

EDITOR'S NOTE

Dear Readers,

We are proud to present the fourth instalment of our five-part special supplement series, marking *The Daily Star's* 34th anniversary. This segment delves into one of the most pressing questions of our time: how can Bangladesh forge a development path that is both equitable and sustainable? As the country tries to move beyond its previous growth model—one that, despite some progress, left many behind—it must now seek a strategy that serves all its citizens.

While Bangladesh has seen significant economic

growth in recent decades, the top-down development approach has often struggled to address structural inequalities, environmental degradation, and the vulnerabilities of marginalised communities. Rapid industrialisation, urban expansion, and infrastructural projects have undoubtedly contributed to economic progress, but they have also led to concerns about labour rights, governance, and sustainability. The adverse effects of climate change further complicate the country's development trajectory, demanding urgent and innovative solutions.

It is now imperative that Bangladesh charts a development course that is not only inclusive but also environmentally conscious. A model that ensures economic prosperity must also safeguard the nation's rich natural resources, foster human capital, and strengthen institutions that promote transparency and accountability. Only by adopting a holistic, people-centric approach can Bangladesh build a future that is both resilient and just.

To achieve this, the

government must prioritise investments in quality education and vocational training to equip the workforce with skills suited for a rapidly changing global economy. Policies should also encourage innovation and entrepreneurship, ensuring equitable access to necessary financial and technological resources. Sustainable urban planning is another crucial area that requires immediate attention. With cities like Dhaka facing extreme congestion, pollution, and inadequate public services, a shift towards decentralisation can ease the pressure on urban centres while creating new economic opportunities.

In this issue, experts from diverse fields share their insights on the steps Bangladesh must take to secure a brighter future. We extend our deepest gratitude to them for their thoughtful analyses. We also sincerely thank our readers and patrons who, over the past 34 years, have continued to inspire us to uphold our motto: Your Right to Know.

MAHFUZ ANAM
Editor & Publisher





VISUAL: ANWAR SOHEL

EDUCATION AND WORKFORCE

Are myths and misperceptions influencing policymaking?



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Are policies and actions regarding preparing young people for work and livelihood influenced by myths and misperceptions about the problems and their workable solutions?

Let's look at some pertinent factual information cited by the Centre for Policy Dialogue (CPD, 2022). According to the Quarterly Labour Force Survey (QLFS) 2016-17, unemployment among youth with secondary-level education was a high 28 percent (BBS Labour Force Survey, 2016-17). The unemployment rate among higher education graduates was 32 percent in 2015 and rose to 43 percent by 2017. Another relevant piece of data is that 29.8 percent of youth aged 15-24 were not in education, employment, or training (NEET) (BBS, 2018).

The 2023 Labour Force Survey provides some updated data. The NEET rate has now reached 40 percent. Among young women, the NEET numbers were five times higher than for men. The overall unemployment rate in the 71 million workforce in 2023, in round numbers, was 5 percent, but unemployment for the 15-24 age group was three times higher at 16 percent. The big picture is that young people, that is, new entrants to the labour force, have a significantly higher unemployment rate, and the more educated the job seekers, the higher their unemployment rate.

The higher unemployment rate for completers of secondary and tertiary education is a worldwide phenomenon. Unemployment among educated youth is typically two to three times the rate of total unemployment in the workforce. This is partly due to what is called "frictional unemployment." When one looks for a new job or transitions between jobs, it often entails waiting for a job of one's choice. This happens more often among better-educated youth because they can wait for a

preferred job, whereas their poorer and less-educated counterparts cannot afford this luxury. They take any job available to make ends meet.

What about the 40 percent of young people in NEET? There is certainly a large overlap between this category and those in frictional unemployment. But can the problem of unemployment—and more importantly, underemployment, low earnings, and low productivity of workers—be attributed mostly to the quantity and quality of education?

What are the overall educational characteristics of the workforce? The 2023 survey shows that of the 15+ population, 35 percent had primary or lower-level education. Almost half, 46 percent, had attended secondary school, and 9 percent had completed higher secondary. Only 8 percent had pursued tertiary education.

computer skills and job-specific knowledge and technical skills.

Some 500 recent graduates from public and private universities were administered a test developed by researchers on the skills noted above. The graduates did poorly in communication, problem-solving, and time management. They performed better in teamwork and leadership, critical thinking, creativity, computer skills, and business skills.

One may wonder how adequate the tests were in assessing the graduates' skills, as soft skills are interconnected. For instance, if one performed well in problem solving, one is likely to do well in critical thinking and creativity. On the face of it, if graduates show a "skills surplus" by surpassing employer expectations in several areas, as found in the study, one might argue that educational institutions are doing a

Bangladesh and many other developing countries, a kind of stasis or balance of low skills, low productivity, and low income for workers has been reached. These economies are trapped in a cycle of poor productive skills, underemployed workers, and underinvestment in job-promoting economic activities. In these circumstances, merely expanding the current pattern of skill training is not enough. New thinking is needed for qualitative changes in education and training, as well as in macroeconomic policies and investment strategies aimed at job growth and decent incomes for workers.

A major feature of the economy of Bangladesh and other low-income countries is the large relative size of the informal economy—individual or family-owned small-scale economic activities, not bound by government regulations regarding safety, workers' rights, and taxation, and usually employing family members or a small number of other workers. This informal economy accounts for approximately 40 percent of GDP and over 80 percent of employment. Prevailing education and training policies, objectives, and activities, such as those discussed above, do not take into account the employment and skill generation needs of the informal economy.

In Germany, which has a reputation for high-quality vocational skill training, one-third of secondary-level students opt for the vocational education track. Dual vocational training is a well-established feature of secondary education in Germany. It allows students to work as interns on day release or part-time in an industry while pursuing general education in secondary school. A critique of German vocational training noted persistent myths about students in the vocational stream being of lower intellectual calibre, the training leading only to low-paying blue-collar jobs, not opening doors to high-reputation firms, and leading to a dead end for professional advancement and higher education. These, however, are all unfounded myths in Germany. Unfortunately, they are not myths but reality for much of vocational education and training in Bangladesh.

To equip the next generation with the necessary skills and capabilities, it is essential to:

1) Re-examine the nature of the evolving economy, changes in the profiles of skills needed, and reimagine the provisions for skills and their management.

2) Strengthen institutional and organisational capacities to assess the demand and supply of skills and establish a balance and connection between the two.

3) Ensure that all stakeholders, including the private sector, NGOs, and social enterprises, are meaningfully involved in charting the roadmap and moving forward.

- » Despite rising education levels, youth unemployment in Bangladesh remains significantly high, especially among secondary and tertiary graduates, with NEET rates reaching 40 percent.
- » Employers report that graduates lack essential soft skills like communication and problem-solving, while vocational and technical training is undervalued and underdeveloped.
- » The economy suffers from "jobless growth" with a cycle of low skills, low productivity, and low wages, exacerbated by underinvestment in job-creating sectors.
- » Policies fail to address the needs of the informal sector, which constitutes over 80 percent of employment but remains disconnected from formal education and training.
- » We have to reimagine skill development, strengthen institutional capacities, and engage all stakeholders to align education with evolving job market demands.

The CPD policy brief suggested that the current educational system does not emphasise technical and vocational skills enough, which may lead to better labour market outcomes, and that education is not equipping youth with the right skill sets to make them employable in the job market (CPD, *Skills for Youth Employment: A Policy Perspective*, 2022).

The conclusions were drawn from an online survey of 100 potential employers (private sector businesses and NGOs) to determine the soft and hard skills they looked for in employees. Employers highly rated communication skills in English and Bangla; next in order were problem solving, critical thinking, teamwork, leadership, creativity, and time management. The hard skills they preferred in their employees were

good job. However, communication skills in English and Bangla, highly rated as a necessary job skill by employers, appear to be a particularly vulnerable area. This situation points to a fundamental weakness at all levels of education, from primary school to university—not just a problem related to preparation for employment and vocational training.

It is often said that employers are not happy with the skill sets of job seekers and cannot find the type of workers they need. The blame for this is placed on education and training institutions. However, policymakers and employers do not ask whether they themselves can do anything about it. We see a prevalence of "jobless economic growth" promoted by economic and investment policies. In





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MAZHAR HAQUE

Every year, over 450,000 Bangladeshi patients travel overseas for medical treatment, spending approximately \$5.0 billion per annum. These statistics do not include those who travel on tourist visas for treatment.

Until recently, the most common destinations for Bangladeshi patients seeking medical treatment have been India, followed by Thailand and Singapore, with Western countries being a rarer choice. Over half of India's medical tourists are reported to be from Bangladesh.

A study conducted in 2023 on Bangladesh's medical tourism has revealed several reasons why well-off Bangladeshis prefer treatment abroad rather than locally. These include, but are not limited to:

- lack of trust in the Bangladeshi healthcare system;
- inadequate or outdated medical resources, logistical inefficiencies, and long waiting times; and
- perceived cost-effectiveness and better care, including the more compassionate bedside manner of doctors and health workers abroad.

This article further explores the factors driving medical tourism among Bangladeshis and proposes remedial measures that could restore quality within the Bangladeshi healthcare system. In doing so, it aims to redirect the annual \$5.0 billion spent on overseas medical treatment back into the country's own healthcare sector.



- » In Bangladesh, the widespread lack of trust in the healthcare system is a key factor driving those who can afford it to seek treatment abroad.
- » Continuous professional development and training for healthcare providers are essential to maintaining high standards of care.
- » Mechanisms for collecting patient feedback should be established to drive improvements in healthcare delivery.
- » Transparency in relationships with laboratory companies and the pharmaceutical industry is essential to rebuilding trust.
- » Improvements in nursing education, particularly in high-skilled tertiary care nursing, should be introduced as standard practice to improve patient outcomes.

A patient is being taken to the emergency department of a public hospital.

PHOTO: ANISUR RAHMAN

The high patient-to-doctor ratio in Bangladesh means that doctors are often unable to spend sufficient time with each patient. This results in rushed consultations, where patients feel that their issues are neither thoroughly examined nor understood. Consequently, they often feel neglected and perceive that they do not receive value-for-money services.

Such negative experiences further erode trust and confidence in the local medical system. The sheer volume of patients that doctors must attend to daily contributes to the perception of inadequate care. This overwhelming workload can also lead to burnout among healthcare providers, further diminishing the quality of care.

Therefore, while efforts must be made to increase the number of healthcare providers, improving doctor-patient communication is crucial in rebuilding trust. Specialised training should be introduced to equip healthcare professionals with effective communication skills, ensuring that patients feel heard, understood, and cared for.

INSTITUTIONALISING PRIMARY/SPECIALIST CONSULTATION PROCESSES

Furthermore, the absence of a robust primary healthcare system and referral process often results in delayed or missed diagnoses. Patients frequently bypass primary care and seek specialist consultations directly, leading to fragmented and inefficient care.

INCENTIVISING DOCTORS/HEALTHCARE PROVIDERS

Building trust in healthcare services in Bangladesh also requires addressing issues that affect the morale of doctors and healthcare workers. Low morale among doctors stems from inadequate remuneration, job uncertainty, and the public blaming them for systemic failures despite their hard work and dedication.

Over politicisation, nepotism, and discrimination further hinder physicians' ability to provide quality care. A culture of mistrust has developed, with healthcare professionals frequently facing mob justice for systemic failures. Many doctors feel constrained by substandard conditions in public hospitals and a lack of modern technological support, including proper record-keeping systems.

THE REFORM AGENDA

The intricate interplay between patients, healthcare providers, and policymakers necessitates urgent reforms in the Bangladeshi healthcare system. By addressing systemic issues related to communication, education, regulation, and trust, an improved healthcare environment can be established, ultimately benefiting both patients and healthcare professionals. These changes are crucial for fostering a healthcare system that is effective, reliable, and capable of meeting the needs of the population.

Below are some suggestions for policymakers to consider:

- Significant gaps remain in Bangladesh's healthcare regulations, including, among other things, inconsistent and often inadequate training of professionals, as well as overall

poor standards that continue to plague the quality of healthcare service delivery in the country. The lack of stringent regulatory oversight allows substandard healthcare facilities and practices to persist.

2. Continuous professional development and training for healthcare providers are essential to maintaining high standards of care. Investment in medical education will ensure that healthcare professionals remain up to date with the latest advancements and evidence-based practices. Ongoing training and professional development for doctors should be prioritised to elevate standards of care. This includes training in communication, empathy, and the latest medical advancements.

3. Mechanisms for collecting patient feedback should be established to drive improvements in healthcare delivery. Patient-reported outcomes offer valuable insights into areas that need attention. Prompt and impartial resolution of patient complaints is crucial for building trust in the healthcare system.

4. Clear guidelines and policies should be established to address conflicts of interest. Transparency in relationships with laboratory companies and the pharmaceutical industry is essential to rebuilding trust. Establishing a regulatory body (such as Medicine Australia) could oversee the responsible and ethical engagement of the industry.

5. Healthcare policies should shift towards measuring patient-reported outcomes for continuous improvement. This patient-centred approach will ensure that the healthcare system is responsive to the needs and concerns of patients. Introducing essential specialities such as geriatric medicine, emergency medicine, and perioperative medicine should be a priority. Supporting local medical research is also crucial for healthcare development.

6. Improvements in nursing education, particularly in high-skilled tertiary care nursing, should be introduced as standard practice to improve patient outcomes. Highly skilled integrated allied health services are also essential for overall healthcare achievement.

7. The adequate use of multidisciplinary team (MDT) meetings for improved patient outcomes should be a fundamental component of any modern healthcare system.

8. Establishing a regulatory authority for recognising skill-based sub-specialities in medicine, such as endoscopic or surgical procedures, is necessary for maintaining high standards of care.

Last but not least, incentivising healthcare providers to deliver high-quality services is essential. Self-reflection and a willingness to improve, along with seeking support—particularly from expatriate Bangladeshi doctors worldwide who are eager to contribute—will be instrumental in achieving a trustworthy, patient-friendly, and cost-effective healthcare system in Bangladesh that we can all take pride in.

Note: This article is a revised version of the original piece, 'The Cost of Mistrust', published in Panacea by the Society of Bangladeshi Doctors, Queensland (SBDQ), Australia.

BUILDING TRUST
Trust is a fundamental pillar of confidence in a country's healthcare system. It plays a crucial role in ensuring the effective functioning and appeal of medical services. In Bangladesh, a significant lack of trust in the healthcare system is a primary reason why those who can afford it opt for treatment abroad.

Mistrust in Bangladesh's healthcare system stems from several factors, the most significant of which include:

- conflicting medical advice;
- inappropriate and/or inadequate use of medical resources; and
- lack of communication skills and/or inappropriate communication methods among healthcare professionals.

Reports of unethical behaviour, including conflicts of financial interest, have further eroded trust in the system and damaged the reputation of healthcare professionals in Bangladesh. One such widely held perception of abuse relates to hospital admission rights and the inappropriate use of medical resources, including intensive care units. For instance, terminally ill patients with no clinical prospects of recovery are often placed on ventilation without due consideration for

proper end-of-life care options.

Alleged underhand commercial links between attending doctors, hospitals, testing laboratories, and the pharmaceutical industry—resulting in unnecessary and expensive tests and treatments—place a heavy financial burden on patients and discourage them from seeking medical care locally.

Additionally, widespread allegations of corruption among health administrators and policymakers responsible for quality control have further exacerbated public mistrust in the healthcare system.

In sum, building trust in the healthcare system is an urgent necessity, requiring measures that address a wide range of issues, from improving doctor-patient relationships to incentivising ethical medical practice.

IMPROVING DOCTOR-PATIENT COMMUNICATION

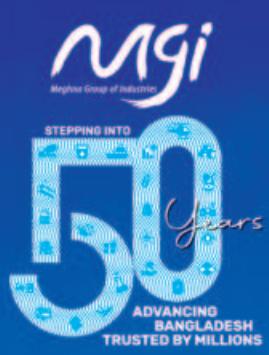
Effective communication is the cornerstone of a successful doctor-patient relationship. In Bangladesh, patients often feel that their concerns are not adequately heard or addressed. This perception is exacerbated by limited consultation times and the overwhelming patient loads that healthcare professionals face daily.



The high patient-to-doctor ratio in Bangladesh means that doctors are often unable to spend sufficient time with each patient.

PHOTO: PRABIR DAS





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Dr Md Shamsul Hoque talks to Monorom Polok of The Daily Star.



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What have been the most significant trends in Bangladesh's infrastructure development over the last decades, and how do they reflect the country's priorities?

In Bangladesh, especially during the last 15 years, we have seen a certain trend in infrastructure development projects. The pattern has been to first present some achievements or, as I would call them, spectacles. If the word "mega" is attached to a project, it greatly supports the government's body language—it creates an illusion for the people. This was a common trend. However, if such projects were approached with genuine feasibility studies, many of them wouldn't have been deemed feasible.

What are the implications of such an approach to project feasibility and planning?

In most countries, development is planned systematically. Each department has its masterplan, which follows a sequence. This sequence ensures that when one project follows another, it contributes to the country's overall development holistically and creates opportunities for the people. These projects function as a moral commitment. They are like pieces of a jigsaw puzzle—at first, they may seem random, but they form a complete picture over time. This is how synergy is achieved, and productivity increases.

Globally, this is the philosophy behind infrastructure planning. However, over the past 15 years, many large-scale projects in Bangladesh were often driven by



leading to the Development Project Proposal (DPP). The DPP would include various unethical benefits for those involved in decision-making and implementation. Globally, such practices fall outside the scope of good governance. For example, the transfer of technology, overseas business-class travel, or excessive allowances for meetings and conferences were added to the budget. These benefits encouraged many people, even those not directly involved in the project, to participate.

This created a conflict of interest—those responsible for approving and implementing the projects were also beneficiaries. As a result, project costs became astronomical. In G2G projects, conditions were often imposed to favour contractors or consultants from the lending country, bypassing open tender processes. This led to syndicated, closed bidding, further

ILLUSTRATION:
BIPLOB
CHAKRABORTY

In general, our infrastructure projects are urban-centric and designed to encourage private vehicles rather than public transport. Flyover projects in cities like Dhaka, Chattogram, and Rajshahi were built with the intention of reducing congestion but have instead increased it. Sustainable urban transport systems, such as mass transit, were largely neglected except for the MRT (Metro Rail Transit) project.

The lack of focus on freight movement undermines economic sustainability. Logistics chains for cargo and freight, essential for supporting a strong economy, remain undeveloped. Similarly, passenger mobility through mass transit systems remains inadequate. As a result, the overall impact of these projects has not been as significant for the economy or the public as it should have been. While the number and size of projects have increased, they are not integrated.

How does the lack of multimodal infrastructure impact development?

Globally, multimodal frameworks integrate different transport modes—rail,

To address these issues, a comprehensive and reform-oriented approach is essential. One key recommendation is to reform the Planning Commission. Currently, the Planning Commission approves projects, but individual departments work in isolation without knowing how their projects might conflict with others. The commission should include visionary individuals with domain knowledge who can ensure integration and long-term planning. Globally, such commissions are staffed with renowned planners and experts who provide decision support to harmonise projects.

For example, when the Metro Rail Line 1 was approved, the project for the 300-foot road was also approved. However, the two projects are now in conflict because the metro authorities need to demolish parts of the road to proceed. This conflict could have been avoided if the Planning Commission had ensured coordination from the outset.

Additionally, the commission suffers from frequent staff rotations and a lack of retention of institutional knowledge. Officials often lack expertise in complex areas like transportation planning. Reforming the Planning Commission to align with global best practices is crucial. For instance, countries like the USA, Japan, and European nations have integrated Research and Development (R&D) units within their planning commissions.

What steps should we take to improve overall infrastructure development?

Looking ahead, Bangladesh needs to adopt innovative, integrated, and land-efficient approaches to infrastructure development. Globally, countries are building multiple projects within a single corridor. For example, a single land acquisition might support a road, an expressway, and a metro line, all stacked vertically. This approach conserves land, which is critical for Bangladesh, given its high population density and limited land resources.

The government must prioritise planning reforms to maximise utility and return on investment. Otherwise, the current approach of scattered and uncoordinated projects will continue to waste resources. Reforming the Planning Commission to include think tanks and domain experts is a critical first step. Such reforms can ensure that future projects are sustainable, cost-effective, and aligned with national priorities.

If these reforms are not implemented, the future of infrastructure development in Bangladesh will remain at risk. The country's limited land resources cannot support a wasteful and uncoordinated approach to development. Integrating projects, conserving land, and adopting global best practices are essential to ensuring that Bangladesh can meet its development goals effectively.



In general, our infrastructure projects are urban-centric and designed to encourage private vehicles rather than public transport.

PHOTO: STAR

personal enthusiasm. Influential ministers, secretaries, donor agencies, or international individuals promoting government-to-government (G2G) funding frameworks would sell a concept. These individuals would present it to the prime minister (PM) in such a lucrative manner that the PM would agree to it, finding it appealing and feasible. Consequently, the project would become a PM-committed initiative.

Once a project became a PM-committed one, it carried a sort of immunity. People believed it faced no obstacles, no resistance, and that it would never be audited. The departments involved were often unaware of the project's details. After the PM's concurrence, the project would be rapidly implemented, bypassing traditional bottom-up planning processes in favour of a top-down approach. This led to rushed feasibility studies—more of a formality than a genuine analysis.

Could you elaborate on the challenges related to feasibility studies and project costs?

A feasibility study is a legal document that serves as the basis for funding and determines the project's viability. However, because of the rush, these studies were often conducted casually, with overly ambitious objectives added to make the project appear feasible. Whether these objectives were achievable or not was rarely questioned. Instead, these ambitious objectives served as talking points for political leaders in speeches, making them appear appealing to the public.

To ensure feasibility, the benefits were inflated while costs were minimised. This formal report would then be submitted,

inflating project costs. Although G2G loans appeared to have low-interest rates and long grace periods, the lack of competitive bidding made the projects disproportionately expensive.

What are your thoughts on the current state of infrastructure integration in Bangladesh?

If we consider the overall state of Bangladesh's infrastructure—roads, highways, bridges, etc.—most of these projects have been built in an uncoordinated manner. They are scattered, leading to outcomes that fail to meet expected returns. Most of these projects are passenger-centric rather than freight centric, despite economic development being a stated objective. For example, while rail projects often mention freight objectives, rolling stock was not purchased to support freight transport.

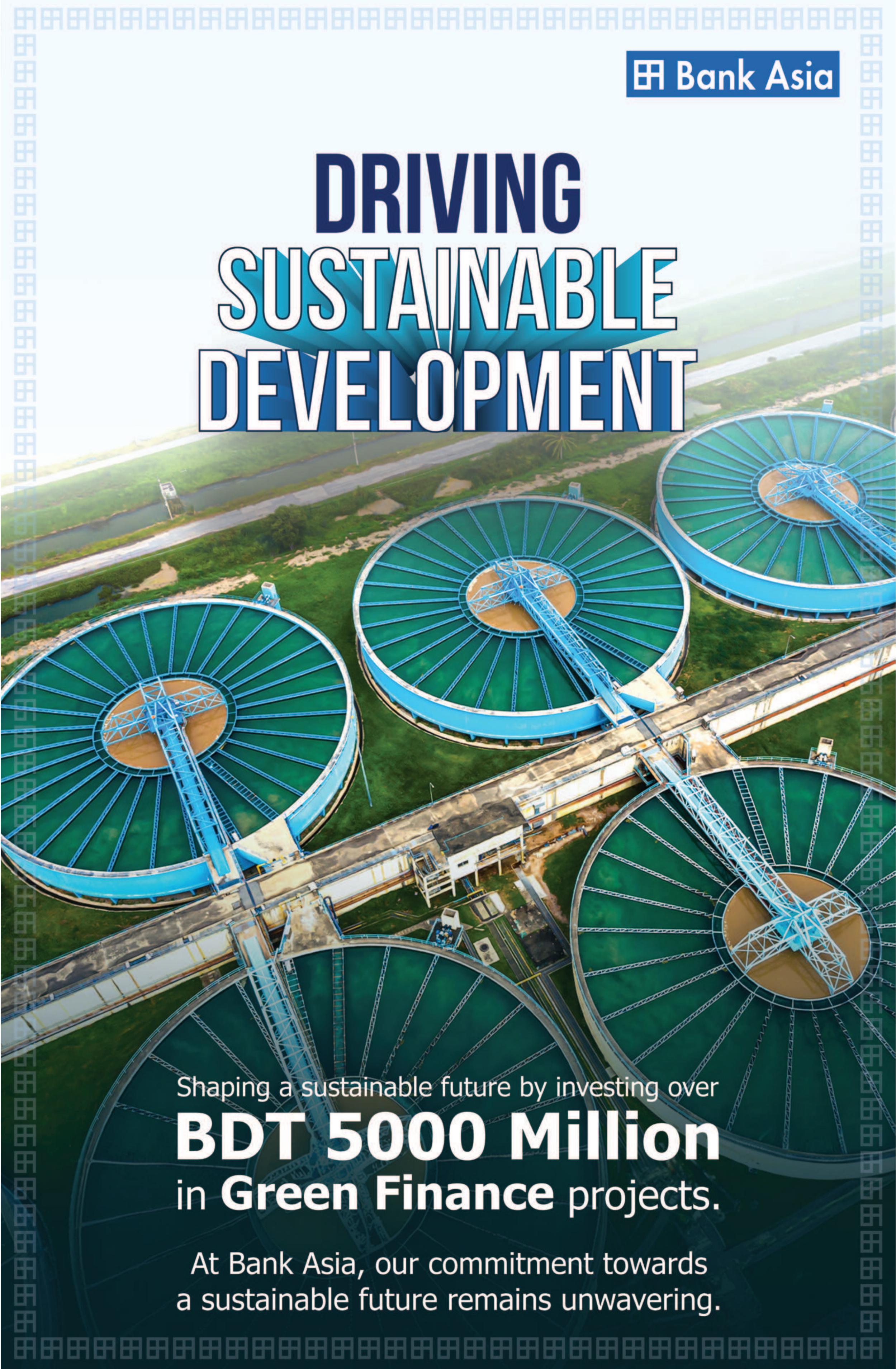
road, river, and civil aviation. Transfer hubs are established where one mode of transport seamlessly connects to another. For example, a passenger might travel by river to a hub and then switch to a train. Freight can also shift modes efficiently. This integration creates synergy, multiplying productivity and utility. Unfortunately, this kind of integration is almost non-existent in Bangladesh.

What reforms would you suggest to address these transportation challenges?

A lack of integration has led to inefficiencies and conflicts. For example, low-height bridges over rivers have rendered waterways non-functional. Similarly, uncoordinated projects, such as the third and fourth railway tracks, have created congestion by clashing with existing road infrastructure. These conflicts reduce productivity rather than enhancing it.

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Transitioning to a green economy



Dr Atiur Rahman
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ATIUR RAHMAN

It is perhaps not the best time to discuss Bangladesh's growth story, which is definitely under severe pressure. The latest World Economic Outlook of the IMF projects that Bangladesh's economy may grow at 3.8 percent, the lowest rate in decades. Adding a green prefix may seem even more challenging. Green growth presupposes a huge investment in technologies that may not be forthcoming at this critical juncture for the economy.

However, Bangladesh has a long legacy of green growth due to strong regulatory support for financing it. Budgetary support for adaptation and mitigation measures has also been remarkable, despite Bangladesh's perennial record of a low tax-to-GDP ratio. Following the Paris Climate Agreement, Bangladesh has been aligning its fiscal and monetary policies with the goals of sustainable development despite many resource constraints.

However, the global financial sector has been slow to respond to the downside risks of climate change, though it offers the potential to help bridge the financing gap for the adaptation and mitigation strategies needed by climate-vulnerable countries like Bangladesh. Although the recently concluded Conference of the Parties (COP) in Baku did not see the developed world pledge significant additional finance to developing countries, there was no indication of abandoning the deal—thanks to the diplomatic push by environmental activists.

The developed world promised to maintain the status quo with some marginal additions (not immediate) to the Loss and Damage Fund. Also, at COP29, global leaders agreed to fully operationalise the Fund starting this year. The total pledged fund currently stands at \$730 million, which should be increased as climate change continues to create havoc in the developing world. A public policy push is also needed to create a pro-climate environment for private green finance and to attract investment from international financial institutions. In other words, the financial sector must prepare for a green future by enhancing the resilience of banks and financial

institutions to both physical and transition risks. Simultaneously, governments must play a significant role in supporting green finance through incentives and adherence to market mechanisms.

Undoubtedly, financing green growth in Bangladesh is crucial, as investing in green growth offers a pathway to sustainable development, environmental preservation, and enhanced resilience against climate-induced adversities. Despite the lower growth prospects in the near future, Bangladesh cannot shy away from its focus on green finance. Green financing supports projects that reduce pollution, promote renewable energy, and encourage sustainable agricultural practices, thereby mitigating environmental degradation. For instance, the adoption of solar irrigation systems reduces reliance on diesel pumps,

VISUAL: STAR



- » Bangladesh's economic growth is under pressure, with the IMF projecting only 3.8 percent growth, making green investments even more challenging despite strong regulatory support.
- » Global financial institutions have been slow to support climate-vulnerable countries like Bangladesh, though COP29 reaffirmed the Loss and Damage Fund.
- » Green finance in Bangladesh has supported projects in renewable energy, sustainable agriculture, and climate-resilient infrastructure, strengthening economic resilience.
- » The central bank's green financing initiatives, including refinancing schemes and sustainability guidelines, have facilitated eco-friendly investments but face challenges like low awareness and strict loan conditions.
- » A structured roadmap with short-, medium-, and long-term goals is essential to sustain green growth, attract global investments, and integrate climate risk management into Bangladesh's financial system.

decreasing greenhouse gas emissions. Investments in green infrastructure, such as flood defences and climate-resilient housing, strengthen the country's ability to withstand natural disasters. This resilience is vital for protecting lives, livelihoods, and economic assets.

The private sector (both non-profit and for-profit) deserves credit for cultivating

diversification also reduces economic vulnerability to climate-related shocks.

Bangladesh has undoubtedly made significant strides in promoting green finance. The central bank's latest report indicates that during FY23, banks disbursed Tk 126.41 billion, and non-bank financial institutions (NBFI) disbursed Tk 23.58 billion in green finance, accounting for 5.84 percent of total term loan disbursements. Additionally, the establishment of the Green Transformation Fund (GTF) has facilitated sustainable export growth as the nation transitions to a greener economy. Notably, this green financing continued even during a clear tightening of credit growth to address high inflation. Despite these efforts, challenges such as limited awareness, inadequate prioritisation of public investment, and weak inter-ministerial coordination persist. Addressing these challenges requires:

- 1) Implementing robust policies that incentivise green investments and ensure effective environmental governance.
- 2) Improving inter-ministerial coordination and fostering productive dialogue between the public and private sectors.
- 3) Investing in skills development to support new engines for green growth and ensure a just transition.

CONTINUED ON PAGE 9

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Transitioning to a green economy



FROM PAGE 8

Following the Paris Climate Agreement, Bangladesh has been aligning its fiscal and monetary policies with the goals of sustainable development.

PHOTO: REUTERS

Bangladesh has not been shying away from this green policy response. Bangladesh Bank is implementing a refinancing scheme with a fund of Tk 4 billion to support environmentally friendly products, projects, and initiatives. Under this scheme, customers can access loans at an interest rate of up to 3 percent for government-priority sectors like solar irrigation. The loan tenure ranges from 3 to 10 years, facilitating long term investments in sustainable technologies. Support from banks and financial institutions has led to the installation of numerous solar-powered irrigation pumps across the country, particularly in deltaic char lands. These pumps provide reliable and cost-effective irrigation solutions for farmers, reducing operational costs and minimising environmental pollution associated with diesel pumps. Additionally, rooftop solar energy production and distribution have been flourishing following the introduction of the net-metering policy, which could be further improved with additional incentives for green energy producers.

Bangladesh Bank's refinancing schemes have facilitated investments in renewable energy, energy-efficient technologies, and sustainable industrial practices, contributing to a reduction in greenhouse gas emissions and environmental pollution. Funds like the GTF have enabled export-oriented sectors, such as textiles and leather, to adopt eco-friendly technologies, enhancing their competitiveness in global markets that increasingly value sustainability. The availability of refinancing has supported the development of infrastructure and capacity necessary for climate resilience, including waste management systems and energy-efficient machinery. However, despite the availability of funds, challenges remain. For example, utilisation rates have been suboptimal due to factors such as a lack of awareness, stringent loan conditions, and limited technical expertise among potential borrowers. Increasing awareness and understanding of sustainability issues among entrepreneurs and financial institutions is crucial to maximising their impact.

Bangladesh Bank recently issued a comprehensive guideline titled

"Guideline on Sustainability and Climate-related Financial Disclosure for Banks and Finance Companies," effective from December 26, 2023. This initiative mandates that all scheduled banks and financial institutions in Bangladesh disclose their sustainability and climate-related financial information, including their carbon footprint. The key aspects of the guideline include the disclosure of information about sustainability and climate risks, including climate footprints and opportunities, in line with International Reporting Standards (IFRS S1 and S2). Additionally, a limited supervisory report is required by December 2024, limited disclosures must be included in annual reports in 2025 and 2026, and full disclosures must be made by the end of 2027. Sustainability and climate-related disclosures must be made semi-annually. This move

responsive to these pioneering policy initiatives.

As green finance activities in the country mature beyond their early stages, stakeholders must focus on emerging challenges to bolster green growth. Bangladesh must develop its own tailored solutions, particularly given its resource constraints. Fossil fuel exporting countries can afford to leverage revenues from fuel exports and public savings to facilitate climate investment. Wealthier economies that rely on fossil fuel imports have the option to develop their capital markets to bolster green investment capabilities. However, neither of these options suits Bangladesh. Excessive debt issuance could crowd out private investment in Bangladesh. Instead, the country should focus on mitigating risks within its financial system, thereby creating a more conducive environment for green growth.

Policymakers and stakeholders must develop a green finance roadmap with short-term, medium-term, and long-term milestones. In the short term, policymakers should prioritise a better understanding and measurement of climate-related risks. This includes implementing methodologies for quantifying and reporting such risks, promoting their transparent disclosure by financial institutions, and strengthening frameworks for forecasting and analysis.

Over the medium term, they can support green finance through incentives and market mechanisms, phasing out energy subsidies, and introducing new tools and markets (such as carbon pricing frameworks) to stimulate investment in green technologies. In the long term, significant collaboration is needed between the public and private sectors, involving international financial institutions, multilateral development banks, sovereign wealth funds, and state-owned entities, to bridge the financing gap for climate investment needs. To achieve this, generating and managing well-planned data on green finance—aligned with international standards—must be prioritised to attract global investment in Bangladesh's thriving green economy.



ILLUSTRATION: COLLECTED

aligns Bangladesh's financial sector with global standards, supporting the transition to a sustainable economy and aiding stakeholders in making informed decisions regarding resource allocation.

The pioneering role of Bangladesh Bank has provided a strong foundation for the proliferation of green finance in the country (see UNEP's Inquiry on Designing Sustainable Finance and its subsequent case studies). Banks and NBFIs in the country have been commendably



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A PROSPEROUS FUTURE requires pre-emptive planning



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SAIFUL AMIN

STRATEGIC LAND USE AND URBAN DEVELOPMENT

Bangladesh faces a challenge: balancing development with resource limitations. One major issue is the rising infrastructure costs due to land scarcity. Elevated or underground structures are often needed to avoid encroaching on agricultural land and water bodies, which at-grade structures would otherwise have an impact, increasing financial strain. Strategic planning and innovative solutions for real needs are crucial for sustainable growth.

Bangladesh's population, currently 170 million, is expected to stabilise before gradually declining. Careful planning based on a "design population" is essential to ensure future infrastructure needs are met efficiently with balance across the geographical jurisdiction. A thorough assessment of current resources and a gap analysis will help policymakers develop long-term strategies that accommodate demographic changes.



VISUAL: COLLECTED

TRANSPORTATION AND CONNECTIVITY EXPANSION

Airports require extensive land planning. Dhaka Airport's second runway expansion is now looking for manoeuvring due to urban encroachment. A pre-planned air funnel could have eased the bottleneck. Land usage planning is vital to avoid such constraints. If future airport expansions are anticipated, securing adjacent land and airspace should be a priority to prevent logistical and financial roadblocks. Haneda Airport in Tokyo was extended over Tokyo Bay. The Tokyo Bay Aqua Line had to be constructed in a combination of tunnel and bridges to save Haneda Airport airspace.

Rural connectivity is also crucial. Many rural roads are poorly planned due to land acquisition challenges, reducing overall transport efficiency. A well-planned rural road network supports economic development and maximises

national highway investments. Small roads should be designed for smooth traffic flow, avoiding unnecessary bends and inefficiencies caused by land disputes.

NATIONAL INVESTMENT GOALS
Transportation and education are key to national progress. Investments in these areas yield high returns. Improved transport networks enhance economic opportunities by linking rural areas to urban markets, boosting trade and tax revenue. Strengthening these networks not only enhances mobility but also fosters a more equitable distribution of economic benefits.

Infrastructure projects connect North and South Bengal, but micro-communication networks remain underdeveloped. A comprehensive master plan integrating land acquisition,

CONTINUED ON PAGE II

- » Bangladesh faces a critical challenge in balancing rapid development with limited land and resource availability, requiring strategic planning and innovative solutions.
- » The country must prioritise sustainable infrastructure development, including efficient land acquisition and connectivity, to manage future urban growth and population shifts.
- » By leveraging historical construction methods and exploring sustainable materials, Bangladesh can reduce costs and enhance the longevity of its infrastructure.
- » Investments in skilled workforce development and advanced engineering education are crucial for Bangladesh to build a self-sustaining, technologically advanced construction sector.
- » Emphasising eco-friendly building practices, circular economies, and efficient construction techniques can foster long-term economic growth while preserving the environment.



মেয়াদপূর্তি সুরক্ষা
মিলিওনিয়ার
৫০ ক্ষিম
লাখ টাকার মালিক



ব্যাংকেই
বীমা সুবিধা

দুর্ঘটনাজনিত মৃত্যুতে ৫ লাখ টাকা এবং
স্বাভাবিক মৃত্যুতে ৫০ হাজার টাকার ইনসুয়ারেন্স কার্ডেরেজ

* সরকার বিধি মোতাবেক কর ও আবগারি শুল্ক কর্তব্যাবস্থা।

* মুনাফার হার বা মেয়াদ পরিবর্ত্তিত হতে পারে।

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A prosperous future requires pre-emptive planning

At this stage of development, reducing reliance on bricks is critical. Brick production damages agricultural land and harms the environment. Alternative materials like compressed earth blocks and lime-pozzolan-concrete should be explored.

FROM PAGE 10

population trends, and future expansion is needed. Ensuring that infrastructure is designed with flexibility for future modifications will help accommodate evolving needs.

ECONOMIC GROWTH THROUGH TOURISM AND INDUSTRY

Tourism can be a major economic driver in a stable society with enforced law and order. Bangladesh has rich archaeological sites that still remain inaccessible. Proper conservation and promotion can attract international tourists, creating demand for hotels, transport, and services, fuelling economic growth. Investments in tourism infrastructure can generate significant revenue and create employment opportunities in related sectors.

SUSTAINABLE CONSTRUCTION AND MATERIALS

Bangladesh has limited stone resources. Historical structures used bricks, while modern projects rely on expensive imported stone. Efficient use of local materials is essential for cost-effective construction. Many sites, such as the Shat Gombuj Mosque and Mahasthangarh, have survived for centuries due to superior construction techniques of that time. However, more recent construction often sacrifices quality for speed, leading to shorter lifespans. Research into historical methods can improve durability and sustainability through relearning, ensuring that new structures maintain long-term resilience. Prioritising sustainable use of locally available materials can reduce reliance on imports and lower construction expenses.

At this stage of development, reducing reliance on bricks is critical. Brick production damages agricultural land and harms the environment. Alternative materials like compressed earth blocks and lime-pozzolan-concrete should be explored. Historically, lime concrete was widely used before cement became dominant, offering a more environmentally friendly alternative to current methods.

Until the Jamuna Bridge project, Bangladesh had only two cement factories. Now, cement and brick aggregate use has surged, though brick aggregate concrete is proven to be less resilient in disasters. The Rana Plaza collapse highlighted its

risks. Reducing brick usage in high-rises is necessary to enhance structural safety and longevity.

Heavy brick walls increase structural costs and earthquake loads. Dry partition walls and lighter materials should be considered. Internationally, wood is a common alternative. Importing wood from reforested regions could be a sustainable option. Encouraging innovative construction techniques that use sustainable materials can also promote environmental conservation.

will support Bangladesh's long-term development. By leveraging historical knowledge and implementing sustainable strategies, the country can balance economic growth with environmental conservation and infrastructure resilience.

INNOVATION AND SKILLED WORKFORCE DEVELOPMENT

One modern technology gaining traction, with roots in earlier practices, is Cross Laminated Timber (CLT). CLT is a type of processed wood suitable for construction. Processed wood offers several advantages:

possibilities, unlike bricks. While bricks have potential for use as supplementary cementing material, further research is needed. This would allow us to use cement and steel more judiciously. Cement is a technology, and using it efficiently and reducing its use contributes to green engineering. Steel can also be used in green engineering. This approach could reduce concrete usage, with wood taking its place. These opportunities are within our reach. We would, of course, not cut down our forests; we would import wood, taking advantage of international trade opportunities. This approach ensures environmental sustainability.

Next, we need to focus on rapid construction techniques. This requires a skilled and properly enforced labour force. With a suitable industrial and institutional framework, we can address inequalities in the sector. This means formalising the entire construction sector. Expensive constructions, in terms of lifecycle cost, are a major problem. For example, if a structure built with five units of money lasts for five years, while one built with 10 units lasts for 20 years, the cheaper option is ultimately more expensive. However, we often lack this long-term perspective. We might not be able to afford the initial cost of the 10-unit construction and opt for the five-unit one, leading to increased lifecycle costs. This is particularly evident with concrete.

Research has revealed instances of extremely low-strength concrete being used on construction sites. Even when trying to replicate this in a lab with suboptimal methods, it was difficult to achieve such low strengths. This points to non-engineered construction, where anything can happen, and minimum standards remain severely unsatisfied. Substandard materials in non-engineered construction can lead to unexpected failures. For example, concrete mixing water should be potable, though not necessarily distilled. While pond water, though non-potable, might contain fines that create a large surface area for cement bonding, insufficient cement can result in very low-strength concrete. This type of construction creates significant problems.

Formal construction, using prefabrication, can help ensure minimum quality standards.

CONTINUED ON PAGE 12



Scientific research on historical construction techniques is necessary to rediscover durable and sustainable practices. Many ancient structures in Bangladesh have stood for centuries due to superior materials and craftsmanship. Integrating traditional methods with modern engineering can enhance construction quality while preserving historical integrity.

A holistic approach to land acquisition, transport planning, and material use

Efficient use of local materials is essential for cost-effective construction.

PHOTO: STAR

it is lighter, and its carbon footprint is very low. Furthermore, it is 100 percent recyclable. Wooden walls provide excellent soundproofing, and international fire resistance codes exist for them. If designed correctly, CLT can achieve high fire resistance ratings. Another advantage is that future building modifications can incorporate the existing wood, adding thickness or repurposing it for other uses, such as furniture or paper. Wood offers hundreds of uses and recycling

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A prosperous future requires pre-emptive planning

Bangladesh's construction costs are significantly higher than in many other countries, primarily because we import almost everything, including stones.

To reduce dependence on foreign technology and materials, developing our local manpower is essential.

FROM PAGE 11

Labour can be controlled, and consistent quality materials can be guaranteed. SPC poles, for example, are prefabricated concrete products with strict quality control and assurance processes before on site installation. Mass scale production is possible. Similarly, in other countries, construction elements like walls, columns, beams, and slabs are prefabricated in certified factories, then transported to the site for installation using mechanical equipment, enabling rapid construction.

BUILDING A RESILIENT AND SUSTAINABLE FUTURE

The time value of construction is crucial. If a house that previously took five years to build can now be completed in one year, the occupants can move in four years earlier. This unlocks productive benefits, giving a significant advantage to the consumer. Construction also becomes less expensive in the long run, even if the initial cost is higher. Old houses in London are still in use, while our houses often need demolition and rebuilding after a relatively short time. Demolition and rebuilding raise the issue of debris management. We need to think about recycling waste to reduce the carbon footprint.

Even in existing constructions, there's a huge opportunity to recycle materials for future prefabricated construction projects, creating a circular economy. Demolition waste management is another area where we need to improve. Recovering and recycling materials brings them back into the construction loop through prefabricated construction. Establishing a back-to-back linkage process in these areas will lead to higher quality construction. People will appreciate engineers for creating durable homes, bridges, and roads that last for generations. Recycling also leads to cost reduction. Materials that are considered zero value today can be reclaimed and sold tomorrow at a nominal value, almost equal to that of a brand-new product. Without recycling, new materials must be purchased at a higher cost, reducing the value addition. The value addition in materials is substantial because they can be reclaimed at minimal cost and sold at maximum cost. However, these recycling loops are not yet fully established in Bangladesh.

Some progress has been made in ready-mix plants, and efforts are being made to encourage this practice, but it is not yet institutionalised. Using recycled concrete as aggregate, for example, could reduce the use of imported stones. Demolished concrete can potentially be used for this purpose. These processes need to be incorporated into the institutional framework. Many people are likely already doing this, but not publicly. Positive work might be happening covertly due to a lack of clear legal frameworks showing the way to practice research findings. Without proper legal



Without foresight, future development becomes costlier and more difficult.

PHOTO: STAR

coverage, good work can sometimes be obscured. Clear national standards for recycling policies would be highly beneficial, outlining how and which materials to recycle. The absence of such policies hinders progress.

EDUCATION FOR SKILLED WORKFORCE DEVELOPMENT

The current generation is moving towards prefabricated construction, which requires a skilled workforce. However, a shortage of skilled workers exists. While there is a workforce, many from the younger generations, like Gen Z and Gen Alpha, are undereducated or informally educated. They demonstrate their capabilities with their existing education, but what is needed is the wisdom of those who have proven successful, blended into an institutional setup. These new generations need to be integrated into a skilled workforce. Comparing the population growth rates of Japan and Bangladesh highlights the issue. Japan has a negative growth rate, while Bangladesh has a positive one. One third of Bangladesh's 171 million population is young, while only 14 percent of Japan's 125 million population is young. In Japan, 0.9 million young people enter quality tertiary education annually, compared to a much lower percentage in Bangladesh. The number of engineers is even smaller. While we take pride in the good graduates produced by a few public and private universities, their numbers are insufficient to meet the

country's prospective needs. A large fraction of small skilled workforce transformation is absorbed by the international market, not keeping a margin for domestic development works. We also export a large fraction of unskilled workers abroad.

We rely on remittances, but how much can we expect from sending our citizens abroad for low-wage jobs? If we could train skilled engineers and other high skilled workers, manpower export would be far more rewarding, and remittances would increase significantly. Currently, we export manpower like raw leather, without adding much value. If we don't address this locally, we cannot fully leverage our demographic dividend. Skill development, from school and college levels through to higher education, is crucial. Without this, manpower export will not be truly rewarding. If we don't prioritise this in the country's interest, we will forever import expensive foreign technologies and foreign experts without developing our own. Even with new technology, we won't have the capacity to understand or manage it without a limited local skilled workforce. Our engineers, even with training, might not be retained due to a lack of domestic capacity.

With a local workforce, we could learn more and enhance our technology absorption capacity. The next time, we wouldn't need to buy technology – we could build it locally, using local materials and manpower. Bangladesh's construction costs are significantly higher than in many other countries, primarily because we import almost everything, including stones.

To reduce dependence on foreign technology

and materials, developing our local manpower is essential. Demonstration projects for every construction undertaking are crucial for our engineers, technologists, and students to absorb technology and handle future projects themselves. A national strategy is needed to upskill them.

INTERNATIONAL RECOGNITION OF ENGINEERING EDUCATION

Engineering education is crucial. The Institution of Engineers, Bangladesh (IEB) is now a full signatory of the Washington Accord, achieved in June 2024. This is a major milestone for engineering in Bangladesh, granting international recognition to our engineering education system at the tertiary level. Accredited programmes in Bangladesh will be recognised in 24 other countries, top influencers in engineering and technology, enabling global mobility for engineers.

We must now focus on upskilling engineers and ensuring their industry exposure in accredited academia with enough industry linkages. Quality and number of workforce, both matter. Mandatory internships and real-world learning experiences are key to achieving this. Without a skilled workforce and sustainable infrastructure development, we will struggle to build a prosperous future. The challenges are significant, but the opportunities are greater. By embracing innovation and investing in people, we can create a sustainable and thriving Bangladesh for generations to come.

Transcribed by Monorom Polok.



A holistic approach to land acquisition, transport planning, and material use will support Bangladesh's long-term development.

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Boost remittances by ensuring migrant rights and welfare

SHARIFUL HASAN



Shariful Hasan
is associate
director of the
BRAC Migration
Programme, and
Youth Platform and
a columnist.

Bangladesh received record remittances in 2024. Migrant workers and non-resident Bangladeshis sent a record \$26.9 billion in remittances in the past year, providing relief to the country's dollar reserves, particularly in the face of multiple financial and political challenges, including external payment pressures amid dwindling foreign exchange reserves.

Although Bangladeshi migrants suspended sending remittances in July in solidarity with the students' movement against discrimination, they later sent more, and remittances grew by 23 percent compared to 2023.

This positive trend continues in 2025, with expatriate Bangladeshis sending over \$1.68 billion during the first 25 days of January. Despite these record-breaking remittance inflows in 2024 and previous years, the government has not taken any significant steps to ensure the rights or welfare of migrants. Instead, they

frequently endure significant hardships throughout the migration process—both at home and abroad.

THE SUFFERING OF MIGRANT WORKERS

Most recently, the country witnessed the suffering of 18,000 aspiring migrant workers who could not fly to Malaysia before the May 31 deadline in 2024 due to mismanagement by recruiting agencies and government authorities. Eight months later, these individuals have neither received refunds nor been able to travel. Recently, they protested in Dhaka and formed a human chain to demand justice.

Such issues do not occur only in Malaysia. The entire migration process is riddled with challenges, from obtaining a passport to securing a job offer, dealing with recruiting agencies, undergoing medical checks, and paying exorbitant ticket prices.

In fact, the migration cost from Bangladesh is among the highest in the



▲
Remittance
earners waiting in
line, completing
immigration
formalities before
boarding flights.

PHOTO: PRABIR DAS

world, while the earnings remain the lowest. Although the government has fixed the migration cost to 14 countries at a maximum of Tk 1.66 lakh, job seekers often pay three to six times higher due to visa trading, syndicates, and intermediaries at every stage.

However, despite these barriers, Bangladeshis remain determined to go abroad. But facing all the obstacles at home, when they finally reach their destinations, many are exploited once again: low or unpaid wages, inhumane workloads in high temperatures, poor living conditions, lack of health services, workplace accidents, and even death.

In 2024, the arrival of deceased Bangladeshi migrants from abroad increased to a record high, with 4,813 corpses received by the authorities. This figure is 261 more than the 4,552 corpses received in 2023, according to statistics

from the Wage Earners' Welfare Board (WEWB).

According to the WEWB, Bangladesh has received more than 55,000 corpses of migrant workers since 1993. In the last 15 years, one million migrants have been deported empty-handed. According to airport sources, nearly 90,000 have returned this year alone, with half deported from Saudi Arabia.

It is also a common allegation from migrant workers that Bangladeshi missions in destination countries often fail to provide adequate support during crises, leaving migrants feeling neglected.

CONTRIBUTIONS OF MIGRANTS

Despite such suffering, a record 1,305,856 Bangladeshis went abroad for overseas employment in 2023, while 1,011,856 people went in 2024.

CONTINUED ON PAGE 15

- » The World Bank reports that Bangladesh ranks as the sixth-largest labour-sending country and the seventh-largest recipient of remittances.
- » The entire migration process is riddled with challenges, from obtaining a passport to securing a job offer, dealing with recruiting agencies, undergoing medical checks, and paying exorbitant ticket prices.
- » To combat 'hundi' and encourage legal remittance transfers, the government and the central bank should prioritise faster, safer, and more affordable legal channels.
- » During the pre-departure stage, migrants should open two bank accounts—one for savings and another for their families' expenses—to enhance remittance management and utilisation.
- » We should focus on sending skilled workers, as a large portion of Bangladeshi migrants are unskilled and cannot send as much remittance.

বীমার আর্থিক সুরক্ষা নিয়ে বাংলাদেশের মানুষের পাশে মেটলাইফ



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- সেরা করদাতা প্রতিষ্ঠান



Boost remittances by ensuring migrant rights and welfare



FROM PAGE 14

▲
Last-minute
document
checking before
leaving behind
familiar faces
for distant
opportunities.
PHOTO:
PRABIR DAS

According to the Bureau of Manpower, Employment, and Training (BMET), more than 15 million Bangladeshis have gone abroad on work visas in the last 50 years, with 75 percent in six GCC countries: Saudi Arabia, United Arab Emirates, Qatar, Kuwait, Oman, and Bahrain. Other notable destinations include Malaysia, Singapore, Brunei, Jordan, Lebanon, Italy, and South Korea. Remittances mainly come from these countries.

Meanwhile, the diaspora and non-resident Bangladeshis in various countries, including the UK, US, Canada, Australia, Germany, and France, are Bangladesh's

top remittance sending countries.

According to Bangladesh Bank, the USA has become the leading country for remittances sent to Bangladesh, overtaking the UAE. While Saudi Arabia has historically been the largest source of remittances, it has now dropped to third place, despite still having the highest number of Bangladeshi workers. However, many of these workers are currently struggling to find employment there. Other key countries for remittances to Bangladesh include Malaysia, the UK, Oman, Kuwait, Italy, Qatar, and Singapore.

The World Bank reports that Bangladesh ranks as the sixth-largest labour-sending

country and the seventh-largest recipient of remittances.

ADDRESSING CHALLENGES TO BOOST REMITTANCES

No doubt, remittances are now a key pillar of Bangladesh's economy. If we look back in history, Bangladesh was the second poorest country in 1971. Over the last five decades, we have become one of the fastest growing economies, where remittances are vital.

But despite the vast contributions, are Bangladeshi migrants receiving the respect they deserve? The answer is a resounding no. Instead, they are exploited at home and abroad. A bit of welfare for migrants and ensuring their rights could increase remittances even more.

One major issue is the prevalence of informal remittance channels like "hundi." Many migrants use these channels due to higher exchange rates and convenience, despite a 2.5 percent government cash incentive for legal remittances. To solve this problem and receive remittances through legal channels, the government and the central bank should focus on solutions for faster, safer, and cheaper legal options for sending remittances. The government should also adopt policies to promote a competitive, innovative, and affordable remittance market.

Governments can encourage banking institutions, money transfer operators, and other relevant financial institutions to expand their operations and presence, particularly in Middle Eastern countries, which could make a significant difference.

The rise of digital technology presents a promising opportunity to attract more remittances. Digital communication tools, such as websites, mobile apps, social media, and other platforms, can be utilised to raise awareness and promote remittances through legal channels. Additionally, MFS platforms are facilitating remittance flows, which can be further expedited.

As the USA is now the top remittance-sending country, Bangladesh will arrange a two-day '4th Bangladesh Remittance Fair 2025' in New York on April 19-20 to increase remittance flow from the USA to Bangladesh under the slogan "Legal Remittance, Better Bangladesh."

Bangladeshi migrants still send remittances through informal channels, attracted by higher exchange rates and

convenience, even though the government offers a 2.5 percent cash incentive. Such fairs can help increase remittances. Similar events can be arranged in Saudi Arabia, the UAE, Malaysia, and other countries.

Many migrants and their family members lack access to banking services. Therefore, in the pre-departure stages, migrants should open two bank accounts—one for their savings and one for their families' spending, which could also improve remittance utilisation. Financial literacy and remittance management training for migrants at the pre-departure stage can also play an important role. However, banking services should be made easier, and exchange rates should be adjusted to encourage more remittances.

Another issue is the use of remittances. Various studies suggest that remittances are not used productively. Therefore, the government should encourage migrants to participate in savings or investment schemes while working abroad, which can help them secure a financial cushion upon returning. Banks can also develop new saving products alongside investment opportunities.

Overall, we need to ensure good governance in the migration sector. As part of this, we should focus on sending skilled workers, as a large portion of Bangladeshi migrants are unskilled and cannot send as much remittance. For example, one million people went to Saudi Arabia in the last four years, but the remittance has decreased by almost two billion. Therefore, the government should find new markets and focus on sending more skilled workers abroad.

Bangladesh's migration governance is also poor and needs massive reforms to be converted into good governance. The government should take more initiatives to honour and recognise migrant workers and the diaspora. But above all, we must ensure the rights, dignity, and welfare of migrants. We must understand that migrants are not money-making machines; they are human beings who deserve dignity and better care. By addressing their challenges and fostering an environment of care, the government can boost remittances and honour these unsung heroes' immense contributions to Bangladesh.



নিজের বিকাশ অ্যাপ দিয়ে ব্যাংক ও আর্থিক প্রতিষ্ঠানে ডিপিএস খুলু
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THE HARD TRUTHS about Bangladesh's food security

Abdul Awal Mintoo talks to Priyam Paul of The Daily Star.



Abdul Awal Mintoo
is vice chairman of
BNP and chairman
and CEO of
Multimode Group.

How would you evaluate Bangladesh's agricultural development over the past 50 years?

In underdeveloped countries, agriculture plays a major role in GDP, with a significant portion of the workforce relying on it for their livelihood. Fifty years ago, when Bangladesh gained independence, about 85 percent of the population depended on agriculture, contributing nearly 80 percent of GDP.

GDP typically comes from three sectors: industry, agriculture, and services. As agricultural productivity rises, employment in the sector declines due to mechanisation, better inputs, and improved irrigation. In Bangladesh, farmland expansion is no longer viable, so increasing productivity is the only option. However, higher productivity reduces agricultural employment. Today, only 45 percent of the population depends on agriculture, and its GDP contribution has fallen to around 13-14 percent. Official statistics may underestimate this figure, and the actual contribution of the agriculture sector to GDP could be closer to 17-18 percent, considering the

rise in intermediate crops and overall productivity.

As agriculture's workforce shrinks, industrial expansion is essential. Each year, two million people enter the job market, with agriculture unable to absorb them. Increased industrial investment is necessary to offset this shift.

This structural transformation is natural. While agriculture's share in GDP is declining, total production is increasing due to higher yields. The challenge is ensuring industrial growth keeps pace with employment needs.

Why is the cost of agricultural production high for farmers in Bangladesh?

Every year, the cost of water and electricity for irrigation increases. The groundwater level is dropping, so in many areas, motors and pipes need to be replaced or repositioned deeper. The deeper the water, the higher the cost. The soil in Bangladesh is also severely degraded due to excessive use of chemical fertilisers.

Another issue is related to labour costs, as well as the costs of essential

Farmers harvesting rice in Gumai Beel, one of the major grain reserves of the country, in Rangunia.

PHOTO:
ANURUP
KANTU DAS



goods. Additionally, there is a lack of a compensation mechanism for farmers who suffer losses due to natural disasters. In many countries, including India, farmers are insured against such losses. For example, in India, if the temperature rises above 36°C, farmers automatically receive compensation. However, in Bangladesh, there is no insurance or compensation system for farmers. As a result, when farmers suffer losses, their costs rise, exacerbating their financial difficulties.

How do you assess the commercialisation of Bangladesh's agricultural sector and the role of large industrial conglomerates in this process?

In many countries, higher agricultural productivity leads to commercialisation, but Bangladesh has lagged due to disorganised land management. Land inheritance traditions cause fragmentation, reducing per capita land availability to just 0.67 acres—too small for commercial production. Commercial agriculture requires at least 200-500

acres. Productivity has improved, but this is due to smallholders intensively cultivating their land rather than commercial farming.

Land availability is also declining due to urbanisation, industrialisation, salinisation, and river erosion. As a result, commercialisation of staple crops like rice seems unlikely. However, sectors like livestock farming could become commercialised. Smallholders are more intensive farmers than large landowners, who often lease out land with lower cropping intensity.

The increasing involvement of industrial conglomerates in agriculture is positive but does not equate to commercial farming in production. Companies like Pran facilitate contract farming by supplying seeds and purchasing produce at fixed prices. While this commercialises agricultural goods, production itself remains dominated by small-scale farmers.

CONTINUED ON PAGE 18

- » Due to rising intermediate crops and productivity, agriculture's actual GDP contribution is likely around 17-18 percent, though official statistics may underestimate it.
- » In Bangladesh, there is no insurance or compensation system for farmers. As a result, when farmers suffer losses, their costs rise, exacerbating their financial difficulties.
- » The government claims we are self-sufficient in food, but in reality, salt is the only item we do not import.
- » Achieving full self-sufficiency is impossible—we import 90 percent of edible oil and 80-90 percent of sugar. The key is managing the supply chain effectively. Importing at the right time and from the right sources can stabilise markets.
- » A strong link between agricultural researchers and commercial enterprises is essential; without it, research will not effectively benefit farmers.

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The hard truths about Bangladesh's food security

FROM PAGE 17

Bangladesh is considered self-sufficient in food, yet market prices fluctuate with import disruptions and rising global costs. How can food security be ensured?

There are two key issues. First, politicians often present misleading data. While the government claims self-sufficiency, salt is the only item we do not import. We do not import vegetables, but that does not mean we have enough. The WHO recommends 250 grams of vegetables per adult daily, yet we produce 30 percent less than required.

Last fiscal year, Bangladesh did not import rice—an exception in the past decade. However, this year, we need to import 2 million tonnes by May, with 500,000–600,000 tonnes already brought in. We require 8–8.5 million tonnes of maize but produce only 4–4.5 million. For wheat, we need 9 million tonnes but grow just 400,000–500,000. Maize is vital for poultry and egg production, and this year, even potatoes are being imported.

Achieving full self-sufficiency is impossible—we import 90 percent of edible oil and 80–90 percent of sugar. The key is managing the supply chain effectively. Importing at the right time and from the right sources can stabilise markets. For example, importing onions in peak season hurts farmers. A coordinated approach is needed to balance fair prices for farmers and stable supply for consumers. The real challenge lies in improving marketing systems and organising supply chains.

How do you view the government's claim that an unseen syndicate is responsible for rising staple food prices?

The term 'syndicate' has become an overused and misleading buzzword in Bangladesh. Government officials use it to divert public attention from real issues.



goods reducing market rates. Even in sectors like petroleum and gas, where the government plays a direct role, prices continue to rise.

Bangladesh's agricultural universities are making significant progress, but how effectively are their advancements benefiting farmers on the ground?

There is no direct relationship. I do not wish to undermine the contributions of agricultural universities. They offer agricultural degrees, and many graduates are engaged in meaningful work. These universities also conduct research, alongside institutions such as BARI and BINA.

However, a major issue is that researchers and those involved in marketing agricultural products operate in isolation. In countries like the United States, 80 percent of seed companies obtain their products from universities. In many countries, new crop varieties undergo quality assessment and are sold to the highest bidder, but Bangladesh lacks such a system.

I once approached BARI, requesting exclusive access to a specific variety, assuring them that we would handle production and sales. They responded that the law only permits them to supply BADC. However, once research is transferred to BADC, progress stagnates.

A strong link between agricultural researchers and commercial enterprises is essential; without it, research will not effectively benefit farmers.

What is the current status of seed availability in Bangladesh?

Bangladesh needs around 4,000 tonnes of certain vegetable seeds, but only 1,000 tonnes are imported. Many crop seeds, such as cauliflower, cabbage, coriander, and carrots, cannot be produced locally due to climatic limitations, as they originate from colder regions.

Until recently, no entity in Bangladesh—whether BARI, BINA, or any university—had successfully developed a small cucumber variety. Our company,

Today, only 45 percent of the population depends on agriculture, and its GDP contribution has fallen to around 13–14 percent.

PHOTO: MOSTAFA SHABUJ



A farmer cultivating rice using a rice transplanter machine in the Tolla Bari field of Mohammadpur Upazila, Magura.

PHOTO: COLLECTED

Take sugar, wheat, or edible oil—only a few importers dominate these markets because large-scale imports require significant investment. For instance, importing wheat from Ukraine typically involves shipments of at least 10,000 tonnes. Smaller shipments of 3,000 tonnes would still cost around \$10 million or thousands of crores in taka, making it unfeasible for ordinary traders.

As a result, high-level syndicates do exist in essential commodity imports. The government has the capacity to import these products, yet its involvement has never led to lower prices. Bangladesh has no precedent for government-imported

Farmers busy with Boro rice cultivation in the Haor areas of Sylhet.

PHOTO: SHEIKH NASIR

Lal Teer, spent 14 years developing one. We have now entered the seed production phase, and this variety is being cultivated widely.

At Lal Teer, we develop seed varieties in accordance with international quality standards. Our seeds are also exported—last year alone, Lal Teer exported seeds worth \$2 million, including tomatoes, green chillies, and various other crops, to 11 countries. If our seeds were not of high quality, international buyers would not accept them.

I estimate that if Lal Teer sells seeds worth Tk 100 crore, at least Tk 10 crore worth of seeds are unofficially smuggled into India. Due to Indian regulations, we cannot export them legally. We have already raised this issue with the Foreign Ministry. While Indian seeds enter our market freely, we cannot export ours to India.

Given Bangladesh's vulnerability to climate change and frequent natural disasters, what measures should be taken to enhance the resilience and sustainability of the agricultural sector?

The main challenges for agriculture in Bangladesh are as follows: Limited arable land. A lack of seed varieties that meet consumers' taste and aroma preferences. The growing impact of climate change.

To address these issues, we are establishing a new R&D station in Rampal, in the south of the country, where temperatures are higher. We are studying the effects of heat on crop production. Additionally, we are conducting trials on salt-resistant crop varieties, as salt intrusion is increasingly threatening agriculture.

Technological solutions can also play a role. If we can properly adopt and utilise biotechnology, it could help mitigate climate change effects. However, our progress in this area remains slow, and significant advancements will take time.

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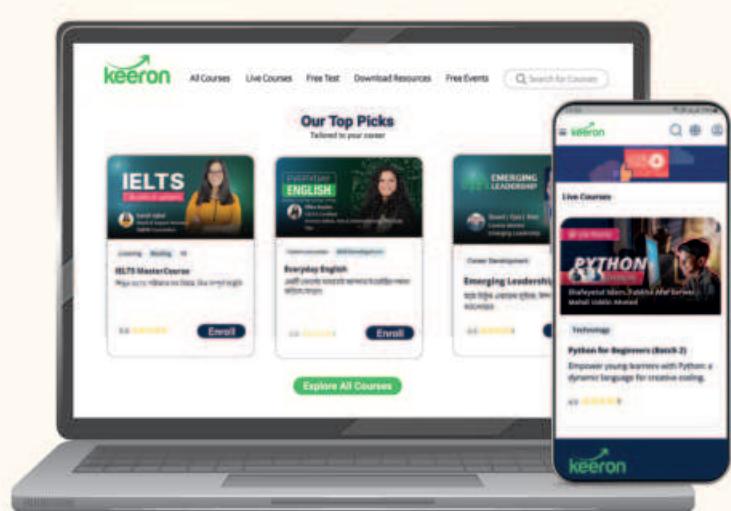
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Creating jobs and ensuring CLIMATE JUSTICE



Sabir Hossain
is deputy managing director and chief sustainability officer at BRAC Bank PLC.

SABBIR HOSSAIN

Bangladesh, one of the world's most climate-vulnerable countries, faces rising sea levels, extreme weather, and unpredictable monsoons. These challenges harm the nation's natural resources and deepen socio-economic disparities, particularly for marginalised communities in rural and coastal areas. To ensure a sustainable future, Bangladesh must adopt a holistic approach to climate resilience that integrates environmental goals with social equity and economic stability.

WHAT IS SUSTAINABILITY?

Sustainability is about both people and the planet. Human activities such as deforestation, urbanisation, and burning fossil fuels are major contributors to environmental degradation. However, people are also key to reversing this damage. To mitigate the climate crisis, we must prioritise the planet's health by shifting from fossil fuels to renewable energy sources like solar, wind, and hydropower.

Fossil fuels, while central to the world's energy systems for centuries, are the primary cause of environmental degradation. Their extraction and use release vast amounts of greenhouse

gases, contributing to global warming. Transitioning to renewable energy is critical for environmental reasons, long-term energy security, and economic stability. However, financing for renewable energy remains insufficient, especially in countries like Bangladesh, which currently has just 4.9 percent renewable energy in its energy mix. The government aims to achieve 15 percent renewable energy by 2030, but meeting this target will require substantial investment and commitment across sectors.

A KEY COMPONENT FOR LONG-TERM RESILIENCE

While environmental sustainability is often the main focus, social sustainability is just as crucial—especially in Bangladesh, where socio-economic inequalities are pronounced. Social sustainability ensures that all members of society have access to essential services such as healthcare, education, and economic opportunities. Without addressing social equity, climate change mitigation efforts can deepen disparities and leave vulnerable communities behind.

Bangladesh has made notable progress in reducing poverty, with the poverty rate dropping from 44.2 percent in 1991 to 18.7 percent in 2022. However, inequalities persist, particularly in rural and coastal

► To ensure a sustainable future, Bangladesh must adopt a holistic approach to climate resilience.

PHOTO: STAR



areas, where communities depend heavily on agriculture and fishing. Climate change already affects these regions, with rising sea levels, unpredictable weather, and altered rainfall patterns threatening livelihoods.

Bangladesh must ensure that its climate adaptation efforts focus on inclusivity for long-term climate resilience. Vulnerable communities need access to resources, technology, and financing to help them adapt. Protecting the environment is important, but it is equally essential to address social inequities. A truly sustainable approach must ensure that marginalised groups have the opportunity to thrive in the green economy.

LINK BETWEEN CLIMATE CHANGE AND SOCIAL INEQUALITY

The impacts of climate change are felt most acutely by Bangladesh's coastal communities, home to millions of the nation's poorest citizens. Rising sea levels are displacing millions and threatening agriculture, an essential sector for food

security and employment. According to the World Bank, Bangladesh could lose up to 6 percent of its GDP by 2050 due to climate-induced agricultural disruptions.

Small-scale farmers and fishermen in these areas are at risk as climate change increasingly threatens their livelihoods. Addressing these challenges requires more than environmental protection—it demands an inclusive approach that provides these communities with the tools, training, and financing to adapt. Investments in climate-resilient agriculture must include technology, financial support, access to markets, and affordable insurance options to safeguard against climate-related risks.

GREEN ECONOMY FOR ALL

A green economy offers Bangladesh a unique opportunity to combat climate change while promoting inclusive economic growth. This approach aims to reduce environmental harm, create jobs,

CONTINUED ON PAGE 21

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Creating jobs and ensuring climate justice



FROM PAGE 20

VISUAL:
ANWAR SOHEL

and develop socially and environmentally responsible industries. Bangladesh can accelerate its green transition by investing more in renewable energy, energy-efficient technologies, sustainable agriculture, and eco-friendly infrastructure.

The country has made significant progress in renewable energy, particularly solar power. By 2022, Bangladesh had installed over 6.3 million solar home systems, making it one of the largest off-grid solar markets globally. The government has set a goal to generate 10 percent of the country's electricity from renewable sources by 2025. However, the pace of financing for these projects remains slow. Many green energy initiatives will not scale sufficiently to meet the country's energy needs without adequate funding.

To fully leverage the green economy, Bangladesh must ensure that the benefits of the transition reach all sectors of society. Women, rural populations, and marginalised groups must have equal access to opportunities in the green economy. According to the International

Labour Organization (ILO), the global green economy could create up to 18 million new jobs by 2030. Bangladesh could capture a significant share of these jobs if efforts involve underrepresented communities, particularly women, in renewable energy, sustainable agriculture, and green infrastructure.

ADDRESSING BASIC NEEDS AND PROMOTING FINANCIAL INCLUSION
While Bangladesh has made strides in reducing poverty, gaps in access to essential services remain. Around 15 percent of the population lacks access to healthcare, and many rural households have yet to connect to electricity networks. These gaps present significant challenges in building resilience against climate change. Bangladesh must invest in infrastructure, healthcare, education, and energy access for all its citizens to meet its sustainability goals.

Another crucial issue is financial inclusion. A large segment of the population remains excluded from formal financial systems, limiting their access to credit, savings, and insurance. Many

Many green energy initiatives will not scale sufficiently to meet the country's energy needs without adequate funding.

small businesses, particularly rural ones, struggle to access the capital they need to grow. Despite their important economic role, women are often excluded from financial decision-making. Improving financial inclusion by expanding access to finance, education, and skills training will help accelerate the green transition and empower underserved communities.

MOBILISING FINANCING FOR SUSTAINABILITY

Achieving Bangladesh's sustainability goals requires mobilising both domestic and international resources. The government plays a critical role in creating a favourable environment for private sector investment in sustainable development. It must also ensure that financing mechanisms prioritise social equity. Bangladesh has benefited from international financing, such as the \$440 million from the Green Climate Fund (GCF) for flood protection projects in 2019. However, the country still faces a significant financing gap. The Asian Development Bank (ADB) estimates Bangladesh will need \$13 billion annually

for climate-related projects between 2020 and 2030.

Development financial institutions (DFIs) can also help bridge this gap by providing financial resources and technical expertise. Bangladesh Bank has promoted green financing through initiatives like the Green Transformation Fund (GTF) and the Technology Development Fund (TDF). However, these mechanisms face challenges such as complex documentation and delays in disbursement. Streamlining the financing process and expanding available funds will be crucial to meeting the demand for climate-resilient projects.

BRAC BANK'S ROLE IN SUSTAINABLE FINANCING

At BRAC Bank, climate change challenges present opportunities to lead in sustainable finance. We prioritise environmental and social sustainability by supporting renewable energy projects, particularly solar, and financing energy-efficient technologies and green infrastructure. With 8.6 percent of our portfolio dedicated to climate finance, we are committed to fostering a greener future.

Bloomberg rates BRAC Bank as a top sustainable company in Bangladesh. We leverage low-cost financing from Bangladesh's central bank to make renewable energy projects more accessible and affordable. Our partnerships with DFIs like JICA, IFC, and ADB provide essential resources and expertise to scale these initiatives. Additionally, we invest in energy-efficient machinery, Effluent Treatment Plants (ETP), Water Treatment Plants (WTP), and green building projects that help reduce carbon emissions.

STRENGTHENING INSTITUTIONAL CAPACITY

To maximise the impact of sustainable financing, Bangladesh must strengthen its institutional capacity to manage and deploy funds effectively. Financial institutions must build the necessary expertise to allocate resources transparently. Additionally, local communities must be empowered to actively participate in decision-making processes, ensuring that sustainable projects meet their needs.

A HOLISTIC APPROACH TO SUSTAINABILITY

Bangladesh's path to a sustainable future requires an integrated approach that balances environmental, social, and economic priorities. Tackling climate change is essential, but it must be done in a way that promotes social equity and inclusion. Financing for sustainability must ensure that all citizens, particularly the most vulnerable, benefit from the green transition. By focusing on effective financing mechanisms, strengthening institutional capacity, and promoting social inclusion, Bangladesh can build a resilient, prosperous, and inclusive future—serving as a model for other nations facing similar climate challenges.

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The impact of development on our hills and forests

TASLIMA ISLAM and ZAKIA SULTANA

Taslina Islam
an advocate at the Supreme Court of Bangladesh and is the acting chief executive of the Bangladesh Environmental Lawyers Association (BELA).

Zakia Sultana
is a lawyer at Bangladesh Environmental Lawyers Association (BELA).

Bangladesh, a country with a rich natural heritage, faces significant challenges in balancing development with environmental sustainability. The country's development agenda has been anthropocentric, short-sighted, unregulated, and top-down, lacking public consultation and concern for ecological consequences. This has resulted in the severe degradation of nearly all its ecosystems and natural resources. Its forests and hills, vital to biodiversity, climate regulation, and the livelihoods of millions, are under immense pressure from rapid development. This pressure comes in the form of infrastructure expansion, agricultural encroachment, urbanisation, and industrial growth. The impact of these developments on Bangladesh's forests

and hills has been profound, leading to deforestation, biodiversity loss, and environmental degradation. Addressing this complex issue requires a concerted effort, including legal reforms, stricter enforcement of existing laws, and a more sustainable approach to development.

THE STATE OF FORESTS AND HILLS IN BANGLADESH

Bangladesh's forests are primarily concentrated in the southeastern and northeastern regions, with the Chittagong Hill Tracts (CHT) serving as the country's ecological heart. These forests play a crucial role in maintaining ecological balance, preventing soil erosion, protecting water sources, and providing habitats for diverse flora and fauna. The hills, particularly in the CHT, are not only home to unique biodiversity but also to indigenous communities whose livelihoods depend on



To address the mounting environmental challenges facing Bangladesh's forests and hills, a multi-pronged approach is needed.

PHOTO: RAJIB RAIHAN

sustainable resource use.

Unchecked development has severely impacted forested areas, with forests frequently sacrificed for large-scale projects. Despite the Department of Forests (DoF) claiming that 17 percent of the country's land is forested, actual forest coverage stands at only 13.5 percent—far below the global recommendation of 25 percent. Bangladesh's deforestation rate of 2.6 percent is double the global average (FAO). In 2023 alone, the country lost 20.2 kilo hectares (kha) of natural forest, releasing 11.6 million tonnes (Mt) of CO₂ emissions. Between 2002 and 2023, Bangladesh lost 8.39 kha of humid primary forest, accounting for 3.5 percent of its total tree cover loss (Global Forest Watch). Over the past 17 years, 66 square kilometres of tropical rainforest have been destroyed. Additionally, 287,453 acres of forest land have been occupied, including 138,000 acres of reserved forest (DoF).

DEVELOPMENT AND ITS IMPACT ON FORESTS AND HILLS

Forest land in Bangladesh is increasingly

encroached upon in the name of development, despite a court ban on such conversions. The government aims to increase forest coverage to 20 percent, yet deforestation continues, particularly due to government projects. In 2019 alone, 160,000 acres of forest were allocated to various government agencies or used for development projects.

Notably, 22 major government projects, including the Chattogram-Cox's Bazar rail link, threaten coastal mangrove forests, which are crucial protective barriers against salinity intrusion and natural disasters. This railway project, spanning 101 km, cuts through Chunati Wildlife Sanctuary, Fasiakhali Wildlife Sanctuary, and Medhkachapia National Park, endangering species such as the Asian elephant.

In 2024, an elephant was killed by a train in Chunati Wildlife Sanctuary. The project has already led to the destruction of 720,000 trees and parts of 26 hills.

CONTINUED ON PAGE 23

- » Rapid infrastructure expansion, agricultural encroachment, and industrial growth have led to severe deforestation and biodiversity loss in Bangladesh, endangering ecosystems and livelihoods.
- » Despite the Department of Forests (DoF) claiming that 17 percent of the country's land is forested, actual forest coverage stands at only 13.5 percent—far below the global recommendation of 25 percent. Bangladesh's deforestation rate of 2.6 percent is double the global average (FAO).
- » Notably, 22 major government projects, including the Chattogram-Cox's Bazar rail link, pose a threat to coastal mangrove forests, which serve as vital protective barriers against salinity intrusion and natural disasters.
- » The outdated Forest Act of 1927, which prioritises revenue generation over conservation, along with the absence of a dedicated forest conservation law, has hindered effective preservation efforts.
- » A comprehensive approach—combining legal reforms, enhanced environmental assessments, community involvement, and technology-driven monitoring—is crucial for ensuring the long-term sustainability of Bangladesh's forests and hills.



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The impact of development on our hills and forests

The proposed Forest Conservation Bill of 2023, set to replace the outdated Forest Act, will empower forest officials to protect forests and biodiversity.

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Other harmful developments include the construction of an oil terminal on 191.25 acres of reserved forest land in Moheshkhali (2017-18) and a proposed civil service training academy on 700 acres of protected forest and ecologically critical land—cancelled only after a legal challenge. While some harmful projects, such as the Safari Park in Lathitala's reserved forest in Moulvibazar and the Bangladesh Football Federation's residential training facility in Cox's Bazar (which involved de-reserving 20 acres in 2022), have been halted, ongoing legal measures remain essential to prevent further degradation.

LEGAL ASPECTS OF FOREST AND HILL CONSERVATION IN BANGLADESH

To stem the tide of deforestation, adequate administrative and legal frameworks are essential. However, at present, Bangladesh has neither. The Forest Act of 1927, a colonial-era law, governs public forests in Bangladesh. It primarily views forests as a source of revenue, focusing on regulating timber transit and imposing duties. Unlike India, Bangladesh has not enacted a specific law for forest conservation, and



Stumps of trees cut down by criminals at a forest in Bhola's Manpura Island.

PHOTO: STAR

declare these areas remain pending. Delays in finalising these declarations are primarily due to unresolved issues regarding the rights of forest dwelling communities, such as land use, access to pasture, forest products, right of way, and water resources, as outlined in Sections 11 and 12 of the Act.

Bangladesh has yet to pass a law that officially recognises the forest rights of ethnic minorities. The matter has been addressed by the High Court, which directed the government to form a committee to address the rights of the Garo ethnic communities in the Madhupur Sal Forest, covering 44,000 acres and impacting 8,630 families. While the Forest Act promotes community forestry through village forestry (Section 28), management remains largely under government control. Additionally, social forestry was introduced through an amendment to the Act in 2000. However, social forestry remains under government control, particularly that of the Forest Department, with the goal of cultivating trees for timber

production, benefiting local communities through the sale of wood. Social forestry in no way supports the conservation of natural forests. Ongoing issues such as encroachments and unclear land boundaries further hinder effective forest conservation, with the government failing to resolve disputes and manage forest resources efficiently. Furthermore, the Forest Act lacks provisions for ecosystem-based forest management, which is crucial for long-term conservation.

The proposed Forest Conservation Bill of 2023, set to replace the outdated Forest Act, will empower forest officials to protect forests and biodiversity. It aims to end the revenue-driven approach of auctioning timber and issuing permits for extracting resources from forests, including the Sundarbans, a critical sanctuary for the endangered Bengal tiger. The Bill also prohibits tree cutting outside forests, significantly impacting the environment. However, it remains in draft form. Moreover, the Environment Conservation Act of 1995 (amended in 2010), a significant

piece of legislation aimed at preventing environmental degradation in Bangladesh, grants the Department of Environment (DoE) the authority to oversee projects that may harm the environment, including development projects in forested and hilly regions. However, its implementation has been inconsistent, with many large projects approved without proper environmental assessments, leading to irreversible damage to ecosystems.

AN AGENDA FOR THE FUTURE: INTEGRATING SUSTAINABLE DEVELOPMENT

To address the mounting environmental challenges facing Bangladesh's forests and hills, a multi-pronged approach is needed. The government must update and strengthen environmental laws to prevent land conversion and illegal deforestation, with improved coordination among the Forest Department, the Department of Environment, and local governments. Future developments should prioritise sustainability through environmental impact assessments (EIAs) and the regeneration of natural forests to curb deforestation. Protecting indigenous land rights and involving local communities in decision making is crucial. Finally, leveraging technology such as satellite imagery and GIS for monitoring, along with enhancing transparency and public participation, can help enforce laws and reduce illegal activities.

CONCLUSION

The forests and hills of Bangladesh are at a critical juncture. The country's rapid development has placed immense pressure on its natural resources, leading to significant environmental degradation. However, through a comprehensive agenda that includes legal reforms, enhanced enforcement, and sustainable development practices, Bangladesh can chart a path towards a more environmentally secure future. Protecting these vital ecosystems will not only preserve biodiversity and safeguard the livelihoods of indigenous communities but will also ensure the country's resilience in the face of climate change. The future of Bangladesh's forests and hills rests on the choices made today—an agenda for the future that must prioritise both development and conservation.



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the 1927 Act has remained in place despite amendments introducing provisions for social forestry and increasing penalties for certain offences. Under the Forest Act, the government has the authority to take control of any forest land over which it holds proprietary rights, managing it as either "reserved" or "protected" forest. In practice, a significant portion of natural forests has been designated as "reserved forest," but final notifications to officially

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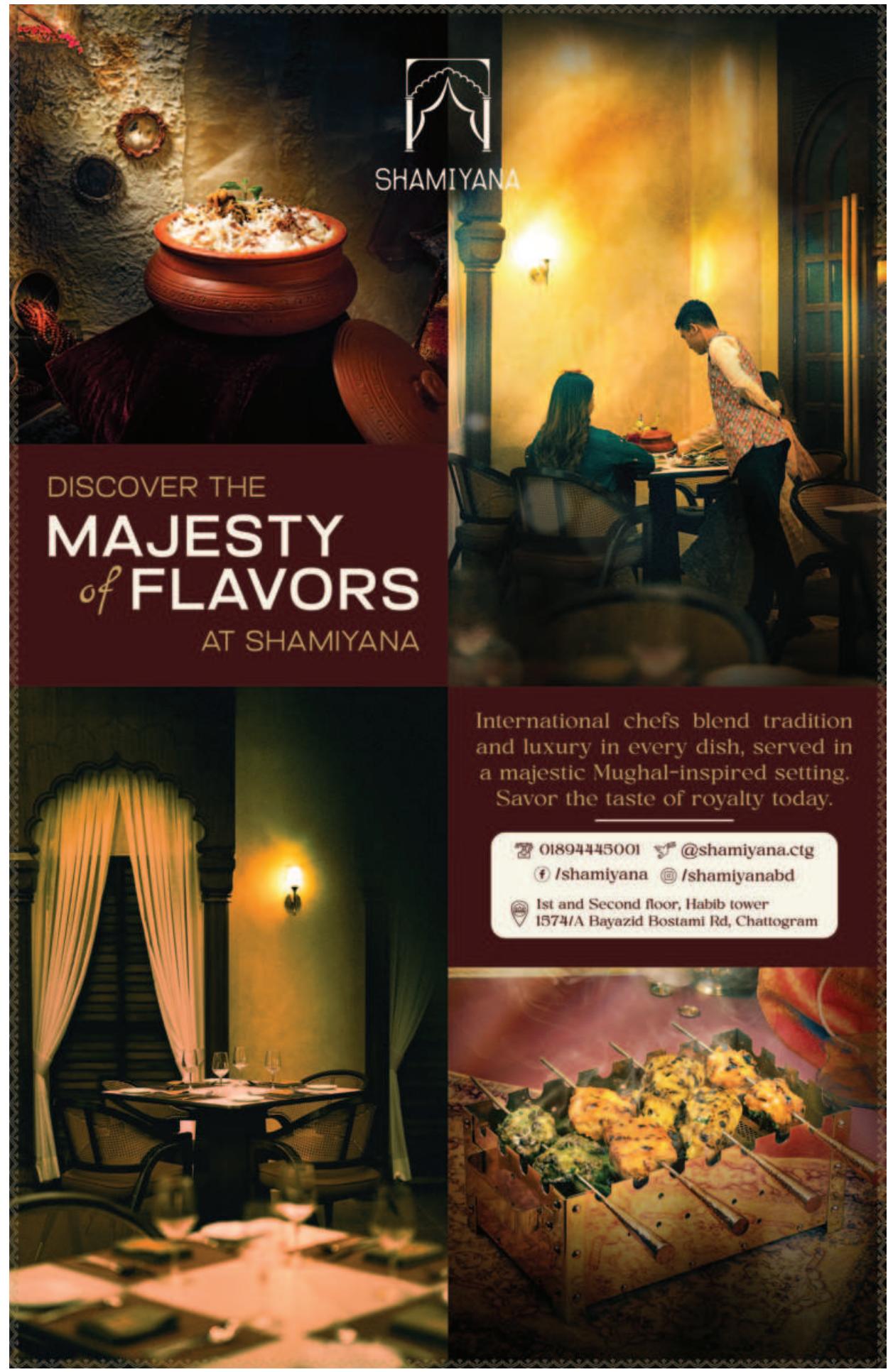


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Why is there a debate about corporatisation in agriculture?



MA Sattar Mandal
is an emeritus professor of Agricultural Economics and former vice-chancellor of Bangladesh Agricultural University. He is currently a professorial fellow at the Bangladesh Institute of Development Studies.

MA SATTAR MANDAL

Agricultural corporates have evolved globally alongside liberalisation policies that have reshaped agricultural production to enhance productivity, profitability, and efficiency on both technical and economic grounds. A dominant form of agricultural corporatisation has been contract farming, which is widespread across South Asian countries, South America, and Indian states such as Gujarat, Madhya Pradesh, Karnataka, and Maharashtra. Corporates typically operate through direct ownership of, or leasing farmland from, farmers for captive production of industrial raw materials, agro-processing, and value addition to primary agricultural products. This model facilitates increased investment in farming technology and human capital, boosts yields in both crop and non-crop enterprises, generates employment, creates international market linkages, reduces unit production costs, and thereby enhances agricultural productivity and efficiency. These are all well-known textbook arguments in favour of corporate agriculture. However, the nature and functioning of agricultural corporates vary from country to country, depending on factors such as the size of the farming population, farm size, land tenure systems, and cropping patterns.

What, then, is the debate surrounding corporate culture in agriculture? Before delving into this question, let us examine the specific context of Bangladesh's agriculture.

In Bangladesh, a striking 88 percent of the country's 17.5 million farm households are small and marginal farmers, operating on plots of up to one hectare and collectively accounting for roughly two-thirds of cultivated land. On the other hand, large and medium-sized farms constitute only 12 percent, yet they manage one-third of the cultivated land. Agriculture in Bangladesh is also witnessing a steady decline in arable land, a rising

number of farms with decreasing average sizes, increasing land fragmentation, diseconomies of scale in farm operations, and persistent yield gaps under individual farm management. Most small farmers are part-time agriculturalists, dividing their efforts between farming and non-farming activities. Many are newly established tenant farmers who own some land while leasing or sharecropping additional plots from both large and small farms on a yearly or long-term basis. One of the major concerns for the country's agriculture is that while total production is increasing, the growth rate has been declining over the years. Additionally, low diversification and significant yield gaps in both crop and non-crop sectors pose a threat to national food and nutrition security.

Historically, individual management was the norm for subsistence-oriented family farming, relying almost entirely on family-supplied labour, draft animal power, homemade farm implements, home-supplied seeds, and traditional animal husbandry practices. However,

A farmer is harvesting rice during Agrahayan.

PHOTO: ANURUP KANTI DAS



- » One of the major concerns for the country's agriculture is that while total production is increasing, the growth rate has been declining over the years.
- » While individual farm management suffers from diseconomies of scale in the use of machine services, some form of 'operational consolidation' of fragmented plots has emerged.
- » Corporate agriculture is a hard reality as the corporates have investment capacity, frontier technology and market linkages for productivity and efficiency gains.
- » Corporates may establish oligopolistic control over the domestic food market to such an extent that they eventually become the 'price makers' of major food items.
- » The corporatisation of agriculture in Bangladesh requires a regulatory framework ensuring land ceilings, food security, job creation, and environmental sustainability.

agriculture has now undergone significant commercialisation, necessitating hired labour, farm machinery, irrigation services, high-yielding seeds, chemical fertilisers, pesticides, and advanced harvest and post-harvest technologies. Many of these critical inputs cannot be owned or efficiently utilised under an individualistic management system. This challenge has been exacerbated by the exodus of family labour from farming, rising labour wages during peak seasons, and increasing cash requirements for purchasing inputs and services from the market.

Recent BIDS scoping studies on agrarian change by Mandal (2024) and Wood & Mandal (2024) indicate that while individual farm management suffers from diseconomies of scale in the use of

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Why is there a debate about corporatisation in agriculture?

Corporate farming appears to be a viable option, as corporates possess financial resources, technological expertise, business acumen, and market intelligence. However, its success requires targeted policy support from the government.

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machine services, some form of 'operational consolidation' of fragmented plots has emerged. Local service providers consolidate small plots into viable command areas for irrigation pumps, power tillers, and harvesters, leading to more efficient use of these improved technologies. This, in turn, results in higher yields and increased agricultural productivity.

Corporates have several advantages, including investment capacity, high-skill technology, risk-taking ability, agro-processing establishments, and access to global markets with large volumes of value-added products. Most debates about corporate agriculture do not centre on whether or not agriculture should be corporatised, as it is already a reality in some form or another. Rather, these debates arise for several reasons. Firstly, corporates are accused of acquiring small farmers' land through the 'politics of land acquisition'. Secondly, the productivity and efficiency gains in corporate farming are not empirically proven, a point strongly emphasised by Indian academia. Thirdly, corporates are likely to prioritise high-value crops for export markets while neglecting the need to increase staple food production. Fourthly, corporates may establish oligopolistic control over the domestic food market to such an extent that they eventually become the 'price makers' of major food items.

The debate over corporatisation in agriculture intensified when Indian parliamentarian Sharad Joshi from Maharashtra made the controversial statement that 'the state should encourage the exit of small and marginal farmers from agriculture by purchasing their land at market prices and providing them with capital and training for non-agricultural careers'. This, along with the earlier Monsanto cotton seed crisis and the recent farmers' bill turmoil in India, has sparked widespread concerns about the impact of corporatisation on smallholder agriculture.

But what do we learn about corporate agriculture in Bangladesh? Firstly, dozens of large and small corporates are already engaged in agriculture. Prominent examples include ACI, Pran, Square, Lalteer, Supreme Seeds, East-West



Seeds, AR Malik, Ispahani, Kazi Farms, Paragon, Nourish, Aftab Poultry, Aarong Dairy, and Bengal Meat. Most of these corporations operate through business partnerships and technological support from multinational companies. Secondly, corporates can be classified into several segments of commercial agriculture, such as seeds, poultry and feeds, dairy, food and beverages, retail food chains, and agri-machinery companies. Thirdly, the dominant form of corporate engagement is contract farming, involving crops such as seeds, aromatic rice, potatoes, maize, vegetables, and dairy and poultry products, including broilers and eggs. Fourthly, corporates supply the market with high-quality seeds, improved machinery, technical support, and, in some cases, guaranteed purchases of contract growers' products, all of which contribute to increased productivity and reduced unit production costs. Fifthly,

Farmers are processing paddy after the end of harvesting season.

PHOTO:
SK ENAMUL HAQ

contract farming in Bangladesh remains largely confined to hybrid vegetable seed production, potatoes for export, hybrid maize, aromatic rice, packaged spice products, fruit processing, and poultry production. Sixthly, there is no substantial evidence of widespread land acquisition by corporates. However, each of these companies has acquired land—either through purchase or leasing—primarily for research and development purposes, as they claim. Nonetheless, farmers have raised concerns about poor after-sales machinery services, the aggressive sale of low-quality chemicals, and price hikes for vegetable seeds during peak planting periods.

Our arguments about corporate farming are clear. As mentioned above, fragmented lands belonging to scattered farm households are consolidated while retaining individual ownership rights and plot boundaries. This process plays

a crucial role in expanding the scale of production units—such as irrigation, tillage, transplanting, and harvesting—allowing for more efficient and cost-effective operations by contracted local service providers. On the other hand, cooperatives or collective farming have yet to demonstrate a successful model for consolidated farming.

So, what can be done to reduce yield gaps and accelerate the productivity and profitability of farmers, given the rising number of small and marginal farms and the steady decline in arable land?

Corporate farming appears to be a viable option, as corporates possess financial resources, technological expertise, business acumen, and market intelligence. However, its success requires targeted policy support from the government. That said, it is not practically feasible for any corporate entity to acquire large tracts of land in consolidated blocks due to farmers' strong attachment to their land and the high cost of negotiating with numerous landowners, many of whom are absentee landlords. Therefore, corporates can explore alternative approaches.

Firstly, they can expand high-tech interventions through contract farming, an area where they have already demonstrated reasonable success. Secondly, they can adopt the proven model of operational land consolidation by supporting local entrepreneurs in leasing land to cultivate crops or enterprises of corporate interest. This would involve investments in mechanisation, quality inputs, precision farming, and establishing market linkages for the products. Thirdly, corporates themselves can extend high-tech production systems using the land they have already acquired or by leasing additional land under production terms agreed upon with the landowners.

Indeed, the corporatisation of agriculture in a land-scarce country like Bangladesh must be addressed through an appropriate regulatory framework. This should include a maximum ceiling on land acquisition by corporates, crop selection aligned with national food security priorities, the adoption of employment-generating technologies, and the implementation of environmentally sustainable production practices.

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During the July movement, Adivasi students had stood shoulder to shoulder with their peers against the oppressive gaze of the then-authoritarian government.

PHOTO: PRABIR DAS

How are Indigenous people faring in the new Bangladesh?

ILIRA DEWAN



Ilira Dewan
is an author and
human rights
activist.

How many people genuinely care about the state of Indigenous communities in the "new Bangladesh," which claims to be free from discrimination? Indigenous students and activists joined the July movement with hope, ambition, and passion. Yet, the events following the fall of the fascist government on August 5 serve as a stark reminder that many people in the country still resist inclusion of Indigenous people.

Due to the discriminatory policies of the Pakistani government, the people of this country fought against injustice and won their freedom in 1971. However, in the very Bangladesh that emerged from that struggle, the constitution was drafted without fully recognising the voices of the hardworking masses, the marginalised labourers, and the diverse ethnic communities.

From the moment of independence,

labelled as "lagging behind." Now, in this new, non-discriminatory Bangladesh, the real question remains: have these people merely fallen behind, or have they been systematically deprived? Even after 53 years of independence, why are they still pushed to the margins, labelled as weak and disadvantaged? The state must answer.

The July uprising claimed thousands of lives, with many more left injured. Yet, despite such immense sacrifice, incidents of violence erupted in the Chittagong Hill Tracts (CHT) within just a month. In September, lives were lost in Khagrachari and Rangamati. More than 50 people were injured, over 100 shops were reduced to ashes, and homes were set ablaze, vandalised, and looted. These events deepened the crisis of trust in the hills. The students who had joined the July uprising with dreams of a non-discriminatory Bangladesh were instead confronted with

» Despite Bangladesh's claim of being a non-discriminatory nation, Indigenous communities continue to face systemic exclusion, violence, and marginalisation in both the hills and plains.

» Indigenous students actively participated in the July movement, yet they were soon confronted with the same oppressive structures, including restrictions on their rights and violent attacks.

» Indigenous children, particularly in the Chittagong Hill Tracts, suffer from high dropout rates due to poverty, language barriers, corruption, and inadequate infrastructure.

» The 2022 census recorded a suspicious decline in the Indigenous population, raising concerns over possible underreporting or misrepresentation.

» Bangladesh must move beyond symbolic gestures and ensure meaningful inclusion of Indigenous voices in governance, education, and development policies.



As Indigenous protesters marched towards the NCTB in protest, they were brutally attacked by members of the so-called 'Students for Sovereignty.'

PHOTO:
ANISUR RAHMAN

Indigenous and working class people in Bangladesh have continued to face discrimination. Although the constitution states that "all citizens are equal before the law and entitled to equal protection under it," the reality has been far from equal. These communities have never been viewed through the same lens by the state. Instead, they are often

disappointment again.

After the July uprising, when young people across the country were expressing their emotions through graffiti, students in the CHT were denied that right. Not only were they prevented from painting graffiti, but they were also dictated to on what to paint and which slogans to write. These restrictions on hill students make it clear:

the spectre of the old fascist government still looms over the hills.

At the time, students voiced their frustration. Shawni Marma questioned, "Students across Bangladesh are drawing graffiti. So why are students in the Chittagong Hill Tracts being discriminated against?" Similarly, Jhumka Chakma expressed concern, saying, "We don't want the hills to be destroyed in the name of development. Has the country's independence only been for the plains? Will we never have freedom in the hills?" (The Daily Star Bangla, August 18, 2024).

If we look at the plains, there have been reports of attacks, looting, vandalism, and arson in at least 20 areas across the northern region since August 5. These incidents occurred in various districts, including Rajshahi, Naogaon, Dinajpur, Thakurgaon, and Chapainawabganj. During this time, the sculpture of Sidhu-Kanu—revered heroes of the anti-British movement in Bengal—was demolished. In addition, houses belonging to the Santal community were set on fire and looted in Pipalla Santal village of Birol upazila, Dinajpur. The Dinajpur district administration acknowledged the vandalism and looting of indigenous homes. However, it remains unclear whether any action has been taken

against those responsible.

The latest incident that caused a nationwide uproar occurred on January 15 in the capital, Dhaka. The controversy stemmed from the removal of graffiti drawn by students during the July uprising on the back pages of ninth- and tenth-grade textbooks. The artwork depicted a tree symbolising indigenous identity, and its erasure sparked protests among indigenous students. As they marched towards the National Curriculum and Textbook Board (NCTB) in protest, they were brutally attacked by members of the so-called "Students for Sovereignty." Several indigenous students sustained serious injuries.

During the July movement, these Adivasi students had stood shoulder to shoulder with their peers against the oppressive gaze of the then-authoritarian government. Yet, within just six months, some people had already turned against them, embracing fascist tendencies and directing their aggression towards the Adivasi students. This raises an urgent question that we find ourselves asking repeatedly—how have Indigenous people truly fared in this so-called new, non-discriminatory Bangladesh?

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How are Indigenous people faring in the new Bangladesh?

Many believe that the country is currently undergoing a process of state reform—a development we welcome. However, any progress that excludes Indigenous communities will never be truly sustainable.

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Now, let us examine the improvement in the quality of life of Indigenous people. When we talk about development, the first thing that often comes to mind is infrastructure. We tend to equate roads, buildings, and bridges with development. However, does infrastructure alone truly signify the development of a community or an ethnic group?

A closer look at the education system in the CHT reveals a grim reality. The region has the highest student dropout rate at the primary level, ranging between 30 percent and 40 percent, compared to the national dropout rate of 20 percent from primary to secondary education (Prothom Alo, September 2023).

Several factors contribute to this high dropout rate in the CHT, including poverty, poor transportation networks, language barriers, teacher shortages, parental unawareness, and the absenteeism of teachers in remote schools. Moreover, widespread corruption within the hill area's local administration—particularly in the recruitment of primary school teachers—further exacerbates the crisis. Due to corrupt practices, incompetent and underqualified teachers are appointed, depriving primary students of quality education.

This issue is not limited to the hills; a similar situation exists in the plains. Indigenous children across Bangladesh face systemic barriers to education due to poverty, linguistic differences between their native languages and the institutional medium of instruction, limited access to opportunities, and a general lack of awareness. These challenges continue to deprive them of their fundamental right to education.

Before discussing Indigenous development, we must first determine how it should be measured. The Bangladeshi government has been striving to achieve the Sustainable Development Goals (SDGs), yet numerous challenges persist. However, how can these targets be met if a significant portion of the country is left behind?

SDG Goal 4 explicitly calls for ensuring inclusive and equitable quality education. Yet, the nation must first be informed about the government's initiatives to bridge the educational gap in areas such as



Sajek in the CHT, Remakri in the remote regions of Thanchi, or among Munda children in Shyamnagar, Satkhira's coastal belt. While discussions about inclusion continue under the current interim government, there is little clarity on how and where inclusion is truly needed.

The Adivasis are once again demanding their inclusion in the constitution. Ironically, many of those now in power under the interim government previously advocated for Indigenous rights and freely used the term "Adivasi." However, even among them, a growing hesitation around the word is now evident. The Awami government deliberately fuelled a misleading debate by redefining Adivasi to mean only Aboriginals. Today, the persistence of this twisted definition raises serious concerns. While discussions about constitutional amendments are ongoing, branding Adivasi as an anti-constitutional term directly contradicts the pledge to build an inclusive Bangladesh. Such rhetoric also undermines the principles of the non-discrimination movement of the July uprising. It is crucial to ask: whose interests are being served by keeping alive the controversy left behind by the Awami regime in a Bangladesh striving for equality?

A close look at the education system in the CHT reveals a grim reality.

PHOTO:
JOY CHAKMA

Many believe that the country is currently undergoing a process of state reform—a development we welcome. However, any progress that excludes Indigenous communities will never be truly sustainable. Beyond state reform, a transformation of the collective human mindset is essential. Only then can genuine and lasting reform take place.

Therefore, it is deeply regrettable that development in the hills is often reduced to building luxury resorts in Sajek or constructing picturesque border roads that resemble scenes from a Hollywood film. True development cannot be measured by aesthetics alone. The involvement of local communities is essential at every stage of development, and their voices must be heard in the planning process to ensure that progress is meaningful, inclusive, and sustainable.

I would like to conclude this article by discussing the demographic statistics of the Indigenous population in Bangladesh. The latest census (2022) recorded a lower number of both hill and plainland Indigenous people compared to the previous census, leading to concerns and complaints from Indigenous communities.

Let us examine the data from the 2011 and 2022 censuses. According to the

2011 census, the Indigenous population of the CHT was 920,217, but in 2022, this number dropped to 852,540. In 2011, the plainland Adivasi population was 1,586,141, accounting for 1.10 percent of the total population. However, the 2022 census recorded the combined Indigenous population of the CHT and the plains as only 1.6 million, making up just 1 percent of the country's total population.

While the overall Bengali population has increased over the past decade, it is highly unusual for hundreds of thousands of Indigenous people from both the hills and plains to seemingly "disappear" from official records. This raises a critical question—was this a deliberate attempt to under-report the Indigenous population, or was there a miscalculation in the data?

This issue must be addressed with transparency. As a key government institution, the Bangladesh Bureau of Statistics (BBS) cannot evade responsibility for any inaccuracies in data collection and reporting. Ensuring accurate demographic representation is essential for upholding the rights and visibility of Indigenous communities in Bangladesh.

In 2010, the Small Ethnic Communities Cultural Institutions Act officially recognised only 27 ethnic nationalities. However, following an amendment, the number of recognised ethnic groups increased to 50. Paradoxically, despite this legal expansion, the latest census recorded a significant decline in the total Indigenous population. This inconsistency demands a thorough and transparent review to understand the underlying causes.

Finally, despite these challenges and systemic discrimination, the emphasis on inclusivity in the vision for a new, non-discriminatory Bangladesh is undoubtedly a positive and promising step. We remain hopeful that by learning from the mistakes of the past, the new generation will build a harmonious and just Bangladesh—a nation where no one is left behind, regardless of caste, religion, or ethnicity.

Our aspiration is for a Bangladesh where all communities are represented and where every individual can live with dignity, preserving their unique identity and culture.

The article has been translated from Bangla to English by Priyam Paul.

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THE DIGITAL EVOLUTION

Challenges and opportunities



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BM MAINUL HOSSAIN

According to the Bangladesh Telecommunication Regulatory Commission (BTRC), the number of internet users in the country is 132.8 million, of which 119.06 million are mobile internet users and 13.74 million are internet service provider (ISP) and public switched telephone network (PSTN) users. In early 2024, there were 52.90 million Facebook, 33.60 million YouTube, and 37.30 million TikTok users nationwide, according to the advertising resources of the relevant organisations.

According to the "Digital 2024: Bangladesh" report by DataReportal, 17.6 percent of adults over 15 have sent money online or using mobile devices, and 3.1 percent have made a purchase. Credit cards are held by 0.6 percent, and debit cards by 4.9 percent. According to a Bangladesh Bank report, the number of digital transactions rose from 366.7 million to 478.7 million between December 2023 and June

- » Bangladesh's digital landscape is rapidly evolving, but challenges like declining internet users and infrastructure limitations hinder progress.
- » Despite impressive internet user numbers, the country faces slow adoption of 4G and 5G services, compounded by regulatory and financial obstacles.
- » The telecommunications sector in Bangladesh requires robust policy support, improved infrastructure, and quality assurance at all levels to meet future demands.
- » While mobile internet is widespread, rural areas still struggle with smartphone penetration, limiting access to advanced digital services.
- » Despite steady growth in digital transactions, Bangladesh's ICT service exports remain far behind global competitors, signalling a need for more strategic development.

2024, increasing their percentage of all transactions from 51 to 56 percent.

From all the statistics shown thus far, the nation is moving towards digitalisation—we will require more bandwidth and utilise more data in the

smartphones and the internet.

GSMA, the global organisation of mobile operators, said in a report last October that only 26 percent of mobile phone users in rural Bangladesh use smartphones. The rest use feature phones, which are known as button phones. Both smartphone users and declining internet users are causes for concern for us. Public-private partnerships, appropriate policy support, and the creation of a business-friendly environment can overcome these weaknesses and achieve the desired goals.

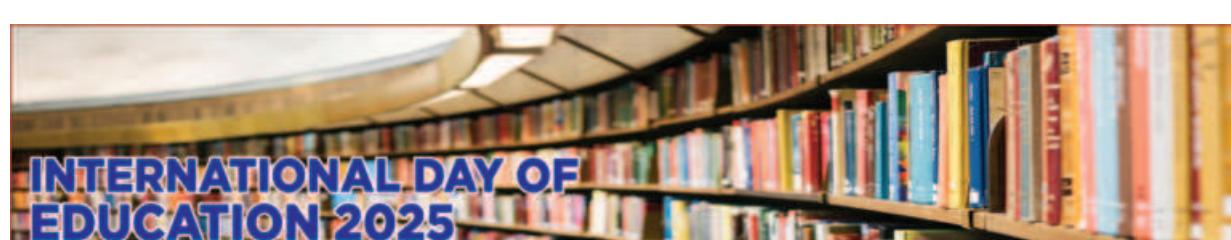
In 2006, Bangladesh started operating a 7.5 Gbps primary capacity submarine cable as a member of SEA-ME WE 4 (SMW4) and joined the SEA-ME-WE 5 (SMW5) submarine cable consortium in 2014. Both SMW4 and SMW5 are owned by Bangladesh Submarine Cables PLC (BSCPLC), a state-owned public limited company with about 77 percent of the shares held by the government.

The bandwidth used in the country from BSCPLC's submarine cable system as of June 2024 was about 2,696 Gbps, which is about 45 percent of the country's international bandwidth market. According to the Bangladesh Broadband Connectivity Report, the total fibre optic deployment has reached 173,845 km, and the total network bandwidth has reached 6,600 Gbps. Except for the bandwidth provided by BSCPLC, the remaining bandwidth is mainly provided by International Terrestrial Cable (ITC).

In 2012, BTRC granted ITC licenses to six private operators, four of which are now in active commercial operation. ITC licensees provide services through international terrestrial cables connecting Indian landing stations to Bangladesh from neighbouring India.

Internet connectivity in Bangladesh begins with the International Submarine Cable and the ITC, which provide bandwidth to the International Internet Gateways (IIG). From the IIG, the internet reaches the last-end ISPs through

CONTINUED ON PAGE 29



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According to the 'Digital 2024: Bangladesh' report by DataReportal, 17.6 percent of adults over 15 have sent money online or using mobile devices, and 3.1 percent have made a purchase. Credit cards are held by 0.6 percent, and debit cards by 4.9 percent. According to a Bangladesh Bank report, the number of digital transactions rose from 366.7 million to 478.7 million between December 2023 and June 2024, increasing their percentage of all transactions from 51 to 56 percent.

near future. How ready we are in this regard is the question. Between 2021 and 2023, India's exports totalled \$119 billion, \$142 billion, and \$162 billion, respectively. In contrast, our ICT service exports for the same years totalled \$618 million, \$721 million, and \$636 million (Source: WDI, World Bank). Unfortunately, we were unable to export even \$1 billion worth of services despite all the noise.

Since June 2024, the nation's mobile subscriber count has been declining monthly, from 196.08 million in June 2024 to 188.7 million in November 2024. In a similar vein, since June 2024, the overall number of internet users has been steadily decreasing, falling from 142.17 million to 132.8 million in November 2024. This decrease is definitely not encouraging.

It should be noted that the government has discussed digitising numerous government services at different points in time. Additionally, efforts are being made to bring a number of domestic facilities online. Now, the return on investment will be bigger the more individuals this investment can help. One way to get a return is to bring the maximum number of citizens under the umbrella of



VISUAL: STAR



The digital evolution: Challenges and opportunities

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the Nationwide Telecommunication Transmission Network (NTTN). ISPs provide internet to the subscribers. As per BTRC, there are 4 Submarine Cable license holders, 34 IIG license holders, 6 NTTN license holders, 7 ITC license holders, and 2,715 ISP license holders in Bangladesh, although not all of them are operational.

It is clear that the internet reaches the consumer through various levels of operators, businesses, and technological steps. In this entire journey, policy support is needed to eliminate monopoly, as well as to ensure that service delivery is not hampered due to dependence on others. Just as it is necessary to create a competitive market, it is also necessary to create a business-friendly environment to facilitate the work of the stakeholders.

Since ISPs are spread across the country and no matter how much quality is ensured at the IIG and NTTN levels, if quality is not ensured at the ISP level, the entire service will be substandard for the customer. It is possible to force a few IIG or NTTN licensees to do something by giving instructions, but how to involve thousands of ISPs in quality assurance activities needs to be thought about, planned, and practical solutions need to be found.

As of June 2023, Grameenphone is the largest mobile operator in rural Bangladesh in terms of customers, and its market share is about 43.76 percent,



followed by Robi (Axiata) at 30.3 percent, Banglalink at 22.5 percent, and Teletalk at 3.5 percent. Mobile internet provided by these mobile operators is the way for about 90 percent of users to access the internet. According to Grameenphone, by the end of 2023, Grameenphone had 46.6 million internet users, which was 57 percent of its total subscriber base; 4G data usage increased by 10.1 percent compared to the previous year. Data revenue increased from 25.6 percent of total revenue in the previous year to 29.1 percent.

Bangladesh's digital mobile voice communication was launched with 2G in 1996, followed by 3G with video calling and high-speed data facilities in 2013. In 2018, the 4G system with even higher speed and advanced technology was launched. In Bangladesh, about 34.34 percent of mobile connections are still dependent on 2G networks, which only support voice calls and text messaging services, while India has 8.38 percent of 2G users and Bhutan has 8.02 percent. One of the reasons for

There has been
little progress in
the commercial
implementation of
5G.

PHOTO: STAR

this is the lack of 4G service everywhere and the inability to buy handsets that support it.

The world is currently accelerating the transition to 5G. 5G employs a revolutionary network design that offers ultra-high-density connection, millisecond-level latency, and peak bandwidth exceeding 10 Gbit/s. Cloud computing, big data, and artificial intelligence technologies are all intricately linked with 5G. It serves as the foundation for the digital revolution in every sphere of existence.

Teletalk Bangladesh Limited was the first to launch 5G services on a trial basis in December 2021. Of the remaining three mobile operators, Banglalink Digital Communication Limited launched 5G services on a trial basis in selected locations in July 2022, while Robi Axiata Limited and Grameenphone Limited launched 5G services on a trial basis in selected locations in September 2022.

However, there has been little progress in the commercial implementation of 5G.

It has been stalled due to infrastructural constraints, lack of customer readiness, delays in spectrum allocation, inability to purchase 5G-enabled handsets, uncertainty about investment protection for operators, etc. According to the BTRC Annual Report 2022-23, the BTRC was supposed to oversee the identification of suitable areas for 5G and set a target for the commercialisation of 5G services by 2024-25.

In the telecommunication sector of Bangladesh, apart from the dependency created by different levels of licensing, the lack of data centres and cache servers from internationally renowned and widely used service providers, the inability to provide data at the customer level quickly, the delay in expanding infrastructure due to uncertainty of investment protection, etc., are accompanied by the imposition of unreasonable levels of VAT and taxes on these services.

Recently, the National Board of Revenue (NBR) has taken the initiative to increase the supplementary tax on mobile phone usage from 20 percent to 23 percent. However, just six months ago, it was increased from 15 percent to 20 percent. Currently, customers pay Tk 138 for a mobile voice or internet service of Tk 100, which includes VAT, supplementary duty, and surcharge. When additional taxes such as revenue sharing and minimum tax are added, the total tax burden is more than 54 percent, the highest in the world, which has generated a huge response among stakeholders (January 8, 2025, *The Daily Star*).

The good part is that BTRC has recently started discussions with stakeholders. It is being reported that initiatives are being taken to identify problems at various levels. It is also seen that steps are being taken to ensure the quality of service. However, this sector, which is made up of many stakeholders, will not be solved by the efforts of just one or two parties—it will require sincere cooperation from everyone. Service providers should come out of the mindset of only increasing revenue, the regulatory authority needs to abandon the idea of needless mediation, and the citizens of the state should be at the centre of everything, as they are entitled to receive services without hassles.



The Daily Star
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Revive our rivers by securing flow and stopping pollution

M Inamul Haque talks to Priyam Paul of The Daily Star.



M Inamul Haque
is chairman,
Institute of Water
and Environment,
Bangladesh.

What persistent challenges in Bangladesh's river and water resource management demand immediate reform?

Water issues in Bangladesh fall into two categories: domestic and transboundary. The country faces two major transboundary disputes concerning the Teesta and Ganges rivers.

The Teesta River basin in Bangladesh covers approximately 20,000-25,000 square kilometres. However, past water experts, both international and internationally funded, have inaccurately defined the basin as only 3,000 square kilometres, confined within embankments. In reality, the Teesta extends into a larger floodplain with underground water flow connecting the Atrai and Bangali rivers to the Brahmaputra.

Recent estimates suggest that 20-30 million people depend on this basin. Yet, international records, particularly IUCN maps, continue to cite only 3,000 square kilometres, significantly underrepresenting the population reliant on its water. The government must remap and publish a corrected version of the Teesta basin internationally; otherwise, Bangladesh's water entitlements in transboundary negotiations will remain weakened, especially against India, which controls the upstream flow.

In transboundary water-sharing agreements, such as those under the International Watercourses Convention, basin size and dependency determine water rights. Misrepresentation of Bangladesh's basin area undermines its claim to an equitable share of Teesta's water.

Hardinge Bridge
over the Padma
River.

PHOTO: STAR

A similar challenge exists with the Ganges. The focus should not be solely on the water reaching the Farakka or Gazaldoba barrages. Instead, a fixed proportional sharing system—where Bangladesh receives 70 percent and India 30 percent—should be established. During water shortages, both nations would receive less but in fair proportions. This approach fosters cooperation among dependent communities across borders. If water is blocked upstream, affected communities from both sides can jointly demand its release, promoting shared responsibility over conflict.

The Farakka Barrage has a maximum diversion capacity of 40,000 cusecs, while the Teesta Barrage is limited

Teesta Barrage.

PHOTO:
DILIP ROY



essential. The minimum flow of any river—whether the Teesta, Buriganga, or any other—must be preserved. Excess water from rainfall or floods should flow downstream naturally, but minimum flows must never be blocked.

Additionally, river pollution must be strictly controlled. Industrial waste is the greatest threat. Unlike organic waste, which aquatic organisms can break down, chemical pollutants from factories are toxic and irreversible.

Thus, I strongly advocate for two fundamental principles in domestic water management: ensuring a continuous minimum flow in all rivers and preventing industrial pollution.

How do you assess the Bangladesh Delta Plan 2100, which aims to secure the future of water resources while mitigating climate change and natural disasters?

The Delta Plan addresses two key concerns: managing water resources and mitigating climate change. Regarding climate change, it has been claimed that one-third of Bangladesh's delta will submerge. I have consistently disagreed with this claim. Why? Because around 1,400 million tons of silt flow downstream each year, extending Bangladesh's landmass by roughly 300 square kilometres annually.

This natural process has been ongoing for millennia. The Bengal region has gradually risen from the sea due to silt deposition. In Dhaka, sedimentary rock layers extend five kilometres deep, while in Kuakata, they reach about 20 kilometres. Moreover, Bangladesh's continental shelf extends 200 nautical miles southward into the sea, also accumulating silt.

Thus, climate change has a minimal impact in this regard. While climate change is a global concern, the theory

- » The government must remap and internationally publish a corrected version of the Teesta basin; otherwise, Bangladesh's water rights in transboundary negotiations will remain compromised, particularly against India, which controls the upstream flow.
- » Water rights extend beyond humans to include animals. While some countries recognise animal rights, Bangladesh has yet to embrace this concept. The discourse remains human-centric, overlooking the wildlife that also relies on rivers.
- » While climate change remains a global concern, the prediction of Bangladesh's large-scale submersion due to its effects is increasingly being disputed.
- » For transboundary rivers, both sides of Bengal must recognise their shared ecosystem. The issue is not one of territory but of mindset, society, and politics.
- » Discussions about China's involvement often distract from the core issue—ensuring fair water-sharing between Bangladesh and India. The focus should be on the Bengal Basin and its people, not India as a whole.

to 1,000 cusecs. No matter how much water flows upstream, India cannot divert more than these limits. If inflows decrease, both upstream and downstream communities must collaborate on sustainable solutions.

Another emerging concern is the Brahmaputra, where China and India are constructing multiple dams in Arunachal Pradesh and upstream regions. However, these projects are expected to have minimal impact on Bangladesh's water availability. Similarly, the once-contentious Tipaimukh Dam in the Meghna basin is no longer a major concern since its construction was abandoned.

At the domestic level, every river—whether originating from a small stream (chara) or marshland—must maintain a minimum flow. Many Bangladeshi rivers originate from marshlands, and

preserving their natural flow is crucial.

During winter, rivers naturally experience low flow, yet historically, water has always been present. This historical right to water must not be obstructed. In my 2008 book, I argued that water rights extend beyond humans to animals. While some countries recognise animal rights, Bangladesh has yet to acknowledge this concept. The discourse remains human-centric, ignoring the wildlife that also depends on rivers.

For thousands of years, humans and animals coexisted with natural water cycles. While floods and droughts occur, both have adapted to these fluctuations. However, artificially halting river flows disrupts ecosystems, driving species toward extinction.

Protecting domestic rivers is

**It is crucial
to protect our
domestic rivers
and water resources.**

PHOTO:
PRABIR DAS

CONTINUED ON PAGE 31



Revive our rivers by securing flow and stopping pollution

Bangladesh could have proposed to Mamata Banerjee that both sides jointly pressure Sikkim to ensure compliance with dam operation rules.

Instead of treating this as a Bangladesh-West Bengal conflict, it should have been framed as a shared issue affecting both regions. The deprivation is mutual, and cooperation—not confrontation—is key.

FROM PAGE 30
predicting Bangladesh's large-scale submersion is increasingly questioned. Global discussions are now reconsidering earlier projections.

The second major issue is water resource management. The Delta Plan emphasises embankments and infrastructure projects, but it cannot generate additional water—it can only manage what naturally exists, whether from rainfall or upstream sources.

As a lower riparian country, how can Bangladesh effectively address transboundary river water-sharing issues with India?

Since independence, Bangladesh and India have had a Joint River Commission with experts from both sides. However, over the past 54 years, our representatives have often attended meetings unprepared. Indian delegates present well-researched proposals, while our officials tend to agree without thorough analysis.

When the Teesta water-sharing agreement was discussed, I was among the first to highlight concerns. I published an article with satellite images of the Gazaldoba Barrage, showing how water was being diverted. In 2012, satellite imagery confirmed this diversion, yet I doubt our negotiators fully understood its implications.

Bengal is a shared geographical and cultural space, historically a single entity divided politically into West Bengal and Bangladesh. Despite this division, we share rivers, floodplains, and livelihoods. Official negotiations must be backed by rigorous research, facts, and strategic planning.

The Teesta agreement failed because Mamata Banerjee opposed it, citing water shortages. However, no one questioned where the water had gone. If Bangladesh had not received it and West Bengal also claimed scarcity, then where was it? The answer lies in Sikkim, where multiple dams hold up the water. These dams should follow a "run-of-the-river" principle, ensuring natural minimum flow while storing excess rainwater. Instead, they are blocking even the lowest flow, causing severe shortages downstream.

Bangladesh could have proposed to Mamata Banerjee that both sides jointly pressure Sikkim to ensure compliance with dam operation rules. Instead of



treating this as a Bangladesh-West Bengal conflict, it should have been framed as a shared issue affecting both regions. The deprivation is mutual, and cooperation—not confrontation—is key.

For transboundary rivers, both sides of Bengal must acknowledge their shared ecosystem. The problem is not territorial but psychological, social, and political. Some believe resolving land disputes, such as Tin Bigha or the Chicken's Neck corridor, is the solution, but the real issue is effective water management.

What is the best way to resolve the Teesta Barrage issue amid India-China interests and India's pending water-sharing deal with Bangladesh?

As I've emphasised, thorough research must precede negotiations, and a collaborative approach should be adopted. This is a shared problem that requires cooperation, not division.

China is not directly involved in the Teesta issue. While it could play a role in navigational projects, beyond Assam, no viable navigational route exists. The

▲
A part of the Teesta River has dried up, serving as a reminder of the importance of sustainable water resource management.

PHOTO: STAR

waterway extends only up to Sadiya in the Dibrugarh region, remaining within Assam, with further connectivity leading to the Bay of Bengal.

China has undertaken major water-related projects, but these do not directly threaten Bangladesh. Earlier, there was speculation that China would divert Brahmaputra water to its mainland, but this is economically and technically unfeasible due to mountain ridges separating Tibet from China's heartland.

China's hydroelectric projects are tunnel-based and primarily serve its energy needs. They do not divert water at a scale detrimental to Bangladesh. Discussions about China's involvement often distract from the core issue—ensuring fair water-sharing between Bangladesh and India. The focus should be on the Bengal Basin and its people, not India as a whole.

Currently, when water shortages arise, one side suffers while the other remains indifferent, each prioritising its own interests. But if both sides unite, they can approach Delhi with a single voice: "Why are you not releasing water? We are both

suffering." This shared responsibility is crucial for securing fair water distribution.

This is why I reject superficial cooperation without a foundation of unity. True cooperation must be built on a sense of shared purpose and fairness. Only then can we achieve meaningful, long-term solutions.

The government plans to restore 19 channels and a 125-kilometre river network. However, similar commitments in the past have failed. What are your recommendations for ensuring effective implementation this time?

While excavation projects are undertaken, a critical issue is the disposal of excavated material. Typically, soil and waste are dumped along the banks, only to erode back into the water within a year or two, rendering the effort futile.

In Dhaka, the problem is compounded by excessive garbage accumulation, particularly in areas like Keraniganj, Gazipur, and Narayanganj. A more effective approach would be to incinerate extracted waste immediately, especially in winter when conditions are favourable. This would not only eliminate waste but also produce ash, which could be used as fertiliser.

Despite the potential, such methods are ignored. For two decades, Dhaka City Corporation has discussed generating electricity from waste but has failed to act. Cities like Bangalore complete metro rail projects in under three years, while in Bangladesh, even basic infrastructure takes decades. Dhaka produces 5,000-6,000 tons of solid waste annually, which could power waste-to-energy plants generating at least 10 megawatts each. Without such solutions, dredged waste will inevitably return, repeating the failures of past decades.

How can the National River Conservation Commission (NRCC) effectively tackle river encroachment?

The NRCC should be independent and answerable to parliament rather than controlled by a ministry. Ideally, all commissions should fall under an ombudsman, ensuring impartial oversight. Currently, the NRCC operates under the Shipping Ministry, which has limited jurisdiction. For true effectiveness, it must be free from political influence and act in the nation's best interest.

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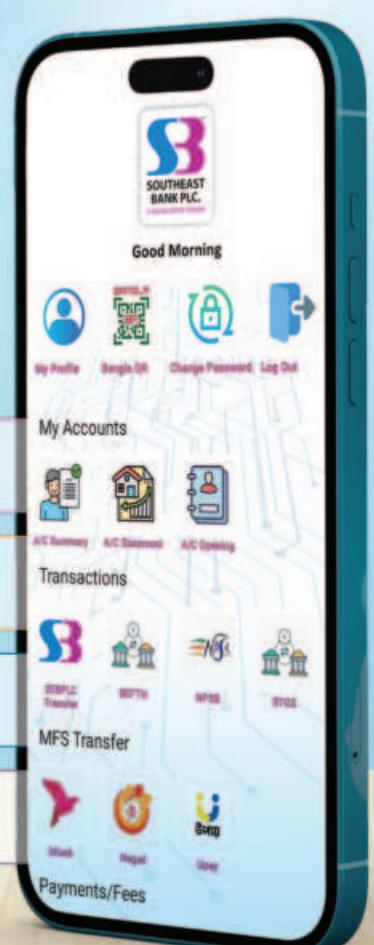
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Decentralisation is key to sustainable urban growth

ADIL MOHAMMED KHAN



Dr Adil Mohammed Khan
is president of
Bangladesh Institute
of Planners (BIP) and
director of Institute
for Planning and
Development (IPD).

Decentralising development is crucial for achieving balanced and sustainable urban growth in Bangladesh. Almost 40 percent of the population lives in urban areas, with the urban population growth rate currently around 3 percent. Approximately 7 crore people reside in around 500 urban centres across the country. At present, Bangladesh has 12 city corporations and around 330 paurashavas, which significantly contribute to the country's economic development.

With 36 percent of the country's urban population concentrated in Greater Dhaka, the capital has become one of the world's most densely populated cities. The Dhaka Metropolitan Area has long served as Bangladesh's economic and employment hub. However, Dhaka is also among the most unliveable cities in the world, plagued by extreme air pollution, traffic congestion, and waterlogging. Despite various infrastructure and development projects, the city's liveability

continues to decline. Consequently, past plans and policies have recommended decentralisation and shifting development beyond Dhaka. However, successive governments have failed to take appropriate measures to ensure balanced urban growth across the country. The current interim government has formed various commissions on different issues, yet, ironically, no commission has been established to address urbanisation or spatial planning.

PROPOSED REFORMS AND THEIR IMPLICATIONS
The various reform commissions formed by the interim government have made several proposals that could significantly impact urban development if implemented. The Public Administration Reform Commission (PARC) has suggested creating a "Capital City Government" to govern Dhaka, Narayanganj, Keraniganj, Savar, and Tongi. This governance model, similar to that of federally controlled New Delhi, would have an elected legislature and local government. The commission has also proposed introducing a provincial

The various reform commissions formed by the interim government have made several proposals that could significantly impact urban development if implemented.



Badda U-Loop.

PHOTO: PRABIR DAS

- » People, communities, and the environment must be at the heart of future urban planning and development to ensure long-term sustainability.
- » The current interim government has set up multiple commissions on various issues, yet, ironically, none have been established to address urbanisation or spatial planning.
- » Instead of completely shifting Dhaka's administrative functions, Bangladesh could consider establishing an additional capital city while prioritising decentralisation.
- » Offering tax incentives to industries relocating to smaller cities and establishing special economic zones (SEZs) in regional cities to boost manufacturing and trade could be beneficial for decentralised development in Bangladesh.
- » National Spatial Planning must be prioritised to ensure sustainable urban development.

governance system by converting four older divisions into provinces.

This reform aims to decentralise service delivery, reduce the concentration of power within a unitary government, and alleviate pressure on Dhaka.

Additionally, reform committees of the interim government have recommended relocating the capital and dividing the country into multiple provinces to ensure balanced and sustainable development.

SHIFTING THE CAPITAL: A COSTLY PROPOSITION

A task force on economic strategies recently suggested relocating the capital, arguing that this is no longer a question of feasibility but of survival—socially,

economically, and environmentally. The task force's report, titled "Re-strategising the Economy and Mobilising Resources for Equitable and Sustainable Development," warns that if immediate action is not taken, Dhaka's ability to function as a sustainable capital will continue to erode, posing a serious threat to national stability and growth. To address these issues, the report recommends unifying city governance under an elected mayor, merging Dhaka's two city corporations. It also highlights the misalignment between Dhaka's central business district, which is located in the south, and large planned residential developments in the north,

CONTINUED ON PAGE 34

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Decentralisation is key to sustainable urban growth

Developing alternative urban centres also reduces disaster risks and enhances national resilience. Dhaka faces severe environmental challenges, including air and water pollution, largely due to unplanned urban expansion. A more balanced urbanisation strategy will ensure that environmental stress is distributed across multiple regions rather than concentrated in a single city.

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While relocating the capital could help decongest Dhaka and promote economic decentralisation, it would require substantial investment in infrastructure and administration. Constructing a new capital would cost billions of dollars, a financial burden that Bangladesh's economy may struggle to bear. In this context, administrative decentralisation and strengthening other divisional cities—such as Khulna, Rajshahi, Rangpur, and Sylhet—could be a more practical solution to reducing Dhaka's overwhelming urban pressure.

Historically, shifting a capital city has been an extremely expensive endeavour. For example, Indonesia's planned capital relocation is projected to cost around \$32 billion, while Egypt's new administrative capital is estimated at \$45 billion. Some countries have adopted alternative approaches: South Africa has three capitals—Pretoria (administrative), Cape Town (legislative), and Bloemfontein (judicial); China has developed cities like Shenzhen and Chengdu to ease pressure on Beijing; India has strengthened cities like Bangalore and Hyderabad alongside Delhi; and Indonesia has invested in Surabaya and Medan to alleviate congestion in Jakarta.

Rather than relocating the capital, Bangladesh could focus on balanced urbanisation by developing divisional and secondary cities. This approach would foster a more liveable, economically dynamic, and environmentally sustainable future. Instead of completely shifting Dhaka's administrative functions, Bangladesh could consider establishing an additional capital city while prioritising decentralisation. Any decision on capital relocation should be preceded by a thorough cost-benefit analysis. Given that Bangladesh remains a lower-middle income country, investing in administrative decentralisation should be the primary focus.

DEVELOPING SECONDARY CITIES: THE KEY TO BALANCED URBAN GROWTH

Developing secondary towns should be a top priority for achieving balanced urban growth. Strengthening secondary cities will distribute both population and economic activity, reducing excessive pressure on Dhaka. Promoting regional economic growth will play a pivotal role in ensuring equitable development across Bangladesh. Investments in cities such as Chattogram, Khulna, Rajshahi, Sylhet, Barishal, Mymensingh, and Rangpur will create jobs and industries outside the capital.

To encourage investment in new business hubs—thereby reducing dependency on Dhaka—the infrastructure, services, and facilities in divisional and secondary cities must be improved. Well planned urbanisation in these areas can prevent the chaos and mismanagement seen in Dhaka.



Enhancing transport, healthcare, education, and housing in smaller cities will improve overall living standards.

Developing alternative urban centres also reduces disaster risks and enhances national resilience. Dhaka faces severe environmental challenges, including air and water pollution, largely due to unplanned urban expansion. A more balanced urbanisation strategy will ensure that environmental stress is distributed across multiple regions rather than concentrated in a single city.

Decentralised development is essential for ensuring a sustainable and balanced urban future for Bangladesh. Rather than focusing on costly capital relocation, the government should prioritise strengthening divisional cities, improving infrastructure, and implementing effective governance reforms. A strategic, well-planned approach to urbanisation will create a more sustainable and prosperous Bangladesh.

Strengthening regional connectivity is crucial for the effective development of secondary cities. Emphasis should be placed on improving railways, highways, and waterways to enhance accessibility between cities. Offering tax incentives to industries relocating to smaller cities and establishing special economic zones (SEZs) in regional cities to boost manufacturing and trade could be beneficial for decentralised development in Bangladesh. Expanding basic services and infrastructure, as well as developing modern hospitals, schools, and recreational facilities in zilla and upazila towns, is essential. Reliable electricity,

Planned housing and transport systems should be ensured to avoid future slums and congestion.

PHOTO: ANISUR RAHMAN

water supply, and internet access must also be ensured in secondary towns.

We must promote smart and sustainable urban planning in secondary cities. Planned housing and transport systems should be ensured to prevent future slums and congestion. It is imperative that secondary towns have parks, green spaces, and waste management systems for sustainable growth. Greater authority and resources should be delegated to urban local governments, such as city corporations and paurashavas, for urban planning. Public-Private Partnerships should be encouraged to fund infrastructure projects in these cities.

The potential for a provincial system in Bangladesh to ensure balanced urban development is an important discussion. Introducing such a system would bring significant changes to governance, administration, and resource distribution. At present, the Development Authorities and City Corporations of Dhaka and Chattogram receive the lion's share of the Annual Development Budget. A provincial system could support balanced regional development by ensuring a more equitable distribution of national resources. It could also address regional disparities in infrastructure, education, and healthcare, while promoting local industries and employment. By decentralising governance, it would reduce over-reliance on the central government and accelerate decision-making at the regional level, allowing policies to be formulated according

to local needs. This system could also mitigate bureaucratic bottlenecks and decrease dependence on Dhaka for administrative approvals. Additionally, provinces might compete to attract investment, improve services, and enhance governance.

However, implementing a provincial system in Bangladesh would come with high costs. Government expenditure on salaries, infrastructure, and governance would increase. There might also be a risk of heightened regional political conflicts. Unequal development between provinces could create resentment, as provinces with more industries or natural resources may develop faster, while poorer provinces might struggle to generate revenue. The central government may need to subsidise weaker provinces. In this context, urban local governments in lagging regions such as Rangpur, Barishal, and Mymensingh should be strengthened to negotiate with the central government for increased services and facilities in urban areas.

By and large, for sustainable urban development, National Spatial Planning must be given the utmost priority. The "City Government" concept could integrate various agencies operating within urban areas, helping to reduce public suffering and save public funds. Land use zoning and other planning regulations should be strictly enforced. The project-centric development model, which has disregarded both people and the environment under past governments, must be abandoned immediately.

Development intensity management and density planning should be carefully considered when planning urban areas in Bangladesh. Vested interest groups—particularly industrialists, housing developers, and real estate businesses—have historically disregarded planning and zoning regulations. These groups have even influenced physical plans and planning laws in their favour by manipulating ministries and authorities. A prime example is the repeated amendment attempts to the Dhaka Detailed Area Plan (DAP 2022-35), driven by real estate sector interests seeking to maximise business profits at the expense of public welfare, environmental protection, and liveability.

To ensure balanced and sustainable urban development, district and upazila towns must formulate structure plans, master plans, and detailed area plans. Decentralised development should be the government's primary policy focus, with long-term efforts directed towards strengthening district and secondary cities. People, communities, and the environment must be at the heart of future urban planning and development to ensure long-term sustainability.



The need for power sector reforms

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Engineering and
Technology (Buet).

In a way, Bangladesh maintains a vertically integrated state monopoly in the power sector. Although the generation segment was liberalised by the private sector power generation policy of 1996, the growth of private generation is fully controlled by the Bangladesh Power Development Board (BPDB) in terms of fuel type, location, size, and approval. There is no competition, as BPDB is the single buyer. Similarly, generation was segregated, and the distribution system was divided among government-formed distribution companies (DisCos) without any true freedom except self-governance within the franchise. BPDB is the single seller of electricity to the transmission company Power Grid Bangladesh (PGCB), which allocates power to the DisCos through the National Load Dispatch Centre (NLDC), which it controls.

Essentially, BPDB controls every aspect of the entire power sector. In addition, BPDB is entrusted with forecasting demand along with a supply plan. Even with so much power and apparent control, BPDB cannot function independently because it is an agency under the Ministry of Power, Energy, and Mineral Resources. This ministry, for most of the last three decades, has been headed by the prime



ILLUSTRATION: BIPLOB CHAKROBORTY

- » Bangladesh's power sector remains a state-controlled monopoly, with BPDB overseeing every aspect of generation, transmission, and distribution.
- » Despite the introduction of private sector participation, BPDB maintains strict control over fuel type, location, and approval, eliminating competition.
- » Major power sector decisions are centralised within the Prime Minister's Office, leading to politically driven planning and inflated demand forecasts.
- » The lack of an independent regulatory framework results in unrealistic projections, excessive reliance on imports, and inadequate investment in transmission and distribution.
- » Decentralising decision-making and establishing an independent expert body are crucial steps toward ensuring transparency, accountability, and efficiency in Bangladesh's power sector.

minister for "strategic national security." Almost all major power sector decisions were influenced and eventually decided by the Prime Minister's Office (PMO). The political economy of the power sector involved the PMO, the ministry, BPDB, and opportunist businesses. In the guise of political ambition, the power sector's national strategy was increasingly influenced by financial and political transactions. The Power System Master Plan (PSMP) 2016 was revisited by BPDB, as directed by the ministry, to inflate the demand forecast that was used to award a number of power plants through the Quick Enhancement of Electricity and Energy Supply (Special Provisions) Act, 2010, with impunity.

CONTINUED ON PAGE 36

সুস্থ বাংলাদেশের প্রয়োগে...

✓ সঠিক মাপ ও তাপ

✓ চাহিদাবুয়ায়ী ভিন্ন ভিন্ন সাইজ

✓ নিরাপদ ও পরিবেশ বান্ধব

ORION
GAS



The need for power sector reforms

FROM PAGE 35

The Bangladesh power sector is structured in such a way that it is easy to control from a single point (PMO). Curtailing the power of Bangladesh Energy Regulatory Commission (BERC) made it even easier for the political masters to manipulate producers' and consumers' tariffs, silencing every voice of reason. In all advanced countries, transmission and distribution companies control the power sector under a regulatory framework without government interference. There are multiple suppliers (generation) and multiple buyers (transmission companies, DisCos, retailers) in the wholesale market, from long term to next day hourly trading. Any DisCo, retailer, or even consumer can have a bilateral long-term contract with a generation company of their choice. Even in areas where this full free-market model is not in place, the regulator—not the government—determines the mode of operation.

Bangladesh is perhaps not fully ready to move to a wholesale market model yet, principally due to poor infrastructure and a lack of smart systems, but the single-point control must be broken. If the decision-making process is decentralised, the nexus of politicians, bureaucrats, and businesses will be dismantled. The influence of the ministry in the power sector should be minimal. The first tool of power sector development is the demand forecast. So far, four long-term forecasts have been formulated: PSMP 2005, 2010, 2016, and Integrated Energy and Power Master Plan (IEPMP) 2023.

Except for the first one, all three were conducted by Japan International Cooperation Agency (JICA) based on data fed by BPDB, various government plans, objectives, and policies. No independent study or verification of data was conducted, especially regarding the economic goals set by the government. While only a couple of special economic zones have barely started their journey, the planning included the lofty demand for 100 such projects. The Perspective Plan 2041 assumes an unrealistic 9 percent GDP growth for almost 20 years, yet that was the plan fed to the IEPMP 2023 team. All these plans are meant for 20-year projections, allowing the ruling party to politicise the numbers. In a fast-moving



Bangladesh needs a team of experts who understand the local perspective and are free from political influence to calculate electricity demand. PHOTO: REUTERS

international energy scenario, none of the plans indicated a clear transition path for the country toward a clean energy option. JICA has been accused of promoting Japanese technology that is not suitable for Bangladesh.

Bangladesh needs a team of experts who understand the local perspective and are free from political influence to calculate electricity demand. Each of the previous plans focused only on demand and generation, with no mention of sourcing primary energy, relying heavily on imports. Similarly, investment requirements in transmission and distribution were overlooked. The demand forecast was based on ambitious policy-driven sector growth and unrealistic GDP

If the decision-making process is decentralised, the nexus of politicians, bureaucrats, and businesses will be dismantled.

growth predictions.

Bangladesh needs a five-year moving plan to meet its power demand based on Integrated Resource Planning, where sector-wise demand forecasts from real field data would be predicted. Before deciding on large power plants, regional demand mapping and possible distributed systems focusing on local solutions should be explored. The role and extent of renewable energy should also be considered. This plan should conduct a detailed financial analysis of the system, including primary energy, national infrastructure, import facilities, risk assessment, etc. An additional five-year extrapolation can be incorporated into the planning. This five-plus-five-year plan

should be reviewed and updated annually to avoid over- or underestimating demand.

Until a market-based system is developed, an independent body should be formed, comprising academics, professionals, and regulators, to make every power sector decision involving generation, transmission, and distribution. The implementing agencies should only follow the directives of this body. The collective decision of such a body would ensure that it is not influenced by politicians, businesses, bureaucrats, or any other interest groups. Forming such a powerful body will be challenging, but under the current framework, it is the only way to avoid single-point control and ensure accountability and transparency.

ডিবিএইচ মুদারাবা ডিপোজিটস

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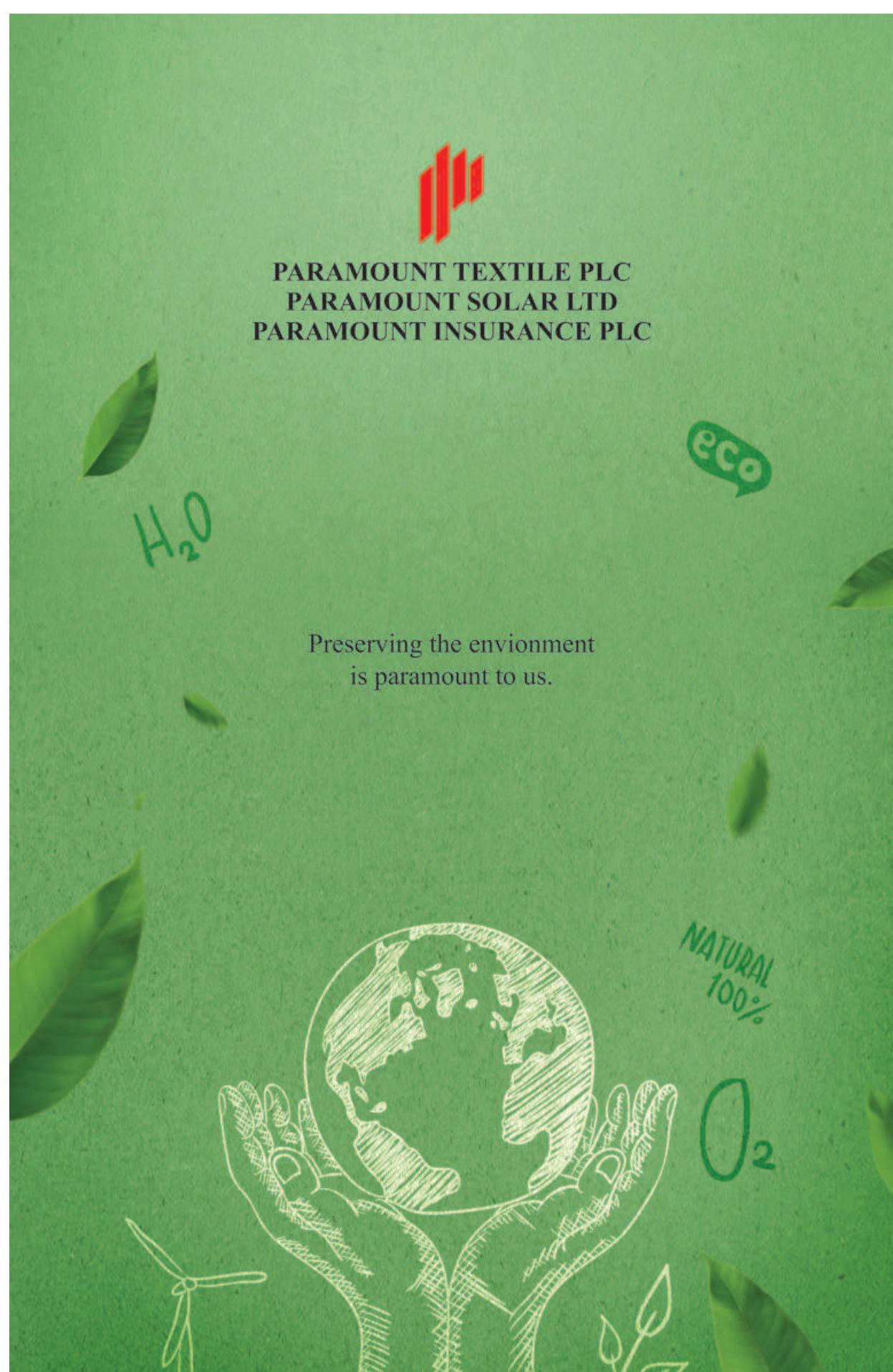
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ডিবিএইচ দেশের একমাত্র আর্থিক প্রতিষ্ঠান যা ধারাবাহিকভাবে ১৯ বছর ধরে
সর্বোচ্চ ক্রেডিট রেটিং (AAA) প্রাপ্ত। ডিবিএইচ ইসলামিক মুনাফা বণ্টনের ক্ষেত্রে
শরিয়াহসম্মত Income Sharing Ratio (ISR) সম্মতির অনুসরণ করে।

শরিয়াহ মেনে সঞ্চয় করি, পরিশুল্ক জীবন গড়ি



The future of organic farming

Delowar Jahan talks to Saudia Afrin of The Daily Star.



Delowar Jahan
is a farmer and
coordinator of
Prakritik Krishi.

Can you share your journey with Prakritik Krishi, which has been a remarkable and transformative experience?

Prakritik Krishi, an agricultural approach rooted in generational wisdom and hands-on experience, was founded in 2012 by a group of young visionaries responding to the harmful agricultural practices affecting both the environment and people's lives.

I come from a sharecropping family, a historically subaltern community that has endured generations of exploitation. My ancestors, living in villages along the southern Padma River, rebelled against indigo planters who forced them into indigo cultivation. In the ensuing conflict, they killed an indigo planter and were forced to flee their village.

I first heard this story in eighth grade while witnessing the struggles of farmers in the 1990s—rising production costs, dependence on chemical fertilisers, small loans to stay afloat, and unfair market prices. These hardships deeply shaped me, fuelling my resolve to break the cycle of exploitation so that future generations of farmers would not endure the same fate.

During this time, my path diverged from my friends. Instead of playing, I devoted

myself to understanding the struggles of marginalised communities—particularly fishing and farming communities—while exploring historical sites, especially milkuthis, which bore the imprints of past exploitation.

I realised I needed a profession that would allow me to connect deeply with people. With this in mind, I enrolled in the Mass Communication and Journalism Department at Chittagong University. During my early days there, I discovered that many of my rural peers had similar experiences—their families, too, were struggling. We often asked ourselves: how much longer will this continue? We began to organise, recognising the urgent need to understand these issues. Our families needed protection, and we had to find a way forward.

At the same time, I grew increasingly dissatisfied with the existing curriculum, believing it lacked vocational and practical relevance. This frustration led to disagreements with my teachers. However, with the support of well-wishers—mainly professors and peers—I focused on fostering alternative learning spaces.

We began organising parallel classes with like-minded individuals and initiated study circles to explore peasant



PHOTO: ZAHANGIR SHAH

Delowar Jahan provides university students from Japan with insight into sustainable agriculture.

uprisings and the struggles of the farming community. After graduating, I briefly worked in agro and environmental journalism from 2009 to 2011 in Dhaka, aiming to understand agricultural crises on national and global levels. However, we soon wondered whether our discussions were truly making an impact. In 2012, we chose to take action—what we advocated needed to be put into practice.

we developed an approach we called "Subaltern Communication Research"—understanding marginalised communities' challenges and co-creating solutions. In farmer meetings, the consensus was clear: natural farming was the only way to break free from corporate control. This period marked the birth of the name 'Prakritik Krishi'.

Between 2013 and 2017, we worked diligently to refine our method—restoring soil fertility, reviving biodiversity, and creating a sustainable farming ecosystem.

Initially self-funded, we faced setbacks, including losing our land to river erosion in 2013. In 2014, an NGO provided land in Jhenidah to pilot organic farming. We sent one of our entrepreneurs to start farming, organise farmers, and hold regular baithaks (meetings). However, farmers remained hesitant—organic

farming lacked structured production, distribution, and marketing systems to compete with chemical farming.

CONTINUED ON PAGE 39

- » Our ultimate vision is to create an open agricultural university, deeply embedded in farming communities and guided by organic principles, where both teachers and students are farmers.
- » The government allocates Tk 30-40 crore annually in subsidies for chemical fertilisers, pesticides, and hormones, while organic farming receives no support, leading to an uneven playing field.
- » We also conduct one-day training for farmers on organic farming, covering soil quality, seasonal crops, seed varieties, eco-friendly lifestyles, and hands-on techniques.
- » The biggest challenge in natural farming is psychological resistance. Farmers shifting to organic methods often face neglect, ridicule, and even abuse, with some labelled crazy for rejecting chemical fertilisers.
- » Market management is another challenge, as the system favours chemical farming. University curricula, the Department of Agricultural Extension, and dealers all promote chemical fertilisers over organic methods.

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MUHAMMAD SHAHADAT HOSSAIN SIDIQEE

This article aims to explore the multidimensional living standards of the urban poor, identify specific reasons, and provide policy measures required to propel urban poverty alleviation in Bangladesh. The Bangladesh Bureau of Statistics (BBS), in its latest report, Household Income and Expenditure Survey (HIES) 2022, highlights that the headcount rate (HCR) of poverty in urban areas was 14.7 percent, while in rural areas, it was 20.5 percent, implying that poverty rates in rural areas are higher than in urban areas. However, rural areas have experienced greater reductions in poverty over time. Moreover, due to rapid urbanisation in Bangladesh, poverty reduction in urban areas has been slower.

The journey over the past two decades has not been uniform in the sense that the success in rural poverty reduction has not been mirrored in the urban context of Bangladesh, giving rise to the issue of neglect towards the urban poor and disparities in poverty reduction between

reduction from different studies reveal that since 2010, a significant deviation between expectations and realities in urban poverty reduction has persisted, signalling a major concern for development practitioners and policymakers. More importantly, urban poverty, a complex web of challenges, encompasses not only income but also disproportionate expenses associated with housing and shelter and precarious living standards measured by a lack of food, healthcare, education, safe drinking water, proper sanitation, and security.

A deep concern in the urban setting is that we are forgetting or not taking care of children living in disadvantaged settings (e.g., slums). For example, children in urban slums more frequently suffer from acute malnutrition and stunting. The World's Mothers report, published in 2015, states that the prevalence of stunting among children living in slums (50 percent) is much higher compared to children living in non-slum urban areas (33 percent), establishing the reciprocal and intensified relationship between ill health and urban poverty, with children in slum areas bearing



Neglect towards the urban poor is also reflected in the lack of access to basic amenities, including but not limited to safe and clean drinking water, electricity, and sanitation.

PHOTO: AFP

- » Urban poverty in Bangladesh remains a critical challenge, with slower poverty reduction in cities compared to rural areas due to rapid urbanisation and limited policy focus.
- » The urban poor face multidimensional challenges, including inadequate housing, lack of basic amenities, poor healthcare, and limited access to quality education.
- » Studies reveal a persistent gap between expectations and realities in urban poverty reduction, highlighting the urgent need for targeted interventions.
- » High inflation, global crises, and a lack of social security programmes have exacerbated urban poverty, increasing the vulnerability of low-income urban dwellers.
- » A collaborative approach involving the government, NGOs, and development partners is essential to improving housing conditions, expanding basic services, and investing in human capital to alleviate urban poverty.

urban and rural areas. A report published by the World Bank in 2019 evidenced that 90 percent of poverty reduction was rural-centric during 2010 to 2016, a period marked by the highest level of neglect towards the urban poor and marginalised communities living in urban slums. More specifically, findings on urban poverty

a disproportionately heavy burden. Historical comparisons of multidimensional living standards between urban and rural areas would help explore how urban areas are neglected in different dimensions. The Government's Economic Review 2020 highlights the importance of urban poverty reduction, aiming to reduce the incidence of urban poverty to a commendable 10 percent by 2025. However, this ambitious goal still seems blurred due to Covid, the Russia-Ukraine war, the Middle East crisis, and political instability in the country, all of which result in higher inflation and lower purchasing power for the urban poor. Historically, greater poverty reduction in rural areas implies that development interventions in Bangladesh have been rural-focused, with limited attention given to urban poverty within national poverty reduction strategies.

Housing quality is considered one of the key dimensions of measuring poverty. A very recent study conducted by BRAC, based on Household Income and Expenditure Survey (HIES 2000, 2005, 2010, and 2016), shows that despite the existence of proximity to economic opportunities between the rural and urban poor, urban poor individuals most often live in subpar housing conditions. Most importantly, this study confirms a recent decline in housing quality for urban poor households, implying neglect in terms of access to better housing.

Therefore, it is crucial to address this issue through collaborative actions. Such collaborations, consisting of governmental bodies, development partners, and NGOs, might help improve housing conditions in urban areas, especially in newly urbanised areas resulting from the expansion of urban areas over time. Decent housing units need to be constructed within affordability, and it is important to introduce small and even subsidised loans to uplift housing standards, improve quality of life, and enhance overall living standards.

Neglect towards the urban poor is also reflected in the lack of access to basic amenities, including but not limited to safe and clean drinking water, electricity, and sanitation. We are all aware that guaranteed access to these amenities plays a key role in enhancing living standards,

poverty reduction. While Bangladesh has achieved tremendous success in literacy, challenges remain, especially among individuals living in poor urban households. It is estimated that around 40 percent of individuals in poor urban households still remain illiterate, highlighting the need for pro-education social safety net programmes for the urban poor. More importantly, special attention is also required for female-headed households to address gender-based disparities in adult literacy.

Due to high inflation over the last few years, urban poverty has soared as the cost of living for the urban poor has risen disproportionately. A concerning estimate of urban poverty is evident in a study jointly conducted by the South Asian Network on Economic Modeling (SANEM) and the



In absence of proper waste management, residents of Dhaka's South Manda resort to dumping garbage in a pond.

PHOTO: COLLECTED

and deprivation in this regard leads to poor living conditions. Findings of the BRAC study reveal that although there has been an improvement in access to these amenities, the rate of progress is slower among the urban poor compared to their rural counterparts, implying greater neglect and deprivation of the urban poor. Therefore, it is important to bridge this gap by designing urban development projects that focus on urban poor households, especially infrastructure development in slum areas. Additionally, the government can take initiatives to ensure access to such basic amenities through subsidised tariffs and minimal connection fees. Moreover, NGOs and development organisations can initiate awareness campaigns to educate the urban poor living in low-income urban settings. All these efforts by the government, NGOs, and development partners could help upgrade the overall health and well-being of the neglected urban poor.

Education, as captured by the Human Capital Index (HCI), has a long-lasting and sustainable impact on

Global Development Institute (GDI) at the University of Manchester. It reports an urban poverty rate of 18.7 percent in 2023, up from 16.3 percent in 2018. However, the same study found that the rural poverty rate declined to 21.6 percent in 2023 from 24.5 percent in 2018, with a similar trend observed in rural multidimensional poverty rates, whereas urban poverty followed the opposite trajectory. Factors contributing to the rise in urban poverty since 2018 include the widespread presence of vulnerable populations, rising prices, a shortage of social security programmes in cities and towns, the Covid pandemic, the Russia-Ukraine war, and the global energy crisis.

It is of high importance to call for a concerted effort from the government, NGOs, and development partners to improve housing conditions, enhance access to essential amenities, and invest in human capital for the urban poor. If the multidimensional poverty aspects of the urban poor are effectively addressed, Bangladesh can create a more equitable and prosperous urban landscape, alleviate urban poverty, and improve the well-being of urban slum dwellers.

Due to rapid urbanisation in Bangladesh, poverty reduction in urban areas has been slower.

PHOTO: STAR





The future of organic farming

The biggest challenge in natural farming is psychological resistance. Farmers transitioning to organic methods often face neglect, discouragement, and even ridicule from family, friends, and society.

FROM PAGE 37

To address this, we opened an outlet in Lalmatia, initially showcasing our products once a week. Ensuring sales was crucial for expansion. Our first customers included acquaintances, hostels, orphanages in Mohammadpur, and the neighbourhood. With support from well-wishers, we gradually expanded our market.

As demand for organic food grew, we increased supply to twice a week. In the early days, sales were inconsistent. From our first day's sales of Tk 1,500 in 2014, we have now grown to Tk 1 lakh in wholesale transactions.

How has Prakritik Krishi sustained its growth while fostering natural farming? To sustain ourselves, we prioritised cost recovery from the market rather than relying on external funding. Over time, we expanded to Manikganj, Araihazar, and Keraniganj, acquiring land through lending arrangements to increase production.

In 2018, we secured land in Baliakhor, Manikganj, establishing Prakritik Krishi as a long term initiative. We conduct ongoing research and organise regular workshops and training sessions. At Prakritik Krishi Shikkhon, we host a three-day residential workshop monthly, open to all. To date, 500 participants from Bangladesh, India, and France have trained with us, and our next session will be the 49th workshop. These workshops bring together both local and international experts.

We also conduct one-day training for farmers on organic farming, covering soil quality, seasonal crops, seed varieties, eco-friendly lifestyles, and hands-on techniques. Our farm includes a seed bank with 20 indigenous rice varieties and 70 local vegetable varieties. We have expanded to four neighbouring villages, engaging 40 farmers in small-scale organic production.

Our Prakritik Krishi Biponon Kendra is thriving, with a permanent outlet on Salimullah Road and two cargo vans delivering organic produce. Farmers receive payment flexibly, either upon supply or after sales. Notably, 27 Dhaka families now practise organic farming with our support, producing their own food.

We are forming Prakritik Krishi Samaj to support farmers facing social challenges. Through Krishsanga, farmers exchange knowledge and discuss organic and hybrid



practices. To combat the local seed crisis, we organise seed exchange events, as some seed prices are exorbitant.

Our greatest aspiration is to establish an open agricultural university—rooted in farming communities and organic principles—where both teachers and students will be farmers.

Could you share some of the challenges you have faced and how you have managed to cope with them?

The biggest challenge in natural farming is psychological resistance. Farmers transitioning to organic methods often face neglect, discouragement, and even ridicule from family, friends, and society. Some are labelled pagol (crazy) for refusing chemical fertilisers, while others have even faced physical abuse.

Another major challenge is the aggressive marketing tactics of chemical companies, which put organic farmers in direct conflict with industrialised agriculture. The deeply entrenched market system overwhelmingly favours chemical-based farming. Reviving soil damaged

over the last 30-40 years due to chemical fertilisation remains difficult. Additionally, lack of capital makes sustaining natural farming even harder. Farmers are often victims of microcredit schemes and predatory lending, which is why we strictly avoid loans.

Market management is another obstacle, as the system is skewed towards chemical farming. At universities, agricultural curricula primarily promote chemical-based methods, and the Department of Agricultural Extension continues advocating for their use. Dealers also push chemical fertilisers onto farmers. Competing in this system is difficult—for instance, while local poultry varieties sell for around Tk 700, industrially farmed ones cost only Tk 250, making organic options less viable for consumers.

Climate change poses yet another challenge. Flash floods and rising temperatures have already led to severe crop losses. Land degradation and ecosystem collapse are accelerating at an alarming rate. Additionally, chemical

fertilisers, pesticides, and hormones receive government subsidies of Tk 30-40 crore annually, while organic farming receives none, creating an uneven playing field.

Encouragingly, in the last few years, discussions around organic farming have gained traction.

What are the future prospects of natural farming that you envision?

Establishing a distinct niche is not difficult, but gaining visibility in large-scale markets remains a challenge. The fresh produce market in Bangladesh is worth Tk 1,200 crore, and organic food could capture 10-25 percent of the market as demand for healthier options grows. Health experts now advocate for organic food, providing guidelines on safe consumption.

At Prakritik Krishi, 12 dedicated individuals, including graduates, work round the clock, engaging with 500-1,000 farming families. Our success is not measured in financial profit but in the number of people benefiting from natural farming.

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