tankers, will be under the purview of the work abstention."

He said no train would begin a journey after midnight, but those on their way to destinations would not be affected by the strike.

Bangladesh Railway operates more than 350 passenger trains, including over 100 intercity trains, every day. Besides, it operates over three dozen freight trains daily.

Due to manpower shortage, train drivers and their assistants

SEE PAGE 2 COL 6



Teachers of Swatantra Ebtedayee madrasas -- primary level educational institutions under the madrasa board, stage a sit-in on the street in front of the Faculty of Fine Arts at Dhaka University yesterday, demanding the nationalisation of all such registered institutions. Police charged truncheons on the demonstrating teachers in the Shahbagh area on Sunday. Story on page 3. PHOTO: PRABIR DAS

## Workers bear the brunt of political fallout

### Factory closures since August leave 1 lakh workers jobless, says a labour leader

REFAYET ULLAH MIRDHA

Tens of thousands of workers and officials have lost their jobs over the last six months following the closure of dozens of mills and factories mainly because of the owners' political affiliations.

Bangladesh Institute of Labour Studies (BILS) recorded 501 incidents related to layoffs, closures, and protests for wage hikes or back pay in 25 industrial and manufacturing sectors last year.

These incidents, most of which took place after the political changeover in August, include 305 incidents in the garment sector at Ashulia, Savar, Rupganj and Gazipur. Of the garment sector incidents, 85 were related to layoffs, 95 were closures of factories without prior notice, and 125 were protests over back pay.

The layoffs in 16 textile and garment units of Beximco Group in Gazipur in December affected the



largest number of workers—40,000. The company cited insufficient orders from international clothing retailers as a reason behind the decision to shut the factories. The Beximco's textile and garment factories exported \$339 million worth of garment items last year.

The company, however, couldn't secure a bailout. Banks curbed finances owing to a huge amount of default loans, alleged to have been taken by the group using the influence of its Vice Chairman Salman F Rahman, who was an adviser to deposed prime minister

Sheikh Hasina. Salman is now behind bars.

Another major incident was the burning and looting of Gazi Group's tyre factory and warehouse in Narayanganj's Rupganj last August. Its owner Golam Dastagir Gazi was a minister in Hasina's cabinet.

Three more Gazi Group factories in Rupganj were also looted. All these firms were profitable and made regular payments to the workers. The closures of the Gazi Group factories led to the sudden joblessness of around 8,000 workers, according to officials of the company.

Muhammad Fakhrul Islam, executive director (finance) of Gazi Group, claimed the burning of the tyre factory and warehouse caused the company a damage of Tk 1,100 crore while attacks on Gazi Tank and Gazi Pipe factories led to a Tk 1,000 crore loss.

"We are trying to run our factories and have written to the government

SEE PAGE 2 COL 1

### We Mourn

With deep sorrow, we mourn the passing of Mr. Mostafa Golam Quddus, Chairman of Rupali Insurance and former Chairman & visionary leader of Sonali Life Insurance, the founder of Dragon Group, former President of BGMEA, brave Freedom Fighter and philanthropist - our guardian.



## Mr. Mostafa Golam Quddus

BORN: MARCH 4, 1949 - DEPARTED: JANUARY 25, 2025

He breathed his last on January 25th, 2025 at 6:40 AM at Evercare Hospital, Dhaka (Innalillahi Wa Inna Ilaihi Rajiun)

His wisdom, integrity, and compassion shaped our companies and the lives of countless employees, agents, and clients. His legacy will forever guide us.

May Allah grant him Jannatul Firdaus. He will be deeply missed.



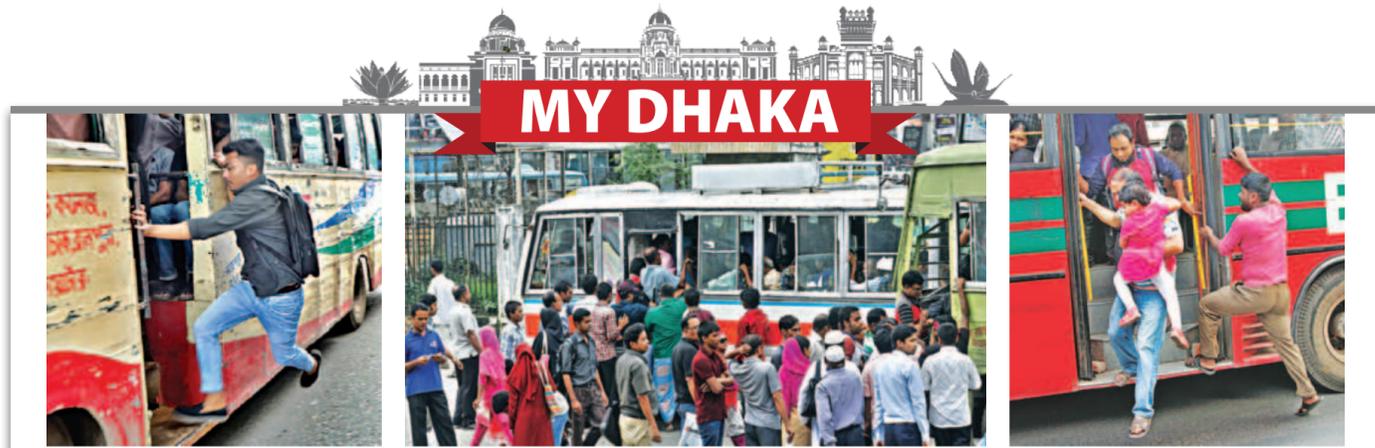


PHOTO: STAR

# The types of passengers you meet on a bus

ASHIF AHMED RUDRO

Dhaka is not that big of a city. But there are way too many people, and while the number of buses is not little either, it's far from enough. The daily bus commutes in Dhaka are tedious but if one is willing, there are plenty of drama and stories to find. Today, we will count the five types of passengers you meet on a bus and yes, all of these are from real experiences.

## The angry one

It is difficult to determine what makes a bus go; is it the engine or is it that one fuming passenger on the third row? In every bus ride, there is that one person who is angry and screaming at the driver and the supervisor for one of a thousand reasons that we dare not list here. Without a doubt, he is the most vocal and loud one on the bus. Most often, the quarrel is about fare. The angry passenger will not listen to anyone. It doesn't matter that the quarrel is over something as little as five takas only, there is no shortage of vehemence and willingness to resort to fists here.

## The businessman

The business tycoons are on the phone the whole time they are on the bus, and they are often so loud that the whole bus becomes aware of their transport business somewhere in the country. These people are so loud that any attempt to cancel them out by using a pair of earbuds falls on deaf ears (yes, pun intended). When the supervisor comes to collect the fare, they are so busy speaking over the phone that they will just wave off and ask them to come later, which if you know anything about Dhaka buses, are an ingredient for oncoming disaster.

## The lovebirds

As you get on a bus, in a desperate attempt to find a seat which is rarer than a Dodo bird, you might notice a couple. They sit together and chatter the entire time. Sometimes, there will be giggles, sometimes there will be arguments and often, there will be the

pleading voice of the boy who is trying his best to convince the girl about something, what we can only assume is the theory of relativity. Sometimes, the lovebirds come in a group and these overly enthusiastic groups speak so loudly that they beat even the angry one in the bus.

## The know-it-all

Mister know-it-all, not to be confused with the angry one, is that one person who usually sits in the middle of the bus and has an opinion about everything. The weather is terrible today? He knows all about it. The cricket team has put on yet another shameful display? You can count on him to have an opinion about the strategy and where it all went wrong. Something is going viral on Facebook? You guessed it, our know-it-all indeed knows about that too, and he is not used to keeping his voice down or his opinion to himself. He can be heard trying to host a talk show with anyone who will humour him in the bus.

## The anxious one

You might be a regular commuter on the bus, but there are people who have no idea about the route or the fare. Some of them might be venturing in that part of Dhaka for the first time in their life. These are the anxious ones who will constantly remind the supervisor about their stoppage. But unforgiving as the Dhaka streets are, they are right to be dubious and they resort to asking other passengers about the stoppages and fares. The constant checking of Google Maps, the frequent phone calls with their relatives/friends every 10 minutes, and the uncomfortable fumbling with their bags are a dead giveaway. Unfortunately, despite their continuous effort, most of the time, they miss their stoppage and then jump out of the bus in a rather comical way that is far from safe.

Of course, there are a few honourable mentions; like the compulsive eater, the sports fan, the one with all the bags, the one who is way too stylish to be on a bus, and last but not least, the silent one with earbuds in his ears.

So, which one are you?



## DU, 7 colleges part ways at last

FROM PAGE 1

as affiliating the colleges with the university had only aggravated academic problems of nearly two lakh students.

They, however, said they were still uncertain over their future.

At a press briefing around 7:00pm, the students issued the government and authorities concerned a fresh 24-hour ultimatum to fulfil their two key demands, including the resignation of DU Pro-Vice-Chancellor Prof Mamun Ahmed, who they claimed misbehaved with a group of students of the seven colleges on Sunday afternoon.

The students demanded immediate withdrawal of police personnel involved in alleged assault on students.

The students warned of boycotting classes and exams if the two demands were not met within 24 hours. They also threatened to lay siege to the New Market Police Station and block DU buses from using their college areas.

The seven colleges are

Dhaka College, Eden Mohila College, Begum Badrunnesa Government College, Government Bangla College, Kabi Nazrul Government College, Government Titumir College, and Government Shaheed Suhrawardy College.

There are about 2 lakh regular and irregular students enrolled in graduate and post-graduate programmes at these colleges.

According to DU insiders, the university was not ready to deal with the extra load of administrative work since the beginning.

The lack of necessary resources and preparation at DU worsened the situation at the colleges and it got more complicated as the years ticked by.

DU insiders said the university authorities were "happy" to sever the ties.

However, it is still not clear who would be overseeing the academic and administrative activities of these seven colleges.

Sources in the education ministry said the government

is considering establishing a separate university or higher education institution for these colleges.

They said the University Grants Commission (UGC) has already held several meetings with the representatives of the college students about this.

A senior UGC official said that they were working on various "models", but none was finalised.

Dhaka College Principal Prof AKM Elias said the seven colleges would neither be with DU nor with the National University.

"A separate framework will be developed for these colleges upon consultation with teachers and educationists. However, there has been no discussion as to how this would be," he told reporters after yesterday's meeting.

Asked about the students' demand for the resignation of the DU pro-VC, the principal said, "We have presented all six demands of the students. The issues were discussed, but decisions regarding resignations or

similar matters are beyond our jurisdiction."

Yesterday's meeting between the DU VC and principals of the colleges decided that the DU administration would ensure that students currently enrolled in the university's academic programmes were not affected in any way.

On Sunday night, students of the seven colleges and DU were locked in sporadic clashes at Nilkhet intersection. The clash continued until 1:00am yesterday with police reportedly lobbing sound grenades to disperse them.

Border Guard Bangladesh (BGB) personnel were also deployed.

The situation became normal around 1:30am.

The DU had to suspend all exams and classes at the university for yesterday.

Before the establishment of the National University in 1992, the seven colleges were affiliated with the DU.

After it was formed, the National University took over the responsibilities of the colleges along with other

colleges affiliated with other public universities.

In August 2014, then prime minister Sheikh Hasina asked the education ministry to reaffiliate the colleges with respective public universities.

The education ministry in November 2016 decided to start the process by handing over the responsibility for the seven colleges to DU.

On February 17, 2017, the seven colleges were affiliated with the DU. The goal was to improve the quality of education, reduce pressure on the National University, and put an end to session jams at colleges.

After the re-affiliation, delays in announcing examination schedules, conducting examinations, and publishing results became serious.

Since 2017, the college students took to the streets several times demanding an end to session jams, publication of flawless results on time, establishment of an administrative building for them, publication of academic calendar, holding

examinations on time, and fair evaluation of answer scripts.

Sources said that a "personal rivalry" between then DU VC Prof AAMS Arefin Siddique and National University VC Harun-or-Rashid allegedly caused a lack of coordination between the two institutions, with the two VCs blaming each other for the disruptions in academic activities.

In October last year, the college students started demanding the establishment of an independent university. To press home their demand, they blocked Nilkhet intersection on October 21 for several hours.

Abdur Rahman, a student of Dhaka College and one of the protesters, said, "An independent university for these seven colleges is the only option forward. The seven colleges should be governed by an interim administration without any involvement from the Dhaka University authorities until an independent university is established."

## LAWYER SAIFUL MURDER

# 11 more arrested, sent to jail

STAFF CORRESPONDENT, Ctg

Police have arrested 11 more suspects in connection with the killing of lawyer Saiful Islam Alif amid clashes between former ISKCON leader Chinmoy Krishna Das's supporters, police, and lawyers in Chattogram last year.



Chattogram Metropolitan Magistrate's Court, led by Kazi Shariful Islam, sent the 11 suspects to jail after they were produced before the court on Sunday night, said Abdul Karim, officer-in-charge of Kotwali Police Station.

The arrestees are Premnandan Dash Buja, 19, Ranab Dash, 24, Bidhan Dash, 29, Bikash Dash, 24, Rumit Dash, 30, Raj Kapoor, 55, Samir Dash, 25, Shiv Kumar Dash, 23, Om Dash, 26, Ajay Dash, 30, and Debi Charan, 36.

Earlier, 10 suspects, cleaners by profession, were arrested after police reviewed CCTV footage, said law enforcement officials.

The clashes erupted on November 26 on the court premises following the rejection of Chinmoy's bail plea in a sedition case filed on allegations of insulting the national flag.

During the violence, Saiful was beaten and hacked to death outside the court premises.

Subsequently, Kotwali police registered three cases on charges of assaulting police officers, vandalism, and obstructing law enforcement duties during the clashes.

Saiful's father, Jamal Uddin, filed a murder case naming 31 individuals. Saiful's brother also lodged another case accusing 115 persons on charges related to explosives, attacks on justice-seekers and vandalism.

To date, a total of six cases have been filed with police and the courts in connection with the murder and related clashes.

## BNP, IAB agree

FROM PAGE 1

IAB Senior Presidium Member Syed Mosaddeq Billah Al Madani, Secretary General Maulana Yunus Ahmad, Presidium Member Ashraf Ali Akon, Senior Joint Secretary General Gazi Ataur Rahman, and Joint Secretary General Intiaz Alam were with Rezaul Karim.

After the meeting, Fakhrul offered Zohr prayers and had lunch with the IAB leaders.

"The BNP leaders agreed that if they come to power, they will not enact any law that goes against Shariah. They also agreed not to say anything against Islam," IAB Secretary General Yunus Ahmed told The Daily Star.

Asked, he said BNP had not proposed formation of any electoral alliance at the meeting.

BNP leader Bulu told this newspaper that the issue of Shariah was raised by the IAB.

However, BNP leaders said these issues are also reflected in their party's constitution.

"This does not mean we are supporting the establishment of an Islamic state," a BNP leader told The Daily Star, highlighting that the focus remains on maintaining harmony and mutual understanding.

Jamaat chief Shafiqur Rahman met Rezaul Karim in Barishal on January 21.

After the meeting at the Charmonai Darbar, the two leaders said they would work together in the interests of the country, Islam, and humanity.

This meeting piqued public interest about the dynamics of Islamist

politics in Bangladesh.

Jamaat has long sought to forge greater unity among the Islamist parties. These efforts gained momentum after the ouster of the Sheikh Hasina government on August 5 last year.

On January 22, Fakhrul and BNP Standing Committee member Nazrul Islam Khan held a meeting with a nine-member delegation of Khelafat Majlish, including its ameer and secretary general.

Khelafat Majlish was once a part of the BNP-led 20-party alliance but left in October 2021. The January 22 meeting marked their first engagement in nearly three years.

After the meeting, BNP stated that it has taken initiatives to strengthen communications with all anti-fascist political parties, particularly Islamist groups.

Ahead of the national election, efforts are underway to build an alliance between Jamaat and other Islamic parties.

On January 24, during a programme at the Engineer's Institution in Dhaka, IAB said, "Efforts are ongoing to ensure a unified ballot in favour of Islam in the upcoming national election."

BNP's recent high-level meetings with leaders of Islamist parties are seen as part of a broader strategy to draw them closer into the BNP's fold.

Political analysts view this as an effort to consolidate support among Islamic parties ahead of the next national election.

## Workers bear the brunt of political fallout

FROM PAGE 1

for financial assistance. We are hopeful in this regard," Fakhrul told The Daily Star.

Anwar Hossain, administrator of Bangladesh Garment Manufacturers and Exporters Association (BGMEA), said many factories were closed and some of them later reopened, but he did not have exact data on how many workers were laid off or terminated, and how many factories were shut.

Labour and Employment Secretary AHM Shafiquzzaman also could not provide accurate data on factory closures leading to joblessness of workers after the ouster of the AL government.

Amirul Haque Amin, president of the National Garment Workers Federation (NGWF), said nearly 70 factories, including those of Beximco and Gazi, have been shut since the August political changeover, leading to the

joblessness of around one lakh workers and officials.

In the case of Beximco, the government could have formed a committee involving the buyers and union leaders so these units could remain open and repay the loans of the group, he said.

After the Tazreen Fashions fire and Rana Plaza building collapse, several committees were formed with the union leaders, clothing brands, and factory owners to resolve the crises, and solutions were found after discussions.

Nazma Akter, president of Sammilito Garment Sramik Federation, said it was difficult to keep Beximco factories open because of the loans, though the RMG units were performing well.

However, the clothing retailers and brands that used to source from Beximco should come forward to support the laid-off workers. Khalid Shahriar, head

of human resources and compliance for the Textile and Garment Division of Beximco Group, said the group sought help from the government to resume operation of the textile and garment units.

He said the group sent letters to Bangladesh Bank, the finance ministry and the labour ministry, requesting banking support for running the units.

Syed Sultan Uddin Ahmed, chief of the interim government's Labour Reform Commission and former executive director of the BLS, said closure is never a solution to any problem.

He alleged the layoff of Beximco workers was not done lawfully. Also, the workers were being arrested on charges related to violence during protests.

The business should have been kept out of politics, he said.

Supreme Court lawyer Jafrul Hasan Sharif also said workers of some garment factories were not laid off

following the law, and the Beximco units should have continued their operations by selling the group's properties.

Labour Secretary Shafiquzzaman said the government cannot run garment factories with taxpayers' money.

He also said that the ministry has mediated the settlement of payment in at least five incidents related to garment factories which were closed and workers were laid off.

The rate of RMG workers migrating within the country is around 6 percent every month. This means that the retrenched workers would gradually be employed by the factories that are still in operation, he added.

The ready-made garment industry of Bangladesh employs around 4 million people, according to government estimates.

Khondaker Golam Moazzem, research director of Centre for Policy

Dialogue, said it is not the government's job to run factories. The government can only support them for a certain period.

"Unfortunately, in Bangladesh, the companies and employees fall in trouble together in case of any problem at the top level of the enterprises," Moazzem said.

At a press conference last week, Labour Adviser Brig Gen (ret'd) M Sakhawat Hussain said that the government doesn't think it is feasible to reopen the Beximco units, considering the sheer volume of its debt.

Beximco Group's total bank loan stood at over Tk 40,000 crore, including Tk 29,925 crore taken against 32 factories in Beximco Industrial Park, where the 16 closed units were situated, he said.

"Of those 32 factories, 16 exist only on paper. But these factories were used [as collateral] to take loans."

## Rail communication

FROM PAGE 1

(locomasters, assistant locomasters), guards, and travelling ticket checkers have traditionally worked beyond their duty hours and received extra pay for that.

They also received pension benefits based on the pay for their extra work until 2021. But in November that year, the Awami League government declined to grant pension benefits based on the extra work.

Following a strike in April 2022, the railways ministry intervened and decided to continue the pension benefits. However, the staffers have long been demanding cancellation of the November 2021 order, saying in a changed situation their benefits could go away again.

In addition, newly recruited assistant locomasters, who were appointed in 2022, have not been receiving this benefit, as their appointment letters stated they would not receive extra pay during their service or after retirement.

In December last year, the newly recruited locomasters

went into work abstention, demanding benefits their predecessors got, while their predecessors stopped taking on additional duties for several days. They also demanded cancellation of the 2021 gazette.

They stopped their protest following an assurance by railway authorities.

The finance ministry on January 23 issued a circular saying the newly recruited assistant locomasters will get 100 percent "running allowance" instead of 75 percent. The "running allowance" would not exceed their monthly basic salary, it said.

It did not say anything about their post-retirement benefits.

But a day before, the association at a press conference in Chattogram announced the indefinite nationwide strike from today.

Over the last few days, the railway authorities had been in discussion with the association leaders, they but failed to convince them.

The association leaders also boycotted a scheduled

meeting with the rail secretary yesterday morning.

A BR team led by ADG Mahub then held a meeting yesterday evening with the association leaders at the Kamalapur Railway Station's VIP guest room.

A group led by Saidur joined the meeting. In the meeting, railway officials said one of their demands regarding newly recruited assistant locomasters was met, and they were working to meet their other demands.

A railway official told this paper that the association leaders wanted the promises in writing. "But how can we give them written assurance as the issue lies with the finance ministry? At that point, they left the meeting."

Last night, the railways ministry issued a public circular asking the railway staffers to postpone their strike as Bangladesh Railway and the railways ministry are working to meet their demands.

It also asked them to continue dialogue and consider passengers suffering.

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**7,964 workers to be sent in first phase**  
They are out of 18,000 who missed deadline to enter Malaysia

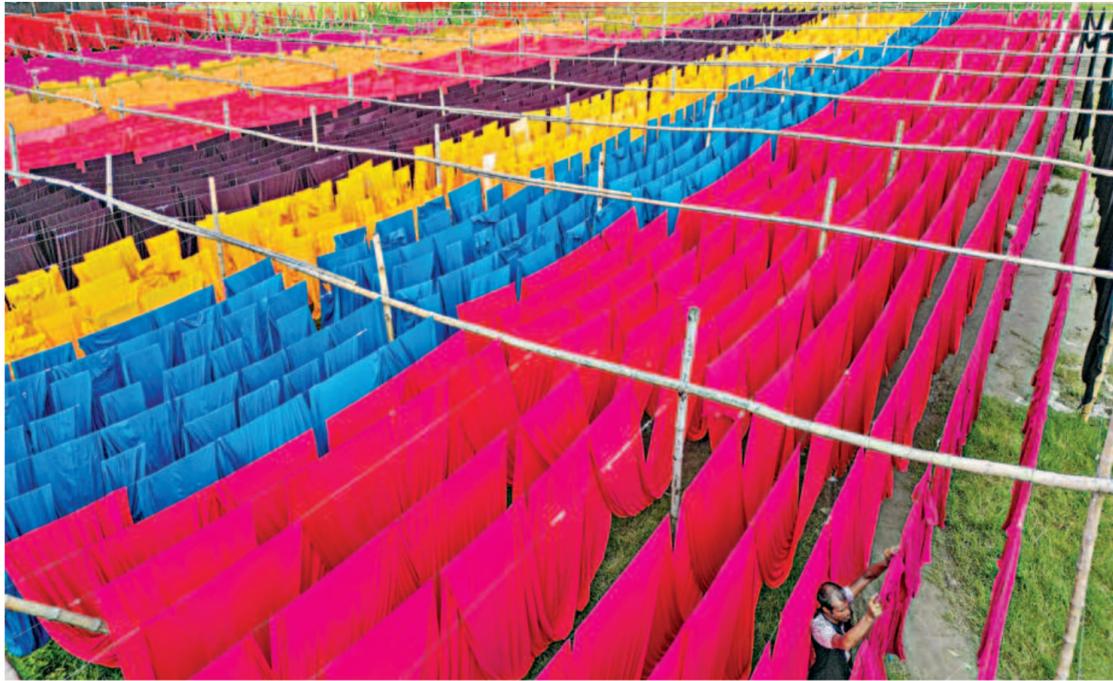
DIPLOMATIC CORRESPONDENT

Nearly 8,000 out of 18,000 Bangladeshi workers, who missed the May 31 deadline last year to enter Malaysia, have been identified for recruitment in the Southeast Asian country in the first phase.

Foreign Ministry spokesperson Rafiqul Alam shared this information during a media briefing yesterday.

During his visit to Dhaka in October last year, Malaysian Prime Minister Anwar Ibrahim had promised to address the issue of these 18,000 workers who couldn't travel, despite having work visas and making payments.

SEE PAGE 4 COL 4



A worker hangs a wide array of colourful fabrics to dry on bamboo frames. The field is located in Hajiganj of Narayanganj, where 4,000 pieces of fabric are dried daily before being sent to a local garment factory for production. While the row of bright and colourful fabric can make for a beautiful scene, the cost comes in the form of dyeing chemicals that are dumped into the nearby waterbodies. The photo was taken recently.

PHOTO: RASHED SHUMON

**NATIONALISATION DEMAND**  
Madrasa teachers continue sit-in

STAFF CORRESPONDENT

Teachers of independent Ebtedayee madrasas -- primary-level educational institutions under the madrasa board -- have warned of tougher movements unless they receive assurances by 2:00pm today regarding the nationalisation of all registered institutions.

"We have been observing a sit-in at Shahbagh for two days and will continue it. We will announce our next course of action after 2:00pm," said Shamsul Alam, convener of the teachers' platform, last night.

Several hundred teachers began their sit-in on Sunday afternoon in front of the Fine Arts Faculty at Dhaka University after police used batons and water cannons to disperse them as they marched towards the Chief Adviser's Office to submit a memorandum outlining their six-point demands.

The protesters, organised under the banner of "Swatantra Ebtedayee Madrasa Shikkhak Oikyojote," have been spending nights on the streets under the open sky.

On Sunday, police action left several teachers injured. Yesterday, cops were seen standing guard near the protest site.

Shamsul said a meeting was held with officials of the Ramna Division Police, during which both sides agreed to maintain peace.

SEE PAGE 4 COL 4



**Youth for political reforms, corruption-free leadership**

Finds BYLC survey

STAFF CORRESPONDENT

Reforming major political parties and removing corrupt politicians are seen as essential steps to improving political leadership in Bangladesh, according to a recent survey.

The Youth Matters Survey, conducted by Bangladesh Youth Leadership Center, revealed that young people overwhelmingly want candidates without corruption charges to contest the next parliamentary election.

Additionally, one-fourth of the 3,238 respondents believe launching a new youth-led political party could improve leadership quality.

The survey, conducted between October and November last year, gathered 1,575 in-person responses and 1,663 online submissions.

Findings showed that 83 percent of in-person and 78 percent of online respondents prefer candidates with no corruption charges.

When asked about eligibility criteria for candidates, in-person respondents wanted those with no

**WHAT DO YOUTH WANT**

- Corruption-free candidates
- Youth leadership
- Freedom of expression
- State reforms
- Unbiased law enforcement

**WHAT THEY ARE CONCERNED ABOUT**

- Student politics hindering education
- Women's safety
- Law and order situation
- Rising cost of living
- Corruption and nepotism

Online respondents wanted those with "no corruption charges" and transparency in candidates' income and asset disclosures.

The survey found that most young people believe the upcoming political environment will be favourable for their involvement in politics.

Around 72 percent of in-person respondents and 44 percent of online participants felt the situation would be supportive, although 29 percent of online respondents said it is uncertain.

In both groups, there was a strong demand for reforms in existing political parties to bring in fresh, youth leadership.

Notably, 74 percent of in-person and 81 percent of online respondents reported feeling more comfortable expressing their opinions on public platforms compared to the previous government's tenure.

More than 95 percent of respondents, aged between 18 and 35, expressed optimism about voting in the upcoming election.

However, 71 percent of in-person and 86.4 percent of online

SEE PAGE 4 COL 7

**Form task force to combat graft within ACC**

Suggests reform commission in its report

DIPAN NANDY

The Anti-Corruption Commission Reform Commission has proposed forming an independent internal disciplinary division to address corruption within the ACC. It has also called for the creation of a high-powered task force to identify and take swift action against corrupt ACC staff.

The recommendations were outlined in the Commission's report, submitted last Wednesday by its head, Dr Iftikharuzzaman, to the chief adviser.

The report urged the ACC to urgently establish a high-powered task force with government support, comprising members from various investigative and intelligence agencies.

This task force would identify corrupt officials and employees, ensuring their dismissal through departmental action and prosecution under criminal law.

Additionally, the commission recommended dissolving the ACC's internal anti-corruption committee

SEE PAGE 4 COL 1



**ACC to probe why experts found EVMs suitable**

STAFF CORRESPONDENT

The Anti-Corruption Commission (ACC) will investigate why experts, including Professor Muhammad Zafar Iqbal, found the electronic voting machines (EVMs) suitable for use, despite allegations of their substandard quality.

The commission's Director General Akhtar Hossain disclosed this information during a press conference at the ACC headquarters yesterday.

He said a drive was conducted on Sunday following allegations against the Election Commission of procuring substandard EVMs using public funds.

During the operation, the ACC team reviewed relevant records and discovered that the purchased EVMs are stored at the EC headquarters, 10 regional offices, and the

SEE PAGE 4 COL 8



Kyoko Arani Nasir Bhuiyan and architect Nishat Afrose were honoured for their outstanding contributions in the "Marketing Professional" and "Architect (Interior & Landscaping)" categories at a programme at bti Celebration Point on Sunday. The event was attended by bti's Managing Director FR Khan and Md Tajdin Hassan, chief business officer at The Daily Star.

PHOTO: STAR

**COURT CORNER**

**Ex-state minister Enamur remanded**

COURT CORRESPONDENT

A Dhaka court yesterday placed Enamur Rahman, former state minister for disaster management and relief, on a six-day remand in connection with the death of hawker Sagor in Mirpur on July 19 last year.

Metropolitan Magistrate Joshita Islam issued the order after Investigation Officer Md Monirul Islam, a sub-inspector of Mirpur Model Police Station, produced him before the court. Enamur was arrested on Sunday.

**TECHNICAL EDU BOARD HC stays hiring of 3,534 candidates**

STAFF CORRESPONDENT

The High Court yesterday stayed the recruitment of 3,534 candidates under the Technical Education Board for three months.

The candidates were being recruited for the posts of junior instructor (tech) or physical education instructor (10th grade) in various polytechnic institutes and technical schools and colleges. The HC bench of Justice Md Akram Hossain Chowdhury and Justice KM Rasheduzzaman Raja issued the order.

**IJTEMA CLASH**  
Anticipatory bail of 23 upheld

STAFF CORRESPONDENT

The Supreme Court yesterday upheld a High Court order that granted anticipatory bail to 23 accused, who are followers of the Tablighi Jamaat faction aligned with Maulana Saad Kandhalvi, in a case filed over the death of four devotees at the Biswa Ijtema ground in Tongi on December 18 last year.

A three-member bench headed by Justice Md Ashfaqul Islam passed the order and fixed February 23 for further hearing.

**Protect ponds, canals in Habiganj, Pirojpur: HC**

STAFF CORRESPONDENT

The High Court yesterday directed the government to take necessary steps to protect Chandranath pond and Town Model School pond in Habiganj and Mirukhali-Badura-Bharani canal and Badura Bhutar canal in Pirojpur from encroachment, landfilling, or any other form of destruction.

The court also imposed a ban on earth filling and constructing structures on the lands of the waterbodies.

**BTI Star STELLAR WOMEN**  
Kyoko, Nishat awarded

CITY DESK

Building Technology and Ideas Ltd (bti) and The Daily Star honoured two exemplary women for their contributions to nation-building as part of the "bti The Daily Star Stellar Women" initiative at an event on Sunday.

The event took place at bti Celebration Point, Gulshan-2 in the capital. The awardees were Kyoko Arani Nasir Bhuiyan and Architect Nishat Afrose.

Kyoko was honoured for her outstanding work as the People, Partnerships, and Marketing Manager at Alokito Hridoy Foundation in the "Marketing Professional" category.

Meanwhile, Nishat was awarded for her remarkable interior and landscaping designs in the "Architect (Interior & Landscaping)" category.

In 2023, bti and The

SEE PAGE 4 COL 3

## Form task force

FROM PAGE 3  
and replacing it with an independent internal disciplinary division. This division would include ACC personnel and staff appointed on deputation from defence, intelligence, and law enforcement agencies.

The proposed division would be tasked with ensuring compliance with the code of conduct for ACC officials and employees. It would also carry out covert inquiries into corruption, counter-intelligence measures, and investigations into violations of internal discipline.

Furthermore, the division would review asset declarations under the Anti Corruption Commission (Employees) Service Rules, 2008, and impose punitive measures as necessary.

According to ACC data, 238 officials and staff members have been penalised over the past 16 years for offences including extortion, fraud, bribery, and corruption. Disciplinary actions ranged from dismissals and forced retirements to demotions and salary reductions.

In the past year alone, nine officials were penalised, including terminations, while departmental investigations are ongoing

against 13 officials. An additional 25 employees are under scrutiny by the ACC's internal anti-corruption committee.

Between 2008 and 2013, 95 employees faced disciplinary action, with 18 dismissed. In 2008 alone, 32 employees were penalised, including four dismissals. However, allegations of corruption continue to surface, though not all have been substantiated.

ACC Director General (Prevention) Akhtar Hossain said addressing internal allegations is an ongoing process.

"A three-member committee, led by the ACC chairman, verifies complaints and takes appropriate action. Depending on the severity, both departmental and criminal cases are initiated for serving employees, while criminal actions are pursued against retired staff," he said.

Hossain declined to comment on the reform commission's report.

PRAYER TIMING				
JANUARY 28				
Fazr	Zohr	Asr	Maghrib	Esha
AZAN 5:35	12:45	4:15	5:46	7:15
JAMAAT 6:10	1:15	4:30	5:50	7:45

SOURCE: ISLAMIC FOUNDATION

## Kyoko, Nishat

FROM PAGE 3  
Daily Star teamed up to launch the "bti The Daily Star Stellar Women" initiative, which aims to recognise and celebrate young women from diverse backgrounds for their contributions to society.

As part of this effort, 12 women from various fields were honoured last year. The second season kicked off in September 2024 with the presentation of two awards in November.

This season, several new categories were introduced -- a move that will continue annually to ensure that women making significant contributions in their respective fields, but who may not have received the recognition they deserve, are acknowledged.

Currently, nominations are open for various categories, including "Sports," "Architect (Residential & Commercial)," "Art & Culture," "Engineering (Construction, Structure, Water Resources & MEP)," "Bank & Financial Institutions," "Healthcare," "Environment," and "Agriculture."

The event was attended by bti's Managing Director FR Khan; Md Tajdin Hassan, chief business officer at The Daily Star; as well as their Head of Sales and Marketing Imran Kadir, and Aysha Siddiqua, executive director of Brand & Communication Management at bti.

## 7,964 workers to be

FROM PAGE 3  
Last week, the workers demonstrated in Dhaka, demanding a swift recruitment in Malaysia.

Rafiqul Alam said on December 5 last year, Bangladesh High Commissioner Shameem Ahsan met Malaysian Home Minister Saifuddin Nasution Ismail to discuss the matter.

A joint technical group, including representatives from Malaysian immigration and the Bangladesh High Commission, was formed to facilitate the recruitment process of the 18,000 workers. The group held two meetings, where 7,964 workers were initially

identified for recruitment. Meanwhile, the foreign ministry has taken special measures to expedite the delivery of machine-readable passports and e-passports to Bangladeshi citizens abroad.

He also said Bangladeshi students intending to visit Bulgaria and Romania have been requested to secure visas from Bulgarian and Romanian embassies in third countries, as complications have arisen in obtaining visas from the embassies in New Delhi.

The instruction was given due to limited Indian visas being issued by the Indian High Commission in Bangladesh.

## Madrasa teachers

FROM PAGE 3  
"We were attacked by the police during the day and suffered due to the cold at night, but we did not leave. We will continue our campaign until our demands are met," said Rabiul Islam, one of the protesting teachers.

The teachers have been demonstrating for years, with their most recent sit-in taking place outside the Jatiya Press Club over the past several days.

Their demands include the nationalisation of Ebtedayee madrasas, similar to government primary schools.

Protesters said a significant number of Ebtedayee madrasa teachers remain unpaid, while those at around 1,100 institutions receive an allowance of up to Tk 3,500 per month. However, this payment is irregular, leaving many teachers in financial hardship.

## Strike paralyses fuel

FROM PAGE 5  
The union have been implicated in the case filed on August 21. "We demand Azim's immediate release and the withdrawal of the charges against the nine accused; otherwise, the strike will continue," he added.

The work abatement was jointly called by the Bangladesh Tank Lorry Owners' Association, Bangladesh Fuel Distributors' Association, Khulna Divisional Tank Lorry Workers' Union, and the Padma, Meghna, and Jamuna Tank Lorry Workers' Welfare Association.

This situation is particularly critical as demand for fuel is higher during the ongoing Boro cultivation season. Workers warn that farmers may face

irrigation challenges if the supply chain is not restored.

Visiting the Meghna Petroleum Limited depot in Kashipur yesterday, over 50 tankers were seen parked near the depot gate, unable to collect fuel.

Rubel Sardar, who arrived from Faridpur's Pragati Petroleum Service, said he had been waiting since Sunday night to collect fuel, but there was no way to get it. "Even if I manage to collect fuel, the workers' organisation won't allow me to transport it," he said.

Md Habibur Rahman, manager (Operations) of Meghna Petroleum Limited's Daulatpur Depot, said fuel was distributed until 2:10pm on Sunday. Since then, operations have been completely halted.

## 70 turtles

FROM PAGE 5  
During this time, females come ashore to lay eggs. However, many turtles die during this period due to getting entangled in fishing nets, collisions with vessels, or even attacks by stray dogs," he added.

HM Ershad, president of the Cox's Bazar chapter of Bangladesh Poribesh Andolon (BAPA), said, "Turtles used to come and lay eggs in areas like Saint Martin's, Sonadia, Teknaf, Sonarpara, Pechar Dwip, and Himchhari. Uncontrolled tourism has disrupted their habitat. Additionally, around 20,000 fishing trawlers operate in the waters near Sandwip, Sonadia, Kutubdia, and other coastal areas, using nets that often trap turtles. Fishermen sometimes kill these turtles to avoid complications, and their bodies later wash ashore."

"We will submit a memorandum to the deputy commissioner demanding steps to protect turtles," he said.

## Two lead

FROM PAGE 5  
On information, the upazila administration demolished the factories with help of the DoE and others concerned, she said.

The UNO also informed that an ongoing operation is being carried out every night against razing of red clay hillocks in the area.

Mentionable, The Daily Star published a report under the headline, A forest choking on fumes, on October 20 last year, highlighting the issue.

## Youth for political

FROM PAGE 3  
participants believe that student politics hinders proper learning environments on campuses.

The survey revealed both aspirations and concerns among young people.

Around 41.4 percent of in-person and 50.9 percent of online respondents supported the idea of an interim government staying in power for one to three years to enable state reforms.

BYLC's Executive Director, Tahsinah Ahmed, said, "The survey highlights the youth's prioritisation of reforms above all else. They want corruption to end, nepotism to be eradicated, and the rights, safety, and dignity of citizens, especially women, to be ensured."

The findings showed that 68.6 percent of in-person and 84.9 percent of online respondents believe law enforcers agencies should not show bias towards any political party.

Concerns over women's safety were prominent, with 25.3 percent of in-person and 70 percent of online respondents saying the country is failing in this regard. Entrepreneurship emerged as the most favoured career path among youth, with 52.5 percent of in-person and 51.5 percent of online respondents expressing desire to pursue it. Among those interested in jobs, most preferred government positions.

Rising cost of living was another major concern, with 75.1 percent of in-person and 64.8 percent of online respondents identifying it as harmful to their mental and physical health.

A significant portion of

youth -- 21.8 percent of in-person and 47.8 percent online -- expressed a desire to settle abroad. Despite this, an overwhelming majority -- 85.8 percent of in-person and 82.9 percent of online respondents -- indicated a strong willingness to return to Bangladesh if the positive changes they envision are realised.

Md Abul Khayer Shajib, manager of Research, Monitoring and Evaluation at BYLC, presented the survey findings.

## ACC to probe

FROM PAGE 3  
Bangladesh Machine Tools Factory (BMTF).

However, EC officials could not account for the whereabouts of 1,599 machines.

ACC Assistant Director Nur Alam Siddiqui on Sunday said, "In 2018, the EC procured 150,000 EVMs, of which 100,500 were found to be non-functional."

The team also observed that the stored EVMs were poorly maintained, with many appearing to be non-operational. Out of the 618 machines stored at the EC headquarters, a random test of a few machines revealed mechanical defects, confirming that the machines were of substandard quality.

Akhtar Hossain said experts present during the ACC operation opined that the EVMs were not of acceptable quality.

The commission has deemed it necessary to investigate why experts like Zafar Iqbal had previously found these machines to be suitable, he said.



## VACANCY NOTICE

World Health Organization (WHO) invites applications from the interested and eligible candidates for the following position under following contractual modality:

### Information Management Officer / SSA

For further details on submission of applications including detailed post description please visit our websites:

<https://www.who.int/bangladesh/about-us/employment>  
<https://careers.who.int/careersection/ex/jobsearch.ftl>

Qualified female candidates are highly encouraged to apply.

WHO has a smoke-free environment and does not recruit smokers or other tobacco users.



Government of the People's Republic of Bangladesh  
Principal's Office  
Manikganj Govt. Technical School & College, Manikganj  
E-mail: tscmanikganj@gmail.com

Memo no: 57.03.5600.501.07.001.25-82

Date: 26.01.2025

### e-Tender Notice

This is notifying to all concern that the following Tender's are invited in the National e-GP System Portal.

S.	Tender ID	Name of Goods Item	Tender Documents Last Selling/ Downloading date & Time	Tender Closing date & Time	Tender Opening date & Time
1	1061493	Supply of Furniture	12-02-2025 17:00	13-02-2025 12:00	13-02-2025 12:00
2	1043911	Supply and Installation of office equipment	12-02-2025 17:00	13-02-2025 12:00	13-02-2025 12:00
3	1043922	Supply and Installation of Machinery and Equipment for Electrical works Trade, RAC Trade, Welding and Fabrication Trade	12-02-2025 17:00	13-02-2025 12:00	13-02-2025 12:00
4	1055540	Supply and installation of chemistry and Physics laboratory equipment.	12-02-2025 17:00	13-02-2025 12:00	13-02-2025 12:00

Note:  
1. There is online Tender. Where only e-Tender will be accepted in the national e-GP System portal & no offline / hard copy will be accepted.  
2. To submit e-Tenders, registration required in the national e-GP system portal. ([www.eprocure.gov.bd](http://www.eprocure.gov.bd)) is must be required.  
3. Further information & guidance are available in the national e-GP system portal from e-GP helpdesk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)).

Md. Quamruzzaman  
Principal

GD-280 Manikganj Govt. Technical School & College, Manikganj

Government of The People's Republic of Bangladesh  
Office of the Project Director  
Establishment of 100 Technical School and College (TSC) In Upazilla (2nd Revised)  
Directorate of Technical Education  
Agargaon, Dhaka-1207.  
Web: [www.techedu.gov.bd](http://www.techedu.gov.bd)

Memo No: 57.03.0000.070.007.203.025-42

Date: 27 Jan. 2025

### e-GP Tender Notice

e-Tender is invited in the national e-GP system portal (<http://www.eprocure.gov.bd>) for the procurement of goods details belows in the table.

Sl. No.	Tender Ref.	Tender ID No. (From e-GP Portal)	Tender Description	Publication Date and Time	Opening Date and Time
01.	57.03.0000.070.007.203.25-34 Date: 26.01.2025	1068383	Supply & installation of Equipment for Office For 17 TSC	29-Jan-2025 09:00:00	13-Feb-2025 12:00:00
02.	57.03.0000.070.007.203.25-35 Date: 26.01.2025	1062383	Pmb-1, Supply & installation of Equipment for Plumbing & pipe fitting Lab For 10 TSC	29-Jan-2025 09:00:00	27-Feb-2025 13:00:00
03.	57.03.0000.070.007.203.25-36 Date: 26.01.2025	1014668	Food-1, Supply & installation of Equipment for Food Processing & Preservation Lab For 6 TSC	29-Jan-2025 09:00:00	27-Feb-2025 12:30:00
04.	57.03.0000.070.007.203.25-38 Date: 26.01.2025	1013493	Auto-8, Supply & installation of Equipment for Automobile & Auto electric Lab For 5 TSC	29-Jan-2025 09:00:00	27-Feb-2025 12:00:00
05.	57.03.0000.070.007.203.25-39 Date: 26.01.2025	1013492	Auto-7, Supply & installation of Equipment for Automobile & Auto electric Lab For 5 TSC	29-Jan-2025 09:00:00	27-Feb-2025 12:00:00

This is an online Tender, where only e-Tenders will be accepted in the National e-GP portal and no offline/ hard copies will be accepted.  
To submit e-Tender, registration in the national e-GP system portal (<http://www.eprocure.gov.bd>) is required. The fees for downloading the e-GP tender documents from the national e-GP system portal have to be deposited online through any registered bank's branches up to specified date & time mentioned in the e-GP system.  
Further information and guidelines are available in the national e-GP system portal and from e-GP helpdesk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)).

The Procuring Entity reserves the right to accept or reject any or all tenders.

Dr. Abul Kashem Mohammad Jahangir Hossain  
Project Director (Deputy Secretary)  
Email: 100ts.pd@gmail.com

## STATUTORY NOTICE

IN THE SUPREME COURT OF BANGLADESH, HIGH COURT DIVISION (STATUTORY ORIGINAL JURISDICTION)  
Company Matter No. 67 of 2025

An Application under Section-81(2) read with Section 85(3) and 396 of the Companies Act, 1994.

IN THE MATTER OF:

Noor Afrina Khanom -VERSUS- Respondents.

Total Fashion Ltd. and another.

Take Notice that an application under Section-81(2) read with Section 85(3) and 396 of the Companies Act, 1994 was filed before the Hon'ble High Court Division of the Supreme Court of Bangladesh on behalf of the above named Petitioner for condonation of delay in holding the Annual General Meeting of Total Fashion Ltd. for the years 2019, 2020, 2021, 2022, 2023 and 2024 and relieving the Directors and officers of the Company from payment of fine or penalty.

Upon hearing of the application on 19/01/2025 Hon'ble Company Judge Mr. Justice Ahmed Sobel has been pleased to admit the said application and directed publication of this notice and file affidavit-in-compliance on or before 20/02/2025. If any body is interested to oppose the said application he may appear before the Hon'ble High Court Division either in person or through an Advocate. Copy of the said application may be obtained from the undersigned on payment of necessary cost.

Advocate Md. Zakir Hossain  
Shamsul Haq Chowdhury Hall, Hall Room No. 1, Supreme Court Bar Association Bhaban, Shahbag, Dhaka-1000. Ph. 01911362210.

## Job Opportunity For Bangladesh MHM School and College in Qatar (English Medium)

Sl/No.	Position	Qualification & Experience	Pay and Allowance Package
01	Principal (01)	i. Masters with Honours from a recognized reputed university and no third class or division at any stage. ii. MEG / NTRCA certificate / professional training in education will be counted as additional qualification; iii. At least 15 years' High School/ College teaching experience including 5 years' experience as Principal in any reputed College / High school in Bangladesh or abroad; iv. Potential candidates must have knowledge and skill about National Curriculum and Textbooks Board (NCTB) of Bangladesh v. Good command of English language specially in writing and speaking; vi. Minimum age limit to apply for this post is 45 years;	Salary, allowances and other benefit includes House Rent, Air Fare upon completion of the probationary period, Transport and Mobile allowance, Qatar ID (RP) and Health Card renewal along with leave and gratuity as per policy of the school.

Please send your application including CV with a covering letter (within two A4 pages) including your ideas, vision and mission for the Bangladesh MHM School & College if appointed as Principal, copies of academic certificates, copy of the valid ID and a photo to the E-mail: [bsdcsg@gmail.com](mailto:bsdcsg@gmail.com) or by postal service (P. O. Box No.-2080, Doha, Qatar) or by hand at the Embassy of Bangladesh in Doha by 15 February, 2025. Only short-listed candidates will be called for the interview.

## LEGAL NOTICE

IN THE SUPREME COURT OF BANGLADESH  
HIGH COURT DIVISION  
(STATUTORY ORIGINAL JURISDICTION)  
COMPANY MATTER NO 10 OF 2025

Minhaz Kamal Khan -VERSUS- Respondents

National Credit and Commerce Bank PLC and others  
Notice is hereby given to all concerned that an application under section 85(3) of the Companies Act 1994 was filed by the petitioner mentioned earlier before the Hon'ble High Court Division of the Supreme Court of Bangladesh praying for admission of the said application. Mr Justice Ahmed Sobel of the Hon'ble High Court Division vide order dated 06 January 2025 was pleased to admit the same. Any person interested in the said application may appear on the date fixed for hearing either personally or through his duly authorized Advocate. A copy of the said application may be obtained from the undersigned.

Karishma Jahan  
Barrister-at-Law  
Room No. 311  
Supreme Court Bar Association Main Building  
Bangladesh Supreme Court Premises, Dhaka 1000  
Phone: 01730713833

**Bangladesh Sugar & Food Industries Corporation**  
Chinishilpa Bhaban, 3, Dilkusha Commercial Area, Dhaka-1000  
Fax: 880-2-9555780, 9550481 Phone: 02223384890  
E-mail: [bsficpurchase@yahoo.com](mailto:bsficpurchase@yahoo.com), [www.bsfic.gov.bd](http://www.bsfic.gov.bd)

**Invitation for Open Tender**

1	Procuring entity	BSFIC.
2	Source of funds	BSFIC's own source.
3	Tender Ref. & Date	Ref. No. 36.04.0000.035.07.250.24. Dated: 27.01.2025
4	Tender name	Procurement of Four Wheel Drive Tractors
5	Time for supply of Tractor	As mentioned in the tender documents.
6	Eligibility of tenderers	<b>Tenderer have to have:</b> a. Authorization letter from the manufacturer/Importer/Assembler to the tenderer to offer for supply of Four Wheel Drive Tractors. b. Tenderer must have showroom/display center of tractors and training center & their full address should be mentioned in the offer. c. Technical specification must be supported with original manufacturer's Catalogue/Brochure. Without manufacturer's original catalogue/brochure, Technical Specification will not be accepted. d. Valid trade license, up-to-date income tax clearance certificate and VAT registration certificate. e. Financial Solvency Certificate from any scheduled bank of Bangladesh indicating credit limit from the tenderer's bank. Tenderers without having the required eligibility as stated above need not apply.
7	Price of tender document (non-refundable)	Tk. 8,000.00 (Eight thousand) only
8	Amount of tender security (refundable)	Tk. 20,50,000/- (Twenty lac fifty thousand) only.
9	Name & address of the officers for selling tender document	General Manager (Cash), Chinishilpa Bhaban, (7th Floor) 3, Dilkusha Commercial Area, Dhaka-1000.
10	Name and address of the offices for receiving tenders	Secretariat Division (5th Floor), BSFIC, Chinishilpa Bhaban, 3, Dilkusha Commercial Area, Dhaka-1000
11	Last date and time for selling tender documents	Upto 26-02-2025 during office hours on all working days.
12	Last date and time for submission of tenders	On 27-02-2025 by 12-00 noon
13	Place, date and time for opening of tenders	Secretariat Section, BSFIC at 12.15.00pm on 27.02.2025
14	Special instruction	a. Tender Evaluation Committee may visit the showroom/display/training centre of the tenderer for the offered items. b. BSFIC reserves the right to accept or reject any or all tenders without assigning any reason thereof. c. If there is Govt. holiday or unavoidable situation arises on the date fixed for tender dropping/opening, in those cases, the next normal working day will be considered valid date for dropping/ opening of the tender at the same time.
15	Brief description of four wheel drive tractor & services	a. Tractor Engine type: 4 Wheel Drive tractor, 4-stroke, 4-Cylinder, water cooled diesel engine with turbo-charge, Engine RPM 2200-2300, HP100-110 at rated RPM, weight: 4480 Kg minimum without ballast. Hydraulic Lifting Capacity: 4200 Kgs (Minimum), Quantity-12 (twelve) Nos. b. Tractor Engine type: 4 Wheel Drive Tractor, 4-stroke, 4-Cylinder, water cooled, diesel engine. Engine RPM: 1800-1850, HP 60-65 at rated RPM, weight: 3640 kg minimum without Ballast. Hydraulic Lifting Capacity: 3200 Kgs (minimum), Quantity-16 (sixteen) Nos. c. Tractor Engine type: 4 Wheel Drive Tractor, 4-stroke, 3 or 4-Cylinder, water cooled diesel engine. Engine RPM 3000-3050, HP: 40 ± 5 at rated RPM, Weight: 1750-1800 kg; with cabin without ballast. Hydraulic lifting Capacity: 1080 Kgs (minimum) Quantity-02 (two) Nos.
16	Country of origin and model	To be mentioned by the bidders.

SF-167  
(11"x3)  
GD-286

محمد সাইদুর রহমান  
Chief (Purchase)



# 70 turtles found dead on Cox's Bazar beach

STAFF CORRESPONDENT, Cox's Bazar

At least 70 carcasses of Olive Ridley sea turtles have been recovered over the last three days from Cox's Bazar beach between Teknaf and Himchhari.

Most of the turtles were females that came ashore to lay eggs but faced accidental deaths, said Mohammad Shimul Bhuiyan, a scientific officer at Bangladesh Oceanographic Research Institute (BORI).

"We are investigating the specific causes of deaths," Bhuiyan said, adding that 99 Olive Ridley turtle carcasses were recovered from the same area during the last breeding season.

"November to March is the breeding season for sea turtles." SEE PAGE 4 COL 6



An illegal brick kiln operating right beside a paddy field in Kurigram.

PHOTO: STAR

## LALMONIRHAT AND KURIGRAM

# 105 illegal brick kilns pollute environment

S DILIP ROY, Lalmonirhat

Illegal brick kilns built on agricultural land in various upazilas of Lalmonirhat and Kurigram are causing severe environmental pollution and health hazards for nearby residents. These unregulated kilns are also significantly affecting crop production in the surrounding areas.

According to the Department of Environment (DoE), 72 out of 108 brick kilns in nine upazilas of Kurigram are operating without legal permission. Similarly, in Lalmonirhat, 33 out of 55 brickfields are illegal, while only 22 have obtained the required no objection certificates.

Locals expressed frustration over the lack of action against these illegal kilns, claiming that the owners are too influential to be challenged.

Many of these kilns are constructed on agricultural land or near residential areas, they said.

Sur Jamal, a 65-year-old farmer from Newashi village in Kurigram's Nageshwari upazila, said crop production and fruit cultivation in the area have been steadily declining due to the toxic smoke emitted by these brick kilns.



At least 33 out of 55 brickfields in Lalmonirhat do not have clearance certificates.

PHOTO: STAR

He said while topsoil is being used for brick production every year, residents are reluctant to protest out of fear of harassment.

Delwar Hossain, a 60-year-old farmer from Doljor village in Lalmonirhat's Aditmari upazila,

said multiple written complaints have been submitted to the authorities, but no substantial legal actions have been taken.

Mukhlesar Rahman, a 70-year-old farmer from Dhairkhata village in Lalmonirhat Sadar upazila, echoed him.

Rezaul Karim, assistant director of the DoE in Kurigram, said they have been conducting drives against illegal brick kilns on agricultural land.

Over the last month, 16 illegal kilns were fined a total of Tk 32.5 lakh, and two were demolished. "Most of the brick kilns in Nageshwari and Ulipur upazilas are running illegally. We will take legal action against all illegal kilns in due course," he said.

Contacted, Bijan Kumar Roy, assistant director of the DoE in Lalmonirhat, said four illegal kilns were fined Tk 5 lakh in the past week, and efforts to tackle illegal brick kilns are ongoing.



## TANGAIL FOREST

# Two lead factories demolished

OUR CORRESPONDENT, Tangail

A mobile court in a drive yesterday destroyed two illegal lead processing factories set up in the forest area under Tangail's Ghatail upazila.

Executive Magistrate Sharmin Islam, upazila nirbahi officer of Ghatail, led the drive in Malirchala area of Sagardighi union in the afternoon.

UNO Sharmin said the two lead factories inside the forest have been extracting lead from old batteries illegally, severely affecting the local environment, public health, and biodiversity in the area.

SEE PAGE 4 COL 6

# Strike paralyses fuel distribution in 14 districts

OUR CORRESPONDENT, Khulna

Fuel supply in 14 districts of Khulna and Faridpur regions remained suspended yesterday as tank lorry workers continued their work abstention for the second consecutive day.

The workers went on strike on Sunday protesting the arrest of Ali Azim, general secretary of Khulna Divisional Tank Lorry Workers' Union.

Due to the abstention, operations at three state-owned oil depots - Padma, Meghna, and Jamuna - in Khulna's Kashiapur came to a halt.

Workers said Detective Branch (DB) of police arrested Azim on Sunday in a case filed over vandalism of the BNP office in Khulna's Khalishpur ward 7.

Following his arrest, workers demanded his immediate release and started work abstention.

Azim was produced before the court yesterday in connection with the case.

Enam Munshi, president of the union, told The Daily Star that nine individuals involved with the SEE PAGE 4 COL 4

# BJJM worried over detention of 6 journos

STAFF CORRESPONDENT

Bangladeshi Journalists in International Media (BJJM) yesterday expressed grave concern over the detention without trial of at least six journalists, who have been imprisoned for extended periods.

The detained journalists - Farzana Rupa, Shakil Ahmed, Mozammel Babu, Shyamol Dutta, Shahriar Kabir, and Abul Hossain Ripon - were arrested, mostly on murder charges related to the uprising in July, which led to the ousting of former prime minister Sheikh Hasina.

BJJM, in a press statement, stressed that, regardless of the charges leveled against them, the detained journalists are entitled to fair treatment in custody, timely court hearings, the opportunity to refute and defend the allegations against them, and access to reasonable bail. Ensuring the protection of their judicial rights is paramount.

BJJM also raised similar concerns for other detained journalists, warning that prolonged incarceration without regular hearings risks constituting arbitrary detention and violates fundamental rights.

**গণপ্রজাতন্ত্রী বাংলাদেশ সরকার**  
**প্রধান বন সংরক্ষকের কার্যালয়**  
**বন অধিদপ্তর**  
**বন ভবন, আগারগাঁও, শেরেবাংলা নগর, ঢাকা-১২০৭**  
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স্মারক নম্বর - ২২.০১.০০০০.০০৭.০৫.০৯৪.২৫.১৫৩ তারিখ: ২৭ জানুয়ারি, ২০২৫

### নিয়োগ বিজ্ঞপ্তি

পরিশে, বন ও জলবায়ু পরিবর্তন মন্ত্রণালয়ের আওতাধীন বন অধিদপ্তরের নিম্নলিখিত রাজস্ব খাতসমূহ শূন্য পদসমূহে অস্থায়ী ভিত্তিতে নিয়োগের জন্য প্রকৃত বাংলাদেশী নাগরিকদের নিকট হতে নির্ধারিত সময়ের মধ্যে অনলাইনে (<http://ccffd.teletalk.com.bd> ওয়েবসাইটে) পূর্ণকৃত আবেদনপত্র আহ্বান করা যাচ্ছে। অনলাইন (Online) ব্যতীত কোন আবেদন গ্রহণ করা হবে না।

ক্রমিক নম্বর	পদের নাম ও বেতনদেয় (মাসে বা বৈশ্বিক মাসিক/বছর)	পদের সংখ্যা	শিক্ষাপত্র যোগ্যতা ও অভিজ্ঞতা
১।	ইল্লিন ড্রাইভার/ইল্লিনম্যান (শ্রেণি-১২) ১১,০০০-২৭,০০০/-	১০ (দেড়ো) টি	(ক) কোন স্বীকৃত বোর্ড হইতে দ্বিতীয় বিভাগ বা সমমানের সিভিল/ইঞ্জিনিয়ারিং মাধ্যমিক স্কুল সার্টিফিকেট বা সমমানের পরীক্ষায় উত্তীর্ণ; এবং (খ) দ্বিতীয় শ্রেণির ইল্লিন ড্রাইভার যোগ্যতা সনদ।
২।	পার্শ্বী চালক (শ্রেণি-১৬) ৯,০০০-২২,৪০০/-	২৫টি (পঁচিশ) টি	(ক) কোন স্বীকৃত প্রতিষ্ঠান হইতে ড্রাইভার বা কোন স্বীকৃত বোর্ড হইতে দুইদিনের স্কুল সার্টিফিকেট বা সমমানের পরীক্ষায় উত্তীর্ণ; এবং (খ) বাংলাদেশ সড়ক পরিবহন কর্তৃক প্রদত্ত বৈধ ড্রাইভিং লাইসেন্স; এবং (গ) হালকা বা ভারী যানবাহন চালানায় পারদর্শী।
৩।	শিপট বোট ড্রাইভার (শ্রেণি-১৬) ৯,০০০-২২,৪০০/-	১০ (দেড়ো) টি	(ক) কোন স্বীকৃত বোর্ড হইতে মাধ্যমিক স্কুল সার্টিফিকেট বা সমমানের পরীক্ষায় উত্তীর্ণ; এবং (খ) স্পীড বোট ড্রাইভার হিসেবে ০৩ (তিন) মাসের অভিজ্ঞতা; এবং (গ) কোন স্বীকৃত বোর্ড হইতে মাধ্যমিক স্কুল সার্টিফিকেট বা সমমানের পরীক্ষায় উত্তীর্ণ; এবং (ঘ) স্পীড বোট অপারেটর সনদধারী।
৪।	বন প্রহরী (শ্রেণি-১৭) ৯,০০০-২২,৪০০/-	২৮৬ (দুইশত ষাট) টি	(ক) কোন স্বীকৃত বোর্ড হইতে উচ্চ মাধ্যমিক সার্টিফিকেট বা সমমানের পরীক্ষায় উত্তীর্ণ; এবং (খ) উচ্চতা ১৬০ সে. মি. ও বৃক্কের মাপ ৭৬ সে. মি।

**নিয়োগ সংক্রান্ত শর্তাবলি**

**আবেদন ফরম পূরণ ও পরীক্ষার অংশগ্রহণের ক্ষেত্রে অনুসরণীয় শর্তাবলি:**

- নিয়োগের ক্ষেত্রে সরকারের চুক্তি বিধি-বিধান, কোটা পদ্ধতি এবং এ সংক্রান্ত সর্বশেষ সংশোধনী অনুসরণ করা হবে।
- সকল প্রার্থীর ক্ষেত্রে ০১/০১/২০২৫ খ্রি: তারিখে বয়স ১৮ (আঠার) বছর এবং বয়স প্রাপ্তির ক্ষেত্রে কোন এক্ষেত্রিক গ্রহণযোগ্য হবে না।
- লিখিত প্রয়োজনে বাইট পরীক্ষার, মৌখিক ও ব্যবহারিক পরীক্ষার প্রয়োজ্য ক্ষেত্রে অংশগ্রহণের জন্য কোনো প্রকার টিএ/ডিএ প্রদান করা হবে না।
- আবেদনকারীকে তার সর্বশেষ অর্জিত শিক্ষাপত্র যোগ্যতার তথ্য অবশ্যই উল্লেখ করতে হবে।
- এক জেলার বাসিন্দা অন্য জেলার বাসিন্দা হিসেবে আবেদন করতে পারবেন না।
- যদি কোনো প্রার্থী বাংলাদেশের নাগরিক না হন কিংবা বাংলাদেশের নাগরিক নন এমন কোনো ব্যক্তিকে বিয়ে করেন বা করার জন্য প্রতিশ্রুতিবদ্ধ হন কিংবা কোনো বৈধদারী আদালত কর্তৃক নৈতিক স্বনামজনিত অভিযোগে দণ্ডিত হন কিংবা কোনো সরকারি বা স্বায়ত্বশাসিত প্রতিষ্ঠান বা স্থায়ী কর্তৃপক্ষের চাকরি হতে বরখাস্ত হয়ে থাকেন তবে তিনি আবেদন করার জন্য যোগ্য বিবেচিত হবেন না।
- সরকারি, আধা-সরকারি ও স্বায়ত্বশাসিত প্রতিষ্ঠানে কর্মরত প্রার্থীদের অবশ্যই যথাযথ কর্তৃপক্ষের অনুমতিক্রমে আবেদন করতে হবে। সকল চাকুরিক প্রার্থীকে মৌখিক পরীক্ষার সময় নিয়োগকারী কর্তৃপক্ষ কর্তৃক প্রদত্ত অনাপত্তি পত্রের মূল কপি জমা দিতে হবে। এক্ষেত্রে কোনো অগ্রিম কপি গ্রহণ করা হবে না।
- প্রার্থী কর্তৃক প্রদত্ত কোনো তথ্য বা দাবিকৃত কাগজপত্র জাল, মিথ্যা বা ভুল প্রমাণিত হলে কিংবা পরীক্ষায় নকল বা অসুস্থপাল অবলম্বন করলে সংশ্লিষ্ট প্রার্থীর প্রার্থিতা বাতিল করা হবে এবং তার বিরুদ্ধে যথাযথ আইনগত ব্যবস্থা গ্রহণ করা হবে। ভুল তথ্য/জাল কাগজপত্র প্রদর্শিত হলে পরীক্ষার উত্তীর্ণ হলে কোনো প্রার্থীর প্রার্থিতা বাতিল করার ক্ষমতা কর্তৃপক্ষ সংরক্ষণ করে।
- আবেদনপত্র গ্রহণ ও পরীক্ষার ফি জমা দেওয়ার শুরুর তারিখ ও সময় ২৯/০১/২০২৫ তারিখ সকাল ১০:০০ ঘটিকা।
- আবেদনপত্র জমা দেওয়ার শেষ তারিখ ও সময় ০২/০২/২০২৫ তারিখ বিকাল ০৫:০০ ঘটিকা। সরাসরি/ডাকযোগে কোনো আবেদনপত্র গ্রহণ করা হবে না। সরাসরি বা ডাকযোগে প্রেরিত সকল আবেদনপত্র বাতিল বলে গণ্য হবে।
- প্রার্থী নির্বাচনের ক্ষেত্রে কোটা সংক্রান্ত অন্তর্ভুক্ত মন্ত্রণালয়ের সর্বশেষ আনুষ্ঠানিক সরকারি নির্দেশনা অনুসরণ করা হবে।
- প্রার্থী মুক্তিযোদ্ধা, শহিদ মুক্তিযোদ্ধা ও বীরশ্রদ্ধার সন্মান/স্মরণ-স্মরণী/শারীরিক প্রতিবন্ধী/কৃতী/লিঙ্গের প্রার্থী হিসেবে আবেদনপত্রে স্পষ্টভাবে উল্লেখ করতে হবে।
- লিখিত পরে নিয়োগের প্রার্থী নির্বাচনের ক্ষেত্রে সংশ্লিষ্ট নিয়োগ বিধিমালা অনুসারে লিখিত প্রয়োজনে বাইট পরীক্ষার, ব্যবহারিক/শারীরিক যোগ্যতা পরিমাপ (প্রয়োজ্য ক্ষেত্রে) ও মৌখিক পরীক্ষা অনুষ্ঠিত হবে। লিখিত পরীক্ষার উত্তীর্ণ প্রার্থীরা ব্যবহারিক/শারীরিক যোগ্যতা পরিমাপ (প্রয়োজ্য ক্ষেত্রে) পরীক্ষার অংশগ্রহণের জন্য বিবেচিত হবেন এবং ব্যবহারিক/শারীরিক যোগ্যতা পরিমাপ পরীক্ষায় উত্তীর্ণ প্রার্থীরা মৌখিক পরীক্ষার জন্য বিবেচিত হবেন।
- মৌখিক পরীক্ষার সময় নিয়োগের কাগজপত্রের তথ্য প্রদর্শন প্রক্রিয়ায় প্রতিটি ০১(এক) টি করে সত্যায়িত (১ম শ্রেণির গেজেটেড কর্মকর্তা কর্তৃক) স্বাক্ষরিত দাখিল করতে হবে।

(ক) অনলাইনে পূর্ণকৃত আবেদনপত্র;  
(খ) ০২ (দুই) কপি পাসপোর্ট সাইজের রঙিন ছবি;  
(গ) শিক্ষাপত্র যোগ্যতা সম্পর্কিত সকল প্রকার মূল/সাময়িক সনদপত্র, অভিজ্ঞতা (প্রয়োজ্য ক্ষেত্রে) সনদের কপি;  
(ঘ) জাতীয় পরিচয়পত্রের কপি;  
(ঙ) প্রয়োজ্য ক্ষেত্রে দ্বিতীয় শ্রেণির ইল্লিন ড্রাইভার যোগ্যতা সনদ/ড্রাইভিং লাইসেন্স/শিপট বোট অপারেটরের সনদের কপি;  
(চ) সংশ্লিষ্ট ইউনিয়ন পরিষদের চেয়ারম্যান/পৌরসভার মেয়র/সিটি কর্পোরেশনের ওয়ার্ড কাউন্সিলর কর্তৃক প্রদত্ত নাগরিকত্ব সনদ;  
(ছ) সরকারি বা আধা-সরকারি সংস্থায় কর্মরতদের ক্ষেত্রে যথাযথ কর্তৃপক্ষের মাধ্যমে আবেদন করতে হলে সংশ্লিষ্ট কর্তৃপক্ষের NOC/প্রত্যয়ন পত্র;  
(জ) মুক্তিযোদ্ধা, শহিদ মুক্তিযোদ্ধা ও বীরশ্রদ্ধার সন্মানের ক্ষেত্রে প্রমাণক হিসেবে নির্দেশনা মোতাবেক উপযুক্ত কর্তৃপক্ষ কর্তৃক প্রদত্ত সনদ; স্মরণ-স্মরণী/শারীরিক প্রতিবন্ধী/কৃতী/লিঙ্গের প্রার্থীদের ক্ষেত্রে সরকারের সর্বশেষ আনুষ্ঠানিক সরকারি নির্দেশনা অনুসরণ করা হবে।

- অসম্পূর্ণ, ভুল/ভ্রান্ত ও বিলম্ব প্রাপ্ত আবেদনপত্র বাতিল বলে গণ্য হবে।
- যে কোনো তদবির প্রার্থীর অযোগ্যতা বলে বিবেচিত হবে। কোন প্রার্থী তথ্য গোপন করে চাকরি গ্রহণ করলে নিয়োগপত্র বাতিলসহ তার বিরুদ্ধে আইনানুগ ব্যবস্থা গ্রহণ করা হবে।
- আবেদনকারীর নাম, পিতার নাম, মাতার নাম, জন্ম তারিখ ও নিজ জেলাসহ অন্যান্য সকল তথ্য সংশ্লিষ্ট সনদে যেভাবে লেখা রয়েছে অনলাইনে আবেদন করলে এবং পরবর্তীতে সেভাবে লিখতে হবে।
- নিয়োগের বিষয়ে কর্তৃপক্ষের সিদ্ধান্তই চূড়ান্ত বলে গণ্য হবে।
- নিয়োগকারী কর্তৃপক্ষ বিজ্ঞপ্তিতে উল্লিখিত পদের সংখ্যা হ্রাস/পূর্নিক, যে কোনো শর্ত বা অনুচ্ছেদ সংশোধন/পরিবর্তন/পরিমার্জন করা এবং যে কোন পর্যায়ে নিয়োগ প্রক্রিয়া স্থগিত/বাতিল করার ক্ষমতা সংরক্ষণ করেন।
- নিয়োগ বিজ্ঞপ্তি সংক্রান্ত অন্যান্য শর্ত ও অনলাইনে আবেদনের নিয়মাবলি বন অধিদপ্তরের ওয়েবসাইট <http://www.bforest.gov.bd> এ পাওয়া যাবে।

\*\*\* শেষ তারিখ ও সময়ের জন্য অপেক্ষা না করে হাতে যথেষ্ট সময় নিয়ে রেজিস্ট্রেশন সম্পন্ন করতে পারাম (বেওয়া থাকবে) \*\*\*

(স্বাক্ষর)  
(মোঃ সৌদি-ইদ্রিস ইলহাম)  
সহকারী প্রধান বন সংরক্ষক (সংস্থাপন)  
বন অধিদপ্তর, ঢাকা

GD-289



## Mosharraf Karim and Sariful Razz to lead Sanjoy Somadder's next film

After making his directorial debut in Tollywood with *Manush* (2023), Bangladeshi filmmaker Sanjoy Somadder is returning home to direct his next film, with Mosharraf Karim and Sariful Razz.

The film's title is still under consideration, with two options on the table: *Inqilab* and *Insaf*. Sanjay explained that both titles fit the film's narrative, but a final decision will come after further deliberation.

This film will showcase Sariful Razz in a dynamic action role, while Mosharraf Karim is set to play a dark, villainous character. The project marks the return of production house Titas Kathachitra, which has been absent from filmmaking for several years.

Shooting is expected to begin in early February, with Sanjay taking a methodical approach to ensure the film's quality. "I want to give my absolute best to make this a great movie. I'm not rushing towards a release date," he said.

## My honesty empowers me: PORI MONI

SHAH ALAM SHAZU

Pori Moni is known for being rebellious and always speaking out whatever comes to her mind. On Sunday, following the issuance of an arrest warrant against her, she told The Daily Star that if speaking out meant going to jail, she was prepared to face the consequences.

Upon surrendering to the Dhaka Court yesterday, she was granted bail in a case filed by Nasir U Mahmud, former president of Uttara Club Limited. The charges against her include assault, vandalism, attempted murder, and issuing threats.

Following her release, Pori Moni expressed heartfelt gratitude to her supporters, saying, "I am forever grateful to everyone. Thank you for standing by me."

Several celebrities, including Ashfaq Nipun and Quazi Nawshaba Ahmed, voiced their unwavering support for the actress on social media. Reflecting on the overwhelming support she received, Pori Moni shared, "After the arrest warrant was issued on Sunday, the outpouring of love and support was beyond words. So many people prayed for me and gave me strength—I will cherish their kindness forever."

When asked about the source of her courage, she explained, "Every person in Bangladesh carries courage within them—some can express it, while others struggle to. But I have the strength to stand tall and speak the truth. I have done nothing wrong, and my commitment to honesty empowers me to remain fearless."



## What mystery will 'Feu' reveal?

"Under this vast sky of God, why wasn't there any place for us?" asks Sunita Devi. Palash asks in response, "Do refugees even have a country or a nation? The lines above are dialogues from characters of *Feu*. The intriguing trailer of the project was released on January 26, focuses on the issues such as refugee and oppression which hints that the narrative might revolve around a story of persecution.

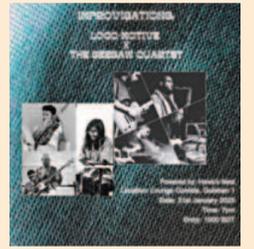
The series, which will release on January 30, derives heavily from the Morichjhapi Massacre.

It features Tariq Anam Khan as Kazi, Chanchal Chowdhury as Sunil, Mostafizur Noor Imran as Marshal, Tahmina Othoi as Sunita Devi, and Rizvi Riju as Palash. According to the director, Sukarno Shahed Dhiman, all the characters in the series are political. He aimed to narrate the political stories of the Khulna-Sundarbans region. *Feu* is a manifestation of that vision.



## WHAT'S THE HAPS?

IMPROVISATIONS:  
Loco Motive X  
Seesaw Quartet



Begin the year with an evening of exceptional improvisational music, featuring two of Dhaka's most distinguished bands. Loco Motive, celebrated for their captivating rhythm and funk, will perform alongside the contemporary fusion ensemble, The Seesaw Quartet, offering a memorable musical experience.

DATE: FRIDAY | JANUARY 31

TIME: 7PM ONWARDS

VENUE: ROAD 23, GULSHAN 1



## Kangana and Madhavan to reunite for new film

Kangana Ranaut and R Madhavan, the stars of *Tanu Weds Manu*, are set to reunite for an upcoming film. The news was shared by Kangana on social media on Monday, along with a picture of a clapperboard from the film's set. Expressing her excitement, she wrote on Instagram, "Nothing is more delightful than being on a film set."

The duo previously worked together in Aanand L. Rai's hit romantic comedies

*Tanu Weds Manu* (2011) and its sequel *Tanu Weds Manu Returns* (2015), both of which were box office successes.

This announcement follows the release of Kangana's latest film, *Emergency*, which has entered its second week in theatres. The movie features Anupam Kher as Jayaprakash Narayan, Shreyas Talpade as Atal Bihari Vajpayee, Satish Kaushik as Jagjivan Ram, and Milind Soman as Field Marshal Sam Manekshaw.

# NEWS

## Classroom size of 30 for better learning

FROM PAGE 12  
introduced in 2009, might be abolished after class 5. The exam was stopped following the introduction of the new curriculum in 2022.

"The exam didn't yield much benefit; rather, it created various problems," said a committee member. Students' dependence on private tuition and notebooks increased significantly due to the PECE.

"We will say that evaluation is necessary, but that should take place in school. We are also considering holding assessments like the NSA (National Student Assessment) that will evaluate competencies."

Teachers must be held accountable for their work, he said.

"School teachers need to show results, and schools should be categorised into several groups like good, average, or weak. And weaker schools will need to improve," the member added.

The committee will recommend a permanent education commission and midday meals for all students.

"We will make a wide range of recommendations to improve the quality of education at the primary schools," said Manzoor Ahmed, chief of the committee.

Educationists often say a lack of proper teaching, crowded classrooms, poor student-teacher interaction, and inadequate infrastructure are affecting the quality of primary education.

As much as 61 percent of class 3 students and 70 percent of class 5 students lack the math proficiency appropriate for their grades, according to the latest national student assessment report of the Directorate of Primary Education.

Besides, 51 percent of the class 3 students and 50 percent of the class 5 students lack competency in Bangla.

Against the backdrop, the committee was formed to make recommendations for improving education quality at the primary level after reviewing the existing teaching and learning activities, training and skill development activities, research, and overall management structure.

The committee will submit its report in a day or two, said Ahmed, also an emeritus professor of BRAC University.

There should be short-term and long-term goals to improve the quality of education at the primary level, said another committee member.

As a long-term plan, the committee is likely to recommend considering a separate salary structure and a distinct recruitment process for teachers.

They emphasise the need for a clear career progression path for teachers. At present, many teachers spend their entire careers as assistant teachers and retire without any promotion.

The committee will propose

increasing teachers' salaries and status and grading schools into three categories based on learning outcomes.

It will recommend making the teacher training system more practical and filling vacant positions as soon as possible.

The committee is in favour of "true decentralisation" of primary education and forming a "District Education Authority".

It is also in favour of limiting the transfer of primary teachers to the upazila level and cancelling the attachment system.

Additionally, the committee may recommend gradually making education universal up to class 12. At present, primary education is defined as education up to class 5.

Currently, there are 114,630 government and non-government primary schools across the country, with approximately 2 crore students. Among these, 65,567 are government primary schools with about 400,000 teachers.

The committee will also propose increasing the education budget, Ahmed said.

"The first reflection of this should be seen in the FY2025-26 budget. We will also recommend including all our proposals in the targets and activities of the Primary Education Development Programme that will be implemented over the next five years."

ministry. The lawyer emphasised the need for patience due to the complexity of such cases. "These cases cannot be rushed and must be handled properly. I am confident in the team assembled by the Chief Prosecutor," Cadman added.

In response to concerns over propaganda campaigns by supporters of the accused, Cadman said, "These are legal processes, not political ones. Only those with evidence of criminal conduct will face charges."

Addressing concerns about his impartiality, given his previous appointment by Jamat-e-Islami to defend its leader faced war crime charges at the same tribunal, Cadman said, "I'm a barrister. I'm a member of the Bar of England and Wales. I

prosecute, and I defend. The fact that I prosecute in one court and defend in another does not mean that I am lacking impartiality."

"My job is to do the job professionally, independently, and impartially."

The prosecution moved four separate petitions to the tribunal seeking arrest warrants after the ICT investigation agency found prima facie evidence of involvement against the eight in murders in the capital during the July uprising.

The prosecution told the court that the persons are influential and if they are not arrested, they may intimidate family members and near ones of the victims and temper and destroy evidence documents of their crime against humanity during the mass uprising.

## Gaza residents

FROM PAGE 12  
no more displacement."

Under the terms of the ceasefire agreement, residents of northern Gaza were due to return at the weekend but Israel said that Hamas had broken the deal by failing to release civilian hostage Yehud and kept the crossings closed.

Late on Sunday, Qatari mediators said Hamas had agreed to release Yehud and two other hostages before Friday and that Israel would in return allow displaced Palestinians to return to northern Gaza.

## Tarique Siddique, 18 others sued

FROM PAGE 12  
was misappropriated during the construction of a radar under the "Installation of RADAR with CNS-ATM (Communication, Navigation, and Surveillance-Air Traffic Management)" project at Hazrat Shahjalal International Airport in Dhaka.

Another Tk 250 crore was embezzled from the third terminal expansion project at the same airport.

In addition, Tk 212 crore was allegedly embezzled from the expansion project of Osmani

International Airport in Sylhet, and Tk 150 crore from the terminal construction and runway development project at Cox's Bazar International Airport.

The accused also include Janendranath Sarkar, former joint secretary of the Ministry of Civil Aviation and Tourism; Abdul Malek, former chief engineer of CAAB; Habibur Rahman, former superintending engineer of CAAB; project directors of the respective projects; and heads of the contracting firms involved.

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## Colombia bows down to Trump's tariff threats

FROM PAGE 12  
limitation or delay."

"Today's events make clear to the world that America is respected again," it said.

"President Trump will continue to fiercely protect our nation's sovereignty, and he expects all other nations of the world to fully cooperate in accepting the deportation of their citizens illegally present in the United States."

Trump said he would suspend implementation of the tariffs.

It had been unclear even earlier how quickly Trump could impose tariffs on Colombia, historically one

of Washington's closest allies in Latin America, which enjoys a free-trade agreement with the United States.

Secretary of State Marco Rubio, whose wife is Colombian-American, suspended issuance of visas at the US embassy in Bogota and said visas would be revoked to Colombian government officials and their immediate family members.

The White House said the visa measures would stay in place until the first planeload of deportees returns.

Trump also vowed to subject Colombians to greater scrutiny at US airports.

the list from the mediators of the Gaza ceasefire agreement.

In the occupied West Bank, an Israeli air strike killed two Palestinians in the city of Tulkarm yesterday, Hamas said, underscoring Israel's renewed focus on armed groups.

In Jenin, further north, a major operation with hundreds of Israeli troops backed by armoured vehicles, drones and helicopters, looked set to go into a second week, with smoke rising above the refugee camp adjacent to the city, a longtime centre of armed groups.

## Kutubbagh Urs fence vandalised

FROM PAGE 12  
authorities. The looting of cattle and the vandalism are unacceptable," said a Kutubbagh follower.

Attacks on several Sufi establishments have taken place in recent months.

On January 23, a Bangladeshi organisation, "Global Sufi Organisation", held a press conference and said that over 80 mazars (shrines) and darbar sharifs (Sufi centres) were attacked by "extremist groups" across the country over the last six months.

On January 18, the government said at least 40 mazars and darbar sharifs have been targeted in 44 attacks since August 4 last year.

## EU ready to support reform process in Bangladesh

FROM PAGE 12  
her full commitment to ensuring the smooth implementation of EU-Bangladesh cooperation.

EU stands ready to establish regular coordination meetings to ensure a strategic dialogue to provide timely updates on EU programmes, thorough reviews of their support, and address new requests to reinforce their shared priorities and strengthen the partnership.

She also thanked Yunus for his invitation to visit Bangladesh.

## Indian state implements common civil code

AFP, Dehradun

An Indian state announced yesterday it had begun implementing a common civil code to replace religious laws, stoking fear among minority Muslims of a looming nationwide rollout by the Hindu-nationalist ruling party.

Introduction of a Uniform Civil Code (UCC) to replace India's patchwork of laws on marriage, divorce and inheritance has been a longstanding goal of Prime Minister Narendra Modi's Bharatiya Janata Party (BJP). The northern state of Uttarakhand, taking in much of the Indian Himalayas, yesterday became just the second Indian state to implement such a law.

Goa is the only part of the country that already had a common civil code -- introduced when it was still a Portuguese colony.



A United Nations Interim Force in Lebanon (UNIFIL) convoy drives through a Lebanese army checkpoint in Burj al-Mulik, as residents of the southern Lebanese village of Kfarkila gather in an effort to return to their homes yesterday. Israeli fire killed one person and wounded seven others in the south of Lebanon yesterday. PHOTO: AFP

## Trump's promise of mass deportations ramps up

Nearly 1,000 arrests in a day

CNN ONLINE

The Trump administration launched an immigration enforcement blitz nationwide Sunday that included multiple federal agencies and resulted in the arrest of nearly 1,000 people, according to Immigration and Customs Enforcement (ICE).

The apprehensions are part of an effort to amass a larger enforcement apparatus by pulling in a range of federal agencies that have been granted extended immigration authority under the Trump administration. ICE agents were joined Sunday by officials from multiple Justice Department agencies as they targeted what they said are public safety and national security threats. White House 'border czar' Tom Homan called Sunday's enforcement actions in Chicago "a good day" and a "game changer" in an interview with CNN.



## Nordics united on defence issues

Says Danish PM as President Trump ratchets up Greenland bid

AFP, Copenhagen

Nordic leaders met on the weekend and reiterated they are united on defence issues, Denmark's Prime Minister Mette Frederiksen said, as her country reels from US President Donald Trump's attempts to take over Greenland.

Frederiksen said she met regional counterparts on Sunday to discuss defence and security and they all "shared the gravity of the situation", without mentioning the autonomous Danish territory by name.

Trump has been talking about a possible deal for years and told reporters on Saturday he believed the US would "get Greenland", which he has insisted his country needs for "international security".

The island is strategically located between the US and Europe, as melting ice in the Arctic opens up new shipping routes.

Officials in the territory, which depends heavily on Denmark for subsidies and is believed to hold massive untapped mineral and oil reserves, are pushing for independence while saying they are open to doing business with the US. But they have repeatedly said their land is not for sale.

"The Nordic countries have always stood together," Frederiksen wrote on social media on Sunday evening, posting a photograph of her hosting a dinner in her home with the leaders of Finland, Norway and Sweden.

"And faced with the new and more unpredictable reality that lies ahead, close and good alliances and friendships are increasingly important." Last week, a day after Trump was sworn in, Greenland Prime Minister Mute Egede insisted Greenlanders "don't want to be American".

In mid-January, Frederiksen reportedly spoke to Trump by telephone, stressing that it was up to Greenland to determine its own fate.

According to European sources cited by the Financial Times, Danish officials described the conversation as "horrendous", and that Trump's interest in Greenland was "serious, and potentially very dangerous".



## 'We will rid Delhi of all illegals'

Says India's interior minister Amit Shah

AFP, New Delhi

Indian Prime Minister Narendra Modi's closest political ally has pledged to rid the capital of "illegal" immigrants if his party wins looming elections, in a forceful appeal to his party's Hindu constituency.

Interior minister Amit Shah said every unlawful migrant from neighbouring Bangladesh would be expelled from New Delhi "within two years" if his party succeeded in next month's provincial polls.

"The current state government is giving space to illegal Bangladeshis and Rohingyas," Shah told an audience of several thousand at Sunday's rally. "Change the government and we will rid Delhi of all illegals."

India shares a porous border stretching thousands of kilometres with Muslim-majority Bangladesh, and illegal migration from its eastern neighbour has been a hot-button political issue for decades.

There are no reliable estimates of the number of Bangladeshis living illegally in Delhi, a city to which millions have flocked in search of employment from elsewhere in India over recent decades.

## India, China agree to resume direct air services

REUTERS, Beijing

India and China have agreed to resume direct air services between the two countries, New Delhi said in a statement yesterday after Foreign Secretary Vikram Misri visited Beijing and held talks with Chinese Foreign Minister Wang Yi.

Their meeting was the latest between the two Asian powers following an agreement in October seeking to ease tension on their disputed frontier.

China and India should work in the same direction, explore more substantive measures and commit to mutual understanding, Wang Yi told Misri in Beijing.

China and India should commit to "mutual support and mutual achievement" rather than "suspicion" and "alienation," Wang said during the two officials' meeting, according to the Chinese foreign ministry's readout.

Relations between China and India had been strained following a military

clash on their border in 2020.

Ties have improved over the past four months with several high-level meetings, including talks between Chinese President Xi Jinping and Indian Prime Minister Narendra Modi in Russia in October.

In December, Wang and India's national security adviser, Ajit Doval, agreed to seek ways to manage their border issue and step up efforts to build trust, at their second meeting in less than five months.

Paving the way for those talks was an agreement in October to disengage troops at two key face-off points on the countries' largely undemarcated western Himalayan frontier in Ladakh.

Meanwhile, Indian Prime Minister Narendra Modi and US President Donald Trump spoke in a phone call yesterday, Modi said in a post on X, the first conversation between the two leaders since Trump's inauguration last week.

## Modi speaks to Trump over phone

REUTERS, New Delhi

Indian Prime Minister Narendra Modi and US President Donald Trump spoke in a phone call yesterday, Modi said in a post on X, the first conversation between the two leaders since Trump's inauguration last week.

"We are committed to a mutually beneficial and trusted partnership," Modi said in the post, adding that he also congratulated his "dear friend" on his historic second term in office.

"We will work together for the welfare of our people and towards global peace, prosperity, and security," Modi said. The United States is India's largest trading partner.

প্রধান প্রকৌশলীর দপ্তর  
ঢাকা বিশ্ববিদ্যালয়  
ঢাকা-১০০০  
তারিখ: ২৭/১/২০২৫

মেমো নং ৪১০৬(২)/প্রকৌঃ

### e-GP Tender Notice (OTM)

e-GP Tender is invited in the National e-GP System ([www.eprocure.gov.bd](http://www.eprocure.gov.bd)) for the procurement of works mentioned below under University of Dhaka.

SL No.	Tender ID	Package No.	Name of work	e-Tender last selling date & time	e-Tender closing date & time
1	1069144	21Feb/25/03	Weather coat, whitewash, distemper, enamel paint work of front side boundary wall at Kazi Motaher Hossain Bhaban and south side of F. Mujibur Rahman Ghoni Bhaban on the occasion of Great Martyrs Day and International Mother Language Day, 2025.	06-02-2025 13.30	06-02-2025 15.30

This is an online tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP System Portal (<http://www.eprocure.gov.bd>) is required. The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited online branches of any registered bank branches. Further information and guidance are available in the National e-GP System Portal and from e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)).

Md. Abdul Mannan  
Executive Engineer (Zone-1)  
University of Dhaka

GD-283

প্রধান প্রকৌশলীর দপ্তর  
ঢাকা বিশ্ববিদ্যালয়  
ঢাকা-১০০০  
তারিখ: ২৭/০১/২০২৫

মেমো নং ৪০৯৭(২)/প্রকৌঃ

### e-GP Tender Notice (LTM)

e-GP Tender is invited in the National e-GP System ([www.eprocure.gov.bd](http://www.eprocure.gov.bd)) for the procurement of works mentioned below under University of Dhaka.

SL No.	Tender ID	Package No.	Name of work	e-Tender last selling date & time	e-Tender closing date & time
1	1055660	SH-02	Repair & Renovation work of East side (bituminous carpeting) road at Salimullah Muslim Hall, Dhaka University.	04-02-2025 12.30	05-02-2025 12.30

This is an online tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP System Portal (<http://www.eprocure.gov.bd>) is required. The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited online branches of any registered bank branches. Further information and guidance are available in the National e-GP System Portal and from e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)).

Executive Engineer (Zone-2)  
University of Dhaka

GD-282

Government of the People's Republic of Bangladesh  
Supply, Distribution and Marketing Division  
Directorate of Food  
Ministry of Food  
16, Abdul Gani Road, Dhaka.  
Website : [www.dgfood.gov.bd](http://www.dgfood.gov.bd)

No. 13.01.0000.052.07.001.25.72 Date: 23/01/2025

### e-Tender Notice

e-Tender is invited in the national e-GP System portal (<http://www.eprocure.gov.bd>) for the Procurement of following goods:

SI No.	Tender ID	Name of Tender	Tender/Proposal Selling /Closing & Opening Date and Time	Ref. No. Date
1	1066892 (Goods-OTM)	Procurement of 195,000 (One Hundred and Ninety-Five) M.T. Rice Premix Kernel for FFP of Dhaka Division. (33 LSDs of 33 Upazilas)	23-January-2025; 5:00 PM 17-February-2025; 10:00 AM	64 23/01/2025
2	1066893 (Goods-OTM)	Procurement of 192,000 (One Hundred and Ninety-Two) M.T. Rice Premix Kernel for FFP of Chattogram Division. (66 LSDs of 66 Upazilas)	23-January-2025; 5:00 PM 17-February-2025; 10:00 AM	65 23/01/2025
3	1066894 (Goods-OTM)	Procurement of 226,000 (Two Hundred and Twenty-Six) M.T. Rice Premix Kernel for FFP of Rajshahi Division. (34 LSDs of 34 Upazilas)	23-January-2025; 5:00 PM 17-February-2025; 10:00 AM	66 23/01/2025
4	1066895 (Goods-OTM)	Procurement of 128,000 (One Hundred and Twenty-Eight) M.T. Rice Premix Kernel for FFP of Khulna Division. (33 LSDs of 33 Upazilas)	23-January-2025; 5:00 PM 17-February-2025; 10:00 AM	67 23/01/2025
5	1066896 (Goods-OTM)	Procurement of 152,000 (One Hundred and Fifty-Two) M.T. Rice Premix Kernel for FFP of Barishal Division. (25 LSDs of 25 Upazilas)	26-January-2025; 5:00 PM 17-February-2025; 10:00 AM	68 26/01/2025
6	1066897 (Goods-OTM)	Procurement of 80,000 (Eighty) M.T. Rice Premix Kernel for FFP of Sylhet Division. (22 LSDs of 22 Upazilas)	23-January-2025; 5:00 PM 17-February-2025; 10:00 AM	69 23/01/2025
7	1066898 (Goods-OTM)	Procurement of 220,000 (Two Hundred and Twenty) M.T. Rice Premix Kernel for FFP of Rangpur Division. (25 LSDs of 25 Upazilas)	23-January-2025; 5:00 PM 17-February-2025; 10:00 AM	70 23/01/2025
8	1066899 (Goods-OTM)	Procurement of 183,000 (One Hundred and Eighty-Three) M.T. Rice Premix Kernel for FFP of Mymensingh Division. (18 LSDs of 18 Upazilas)	23-January-2025; 5:00 PM 17-February-2025; 10:00 AM	71 23/01/2025

- This is an online Tender, where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted;
- To submit e-Tender, registration in the e-Gp system portal (<http://www.eprocure.gov.bd>) is required;
- The fees for downloading the e-Tender Documents from the National e-GP System Portal have to be deposited online through branches of any registered Bank. Further information and guidelines are available on the National e-GP System Portal and from e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd))

Md. Abdus Salam  
Director, Supply, Distribution and Marketing  
Phone : 41050091  
[dsdm@dgfood.gov.bd](mailto:dsdm@dgfood.gov.bd)

GD-281

WEST ZONE POWER DISTRIBUTION CO. LTD.  
(An Enterprise of Bangladesh Power Dev. Board)  
Office of the Chief Engineer  
Bidyut Bhaban, 35 Boyra Main Road, Khulna  
Ph: 02477-730484, Fax: 02477-730484

Memo No: 27.22.4785.007.74.001.25/225 Date: 23.01.2025

### e-Tender Notice (NCT)

e-Tender for the office of the Superintending Engineer (P&S) invites in the National e-GP system Portal ([www.eprocure.gov.bd](http://www.eprocure.gov.bd)) for the procurement of following goods:

SI	Tender ID	Name of Tender	Last Selling and Closing Date & Time
1	1064990	Supply and Delivery of 10 Nos. 33 KV and 15 Nos. 11 KV ACR (automatic circuit recloser) at different Store in WZPDC.	24-Feb-2025 11:00;BST 24-Feb-2025 13:00BST

This is an Online Tender, Where only e-tender will be accepted in the National e-GP System Portal and no offline/hard copies will be accepted.

To submit e-Tender, registration required in the National e-GP System Portal ([www.eprocure.gov.bd](http://www.eprocure.gov.bd)). The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited online through any registered Bank.

Further information and guidelines are available in the National e-GP System Portal and e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)).

(Engr. MD. Mamunur Rahman)  
Superintending Engineer (P&S),  
WZPDC, Khulna.

GD-4x4

# The Daily Star

FOUNDER EDITOR: LATE S. M. ALI

## Fresh Rohingya influx quite alarming

### This may only exacerbate the refugee crisis

It's alarming to learn that renewed violence in Myanmar has forced around 80,000 more Rohingyas to take shelter in Bangladesh since August last year, adding to the staggering 1.2 million already residing here. This has been revealed by a study conducted by the Bonn International Centre for Conflict Studies (BICC) and the Refugee and Migratory Movements Research Unit (RMMRU). It goes without saying that the fresh influx puts Bangladesh in a particularly tight spot, as it finds itself scrambling to not just address the challenges festering within the overcrowded camps but also to handle the pressure of new arrivals amid renewed concerns over funding sparked by the policy shift under the new president of the United States—the largest donor for the Rohingya refugees.

Funding shortages have been a persistent issue since nearly a million refugees entered Bangladesh in 2017, with each passing year widening the gap between funding requirements and provisions. For example, the total funding requirement in 2024 was \$852.4 million, but donors provided only \$548.9 million. Since 2017, the US has provided nearly \$2 billion in humanitarian assistance. However, with the recent suspension of US funding for development projects in Bangladesh for at least three months, there is uncertainty over how this will affect Rohingya funding and whether previous commitments will be honoured. The declining donor support in recent years speaks volumes about the international community's waning attention to the crisis, leaving critical services underfunded. The World Food Programme, for instance, has had to repeatedly cut rations due to funding shortfalls, pushing refugees further into desperation.

With such uncertainties around, the state of the camps is likely to worsen. The RMMRU study paints a grim picture of living conditions, gender-based violence, and security concerns in the camps. With each refugee receiving a meagre allowance of Tk 16 per day, many have been forced into informal labour or criminal activities. The crisis is further underscored by escalating gender-based violence, with physical assault, sexual abuse, forced marriages, and severe psychological trauma becoming commonplace. There have also been reports of increasing militarisation with armed groups, including ARSA, RSO, and the Arakan Army, forcibly conscripting young men. One estimate suggests that between 3,000 and 5,000 were recruited in the first half of 2024 alone.

This is not a burden that Bangladesh should be expected to bear alone. Bangladesh has repeatedly urged the international community to take meaningful action to resolve the Rohingya crisis so that these displaced individuals can return to their homeland. Their safe repatriation to Myanmar remains the only sustainable solution. We, therefore, urge the world leaders to step up efforts to resolve the crisis, and increase funding while diplomatic efforts are underway. At the same time, Bangladesh does have a responsibility to ensure that Rohingya refugees within our borders are protected. It must work to improve conditions in the camps. It also must take decisive action to address the reality of new arrivals.

## Curb exorbitant airfares

### It is migrant workers who are bearing the brunt

We are concerned about the soaring airfares on various routes, particularly those to Middle Eastern countries, which are the primary destinations for our migrant workers. Reportedly, ticket prices on these routes have surged two to three times due to an artificial crisis created by an unregulated market system and inadequate government oversight. According to data from the Association of Travel Agents of Bangladesh (ATAB), the cost of flying to Saudi Arabia has jumped from Tk 45,000–50,000 to around Tk 1.90 lakh, which is staggering and unjustifiable. While the high ticket prices are affecting all outbound passengers on these routes, it is our migrant workers who are suffering the most.

A key driver of this surge is the unethical practice of some airlines blocking group seats months in advance through email bookings—without requiring passenger names, passports, visas, or work permits. In other words, they create PNRs (Passenger Name Records) without providing any details of passengers, allowing certain agencies to hoard tickets and create artificial demand. Reports indicate that as many as 60,000 seats on Saudi-bound flights of 11 airlines—including Fly Dubai, Jazeera Airways, Gulf Air, and Salam Air—have been blocked in this manner.

Unfortunately, this is not the first time such malpractice has been reported. Last year, Malaysia-bound migrant workers faced a similar crisis when a syndicate comprising Biman officials and high-ups artificially inflated ticket prices. As a result, thousands of workers failed to reach Malaysia before the May 31 deadline, when the labour market there closed for Bangladeshis. Our migrant workers already have to bear high migration costs, and these excessive airfares only worsen their struggles.

We, therefore, urge the Civil Aviation Authority of Bangladesh (CAAB) to take immediate action to stop these unfair practices. The syndicate of travel agencies hoarding tickets must be dismantled, and a task force—including representatives from relevant ministries and CAAB—should be formed to hold unethical travel agents and airline staff accountable. Airlines must also impose a maximum sales limit per agency to prevent hoarding and price manipulation. Furthermore, a reasonable minimum and maximum fare should be set for different routes. To ensure transparency, tickets for migrant workers and Umrah pilgrims must clearly specify fare and agency details. Without such measures, illegal practices will persist, making air travel increasingly unaffordable for those who need it most.

### THIS DAY IN HISTORY

## Auschwitz is liberated

On this day in 1945, Soviet troops entered Auschwitz, Poland, freeing the survivors of the network of concentration camps—and finally revealing to the world the depth of the horrors perpetrated there.

# Unlocking Bangladesh's trade and investment potentials

### MACRO MIRROR

Dr Fahmida Khatun  
is executive director at the Centre for Policy Dialogue (CPD) and non-resident senior fellow at the Atlantic Council.  
Views expressed in this article are the author's own.



FAHMIDA KHATUN

Trade and investment are interlinked, and they can reinforce each other, fostering economic growth, creating employment opportunities, and driving social progress. They also act as critical components of economic framework by generating higher revenues, which can be channelled into developmental initiatives and social protection programmes for underprivileged communities. Therefore, countries must design and implement robust policy measures to create conducive environments, that encourage increased trade and investment.

Bangladesh has transitioned from an aid dependent economy to a trade-dependent economy over the past decades. The share of foreign aid has declined to less than two percent at present while the shares of export and import are 13.1 percent and 15.7 percent, respectively. However, the opportunities for higher trade remain largely untapped. On the other hand, despite claims of high economic growth by the previous government, investment levels have stagnated over the last decade.

In the fiscal year (FY) 2023-24, private investment constituted 23.5 percent of GDP—lower than the 23.7 percent in FY 2015-16. Public investment showed a modest increase from 6.5 percent of GDP in FY 2015-16 to 7.5 percent in FY 2023-24. Foreign direct investment (FDI) remains a critical concern, as it has consistently accounted for less than 1 percent of GDP since FY 2015-16. In FY 2023-24, FDI was little over 0.3 percent of GDP. These figures highlight the need for urgent actions to unlock the full potential of trade and investment in Bangladesh.

A broad spectrum of factors, that determine export competitiveness and economic attractiveness for investors, influence Bangladesh's trade and investment climate. These factors include the soundness of macroeconomic policies, the strength of economic and political institutions, the functioning of the legal and regulatory framework, the quality of infrastructure and services, the skill sets of human resources, and the level of technological adoption.

The lack of sound macroeconomic policies, a cornerstone for creating a stable and conducive environment for trade and investment, has weakened Bangladesh's macroeconomic stability

over the years. It is currently reflected in the country's fiscal and monetary policies, exchange rate, financial and debt situation, affecting growth performance. Governments stimulate aggregate demand and economic activity through a well-managed fiscal policy; for instance, generating employment and enhancing logistics through public infrastructure projects, thus contributing to overall economic efficiency. However, in Bangladesh, the effectiveness of fiscal policy has eroded because of the abysmally low tax collection and mostly questionable, inefficient government spending.

Monetary policy is another vital component. Effective management



FILE VISUAL: REHNUMA PROSHOON

of money supply and interest rates is crucial for controlling inflation and promoting sustainable economic growth. However, the previous governor of the Bangladesh Bank did not use monetary policy tools to control inflation. He decided to keep the interest rate fixed even when the inflation rate was high to benefit a certain group of businesses and express loyalty to them by sacrificing professional duty. Additionally, exchange rate policies by the Bangladesh Bank during the ousted government's regime were wrong and inadequate, which significantly impacted trade competitiveness and foreign investment. Stable currency management, particularly through a market-driven exchange rate, is crucial to reduce uncertainties, bolster investor confidence and increase exports.

Financial stability is indispensable for macroeconomic resilience. But Bangladesh's financial sector,

dominated by banks, has been grappling with various inefficiencies and poor governance. It is reflected in the sector's overall poor performance and high non-performing loans. Currently, the banking sector is undergoing various reforms, but it will take several years to overcome the challenges of the sector. Besides, there is also a lack of diverse financing options and products, including venture capital and credit for small businesses, which can enable economic participation across all sectors.

Moreover, prudent debt management is critical for Bangladesh as its domestic and external debt are increasing. Megaprojects implementation through foreign loans has not followed the rationale spending path, but has instead led to high corruption, and wastage. As a result, projects became much more expensive than in other comparable countries and the economic return is costly.

All these impact economic growth, which was illogically inflated by the previous government, leading to the weakening of the macro fundamentals,

reflected in the lower growth of gross domestic product (GDP). The World Bank has projected Bangladesh's growth to be 4.1 percent in FY 2024-25. Sustained economic growth is essential for job creation and poverty reduction. Therefore, without addressing these issues, Bangladesh's macroeconomic foundation will continue to erode, hampering its trade, investment and development.

Bangladesh also faces significant institutional weaknesses that hinder trade and investment. Institutions such as the Bangladesh Bank and the National Board of Revenue, the Bangladesh Investment Development Authority, the Bangladesh Securities and Exchange Commission severely suffered from political interference all these years, reducing their efficiency and independence. Political institutions captured these economic institutions preventing any meaningful reforms. Besides, overlapping regulations, bureaucratic

delays, high compliance costs and a complex, multi-layered legal system deter new businesses and foreign investors and cause inefficiencies.

There are also issues of policy consistency and alignment. Unified and coordinated policies are needed to improve the trade and investment climate. Existing trade and investment policies should be revisited to address gaps and redundancies. There is an anti-export bias in Bangladesh which is reflected through high tariffs. On the other hand, the National Industrial Policy 2022 protects the import-competing industries through various tax exemptions and tax holidays—facilities that are provided even to inefficient sectors. This policy should be reviewed for proper trade promotion.

In addition, the complexity of tax laws should be reduced, so that their predictability would attract long-term investments. Also, Bangladesh should now transition towards a market-based exchange rate system to boost trade competitiveness. Access to finance should be enhanced by diversifying financial products and ensuring affordable interest rates to support both domestic and foreign investors. The infrastructure deficits must be met by increasing energy availability, improving port operations, and upgrading road networks to reduce logistical challenges. As Bangladesh is set to graduate from the least developed country category in 2026, preparation for a smooth graduation should be expedited. The National Tariff Policy 2023 should be implemented to streamline tariff structures and rationalise tariffs.

The export sector should be strengthened through compliance improvements, green transitions, and continued support. The stabilisation of law and order and protection of both domestic and export-oriented industries are urgently needed. Investment in education and skills development is required to overcome the shortage of skilled labour. E-governance through digitalisation should be enhanced in public services and logistics to reduce costs and improve efficiency. It is also important to establish clarity, consistency and continuity of policies to build investor confidence.

Finally, businesses do not start and cannot thrive in an environment lacking sound regulation and market-supporting laws, that are implemented fairly. These are essential "public goods"—which the government must provide to enable trade and business. Corruption, which has become all-encompassing, must be eradicated. Public offices should not be used for private gain—rather they should enable a conducive business environment and meet the needs of the economy and people.

# Who will save our villages from plastic pollution?

Parvez Uddin Chowdhury  
is a development worker and climate enthusiast.



PARVEZ UDDIN CHOWDHURY

Plastic pollution is one of the rapidly growing major environmental concerns worldwide. In our country, it has become a serious environmental challenge as well. We are one of the top countries in the world that mismanages plastic waste. Reports show that Bangladesh generates around 3,000 tonnes of plastic waste every day and around 14 million polybags are used daily in Dhaka.

According to a study by the Environment and Social Development Organization (ESDO), a family in Dhaka city uses five polythene bags on average per day. In a recent roundtable discussion hosted by UNOPS Bangladesh, an estimated five times more plastics will end up being in the Bay of Bengal in 2025 than in 2010.

Single-use plastics and polybags alarmingly keep polluting our cities, towns, countryside, rivers, and canals. Newspapers frequently publish reports focusing on plastic pollution in urban and city areas, but there is almost no discussion about the growing plastic pollution in the countryside.

However, it is evident that plastic pollution is no longer an urban problem alone. Slowly, our villages are dying because of plastic litter. It is affecting the rural environment, people's health, and the sustainability of rural communities.

There is no provision for waste collection and management services in the bazaars and small towns in rural areas. There is no designated dumping area. People simply throw away plastic wherever they finish using it. The sustainable, natural lifestyles often associated with rural communities are no longer there.

In rural areas and bazaars, the small grocery shops are often obscured by hanging packets of chips, *dalbhaba*, *jhalhuri*, and other items. The shop owners, consumers, and companies profiting from these products all seem oblivious to the environmental costs of the plastic packaging.

Once in the villages, people used to go to weekly bazaars with a basket made of cane or bamboo, but now carrying that basket is out of fashion,

and people go shopping every day and carry things in single-use polythene bags as these have become the only comfortable and presentable means.

While the situation in urban areas is also concerning, there are at least some mitigating factors. Urban areas have cleaners who sweep the roads every morning, shops equipped with garbage bins, and growing public awareness about the importance of proper waste disposal. But none of these exist in rural areas.

Our villages are silently suffering due to plastic pollution, which is causing our lands to lose fertility. It has made our bazaars and surrounding places dirty and unhealthy. During the rainy season, plastic waste blocks drainage and sewage systems as well as rivers, leading to severe waterlogging, deadly flooding, and the increased spread of diseases. This issue is not just limited to visible pollution; some recent studies have detected microplastics in human blood, indicating the pervasive and insidious nature of plastic contamination.

Plastics have become an inseparable part of our lives, both in cities and villages. Plastic pollution is not a problem in our country alone. Globally, we produce around 400 million tonnes of plastic waste each year. Modern life is unthinkable without the use of plastic. But the silent disaster this is causing is unimaginable, especially in developing countries like ours where civic sense is yet to grow in people.

We were the first country to

# Government must save Panthakunja from the pillars of development



**Kallol Mustafa**  
is an engineer and writer who focuses on power, energy, environment and development economics. He can be reached at kallol.mustafa@yahoo.com.

**KALLOL MUSTAFA**

The previous government spent thousands of crores of taka on various mega infrastructure projects to decongest Dhaka. But instead of solving Dhaka's traffic congestion problem, these projects led to a decrease in the average speed of vehicles, encouraging private car movement. One such project is the Dhaka Elevated Expressway project which is under construction in the Public Private Partnership (PPP) model.

The main purpose of constructing an expressway is usually to bypass the congested city. For this reason, the number of ramps inside the city is kept to a minimum. Initially, similar plans were made for the Dhaka Elevated Expressway. It was said that vehicles coming from the northern region would bypass Dhaka city and travel to the southern and southwestern regions by using this elevated expressway, thereby reducing the traffic pressure on the internal roads of Dhaka.

But in reality, the opposite has been done. As the road is being constructed by foreign private companies in the PPP model, a large number of ramps have been constructed at various places within Dhaka city to collect more tolls for the companies' commercial interests. As a result, more and more cars are coming down the ramps at faster speeds increasing the traffic congestion.

This became clear soon after the Kawla to Tejgaon section of the expressway was opened for vehicle movement in September 2023. It has been observed that the expressway is being used almost exclusively by private cars and since these vehicles are coming down from the northern part of Dhaka at Farmgate at great speed, Farmgate has become the new centre of Dhaka's traffic jam. But even then,

**It was expected that the current interim government would re-evaluate the various megaprojects, including the elevated expressway project, that had damaged the environment and went against public interest during the Hasina government's tenure. But even during this government's tenure, the work of elevated expressway is going on and parks and waterbodies are being destroyed as before.**



FILE PHOTO: PLABON AMIN

The construction of the link road of the Dhaka Elevated Expressway is still going on, destroying the Panthakunja Park.

the construction of more ramps from the expressway did not stop. Under "Support to Dhaka Elevated Expressway PPP Project," an initiative was taken to construct a connecting road from Moghbazar Rail Crossing to Sonargaon Hotel, Panthakunja, Hatirpool, Kantabon, Dhaka University to Palashi Mor. As part of this, a part of Hatirjheel has already been filled and many trees of Panthakunja Park have been cut down to build expressway ramps.

It was expected that the current interim government would re-evaluate the various megaprojects, including the elevated expressway project, that had damaged the environment and went against public interest during the Hasina government's tenure. But

even during this government's tenure, the work of elevated expressway is going on and parks and waterbodies are being destroyed as before. Not only that, even after more than a month of joint movement by various individuals, organisations and experts including the Bangladesh Tree Protection Movement, the government is doing nothing to cancel the works.

It is noteworthy that several advisers

In February 2023, she demanded the removal of commercial establishments built or under construction in Dhaka's Dhupkhola Ground, Bahadur Shah Park and Gulshan Shahabuddin Park and other parks and grounds. In a joint statement, she reminded the government about the Preservation of Playgrounds, Open Spaces, Parks and Natural Water Bodies Act, 2000. According to this Act, the use of playgrounds, open

to have the honour of perhaps setting up the world's first coffee shop in a public park!"

He used two arguments against setting up coffee shops in public parks: i) establishing a coffee shop inside the park will limit public access to certain parts of the park; ii) the coffee shop is not compatible with the purpose of the park. We need not remind him that both these arguments can also be applied against the construction of Dhaka Elevated Expressway ramp at Panthakunja Park.

Despite having such pro-environment advisers in the cabinet of the current government, the construction of this link road, which is destroying the Hatirjheel and Panthakunja Park, is continuing. Adviser Muhammad Fouzul Kabir Khan said on the 11th day of the continuous sit-in programme of the Tree Protection Movement to protect Panthakunja Park: "A decision has already been made. It is not possible to stop the construction of the Karwan Bazar to Palashi section of the expressway. Now we will think about how development work can be done by

**It is noteworthy that several advisers of this government were vocal during the previous regime in protecting the environment including trees, playgrounds, waterbodies, and parks.**

keeping trees. You try to understand. What has happened here has to be accepted. Listen to what I have to say. If you don't listen, I will leave."

What might be the reason for this attitude? Would stopping the construction of the link road at this stage hurt the interests of foreign companies by undermining their investment in the expressway? Perhaps if the pillars and ramps are not allowed to be built by destroying the park and Hatirjheel, the elevated expressway will have less traffic, resulting in less revenue for investor companies. So, is the construction of the ramp being allowed at the cost of the Panthakunja Park and Hatirjheel to keep the interest of the investing company intact? However, to protect public interest and the environment, the elevated expressway agreement, like many other anti-people agreements signed by the previous government, should be re-evaluated and revised.

The interim government must prove that they are not a follower of the destructive development model of the past autocratic regime. But it is difficult to be optimistic about the government's behaviour so far. It is very sad that the government has not changed its stance even after the activists of the Tree Protection Movement have been staging sit-in protests at the Panthakunja Park for more than 40 days demanding a stop to the environmental destruction, an initiative the government should have itself taken.

spaces, parks and natural water bodies in any other way is prohibited. She also raised the question, is earning money or profit the main goal of the city's institutions and authorities? Is creating an ideal environment for people to live, absolutely secondary to them?

Muhammad Fouzul Kabir Khan, adviser to the Ministry of Road Transport and Bridges under whose supervision the expressway is currently being built, has also written in favour of environment and sustainable development. Just two years ago, in January 2023, he took up the pen opposing the establishment of a coffee shop in Gulshan's Shahabuddin Park. Protesting against setting up coffee shops in parks, he wrote in a satiric tone: "Gulshan's Shahabuddin Park is going

of this government were vocal during the previous regime in protecting the environment including trees, playgrounds, waterbodies, and parks. They have opposed the construction of any kind of structure in public parks and playgrounds across the country including Dhaka through their speeches, statements, and writings.

For example, Syeda Rizwana Hasan, adviser to the Ministry of Environment, Forest and Climate Change, expressed solidarity with the movement against the construction of a police station in the Tentultala field of Kalabagan in the capital in 2022. On April 26, 2022, she pointed out how dysfunctional the urban planning of a country can be, that people have to stage protests to save playgrounds!

## Dr Manmohan Singh: A brilliant political leader and visionary thinker



**Amartya Sen**, Nobel laureate, is Thomas W Lamont University professor and professor of economics and philosophy at Harvard University.

**AMARTYA SEN**

To say Manmohan Singh was a great man would be to state the obvious. He was a brilliant political leader, a visionary thinker, an outstanding economist, a superb academic, a fabulous leader of administration, a splendid husband, father and grandfather, and an immeasurably sympathetic human being.

For me personally, he was also the warmest of friends for nearly 70 years. From the time, 69 years ago, I went to see him in his undergraduate rooms at St John's College in Cambridge, I have remained immensely impressed by his wisdom, modesty and kindness.

We were extraordinarily happy at the Delhi School of Economics when we successfully persuaded Manmohan to join us. He was a terrific teacher and a darling of the students, but he also had time to talk with his colleagues.

I have been immensely privileged in having the opportunity of interacting with Manmohan in his many different roles: First as a fellow student, then as an international civil servant, then as a wonderful colleague at Delhi School of Economics, then as a senior civil servant, followed by the time when he was running the international South Commission based in Geneva, then as a statesman, including his time as the most innovative finance minister in the history of modern India, and finally as the prime minister of the world's largest democracy.

We talked on thousands of subjects on what seem like millions of occasions. I always learnt hugely from our conversations.

I am glad, however, that Manmohan was less than successful in teaching me to be as modest as he himself was. I have many memories of the prime minister of India patiently waiting for others around the table to finish before speaking himself. Waiting for others to finish can take a long time in India.

Other than feeling good about Manmohan's failure to educate me to his level of courtesy, I wish he had been less educated in modesty himself and spoke more often. He had hugely important things to say to India and to the world. It would have been wonderful if some of the things that figured, with inescapable hesitation, in his private conversations had figured more—and in greater length—in his public statements.

Manmohan had the same well-mannered reticence everywhere, but he could be amazingly eloquent and profound when pushed. The only occasion I have had the privilege of dining next to Michelle Obama was when the Obamas gave their first ever gala dinner at the White House in honour of Manmohan—I had a wonderful placing as Manmohan's guest. Michelle asked Manmohan repeatedly to say what he thought on various subjects and got extraordinarily illuminating answers. I wish someone as

brilliant as Michelle Obama had done a "one-on-one conversation" with Manmohan for sharing with the world.

Manmohan's understanding of the great need for unity and for social justice in India comes back to me whenever I think about these persistent problems. I know that Manmohan is mainly thought of as the architect of economic liberalisation of India (which he certainly was), but we must



FILE PHOTO: REUTERS

**Manmohan Singh had hugely important things to say to India and to the world.**

also note that he never lost sight of the need for equity in economic progress, and in particular of increasing employment and income of the poor. Cultivating rich—and super rich—plutocrats was never his priority.

I wish Manmohan could have done more on elementary health care for all and in expanding general education, and also more in removing the inequities of caste divisions. It is particularly unfortunate that he achieved

considerably less than he wanted in these areas and could not get the practical politics of India more excited about these objectives. These are areas in which Manmohan could have fruitfully been less reticent, especially in making his private concerns more public. We often had discussions on Ambedkar's vision of India, but that vision did not receive as much attention in Manmohan's speeches, though his frustration did get airing.

To move to another area, Manmohan's focus on secularism was extraordinarily firm. Both his private conversations and his public priorities reflected that strongly. As the commitment to secularism has weakened in India, and religion has entered into Indian politics in a big way, Manmohan's secular priorities are especially important to recall.

His clear understanding of the necessity of unity in India remains strikingly important today. The distinction between religion and religious politics was important for Manmohan. In addition to keeping religion out of politics, there was another aspect to Manmohan's religious neutrality.

Religion was important for Manmohan, including religious customs. When I went to his room in St John's College in 1956, I remember stumbling against his freshly washed turbans which he had hung across his room in an attempt to dry them. But his Sikh identity was never in tension with his supportive acceptance of other people's religion and religiosity.

When, a long time ago, I talked with Manmohan on this, I remember thinking that this is quite a different aspect of religion-neutrality from the standard secularism of keeping religion out of politics. This different form of religion-neutrality reminded me, rather, of a remark of Gautama Buddha in one of my favourite Sanskrit books, *Vajracchedika Prajnaparamita Sutra*, which in its Chinese

translation by Kumarajiva, done in 401 AD, had the distinction of becoming the first printed book in the world (printed in 868 AD). In the book, often known as the Diamond Sutra, Buddha told his disciple Subhuti: "Those who set forth on the path of bodhisattva know, see, and believe all dharmas but know, see, and believe them without being attached to the perception of one singular dharma."

Since Buddha included atheism and

**I know that Manmohan is mainly thought of as the architect of economic liberalisation of India (which he certainly was), but we must also note that he never lost sight of the need for equity in economic progress, and in particular of increasing employment and income of the poor. Cultivating rich—and super rich—plutocrats was never his priority.**

agnosticism among possible dharmas, I could inform Manmohan that I, too, could count on his support if he were to go along the path of bodhisattva, which his good behaviour indicated he had been doing.

The importance of Manmohan's recognition of the plurality that surrounds us remains as strong today as it has always been. I so much wish that his vision will remain an indispensable part of the understanding of what we are. We will not take Manmohan's modest hesitation as an answer.

*This article was originally published in the Indian Express on January 15, 2025.*

# What skills are essential for digital marketers in Bangladesh?



ILLUSTRATION: ZARIF FAIAZ

**“There are different roles in the digital marketing sector, including but not limited to SEO specialist, content marketing specialist, social media specialist, Pay-Per-Click (PPC) analyst, copywriting expert, etc. From startups to large conglomerates, all organisations now prioritise digital presence,” says Riajur Rahman, Digital Marketing Manager at BdTask, an international software company.**

TAHMINA RAHMAN

When people hear the term ‘digital marketer’, they often envision someone glued to multiple screens, bombarding social media feeds with ads, or sending endless emails. But is this the full picture?

‘Digital marketing’ as a profession has gained popularity in Bangladesh’s rapidly shifting digital landscape. Considering the modern urban lifestyle, while stuck in traffic jams, we no longer pay much attention to billboards or posters on the streets. Instead, we take out our phones, scroll through social media, and immerse ourselves online. This shift in behaviour has made digital platforms the new battleground for marketers.

However, thinking ‘digital marketing’ is only about social media platforms like Facebook and LinkedIn would be a mistake. The actual profession encompasses a wide range of job descriptions that may surprise someone unaware. So, let’s take a look at what a ‘digital marketer’ does and what this currently trending profession entails.

**Understanding digital marketing and its key roles**  
Mahmudul Hasan Emon, a former full-stack Digital Marketer, explains the definition of ‘digital marketing’: “A full-stack digital marketer covers all areas of marketing, such as planning, running ads, creating content, understanding the target audience, analysing data, conducting SEO analysis, working on social media to build brand

awareness, and more.”

Over the last decade, digital marketing has become a widespread trend that nearly every business follows. With Bangladesh steadily moving towards digital transformation, businesses in the country are increasingly reliant on digital marketing to connect with their audiences. This is why various roles have been created in the digital marketing sector for people to pursue.

“There are different roles in the digital marketing sector, including but not limited to SEO specialist, content marketing specialist, social media specialist, Pay-Per-Click (PPC) analyst, copywriting expert, etc. From startups to large conglomerates, all organisations now prioritise digital presence,” says Riajur Rahman, Digital Marketing Manager at BdTask, an international software company.

### Essential technical skills and tools for digital marketers

It is important to have technical skills to become a good digital marketer. “Technical proficiency in data analytics tools, SEO, and PPC platforms such as Google Ads, Meta Ads, LinkedIn Ads Manager, etc. is absolutely necessary for a digital marketer”, Riajur states.

A digital marketer should also have knowledge about tools such as Google Ads, Semrush, Ahrefs, Meta Suite, etc. These tools are essential for running effective campaigns, analysing data, optimising content for search engines, and managing social media strategies. They enable marketers to understand audience behaviour, improve

visibility, and achieve measurable results.

Shah Jamil Bhuiyan, Senior Marketing Executive of SJ Innovation, LLC, weighs in on his opinion on what being a ‘digital marketer’ entails, “Google Analytics, Google Ads, Search Console, and Meta Business Suite are the most essential platforms to understand marketing efforts. There’s also Google Keyword Planner for keyword and competitive analysis and Mailchimp for email marketing. Ad Manager and Google Ads are also important tools to run paid ads.”

### What do HR professionals look for in a digital marketer?

Having both soft skills and technical skills is equally important, as per local hiring professionals. This is because when employers hire a digital marketer, they emphasise both these types of skills. Shabi Tahmid Khan, Co-Founder and COO of an HR consultancy firm, says, “When hiring, we evaluate two key skill sets: technical skills, which includes social media marketing, Google Ads, Meta Suite, and SEO, as well as soft skills, such as analysing customer behaviour, buying tendency, understanding demographics, and thinking outside of the box.”

In the context of Bangladesh, employers often notice that a significant portion of candidates applying for digital marketing roles are young professionals or fresh graduates, many of whom possess a ‘Digital Marketing’ course certificate, which is

obtained from online-based courses, as these skills are not typically covered in traditional academic programs. While these courses provide theoretical knowledge in areas like social media marketing, SEO, and Google Ads, they often lack practical, hands-on experience. This gap in practical knowledge is a common challenge for employers when evaluating candidates for digital marketing roles.

Shabi Tahmid Khan, talent acquisition expert at HR consultancy firm Immaculate International, elaborates on this matter: “We often encounter candidates who hold certificates in digital marketing but lack hands-on experience. They might be familiar with the tools and their use cases, but when it comes to thinking outside the box, analysing customer behaviour, and showing effective communication, there is a noticeable gap.”

### The growing potential and challenges of digital marketing in Bangladesh

According to experts, in Bangladesh, digital marketing is still in its early stages, but it has opened up numerous opportunities for businesses and professionals alike. Despite its potential, the sector also faces significant challenges that need to be addressed for sustained growth.

Shah Jamil Bhuiyan, Senior Marketing Executive of local IT company SJ Innovation, shed light on the situation: “If I talk about the Bangladesh market as a whole, the digital marketing space is still very limited on things like social media and email marketing, which presents a challenge for local marketers. However, this also creates opportunities, especially in influencer marketing, though its success depends on the product.”

The impact of digital marketing has increased worldwide too. Today’s competitive digital marketing environment is expanding and changing quickly. According to Neil Patel, a well-known digital marketing expert, it has been predicted that this industry will grow to a staggering \$786 billion by 2026. Traditional marketing techniques are therefore no longer as effective as they once were. The internet is being used by more people than ever before, which gives businesses a ton of chances to engage with their customers - giving rise to an increased demand for the profession we know as ‘digital marketing’.

## JOBS SPOTLIGHT

### UNDP

IT Associate

Deadline: February 1

#### Eligibility:

• Prior relevant experience in the fields of digitalisation and automation process, network administration and operations, web design, etc.

Minimum experience: 4 years



### World Food Programme

IT Operations

Officer

(Infrastructure), NOA

Deadline: February 4

#### Eligibility:

• Advanced university degree in Computer Science or other relevant field with additional years of related work experience or training/courses.

Minimum experience: 3-5 years



### American International University- Bangladesh (AIUB)

Lecturer, various departments

Deadline: January 31

#### Eligibility:

• MBA/Masters with Bachelor/Honors in relevant discipline with no third class in all examinations with minimum 3.80 CGPA.

Minimum experience: N/A



### Bangladesh Red Crescent Society

Community Facilitator, PSS

Deadline: January 31

#### Eligibility:

• Graduate in psychology/counselling psychology/social works/behavioural sciences/sociology or any other relevant field.

Minimum experience: 3 years



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“All growth depends upon activity. There is no development physically or intellectually without effort, and effort means work.”

CALVIN COOLIDGE



## LinkedIn sued for using private data in AI training



NEXT STEP DESK

LinkedIn, the Microsoft-owned professional networking platform, is being sued by Premium customers who claim their private messages were shared without consent to train AI models, according to a recent report by Reuters.

The class action, filed in federal court in San Jose, California, alleges that LinkedIn quietly added a privacy setting in August, allowing users to manage data sharing. By September, the company updated its privacy policy to reveal that user data could be used for AI training, with a disclaimer that opting out wouldn’t undo past usage.

Plaintiffs argue LinkedIn breached user trust by secretly leveraging private InMail messages for AI development and trying to “cover its tracks” to avoid scrutiny, as per Reuters. The lawsuit seeks damages for breach of contract and violations of California’s unfair competition law, as well as \$1,000 compensation per person for violating the federal Stored Communications Act.

LinkedIn denies the allegations, calling them “baseless”. Legal representatives for the plaintiffs have yet to comment further at the time of writing, states the report.

# Copywriting—what exactly is it?

AHMAD TOUSIF JAMI

Whether it’s scrolling through a social media post or surfing websites, chances are a copywriter wrote the content. It is a popular misconception that copywriting is just about clever ads, when copywriters are the masterminds behind the words that influence our decisions and shape our online experiences every day, from website content and social media captions to email campaigns and product descriptions. Copywriting is growing, but what does it entail?

### What exactly does a copywriter do?

Copywriters are skilled wordsmiths who create persuasive text to attract an audience. This includes a wide range of tasks, from writing captivating headlines for newspapers to developing persuasive sales copy for online businesses. Copywriters’ texts have specific intentions and directions. In majority cases, it is to inform their audiences in a way that entertains them or attracts them.

“In the simplest terms, as copywriters, we craft text to persuade, inform, or entertain,” says Lamisa Ahsan, former Marketing Executive at a leading edtech platform, where her job description entailed copywriting. “This can range from crafting eye-catching headlines for newspaper articles to writing persuasive sales copy for online stores,” she explains.

Copywriting is about understanding human psychology and using language to evoke emotions and drive action. Whether convincing someone to buy a product or sign up for a service, every word has a purpose.

Effective copywriting requires understanding human psychology, leveraging language to evoke emotions, and driving desired actions.

“Copywriting is more than just writing,” explains Aymanul Islam, Human Resource personnel at a leading financial institution.

**Qualifications for a copywriting job**  
Azmain Haque, copywriter of a market-leading IoT company, shares, “Keen eye to detail is key for a good copywriter.” He explains that socio-cultural understanding and the creative ability to use that to attract consumers is also useful.

Aymanul adds, “We look for copywriters who can understand our brand voice and translate it into engaging content. We prioritise individuals who can write for different audiences and platforms, whether it’s our social media platform or our website.”

A good copywriter should have a unique blend of skills. This would include, but is not limited to, strong writing and editing skills, creativity, research skills, and original ideas. Of course, for a copywriter, adaptability is key. The copywriter needs to be able to adjust their writing style to suit different platforms and audiences.

According to Mir Shahrukh Islam, Managing Director of a locally based IoT company, “Copywriting will be heavily challenged by generative AI. However, creativity and originality will always have a special demand.”

Copywriting can be seen as a form of creative writing with a purpose. It takes the tools and techniques of

storytelling and applies them to a commercial context. Lamisa says in her experience, the importance of creativity and strategic thinking is paramount: “A good copywriter isn’t just a wordsmith; they’re a storyteller. They need to be able to craft narratives that resonate with the target audience and effectively communicate the brand’s message.”

### Overlapping roles

In Bangladesh, the role of a copywriter can frequently overlap with other roles’ job descriptions, as not all companies hire copywriters specifically at this point. Often, content marketing managers are responsible for developing and executing content strategies to achieve marketing goals, a role that often involves significant copywriting responsibilities.

Or, often social media managers are tasked to create and manage social media content, instead of the work of copywriting. In some companies, SEO specialists optimise website content to improve search engine rankings, and they are expected to copyright the website as well.

Marketing teams’ roles are often also overlapped with copywriting roles. Because copywriters are expected to write to attract and persuade, they ultimately do the work of the marketing team.

Essentially, copywriting is the voice of marketing and therefore is not always distinctly addressed. Lamisa shares her experience of working as a copywriter

in her role as a Marketing Executive, “Because copywriting was integral to the marketing of the company, it was a part of the job description for members of the marketing team to take care of this task.” Aymanul adds, “HR teams need to make specific modifications to be able to hire copywriters, which is often a long and bureaucratic process,” explaining why many companies still may not have specific copywriting roles.

### How common is this role in Bangladesh?

“The demand for copywriting jobs is increasing in Bangladesh rapidly, and copywriting-specific hiring will likely increase significantly,” shares Lamisa. Azmain adds, “Our copywriting market is best understood in two-fold ways. For one, we have demand, because brands need copywriters. On the other hand, the salary for copywriters is often not sufficient for this to be pursued full-time in the majority of instances.” Mir Sharukh further adds, “While hiring we always focus on inquisitive minds. We look for someone who is willing to try, fail, learn and repeat.”

Copywriting is becoming more common in Bangladesh and will likely grow further. It is a competitive field that needs more skilled employees and at the same time, a higher compensation. Ultimately, successful copywriters will be those who can adapt to evolving trends, embrace lifelong learning, and consistently deliver impactful, human-centric content that cuts through the noise.

After all, a good copywriter is not someone who just traditionally writes the same content as everyone else, but someone who creatively tries new things and is willing to learn.



ILLUSTRATION: ZARIF FAIAZ

## Tigers' BPL woes a concern for Champions Trophy?

SAMSUL AREFIN KHAN

With shorter boundaries, flatter wickets and weaker bowling attacks, there have been plenty of runs on offer for the batters in the ongoing Bangladesh Premier League (BPL) and many local batters have cashed in, evidenced by the fact that eight of the top 10 run-getters so far are Bangladeshis.

But out of the eight, Tanzid Tamim is the only batter who is in the Bangladesh squad for the ICC Champions Trophy, scheduled to start in less than a month, raising doubts about the prospects of the Tigers for the forthcoming global showpiece event.

Dhaka Capital's Tanzid is leading the run-getters chart with 420 runs in 10 innings and has impressed all with his aggressive batting.

After him, Mehedi Hasan Miraz is the next most successful batter from the Champions Trophy squad, who is 13th on the list with 258 runs to his name.

Skipper Najmul Hossain Shanto has struggled to consistently get into the Fortune Barishal playing XI, as has Chittagong Kings' Parvez Hossain Emon. Shanto has even played as a wicketkeeper in a few games for Barishal but still has failed to warrant a position for himself.

Soumya Sarkar played his first match this season for Rangpur Riders this



Sunday after a long lay-off due to injury while Jaker Ali, Towhid Hridoy, Mushfiqur Rahim and Mahmudullah have played some good innings but overall find themselves in the middle of the pack in most metrics.

Things look better in the bowling department by comparison, with three Bangladesh team bowlers in the top 10 wicket-taker's list. Prior to yesterday's second match between Durbar Rajshahi

and Sylhet Strikers, Rajshahi's Taskin Ahmed was ruling the chart with 24 wickets while Sylhet's Tanzim Sakib and Rangpur's Nahid Rana were seventh and ninth with 11 and 10 wickets respectively.

Mustafizur Rahman and Miraz have had an average tournament with the ball while the performances of spinners Rishad Hossain and Nasum Ahmed have been underwhelming at times.

Many experts don't feel that playing in

the BPL should be regarded as preparation for the Champions Trophy but as the Tigers don't have any ODIs scheduled before the marquee tournament, the BPL is their final chance to generate some momentum before the ICC event.

"It will be wrong if anyone thinks that BPL will be an ideal preparation. There are no quality foreigners in this year's BPL. The teams don't have quality bowling attacks as well," opined former Bangladesh skipper and current assistant coach of the Rangpur Riders Mohammad Ashraf.

"If anyone scores runs, I don't think it will give him much confidence. But it's true that if anyone fails to score runs, it's bad for him because you are failing to score runs against such bowling attacks," he added.

Another former Bangladesh captain Habibur Bashar was of the opinion that just being among matches would help the players in the Champions Trophy and felt the poor performances in the BPL is not a cause for concern.

"It's important to play matches rather than to be just in practice. If anyone continuously plays matches, he remains ready for everything... In these tournaments, there will be players who will be in form and while some would struggle, that's very normal. I don't think it will have an impact on the next tournament," Bashar said.



## Sabina & Co to play two matches in UAE

SPORTS REPORTER

Bangladesh women's football team are set to play two FIFA friendly matches away to United Arab Emirates in late February, close to four months after retaining the SAFF Women's Championship crown.

The women in red and green, ranked 132nd in the world, will play their first match on February 26 and the second one on March 2.

"In the post-Covid era, we don't get response from other countries for friendly matches. Global economic crisis is another reason for not getting adequate response. Considering everything, we have agreed to play two matches against UAE, the first of which will be during FIFA window and the second one will be played outside the window," BFF women's committee chairman Mahfuza Akter Kiron said yesterday, adding that the matches will help the team prepare for the AFC Women's Asian Cup Qualifiers in June.

Since the SAFF win on October 30 last year, the Bangladesh players enjoyed a long vacation before starting to return to Dhaka on January 2 for the national camp, which got underway on January 5 at the BUET ground.

Though the junior players joined the camp from the start, seniors started joining from January 15 while defender Anai Mogini stayed home after getting married and Shamsunnahar Jr joined two days ago after attending to her sick father.

Head coach Peter Butler is expected to take over the training sessions from assistant coach Mahbubur Rahman Litu today after arriving in Dhaka from Britain.



Barcelona snapped their four-match winless streak in LaLiga with an emphatic 7-1 victory over Valencia on Sunday, with Fermin Lopez scoring an impressive double and adding two assists. Hansi Flick's side sit third in the standings with 42 points, three behind second-placed Atletico Madrid and seven adrift of leaders Real Madrid. PHOTO: REUTERS

## League impasse over, but what about reforms?

SPORTS REPORTER

The uncertainty surrounding the holding of the First Division Cricket League is over, as the chairman of the Cricket Committee of Dhaka Metropolis (CCDM), Salahuddin Chowdhury, yesterday confirmed that the competition will start on Thursday.

The league was suddenly postponed following the protest of club officials regarding leaked proposals from the five-member BCB constitution reform committee, headed by Nazmul Abedeen Fahim. The proposed changes included dissolving the CCDM, reducing Category-2 councillor positions from 76 to 30, and cutting the number of directors representing Dhaka-based clubs from 12 to four.

Dhaka-based clubs' demands held sway, as Bangladesh Cricket Board (BCB) had to shelve ideas of proposed reforms, thus casting doubt over whether the decentralisation of Bangladesh cricket would ever see the light of day.

There have been many questions over whether the Faruque Ahmed-led board did enough homework to form this very important committee, as it needs to break the barrier of an age-old problem of

Bangladesh cricket.

But the BCB's surrender to club officials made it clear that it is a far cry for Bangladesh cricket to come out from the grip of club cricket.

In the end, what suffered was Bangladesh cricket's need for decentralisation, which would put a stop to notions that "Dhaka's club cricket is Bangladesh cricket".

A question about the culture of cricket in Bangladesh - where clubs are prioritised, but regional cricket is not thriving - was posed to the organisers during a press conference in Mirpur yesterday, while a Bangladesh Premier League match was ongoing.

Veteran cricket organiser Rafiqul Islam Babu, a frontman in protests against the proposed reforms, came up with the following reply: "We believe that Dhaka cricket is Bangladesh cricket, since in Dhaka's club cricket, not only Dhaka-based organisers are involved but everyone in Bangladesh is involved. In every nook and corner of Bangladesh, players wait for when they can play club cricket in Dhaka."

"The cricketers who have come through have all come from playing in Dhaka club cricket. They haven't only come from Dhaka but from all the regions of the

**"We believe that Dhaka cricket is Bangladesh cricket, since in Dhaka's club cricket, not only Dhaka-based organisers are involved but everyone in Bangladesh is involved. In every nook and corner of Bangladesh, players wait for when they can play club cricket in Dhaka."**

Veteran cricket organiser Rafiqul Islam Babu

country. So, we had a demand that the number of directors coming from club cricket be increased to 16. The rest is up to BCB to do what it wants to do."

The question is raised: will this board be able to bring any major changes to the constitution to make it a 'Bangladesh cricket' rather than 'Dhaka cricket'?

BCB went through changes following the fall of the Awami League government, but ideas of reforms remained just ideas

even before those reforms were proposed. It gives an indication of the ineffectiveness of the reform plans, which did not take into account how the board still runs under the influence of club cricket.

That influence has always been there because a huge number of cricketers' livelihoods are provided by the 76 clubs from Dhaka, which operate from the Premier Division right down to the Third Division.

Many inconsistencies in the Dhaka leagues have been seen over the years. The irregularities have seen the directorships from club cricket questioned. Many players in club cricket still complain of having their payments postponed. Thus, the idea that club cricket is functioning well by providing for the players and should continue to be prioritised is also questionable.

Still, without serious consideration for how cricketers would be harmed if Dhaka clubs boycott leagues, any reform was bound to fall flat on its face.

But one must understand that if only Dhaka cricket continues to represent Bangladesh cricket, the standard of the country's cricket will be stuck to its present, pessimistic state.



## TIGERS GAIN AS WINDIES end 35-year wait in Pakistan

West Indies beat Pakistan by 120 runs in the second and final Test in Multan yesterday, achieving a Test win in Pakistan for the first time in nearly 35 years. Resuming on 76 for four and chasing 254 on day three at Multan Cricket Stadium, the home side were bundled out for 133. The series ends 1-1 as a result.

The defeat sent Pakistan crashing to ninth and last in the World Test Championship (WTC) table, while the West Indies finished eighth, allowing Bangladesh to occupy the seventh spot - the Tigers' best-ever finish in WTC.

The last time the West Indies won a Test in Pakistan was in Faisalabad in November 1990, having gone winless on their 1997 and 2006 tours.

Jomel Warrican, who scored 36 not out in the West Indies' first innings of 163, took five wickets in the second innings to finish with nine wickets in the match - 19 in the series. He bagged both the man of the match and player of the series awards.

## Sensational Sinner seeks 'complete player' status

REUTERS, MELBOURNE

Double Australian Open champion Jannik Sinner set his sights on mastering clay and grass courts to make himself a complete player after the Italian claimed his third hardcourt Grand Slam title on Sunday.

The world number one retained his Melbourne Park crown with an emphatic 6-3, 7-6(7-4), 6-3 victory over Alexander Zverev in Rod Laver Arena, four months after his US Open triumph, to further underpin his status as the hottest player on the surface.

Sinner has reached the semifinals at the French Open and Wimbledon in the last two seasons but the 23-year-old said he hoped to assert his authority on clay and grass this year.

"You have to be a complete player, not only on one surface but on also the other two," Sinner told reporters.

"I believe last year wasn't a bad season at all on clay and on grass. I can do better, yes, but let's see. I mean, these are questions that I can answer by playing."

Sinner, who has won 37 of his last 38 matches on hardcourts, said he would dedicate his time and

energy to going far in the other Grand Slams. "I'm still young and I have time to adjust, especially on grasscourts, because I've never played the juniors. It was new when I arrived on the tour," Sinner added.

"It's exactly that what I like; the difficulties trying to understand where I can improve. Hopefully I can show that when the season arrives." Sinner's latest triumph showed his ability to stay fully focused despite a doping case stemming from two failed drug tests in March last year that is hanging over his head.

Cleared to continue playing by tennis anti-doping bodies, the Italian could face a ban of up to two years after the World Anti-Doping Agency (WADA) appealed to the Court of Arbitration for Sport (CAS) and a hearing is set to start on April 16.

"I'm very proud," Sinner said about his ability to shut out the noise and let his tennis do the talking.

"It's tough to describe. Many things happen off the court, what you maybe don't know. When I go on court, even if sometimes it's very difficult to block these kind of things, I have the team and people who are close to me who trust me."





A boy kisses his homeland as people walk along Gaza's coastal al-Rashid Street to cross the Netzarim corridor from the southern Gaza Strip into the north yesterday. Displaced Palestinians began returning to northern Gaza after a breakthrough in negotiations between Hamas and Israel. PHOTO: AFP

## Gaza residents stream home to the north

Israel opens roadblocks after breakthrough over hostage

REUTERS, Cairo

Tens of thousands of Palestinians streamed along the main roads leading north in Gaza yesterday after Hamas agreed to hand over three Israeli hostages later this week and Israeli forces began to withdraw from a main corridor across the enclave.

A mass of people, some holding infants in their arms or carrying bundles of belongings on their shoulders, headed north on foot, along a road running by the Mediterranean Sea shore.

"It's like I was born again and we were victorious again," said Palestinian mother, Umm Mohammed Ali, part of the miles-long throng that processed slowly up the coastal road.

Witnesses said the first residents arrived in Gaza City in the early morning after the first crossing point in central Gaza opened at 7:00 am (0500 GMT). Another crossing opened around three hours later, letting in vehicles.

"My heart is beating, I thought I would never come back," said Osama, 50 a public servant and father of five, as he arrived in Gaza City. "Whether the ceasefire succeeds or not, we will never leave Gaza City and the north again, even if Israel would send a tank for each one of us,

» 650,000 Palestinians waiting to get to their homes in north

» Israeli strike kills two Palestinians in West Bank

SEE PAGE 6 COL 4

## AIRPORT PROJECTS Tarique Siddique, 18 others sued for Tk 812cr embezzlement

STAFF CORRESPONDENT

The Anti-Corruption Commission (ACC) filed four cases against Tarique Ahmed Siddique, former military adviser to former prime minister Sheikh Hasina; Mohibul Haque, former senior secretary of the Ministry of Civil Aviation and Tourism; Air Vice Marshal M Mafidur Rahman, former chairman of the Civil Aviation Authority of Bangladesh (CAAB); and 16 others over embezzlement from various airport-related projects.



Tarique Siddique

They are accused of embezzling Tk 812 crore from four development projects at three airports.

The commission's Director General Md Akhtar Hossain disclosed the information during a press conference at the ACC headquarters yesterday.

He said the cases were filed under multiple sections of The Prevention of Corruption Act, 1947.

According to the case statements, around Tk 200 crore

SEE PAGE 6 COL 4

## PRIMARY EDUCATION REFORM Classroom size of 30 for better learning

Govt committee to propose in report due this week

MOHIUDDIN ALAMGIR

The government committee on primary education is set to recommend a classroom size of 30 so that teachers can give extra attention to weaker students to help with their learning.

Additional classes can be arranged before or after school hours for weaker students, The Daily Star has learnt from the nine-member committee formed to suggest ways to improve the quality of primary and non-formal education.

The committee, which was formed by the primary and mass education ministry in September last year, will also propose appointing an adequate number of teachers at the primary schools.

Until then, "para-teachers" would be appointed to serve as teaching assistants.

The move will also cut down students' dependency on private coaching and notebooks, said a committee member.

The Primary Education Completion Exams (PECE), which was

SEE PAGE 6 COL 1

» Categorise schools into good, average, weak groups

» Increase teachers' salaries, status

» Make training system more practical

» Have midday meals for all students

## India should return Hasina, respecting rule of law

Says special adviser to ICT chief prosecutor

STAFF CORRESPONDENT

British lawyer Toby Cadman, special adviser to ICT chief prosecutor, has expressed optimism about India's cooperation in extraditing Hasina so that she may face trial for alleged involvement in crimes against humanity during the mass uprising that led to her ouster on August 5, 2024.

"It's a matter for India to decide... whether it wants to stand on the side of impunity or whether it wants to stand on the side of the rule of law. We certainly hope it will choose the latter."

The prominent human rights lawyer made the remarks yesterday while addressing journalists outside the International Crimes Tribunal (ICT), after the court issued arrest warrants for eight individuals, including two Awami League leaders and six police officers, in connection



Toby Cadman

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## Colombia bows down to Trump's tariff threats

Agrees to accept deported citizens sent on US military aircraft

AFP, Washington

Colombia on Sunday backed down and agreed to accept deported citizens sent on US military aircraft, hours after President Donald Trump threatened painful tariffs to punish the defiance to his mass deportation plans.

Colombia's leftist president, Gustavo Petro, had earlier said he would only take back citizens "with dignity," such as on civilian planes, and had turned back two US military aircraft with repatriated Colombians.

Trump, less than a week back in office, responded furiously and threatened sanctions of 25 percent that would quickly scale up to 50 percent against Latin America's fourth largest economy.

Petro initially sought to hit back and impose his own tariffs on US products, but by the end of the volatile Sunday he had backed down.

Colombian Foreign Minister Luis Gilberto Murillo told a late-night news conference that his country had "overcome the impasse" and would accept returned citizens.

A White House statement said that Colombia has agreed to "unrestricted acceptance of all illegal aliens from Colombia returned from the United States, including on US military aircraft, without

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» Sanctions threat is on hold: Washington

» Trump's immigration crackdown hiking tensions in LatAm

## EU ready to support reform process in Bangladesh

Says its president

STAFF CORRESPONDENT

The European Union (EU) is ready to support a reform process in Bangladesh, which should be peaceful and inclusive, respectful of democratic principles, human rights and the rule of law, and lead to transparent, inclusive and credible elections.

European Commission President Ursula von der Leyen, made the comments, in a recent letter to Chief Adviser Prof Muhammad Yunus.

The letter shared by the Chief Adviser's Press Wing yesterday also said the EU looks forward to continuing its collaboration with Bangladesh.

The president of the European Commission expressed

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Fortune Barishal batter Dawid Malan plays one on the off-side during his 37-ball 63 against Khulna Tigers, helping his side to a five-wicket win in their Bangladesh Premier League fixture at the Sher-e-Bangla National Cricket Stadium yesterday. The win took the defending champions level on points with leaders Rangpur Riders while Khulna remained in fifth position on the seven-team table. PHOTO: STAR

## Kutubbagh Urs fence vandalised, 'cattle taken away'

STAFF CORRESPONDENT

A group, identifying themselves as the "Conscious Muslim Citizen Society", vandalised the fence erected for an Urs, a religious gathering, and allegedly took away cattle from Kutubbagh Darbar Sharif in the capital's Farmgate area yesterday.

The incident took place around 2:00pm, Golam Azam, officer-in-charge of Sher-e-Bangla Nagar Police Station, told The Daily Star. No case has been filed yet in this connection, he added.

The group under the banner of "Conscious Muslim Citizen Society" and the Imam Khatib Ulema Council, Tejgaon held a human chain near the Farmgate Metro Rail Station, adjacent to Kutubbagh Darbar Sharif. They marched towards Khamarbari afterwards.

At that time, a group of people, armed with sticks, damaged a part of the fence made of corrugated iron sheets near the ramp of the elevated expressway, according to witnesses.

In a video clip, a man was heard saying, "We would not vandalise their den, but we will force the followers of Kutubbagh to dismantle it."

"We will not allow the activities of Kutubbagh to continue," he said, warning of tougher actions if the darbar sharif does not stop its activities.

A follower of Kutubbagh Darbar Sharif said the attackers took away the donated cattle.

"We hold the Urs every year. Now, we are being prevented from conducting it," said another follower.

"This is a historic Urs that attracts people from all religions and castes. We have permission from the

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