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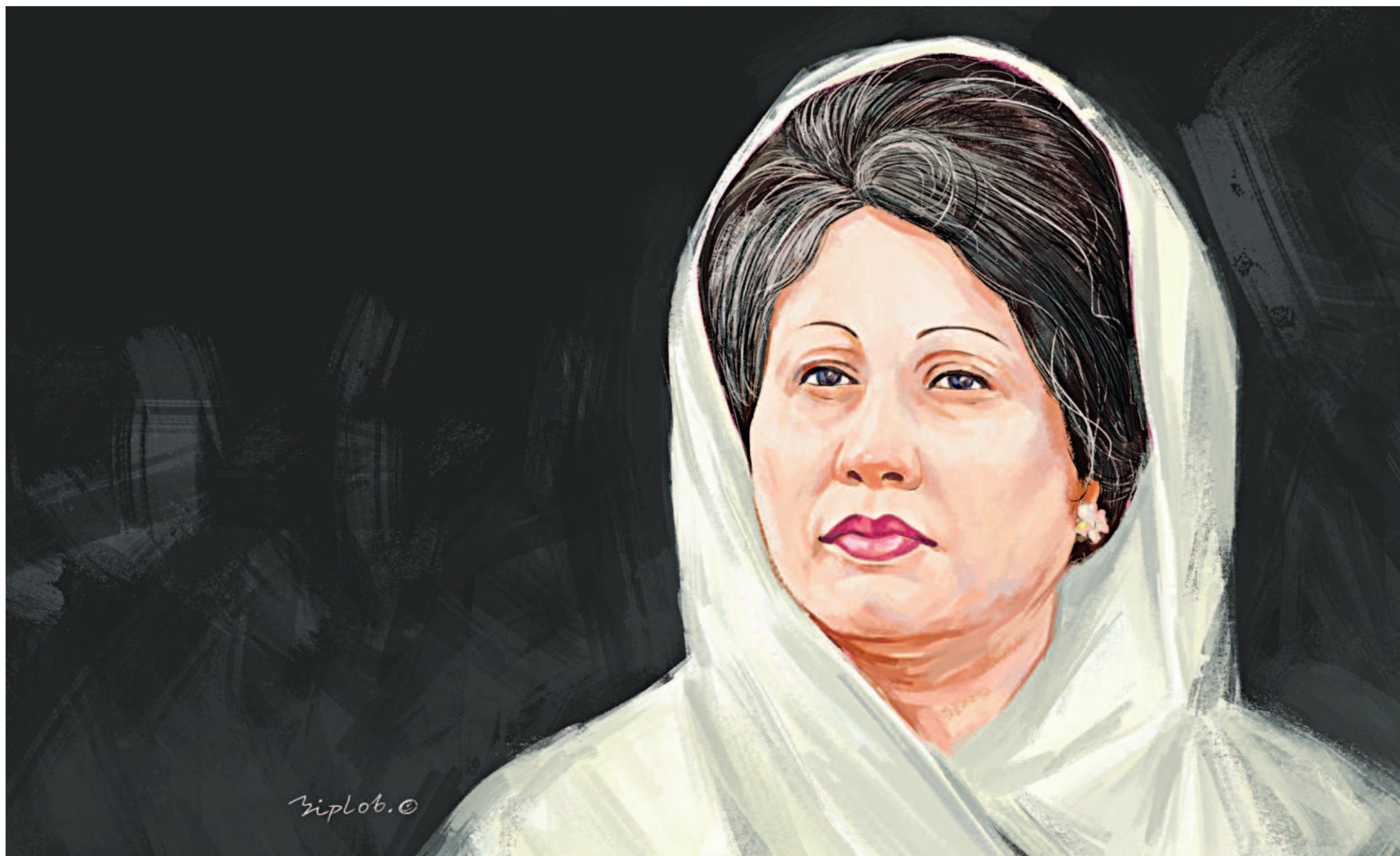
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# FAREWELL

Nation grieves as Khaleda Zia departs, leaving a legacy of unbreakable spirit

MOHAMMAD AL-MASUM MOLLA,  
SAJJAD HOSSAIN and RASHIDUL HASAN

Khaleda Zia has left behind a nation that she helped rebuild – first as a democratic force, and later as an enduring leader in a fiercely contested political sphere. She was not groomed for the jagged edges of politics. Yet, she became a defining figure of Bangladesh's democratic struggle, navigating the transition from a domestic life in the shadows to the very centre of power.

It was only after the assassination of her husband Ziaur Rahman in 1981 – with the BNP leaderless and fractured – that she stepped in. At the time, she had little political experience, facing stiff opposition from factions within her own party. Senior BNP leaders, many of whom were seasoned politicians, doubted her capability. Despite this internal scepticism and the formidable might of HM Ershad's military regime, she took the helm of the party as its chairperson in 1984.

What emerged from her personal tragedy, her husband's death, was a leader of startling resolve. On the streets

of Dhaka in the 1980s, Khaleda became the "uncompromising leader," a moniker earned by her refusal to negotiate with the Ershad regime. She was detained repeatedly, yet her obduracy became her greatest political asset. It culminated in the 1991 general election, where she led

**... The nation pauses to mark the passing of a person who walked out of domestic sphere to topple a dictator. In the years that followed, she was tenacious in political survival and grit**

the BNP to a stunning victory, becoming Bangladesh's first female prime minister.

In a rare moment of unity that altered the course of Bangladesh's history, Khaleda made one of her most significant political compromises by

joining forces with her archrival, Sheikh Hasina, in 1990. She agreed to a strategic liaison to oust Ershad. This decision to sit at the same table and formulate a joint declaration was significant. That period also marked a seminal shift in the country's history. Khaleda presided over the transition from presidential to parliamentary form of government, a structural change intended to anchor democracy.

#### COMPLEX HISTORY

Khaleda's administration in 1996 navigated a volatile political impasse to institutionalise a fair transfer of power. Amid violent boycotts and demands for a neutral electoral overseer, she formed the short-lived 6th parliament and passed the 13th amendment to the constitution. This amendment formally embedded the caretaker government system into law.

Then she promptly dissolved parliament and resigned, only to run for re-election under the very neutral authority she had just introduced. That election brought the Awami League, not the BNP, to power. Still, Khaleda won all

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**‘Country lost its leader, we a loving mother’**

**Says Tarique Rahman**

STAFF CORRESPONDENT

BNP acting chairman Tarique Rahman paid an emotional tribute to his mother, BNP chairperson and former prime minister Khaleda Zia, following her death, remembering her as both a national leader and a loving mother.

Khaleda passed away while undergoing treatment at Evercare Hospital in Dhaka early yesterday.

In a Facebook post, Tarique said that while Khaleda Zia's public life was marked by sacrifice and struggle, at home she was the family's "truest guardian".

"Her infinite love gave us strength in our darkest moments," he wrote.

"To many, she was the leader of the nation, an uncompromising leader, the Mother of Democracy, the Mother of

**World leaders mourn Khaleda**

STAR REPORT

World leaders, including the prime ministers of India, Pakistan and Nepal, yesterday extended their deepest condolences on the passing of former prime minister and BNP chairperson Khaleda Zia.

Major diplomatic missions also expressed sorrow, reflecting on her contributions to Bangladesh's development, while international bodies, including the United Nations, the European Union and BIMSTEC, issued statements of mourning.

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The United Nations, in its statement, expressed its deepest sympathies to Khaleda's family and reaffirmed its solidarity with the government and people of Bangladesh.

The European Union also extended its deepest condolences to the people of Bangladesh.

The US Embassy in Dhaka acknowledged her contribution to the development of the country. "Mrs Zia played a pivotal role in shaping her country's modern history, and her leadership was instrumental in advancing Bangladesh's development."

The Russian embassy said, "Russia will remember her with gratitude for the cordial relations maintained with our country during her three tenures as the head of government."

Chinese Prime Minister Li Qiang and Foreign Minister Wang Yijun sent separate messages to BNP Acting Chairman Tarique Rahman. "The Chinese people will always remember her with deep gratitude and the highest respect," he said, noting that the Communist Party of China would continue to maintain its friendly relations with the BNP.

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## TRIBUTE

Her passing should unite us all to build the nation

MAHFUZ ANAM

What perhaps would be most appropriate on this occasion is a few unattributed quotes that say "Gone from our sight, present in our conscience", "A chapter closes but the story continues", "The leader departs but the ideals remain". Yes, she will be present in our conscience; yes, with her passing her story will not end; and yes, she may have passed away but

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## Khaleda to be laid to rest beside Ziaur Rahman

3-day state mourning, public holiday today

STAFF CORRESPONDENT

BNP chairperson Khaleda Zia will be laid to rest beside her husband, former president Ziaur Rahman, at Sher-e-Bangla Nagar in the capital, following her namaz-e-janaza at the South Plaza of the Jatiya Sangsad Bhaban today.

The khatib of the Baitul Mukarram National Mosque will lead the janaza, while BNP Standing Committee member Nazrul Islam Khan will conduct the proceedings, the party's Secretary General Mirza Fakhrul Islam Alamgir said yesterday.

He urged all those intending to attend to maintain strict discipline during the janaza and burial, and requested that no one disrupt the ceremony or rush forward for photographs, emphasising the importance of respect and the solemnity of the occasion.

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Tarique at BNP's Gulshan office after Khaleda Zia's death yesterday.

Bangladesh, Tarique, Khaleda's elder son, said, adding that the country will miss her "guiding presence that shaped its democratic aspirations".

Recalling her years of political hardship, Tarique said his mother endured repeated arrests, denial of medical care and what he described as relentless persecution. Despite pain, confinement and uncertainty, he said, she continued to protect her family

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## Reverence for a political icon

### Political parties pay tribute to Khaleda Zia

#### STAFF CORRESPONDENT

Leaders from across Bangladesh's political spectrum have expressed their condolences over the death of BNP chairperson and former prime minister Khaleda Zia, paying tribute to her long political career and her role in Bangladesh's democratic movements.

In a condolence message, Sheikh Hasina, president of the Awami League, which is currently banned from political activities, said, "As Bangladesh's first woman prime minister, her contribution to the country and the democratic movement was immense. Her death is an irreparable loss to the nation's politics and to BNP leadership. I pray for the forgiveness of her soul."

Hasina, ousted by an uprising last year, also extended her heartfelt condolences to BNP acting chairman Tarique Rahman and other grieving members of the family.

Jamaat-e-Islami Ameer Shafiqur Rahman extended condolences, praying for Khaleda's forgiveness and eternal peace. In a message, he sought patience and strength for her family members, relatives, and colleagues.

National Citizen Party and its affiliated bodies also conveyed deep mourning over her death.

In a statement, NCP Member Secretary Akther Hossen said Khaleda Zia spearheaded the struggle against dictatorship and remained unwavering in her mission to safeguard democracy throughout her political life.

The party credited her with playing a pivotal role in the restoration of parliamentary governance and rebuilding a democratic environment following the mass uprising of 1990, which ended nearly a decade of military rule.

Calling Khaleda an inspiration of Bangladesh's democratic struggle, Dr Kamal Hossain, emeritus president of Gono Forum, said in a condolence message that her leadership in the anti-autocracy movement and her efforts to restore democracy will be remembered with respect.

He also prayed for the peace of her soul and expressed sympathy to her family as well as party leaders

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## Her passing should unite us all to build

FROM PAGE 1  
the ideals of democracy will not only remain but reignite.

The nation mourns Khaleda Zia's passing, and this newspaper joins the people in paying tribute to the leader who devoted her life to strengthening democracy in Bangladesh. As the many world and regional leaders express their condolences at this crucial loss for us, we renew our pledge, in her memory, to rebuild all the relevant institutions that are needed to make democracy functional. This is our moment to unite to build Bangladesh.

Her first term in office -- from 1991 to 1996 -- was among the freest for media for which we also pay her tribute.

For all her struggles and sacrifices, she did not get her due in life. Her internment -- in jail and under house arrest for over seven and a half years -- was a case of misuse of law. The treatment meted out to her during her confinement was undignified for a politician of her stature -- three times elected prime minister -- and the solitary confinement that she was made to suffer for around two years was cruel and inhuman.

She was thrust into politics by the assassination of her husband, president Ziaur Rahman, founder

#### STAFF CORRESPONDENT

Government high-ups, including President Mohammed Shahabuddin and Chief Adviser Professor Muhammad Yunus, along with other advisers to the interim government, yesterday expressed deep shock and sorrow at the death of three-time former Prime Minister and BNP Chairperson Khaleda Zia, widely regarded as an uncompromising leader for democracy in Bangladesh.

Following her death, the interim government announced three days of state mourning. Today was also declared a public holiday, while Bangladeshi missions abroad opened condolence books to allow people to pay tribute to the former premier.

President Shahabuddin, in a condolence message, described Khaleda Zia's "uncompromising role in establishing democracy and people's rights" as a lasting contribution to the nation's political history. "I pray for the salvation of her departed soul and extend my deep sympathy to the bereaved family members and followers," he said, urging the people to honor her memory and pray for her eternal peace.

Chief Adviser Prof Yunus said the nation had lost "a great guardian" with her death. "I am deeply shocked and saddened," he said, noting that she was not merely the leader of a political party but "an important chapter in the history

of Bangladesh."

He added that Begum Khaleda Zia's role in promoting democracy, multiparty political culture and people's rights would remain memorable.

"Due to her uncompromising leadership, the nation was repeatedly freed from undemocratic situations and inspired to reclaim democracy," he said.

Prof Yunus also highlighted her resilience during political adversities, noting that she stood as a symbol of resistance during Sheikh Hasina's rule and endured long periods of imprisonment due to what he described as politically motivated cases.

Meanwhile, Finance and Science and Technology Adviser Dr Salehuddin Ahmed said Begum Khaleda Zia was a long-standing and influential symbol of leadership in Bangladesh's political arena.

He noted that she had played a key role in upholding democratic values, freedom of expression, and constitutional continuity at various stages of governance.

"Despite political adversities, her leadership and political stance will be regarded as a distinct and memorable chapter in the country's political history," he said.

Dr Salehuddin called her death an irreparable loss to the country's political landscape and expressed condolences to her bereaved family members, BNP leaders, activists and followers.

Information and Broadcasting Adviser Syeda Rizwana Hasan said Khaleda Zia's death marked the end of an important and glorious chapter in Bangladesh's political history.

"Her role in establishing democracy, a multiparty political culture and people's rights will be remembered," she said, adding that the nation would always respect her contributions to the environment, infrastructure, women's education, health, social development and democratic institutions.

Food and Land Adviser Ali Imam Majumder described Begum Khaleda Zia as an important figure in democratic politics, calling her death an irreparable loss for the nation.

Fisheries and Livestock Adviser Farida Akhter recalled that she became the country's first female prime minister through free and fair elections and led the return from a presidential system to parliamentary democracy.

Social Welfare and Women and Children Affairs Adviser Sharmin S Murshid said the country had lost an important political guardian, while Chittagong Hill Tracts Affairs Adviser Supradip Chakma said Khaleda Zia would be eternally remembered for her relentless struggle to advance parliamentary democracy and protect people's rights.

The advisers prayed for the eternal peace of her departed soul and expressed deep condolences to her family, party leaders and followers.



PHOTO: COLLECTED

**A burial site is being prepared for Khaleda Zia beside that of her husband, former president Ziaur Rahman. She will be laid to rest there following her funeral at the South Plaza of the Parliament complex on Manik Mia Avenue at 2:00pm today. The photo was taken last night at Zia Udayan.**

## Farewell

#### FROM PAGE 1

of the enormity of her task at hand. She knew that she had a lot to learn and was open to the process.

Her real test of political maturity came when she accepted the opposition Awami League's demand for introducing the parliamentary form of government in place of the existing presidential one. Considering our political legacy and preference of the people, she accepted the opposition's demand.

This showed an openness and ability to accept views that she did not herself propagate. This was a rare instance in Bangladesh politics and marked an opening for collaboration between the ruling and the opposition parties. Sadly the opposition did not see this as an opportunity to strengthen the parliamentary system but used it to relentlessly harass the ruling party as we later saw through incessant hartsals.

As we mourn her loss, we must reflect on her commitment to the growth and development of Bangladesh and unite behind her legacy to take the country forward. We have too much uncertainty and instability facing us today. Let us take this tragic moment to truly unite behind a legacy of patriotism, love for the country and commitment to its people.

Apparently, she was not prepared to be the prime minister in 1991, but when she was elected, she rose to the occasion and acted like one.

She was dignified, sensitive, open

to differing views, respectful of her senior party leaders and fully aware

of previous stenting procedures. She breathed her last around 6:00am yesterday at the age of 80.

Khaleda's eldest son, Tarique Rahman, remains the undisputed heir apparent to her political dynasty, serving as the acting chairman of the BNP from London, where he had been in exile since 2008. He returned home on December 25, ending his 17-year physical detachment from Bangladesh.

In January 2025, Khaleda travelled to the UK for advanced medical treatment. That visit marked a temporary reunion of the mother and the son - their first in seven years. As Khaleda's health reached a critical crisis point, the party rank and file waited anxiously for their leader to come home. While the interim government signalled a willingness to facilitate his homecoming, Tarique's delay, attributed to lingering security concerns and strategic timing for the upcoming elections, created a poignant backdrop to his mother's final battle.

Today, the focus will inevitably turn to the vacuum she leaves in the BNP. But for a moment, the nation pauses to mark the passing of a person who walked out of the domestic sphere to topple a dictator. In the years that followed, she was tenacious in political survival and grit.

She survived through imprisonment, the isolation of the pandemic, the death of her younger son, and the systematic dismantling of her party. She emerged not as a vanquished prisoner, but as a unifying force for the party and millions of supporters.

Khaleda may have lost her health to the struggle, but she died having secured her indelible place in history.

## Country lost

#### FROM PAGE 1

with courage and compassion.

"Her resilience was not loud, but it was unbreakable," he added.

Referring to late president and BNP founder Ziaur Rahman and his younger brother Arafat Rahman Koko, Tarique said she endured the pain of losing her husband and son in the service of the nation.

"In that loss, this nation and its people became her family, her purpose, her very soul," he said.

"She leaves behind an unforgettable legacy of patriotism, sacrifice, and resistance, a legacy that will live on in the democratic conscience of Bangladesh," Tarique added.

The BNP acting chairman also requested people to pray for his mother and expressed gratitude to those at home and abroad who conveyed condolences.

## World leaders mourn Khaleda

#### FROM PAGE 1

In his condolence message, Indian Prime Minister Narendra Modi said, "Deeply saddened to learn about the passing away of former prime minister and BNP Chairperson Begum Khaleda Zia in Dhaka. Our sincerest condolences to her family and all the people of Bangladesh. May the Almighty grant her family the fortitude to bear this tragic loss."

As the first woman prime minister of Bangladesh, her important contributions towards the development of Bangladesh, as well as India-Bangladesh relations, will always be remembered.

Recalling his "warm meeting" with her in Dhaka in 2015, he said, "We hope that her vision and legacy will continue to guide our partnership."

India's opposition leader and Congress Chief Rahul Gandhi said, "Over her long career in public

life, she played a significant role in Bangladesh's political journey."

Pakistani Prime Minister Shehbaz Sharif described her as a "committed friend of Pakistan". "Her lifelong service to Bangladesh and its growth and development leaves a lasting legacy," he said, adding that the government and people of Pakistan stand with Bangladesh in this time of sorrow.

The British High Commission in Dhaka expressed deep sorrow and extended condolences to her family and friends.

The German Embassy noted her significant role in shaping the political landscape, while the French Embassy said her legacy will be remembered.

Japanese Ambassador Saida Shinichi expressed sincere gratitude for her dedicated efforts and remarkable achievements.

The Iranian embassy described her as a prominent national leader who made notable contributions to democratic governance. Australia also issued a statement saying its thoughts were with the people of Bangladesh.

Maldives President Mohamed Muizzu also conveyed heartfelt condolences to the government and people of Bangladesh following the passing of Khaleda Zia.

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The trajectory of Khaleda's final

## 'A towering figure in South Asian politics'

### Global media marks end of an era with Khaleda's death

#### STAR REPORT

The passing of former prime minister and BNP chairperson Khaleda Zia has drawn extensive global media coverage, with major international news agencies describing her death not merely as the loss of a Bangladeshi political leader, but as the end of a defining era in South Asian politics.

Reuters and the Associated Press (AP) were among the first to break the news globally, describing her as a "towering figure" whose decades-long rivalry with Sheikh Hasina defined the nation's political landscape.

AP wrote that the former prime minister's "archrivalry with another former premier defined the country's politics for a generation". Similarly, Reuters noted that Khaleda, who became Bangladesh's first female prime minister in 1991, went on to develop a rivalry with Hasina as they "spent decades trading power".

British media focused heavily on

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## 'Khaleda Zia's departure left indelible void in state'

### Transcom CEO Simeen writes to Tarique offering condolences

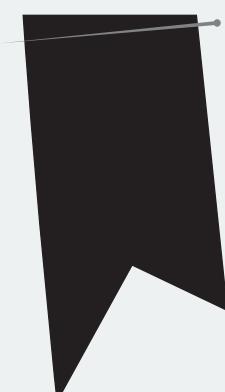
#### STAR REPORT

Simeen Rahman, CEO of Transcom Group, yesterday extended her condolences to BNP acting chairman Tarique Rahman, following the passing of his mother and former prime minister Khaleda Zia.

In a letter addressed to Tarique, she wrote, "With the passing of Begum Khaleda Zia, the nation and its people have lost one of their foremost political guardians. At the same time, an important chapter of Bangladesh's long democratic struggle -- one in which she stood at the very centre -- has come to an end."

Simeen said Khaleda Zia's

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## A NATION IN MOURNING

Tears and silence marked the streets of Dhaka as news of Khaleda Zia's passing spread. A woman wept upon hearing the tragic news, while people from all walks of life, including BNP leaders and activists, gathered in front of Evercare Hospital, where she had been receiving treatment. Many stood in solemn silence holding black banners and placards, with some forming human chains along the road. Mourners also flocked to her Gulshan residence, overwhelmed with grief, as senior BNP leaders addressed the crowd in tribute to the late former prime minister.

PHOTO: AMRAN HOSSAIN AND PALASH KHAN

### KHALEDA JANAZA DMP issues traffic advisory

STAFF CORRESPONDENT

The Dhaka Metropolitan Police (DMP) yesterday issued a traffic advisory and diversion plan for the capital for today to facilitate BNP Chairperson Khaleda Zia's namaz-e-janaza.

The funeral prayer is scheduled to take place after the Zohr prayers on Manik Mia Avenue, where a massive influx of mourners from across the country is anticipated.

According to a public notice from the DMP, the traffic restrictions and diversions will come into effect from 7:00am to ensure public safety and smooth vehicular movement.

The Farmgate down-ramp of the Dhaka Elevated Expressway via Indira Road will remain closed. Motorists have been advised to use the FDC ramp instead.

Furthermore, traffic on Kazi Nazrul Islam Avenue -- specifically the stretch from the Sonargaon intersection to Farmgate and Bijoy Sarani -- will be strictly limited. Commuters are requested to avoid this corridor.

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## Governance failures cripple e-waste management

Says TIB study, cites weak enforcement of existing laws

STAFF CORRESPONDENT

Bangladesh's hazardous waste, particularly electronic waste (e-waste), is being managed amid serious governance failures, as authorities have largely failed to enforce existing laws, according to a TIB study.

The findings came from a TIB study titled "Management of E-waste in Bangladesh: Challenges of Good Governance and Way Forward", unveiled at an event held at the organisation's office yesterday.

The research was conducted between January and December 2025, with data collected from May to October and an online survey carried out between June 4 and October 26, 2025.

The findings were presented by TIB researchers Abdullah Zahir Osmani and Nabil Haque, who said that the enforcement of the Hazardous Waste (E-waste) Management Rules 2021 remains weak and inconsistent.

"The rules exist, but implementation is weak and inconsistent," the study said, adding that key agencies such as the Ministry of Environment, Department of Environment (DoE) and Customs have not given sufficient importance to

enforcement.

The scope of the existing rules is limited, and many stated targets remain unmet. The absence of reliable and comprehensive data



### RECOMMENDATIONS

Amend 2021 e-waste rules

Regularly update e-waste list to reflect technological changes

Introduce clear incentives, penalties to ensure compliance

Form coordination committee to oversee e-waste management

Issue specific provisions, guidelines for e-waste export

Bring informal e-waste sector under formal framework

has made it impossible to measure actual progress, it said.

Despite widespread operations by informal e-waste traders across the country, they remain outside

the monitoring framework of the DoE.

"The failure to bring the informal e-waste sector under regulation even four years after the rules were introduced clearly shows a lack of accountability," it read.

The study also highlighted the continued illegal import of e-waste and old electronic equipment, despite clear bans under existing rules and import policy orders. The organisation termed this situation "gross negligence" by the responsible authorities.

The research found that the DoE has failed to hold local government institutions accountable for implementing the e-waste rules. It further said that the rules were formulated without a participatory process, leading to a lack of consensus among stakeholders, unrealistic expectations and regulations that do not reflect on-the-ground realities.

In addition, there is no clear action plan or technical guideline to support the effective implementation of the rules, creating confusion among regulators and businesses alike.

Based on these findings, TIB placed a set of key

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### BNP expels Rumeen, eight others

STAFF CORRESPONDENT

The BNP has expelled nine leaders, including Barrister Rumeen Farhana, for carrying out activities that contradict the party's decisions.

The decision was announced in a press release signed by BNP Senior Joint Secretary General Ruhul Kabir Rizvi yesterday evening.

The expelled leaders are: Barrister Rumeen Farhana, co-international affairs secretary of the party's national executive committee; national executive committee members Muhammad Gias Uddin, Mohammad Shah Alam, Hasan Mamun and Abdul Khaled; former assistant general secretary of Jatiyatabadi Chhatra Dal Tarun Dey; former convenor of Dhaka North City BNP unit Saiful Alam Nirab; Sylhet district BNP unit vice-president Mamunur Rashid; and Banchampur upazila BNP unit president Mehdi Hasan Palash.

## 1,190 killed in workplace accidents in 2025 Says OSHE report

STAFF CORRESPONDENT

A total of 1,190 workers were killed, and 222 were injured across various sectors in 2025 due to unsafe working conditions, according to the Bangladesh Occupational Safety, Health and Environment (OSHE) Foundation.

In 2024, 905 workers were killed and 218 were injured, the organisation said.

"The increase indicates a deteriorating state of workplace safety," OSHE said at a press conference held yesterday at the Dhaka Reporters' Unity.

**A large share of workplace accidents in 2025 occurred in the informal sector. Analysis found that around 84 percent of total accidents took place in workplaces outside the effective coverage of labour laws.**

The report was prepared using data collected from national and local newspapers, electronic and online media, trade union networks, and OSHE Foundation's verified field-level initiatives, it said.

The report was presented at a press conference by OSHE's Project Coordinator Mahmuda Sultana Snigdha, yesterday.

She said statistical analysis showed that, on average, more than eight out of every 10 workplace accidents resulted in fatalities, pointing to serious structural weaknesses in emergency rescue systems, access to medical treatment and preventive safety measures.

"The lack of preventive mechanisms, rather than reliance on post-accident damage control,

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## JnU student polls postponed to Jan 6 Students hold daylong protest on campus

JNU CORRESPONDENT

The Jagannath University Central Students' Union and hall union elections were postponed yesterday on the scheduled voting day, prompting daylong protests by all student bodies and general students.

The university authorities later set January 6 as the revised date for holding the elections.

According to the election schedule, voting was set to begin at 8:30am yesterday. However, the university authorities postponed the polls after convening an emergency syndicate meeting following the death of former premier and BNP chairperson Khaleda Zia.

Soon after the announcement, the JnU campus turned turbulent with students erupting in protest with daylong demonstrations till around 3:00pm.

The protesting students gathered around the offices of Vice-Chancellor Prof Dr Md Rezaul Karim and JnU Teachers' Association General Secretary Prof Dr Rais Uddin around 9:00am, and confined them inside, demanding their resignation. They remained confined till 3:00pm.

The protesters also alleged that attempts had been made to deliberately foil the election by postponing it without prior discussion with all stakeholders.

Facing mounting protests, the university authorities



Students of Jagannath University stage protests outside administrative offices and confine the vice-chancellor and the teachers' association general secretary inside their offices after the postponement of the JnU Central Students' Union and hall union elections on the scheduled voting day yesterday.

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Publish notice for Quader, 6 others to appear at ICT  
Says tribunal

STAFF CORRESPONDENT

The International Crimes Tribunal-2 yesterday asked the relevant authorities to publish notices in two newspapers directing accused fugitives Awami League General Secretary Obaidul Quader and six other leaders of the party and its affiliated organisations to appear before it on January 8 in a crimes against humanity case linked to the 2024 July uprising.

The tribunal passed the order a day after the prosecution placed a non-execution report before it on Monday, saying law enforcers did not find the accused when they went to their present and permanent addresses.

The prosecution yesterday sent a notification regarding the matter through a WhatsApp

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## FLASHBACK 2025



Fire rages through the Singha Durbar, the main administrative building for the Nepal government, in Kathmandu on September 9.



Palestinians mourn as they carry the bodies of children, killed in an Israeli strike on a school-turned-shelter, at Al-Shifa hospital in Gaza City on April 23.

### INTERNATIONAL DESK

If 2025 feels exhausting, you're not alone. The year has been turbulent, with wars dragging on, new conflicts erupting, and rivalries sharpening. Global summits made headlines more for symbolism than breakthroughs, offering spectacle but little substance. Gen Z uprisings, India-Pakistan conflict, a Gaza ceasefire, and massive AI investments were among 9 defining events, leaving optimism scarce amid relentless crises.

### GEN Z UPRISE

Across Asia, Africa, and Latin America, youth movements mobilized online against poverty, unemployment, censorship, and corruption. Impacts ranged from Morocco's prosecutions of 2,000 protesters to violent crackdowns elsewhere. Youth pressure ousted Nepal's KP Sharma Oli and Madagascar's Andry Rajoelina, while Tanzanian protests were suppressed. The One Piece pirate flag symbolized global resistance.

### CAMBODIA-THAILAND DISPUTE

The Cambodia-Thailand border dispute flared on July 24, 2025 after a landmine injury sparked clashes. Cambodia's rocket strikes on Thai civilians prompted airstrikes, displacing 200,000. A ceasefire on 28 July collapsed in December as Thailand's Operation Sattawat seized northern Cambodian towns. ASEAN, the UN, and US President Donald Trump urged restraint.

### A NEW POPE

On May 8, Robert Francis Prevost became the first American pope, Leo XIV, after succeeding Pope Francis. A former missionary in Peru, he emphasized continuity on poverty, migrants, and environmental protection, while reassuring conservatives by ruling out—for now—the ordination of women as deacons and recognition of same-sex marriage.

### INDIA-PAKISTAN CONFLICT

A brief armed conflict erupted between India and Pakistan on May 7, 2025 after India launched Operation Sindoor, striking militant infrastructure in Pakistan and Azad Kashmir in response to the Pahalgam attack that killed 26 civilians. Pakistan claimed civilian casualties and retaliated with mortar fire on Jammu. The clash marked the first drone battle



Two years after war in Gaza, US pressure secured a ceasefire between Israel and Hamas, enabling hostage returns, prisoner exchanges, and limited aid.

Negotiations over Trump's peace plan, particularly Hamas's disarmament, remain difficult. Israel has continued airstrikes in Gaza and targeted Hezbollah positions in Lebanon, keeping tensions high.

### ISRAEL-IRAN 12-DAY WAR

The Iran-Israel war, or Twelve-Day War (13-24 June 2025), began with Israel's surprise strikes on Iran's military and nuclear sites, assassinating leaders and scientists, and causing civilian deaths. Iran retaliated with 550 ballistic missiles and 1,000 suicide drones, hitting civilian centers, a hospital, and twelve military, energy, and government facilities, escalating conflict across the region.

### 4 YEARS OF UKRAINE WAR

Trump's return spurred diplomacy on the Ukraine war but his shifting stance between Zelensky and Putin fueled uncertainty. Kyiv feared pressure into concessions. After criticizing Zelensky, Trump's Alaska summit with Putin collapsed, prompting US sanctions. Talks resumed in November, while Russian forces pressed advances and launched record missile and drone attacks.

### US STRIKES ANGER VENEZUELA

Since August, the US deployed forces off Latin America's coast to combat drug trafficking, conducting over 20 strikes causing dozens of deaths. Washington rejected UN criticism, while Venezuela accused the US of seeking Maduro's overthrow. The US alleges Maduro leads a cartel and offered \$50 million for his capture.

# WAR GAMES BLOCKADE China encircles Taiwan in military display

Deploys assault ships alongside bombers, destroyers; Taipei says some rockets fell into contiguous zone

REUTERS, Taipei

China fired rockets into waters off Taiwan yesterday, showcased new assault ships and dismissed prospects of US and allied intervention to block any future attack by Beijing to take control of the island in its most extensive war games to date.

As part of drills rehearsing a blockade, China's Eastern Theatre Command conducted 10 hours of live-fire exercises, launching rockets into waters to the north and south of the democratically governed island.

Chinese naval and air force units also simulated strikes on maritime and aerial targets and carried out anti-submarine drills around the island, while state media released images touting Beijing's technological and military superiority and its ability to take



Taiwan by force if necessary.

Named "Justice Mission 2025", the drills began 11 days after the US announced a record \$11.1 billion arms package to Taiwan, drawing the Chinese defence ministry's ire and warnings that the military would "take forceful measures" in response.

Taiwan's Civil Aviation Authority said that although 11 of Taipei's 14 flight routes were affected by the drills, no international flights had been cancelled.

Routes to the offshore islands of Kinmen and Matsu near China's coast were blocked, affecting around 6,000 passengers. Taiwan's defence ministry said some rockets fell into contiguous zone. It also said 71 Chinese military aircraft and 24 navy and coast guard vessels had been operating around the island. The ministry added that China fired 27 rockets in Taiwan's waters.

Chinese coast guard ships were tracking Taiwanese vessels during the drills, a Taiwan coast guard official told Reuters. A Pentagon report released last week said the US military believed China was preparing to be able to win a fight for Taiwan by 2027.

China's military said simulating a blockade of Taiwan's Port of Keelung to the island's north and Kaohsiung to Taiwan's south, its largest port city, was central to the drills.

## Nepal's new alliance shakes traditional party dominance

AFP, Kathmandu

An emerging political bloc in Nepal has gained another heavyweight, with a third key figure joining the new alliance ahead of next year's election, a party member said yesterday.

Two of Nepal's most popular political leaders, television host Rabi Lamichhane of the Rastriya Swatantra Party (RSP) and Kathmandu mayor Balendra Shah, agreed on Sunday to unite their parties for the March 5, 2026, polls.

They pledged to address the demands of younger "Gen Z" protesters following deadly anti-corruption demonstrations in September that ousted the government. Kulman Ghising of the Ujyalo Nepal Party, who

is the energy minister in the interim government, also agreed to join the new alliance late on Monday.

"This agreement... has brought an alternative force into the political mainstream," said Sanjiv Ballav Bhattarai, a former Ujyalo Nepal

committee member, who has now joined Lamichhane's RSP.

Ghising, 55, won significant public support when he led the Nepal Electricity Authority in tackling the Himalayan country's load-shedding crisis.

At least 77 people were killed during the youth-led September 8-9 uprising. Protests began under the loose umbrella title of Gen Z, triggered by a brief government ban on social media.

The demonstrations tapped into wider public anger at economic stagnation and political corruption in the country of 30 million people. The agreement said the new alliance embraces "the spirit of the Gen Z movement against corruption and bad governance".

Prominent Gen Z protest figures, including Sudar Gurung, played a role in bringing the leaders together for talks.

Nepal became a federal republic in 2008 after a decade-long civil war and a peace deal that saw former Maoist insurgents brought into government and the abolition of the monarchy.



আতশবাজী পোড়ানো প্রাণহনির কারণ হতে পারে  
নববর্ষ উপলক্ষে আতশবাজী পোড়ানো থেকে বিরত ধারুন  
শব্দন্ধন (নিয়ন্ত্রণ) বিধিমালা, ২০২৫ মেনে চলুন

দেশজুড়ে জলবায়ু পরিবর্তন ও পরিবেশ দূষণ বিষয়ক সচেতনতামূলক প্রচারাভিযান প্রকল্প

### পরিবেশ, বন ও জলবায়ু পরিবর্তন মন্ত্রণালয়



Government of the People's Republic of Bangladesh  
Office of the Executive Engineer  
Education Engineering Department  
Chapainawabganj.

Memo No. 59/e-GP/EED/Chapai/5974/SHED/2025-26

Date: 30-12-2025.

### e-Tender Notice No: 59

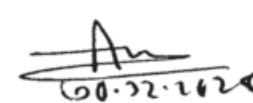
e-Tender is invited in the National e-GP System portal (<http://www.eprocure.gov.bd>) for the procurement of the following works under EED Chapainawabganj as mentioned below:

Tender ID	Name of works	Publication Date/time	Closing date & Opening Date
1205280	REPAIR AND RENOVATION WORKS OF BEHULA GIRLS HIGH SCHOOL, SADAR, CHAPAINAWABGANJ. (FY:2024-25)	30.12.2025 15:00 PM	14.01.2026 11:00 AM

This is an online Tender where only e-Tender will be acceptable in the National e-GP system portal and No offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP system portal (<http://www.eprocure.gov.bd>) is required.

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

The procuring entity reserves the right to accept or reject any or all tender(s) without assigning any reason what so ever.

  
Md. Anwer Hossin

Executive Engineer  
Education Engineering Department  
Chapainawabganj.

GD- 2785



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

রাষ্ট্রান্তর উন্নয়ন ব্যৱোৰো

১, কাওরান বাজার, ঢাকা।

[www.epb.gov.bd](http://www.epb.gov.bd)



### জরুরি বিজ্ঞপ্তি

### ৩০তম ঢাকা আন্তর্জাতিক বাণিজ্য মেলা ২০২৬

গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের তিনবারের সাবেক প্রধানমন্ত্রী ও বাংলাদেশ জাতীয়তাবাদী দল (বিএনপি)-এর চেয়ারপারসন বেগম খালেদা জিয়া এর মৃত্যুতে সরকার কর্তৃত ০৩(তিনি) দিন রাজ্যীয়ভাবে শোক পালনের সিদ্ধান্তের প্রেক্ষিতে ৩০তম ঢাকা আন্তর্জাতিক বাণিজ্য মেলা ২০২৬-এর উদ্বোধনী অনুষ্ঠান পূর্বোয়ৃষ্ট তারিখ ০১ জানুয়ারি ২০২৬ এর পরিবর্তে আগস্ট ০৩ জানুয়ারি ২০২৬ তারিখ (শনিবার) আয়োজনের সিদ্ধান্ত গ্রহণ করা হয়েছে। আমন্ত্রিত অতিথিবন্দের জন্য ইতোমধ্যে প্রেরিত উদ্বোধনী অনুষ্ঠানের আমন্ত্রণপত্র যথারীতি বহাল থাকবে।

ভাইস চেয়ারম্যান ও প্রধান নির্বাহী  
রাষ্ট্রান্তর উন্নয়ন ব্যৱোৰো  
[vc@epb.gov.bd](mailto:vc@epb.gov.bd)

Memo No. 12.01.0000.918.040.07.0084.25.1190

Date: 30/12/2025

### Corrigendum of e-GP: REoI Notice

e-REoI is invited in the National e-GP System Portal for following procurement. Interested applicants are requested to visit <http://www.eprocure.gov.bd> website for details.

SL	Proposal ID No.	Name of works	Previously circulated	To be replaced
1.	1186260	Development & Operations Services of Krishak Digital Financial Module (KDFM) (Package No.: SD/PARTNER-DAE/16)	EoI Closing Date & Time 31 December 2025 15:00	EoI Opening Date & Time 31 December 2025 15:00

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

All other terms and conditions will remain unchanged.



Abul Kalam Azad  
Program Coordinator (PARTNER)  
E-mail: [procurement.taraps@gmail.com](mailto:procurement.taraps@gmail.com)  
Phone No.: 02223314883

GD- 2784

## 45 illegal brick kilns fined Tk 47.6 lakh in Pabna

OUR CORRESPONDENT, Pabna

The Department of Environment conducted a massive drive against 45 illegal brick kilns in Lokhmikunda union of Pabna's Ishwardi upazila on Monday.

Md Abdul Gofur, DoE assistant director in Pabna, confirmed the matter in a press release issued yesterday.

During the drive, the DoE mobile court fined the 45 brick kilns a total of Tk 47.6 lakh, including two kilns Tk 3 lakh each, one Tk 2.5 lakh, one Tk 1.5 lakh, 34 kilns Tk 1 lakh each, one kiln Tk 80,000, five kilns Tk 50,000 each, and one kiln Tk 30,000.

## DMP issues traffic

FROM PAGE 3

Science Lab, depending on the ground situation.

To keep the jamaa venue clear, vehicular movement will be completely suspended at Farmgate Police Box, Indira Road crossing, Bijoy Sarani crossing, Aircraft crossing, Asad Gate, Raja Plaza, and the Gono Bhaban crossing.

Meanwhile, vehicles from Mirpur heading towards Dhanmondi and Mohammadpur are advised to use the Mirpur-Technical-Shyamoli Ring Road. Those travelling from Mirpur to Ramma or Motijheel will be diverted via Agargaon Crossing and Jahangir Gate.

The DMP further noted that traffic movement may be restricted at major intersections, including Panthapath Sonargaon Hotel, Dhanmondi 32, and

Science Lab, depending on the ground situation.

To keep the jamaa venue clear, vehicular movement will be completely suspended at Farmgate Police Box, Indira Road crossing, Bijoy Sarani crossing, Aircraft crossing, Asad Gate, Raja Plaza, and the Gono Bhaban crossing.

Specific parking arrangements have also been established to manage the crowd. Vehicles from within Dhaka have been directed to park at the old Trade Fair ground in Agargaon. Buses and other vehicles arriving from outside the capital will be allowed to park in the Motijheel commercial area, Shahbagh Police Station area, Utara Sector 17 cattle market area, and the 300-feet service road of the Purbachal Expressway.

## Publish notice

FROM PAGE 3

According to the formal group of journalists. The notification stated that if the accused fugitives do not appear before the tribunal within the stipulated date, the trial proceedings will begin in their absence.

The six other accused are former state minister for information Mohammad Ali Arafat; Awami League Joint General Secretary AFM Bahauddin Nasim; Jubo League Chairman Sheikh Fazle Shams Parash; its General Secretary Moinul Hossain Nikhil; and Chhatra League President Saddam Hussain and its General Secretary Sheikh Wali Asif Enan.

On December 18, the prosecution formally pressed charges against the accused, and on the same day, the tribunal took cognisance of the charges.

Quader was made an accused under the doctrine of command responsibility, while the others were charged due to their leadership positions and command roles within their respective organisations, as per the prosecution.

## 1,190 killed

FROM PAGE 3

has been identified as a key reason behind the high fatality rate," she said.

According to the report, a large share of workplace accidents in 2025 occurred in the informal sector. Analysis found that around 84 percent of total accidents took place in workplaces outside the effective coverage of labour laws, making this the most significant structural challenge to the country's workplace safety system.

"Without bringing the informal labour sector under labour law enforcement and social protection frameworks, it will not be possible to significantly reduce workplace accidents," Snigdha said.

Sector wise analysis showed that transport workers were the most affected by workplace accidents in 2025, followed by those in the industrial and manufacturing, service, agricultural, and infrastructure and construction sectors, she added.

## JnU student polls

him.

The four contesting panels and independent candidates later jointly submitted a four-point demand to the JnU VC. The demands include: holding the JnUCSU and hall union elections.

VC Prof Dr Md Rezaul Karim confirmed the revised date.

Student leaders and candidates, however, argued that the polls could have been held as a mark of respect for Khaleda Zia's uncompromising role in the country's democratic movements.

Left-leaning panel's general secretary candidate Ivan Tahseeb said, "Students came to the campus with great enthusiasm to cast their votes. The election could have been completed smoothly. Postponing it at such a moment is unacceptable."

Riazul Islam, vice-president candidate of the Chhatra Shibir-backed panel, and AKM Rakib, VP candidate of the Chhatra Dal-backed panel, echoed

Bangladesh Association of Software and Information Services (BASIS)

**BASIS®**  
Bangladesh Association of Software & Information Services

Condolence Message

Begum Khaleda Zia  
15 August, 1945 - 30 December, 2025

As one of the foremost symbols of the democratic movement and an uncompromising leader, Begum Khaleda Zia, a living embodiment of Bangladesh's democratic struggle, a steadfast symbol of resilience and the unwavering voice of the hopes and aspirations of the Bengali people. She was a true icon of our nation, whose unwavering commitment to democracy and human rights will always be remembered. Her loss is a loss to all. We extend our deepest condolences to her bereaved family, relatives, countless supporters and well-wishers. May Almighty Allah grant her Jannatul Firdaus and provide strength to all those mourning her loss. Amin.

On behalf of BASIS: we pray for the eternal peace of her soul and extend our heartfelt condolences to her bereaved family, relatives, countless supporters and well-wishers. May Almighty Allah grant her Jannatul Firdaus and provide strength to all those mourning her loss. Amin.

On behalf of the members of the Association:  
Abul Kair Mohammad Hafizullah Khan  
Joint Secretary, Local Government Division  
Administrator, BASIS

## Governance failures cripple

FROM PAGE 3

recommendations. These include amending the 2021 rules to expand the definition of e-waste by including emerging sectors such as electric vehicles and solar panels, and updating the list regularly.

The organisation also recommended introducing clear incentives and penalties, forming a national coordination committee, and issuing specific provisions for e-waste export.

TIB called for the development of a separate technical guideline covering environmental

protection, occupational health and safety, safe handling of hazardous components, and disaster-related e-waste. It also stressed the need for a dedicated Extended Producer Responsibility (EPR) guideline for manufacturers, importers and marketers, with phased implementation and a sustainable funding mechanism.

Speaking at the event, TIB Executive Director Iftekharuzzaman described Bangladesh's e-waste management system as reflecting "clear anarchy" due to weak laws, poor enforcement and lack of accountability.

"There is no clear management strategy from the government. Whatever laws exist are not being enforced. This is nothing but chaos," he said.

He added that improper handling of e-waste poses serious threats to human health and the environment, while proper management could become "an important

source of national income". Iftekharuzzaman also pointed to major governance gaps, including weak coordination, transparency and accountability among agencies, particularly the DoE.

"The failure to enforce the 2021 e-waste rules is mainly due to unwillingness, lack of capacity and lack of responsibility of the duty-bearers," he said.

He added that continued illegal imports violate both national laws and global commitments.

"We are violating our own laws as well as international obligations," he warned, referring to the Basel Convention.

He also said that gendered risks, saying women are disproportionately exposed to health hazards, as they are often engaged in collecting and sorting e-waste.

Calling for urgent action, Iftekharuzzaman urged the interim government to start implementing TIB's recommendations.

## LOST

I have lost my BA Hons in Economics Original Certificate, Dhaka University, passing year 1970 and Master's in Economics Original Certificate, Dhaka University, passing year 1971 on 02.12.2025  
A General Diary has been filed under Dhanmondi Police Station. GD No. 1107, dated 18.12.2025  
**Mahfuz Anam**  
NID No. 6879156823  
Father's Name: Abul Mansur Ahmad  
Address: House No. 61, Road No. 6/A  
Dhanmondi, Dhaka

## Announcement of World-Wide Publication

### The Elements:

*Laws of the Elements, Classification of the Elements and the Fundamental Periodic System*



978-984-35-8745-9  
2025 © Mohammed Zahid Akhter  
www.zahid-elements.com

## দরপত্র বিজ্ঞপ্তি

- প্রতিষ্ঠানের নামঃ এআইটিএসও
- কাজের বিবরণ নেটওর্কের সরকার্যাদি অঞ্চল ও স্থান
- দরপত্র বিতরণের তারিখঃ ০৮ জানুয়ারি ২০২৬
- দরপত্র বিতরণের শেষ তারিখঃ ০৭ জানুয়ারি ২০২৬
- দরপত্র মোলার তারিখঃ ০৮ জানুয়ারি ২০২৬

বিতরিত তথ্যের জন্য ভিজিট করুনঃ [www.army.mil.bd](http://www.army.mil.bd)

কমান্ডার  
এআইটিএসও  
চাকা সেনানিবাস

Government of the People's Republic of Bangladesh  
Office of the Executive Engineer  
PWD E/M Wood Workshop Division, Sher-E-Bangla Nagar, Dhaka  
Memo No-25.36.2680.534.14.170.25-1352 Date- 30/12/2025

## e-Tender Notice

This is to notify all concern that the following tenders are invited in the national e-GP portal:

Tender ID No.	Last Selling Date	Opening Date
1205057 & 1205156	12/01/2026	13/01/2026

This tenders are online Tender and no offline/hard copies will be accepted. To submit e-Tender, registration in the National e-GP portal (<http://www.eprocure.gov.bd>) is required. Further information and guidelines are available in the national e-GP system portal and from e-GP help desk ([helpdesk@eprocure.gov.bd](mailto:helpdesk@eprocure.gov.bd)).

## e-Tender Notice

### Notice No. 2025-26/07

e-Tender is invited in the National e-GP System Portal (<http://www.eprocure.gov.bd>) by Works Manager (Construction), Bangladesh Railway, Pahartali, Chattogram for the procurement of goods as stated below:

Sl. No.	Tender/Proposal ID	Tender/Proposal Package No. and description	Procurement nature type & method	Tender/proposal closing date & time
1	1195070	54.01.1500.552.05.057.25-26-GR-163-OFF 1. Purchase of Sealing Wax 2. Purchase of Paper Off-Set 8½"x14" 3. Purchase of Paper Off-Set 8½"x11" etc.	Goods NCT OTM	14/01/2026 12.40
2	1156944	54.01.1500.552.05.057.25-26-GR-169-OFF 1. Purchase of IPS (Rahimafroz or equivalent) (As Per Sample). 2. Purchase of Microwave Oven (As Per Sample).	Goods NCT OTM	14/01/2026 12.45
3	1204271	54.01.1500.552.05.057.25-26-GR-61-MW 1. Purchase of Fire Extinguisher With all accessories each 05 Kg (Powder) 2. Purchase of Fire Extinguisher With all accessories each 06 Kg (Powder) 3. Purchase of Fire Extinguisher With all accessories each 08 Kg (Powder) etc.	Goods NCT OTM	14/01/2026 12.50

This is an online tender where only e-Tender will be accepted in the National e-GP Portal and no offline/hard copies will be accepted.

To submit e-Tender registration in the National e-GP System Portal (<http://www.eprocure.gov.bd>) is required. The fees for downloading the e-Tender documents from the National e-GP System Portal have to be deposited online branches of any registered bank branches.

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

*Rajib Kumar Debnath*  
Works Manager (Construction)

GD-2790

## A leader who strengthened our struggle for democracy

Khaleda Zia leaves behind an enduring legacy of service

The death of Khaleda Zia closes a definitive chapter in Bangladesh's history, one defined by the turbulent evolution of a young democracy. To understand the gravity of her passing on Tuesday, one must look beyond the polarised politics of recent years and recognise the extraordinary arc of a woman who seemed never destined to lead, yet went on to make enduring contributions to the nation's struggle for democracy.

Described early in her life as a "shy housewife" content in the shadow of her husband, President Ziaur Rahman, Khaleda began her transformation amid the blood and chaos of 1981. The assassination of her husband left the Bangladesh Nationalist Party (BNP) fractured and leaderless. Senior leaders doubted her political capability. Yet, when the party teetered on the brink of disintegration, she stepped into the void.

It was on the streets of Dhaka that her shyness disappeared and her "uncompromising" persona emerged. Facing the might of HM Ershad's military regime, she earned her moniker not through shrewd negotiation, but through a steadfast refusal to legitimise a dictator. She was detained repeatedly, yet her obduracy became her greatest political asset. While her street agitation is the stuff of history, her legacy is cemented by two hallmarks that fundamentally altered Bangladesh's state structure: the restoration of the parliamentary system and the institutionalisation of the caretaker government.

Following the fall of the military regime in 1990—achieved through a rare and strategic alliance with her arch-rival Sheikh Hasina—Khaleda led the BNP to a stunning victory in 1991. As Bangladesh's first female prime minister, she presided over a seminal shift: the transition from a presidential system, long prone to autocratic abuse, back to a parliamentary form of government. It was a move intended to anchor democracy in the legislature, and it remains the bedrock of Bangladesh.

In 1996, Khaleda's administration navigated a volatile political impasse to ensure a fair transfer of power. She formed a parliament that proved short-lived and passed the 13th Amendment to the Constitution amid violent protests. This amendment formally embedded the non-party caretaker government system into law. In a now-rare display of democratic adherence, she promptly dissolved parliament and resigned, submitting herself to the very neutral authority she had just empowered. Though she lost the subsequent election to Awami League, she retained singular electoral distinction: she remains the only leader in the country's history to have won every parliamentary seat she ever contested.

Beyond that, her imprint reshaped the daily lives of millions. Guided by her finance minister, M Saifur Rahman, she introduced value-added tax (VAT) in 1991, a difficult reform that expanded the state's revenue base. But it was in the classroom where she altered the social fabric. Recognising that development was impossible without women, her government launched a nationwide stipend programme in 1994, making secondary education free for girls. This single policy has been among the most consequential of state initiatives in empowering rural women in our country.

Her legacy, however, is also marked by her bitter conflict with Sheikh Hasina. Violence and subsequent army-backed intervention in 2007 saw both leaders jailed, marking the beginning of a darker period in national politics.

The tragedy of Khaleda's final decade was profound. In January 2015, confined to her Gulshan office with sand-laden police trucks barricading the gates, she received news of the death of her younger son, Arif Rahman. Cut off from the outside world, she was forced to grieve in isolation. The nadir came in 2018, when she was sentenced on corruption charges involving the Zia Orphanage Trust—charges her supporters consistently described as politically motivated. She became the sole inmate of the abandoned Old Dhaka Central Jail. For two years, Khaleda was forced to live in the solitude of a dilapidated colonial-era building, a period of profound loneliness that ravaged her health but failed to break her resolve.

After Muhammad Yunus assumed power as the interim leader, Khaleda was acquitted of all charges and convictions. This total exoneration was more than just a legal victory; it was a public vindication of her longstanding claim that her imprisonment had been a political construct of the Hasina regime.

History may come to view her final act—the years of silence and incarceration—as among her most politically significant. During the long and increasingly brutal rule of Hasina, Khaleda became a symbol of silent resistance. The wheel turned one last time in 2024 when a student-led uprising swept Hasina from power. Khaleda's rival fled the country and was later sentenced to death in absentia. Yet, in the aftermath of this dramatic reversal, Khaleda's most defining response was her calm. In her first public address after six years of silence, delivered from a hospital bed, she urged the nation to reject the "politics of vengeance". It was a final lesson in leadership: choosing to heal a fractured nation rather than settle scores.

With her passing, the baton formally passes to her son, Tarique Rahman, who returned from exile in London just days before her death. The reunion was brief, but his responsibility for the party in her absence is bound to be long and heavy.

Khaleda Zia leaves behind a Bangladesh vastly different from the one she inherited in 1981. She was not a groomed politician, but a survivor who stepped out of the domestic sphere to topple a dictator and help build the pillars of a parliamentary democracy. In a country often ruled by the gun, she proved that the most formidable weapon could be the resolve of a single, steadfast woman.

## THIS DAY IN HISTORY

### The ball that started it all

The first ball was dropped at Times Square in New York City to celebrate New Year's Eve on this day in 1907. Made of iron and covered in lightbulbs, the ball was so heavy that it had to be wrangled by six men. It established a tradition that continues today.

# EDITORIAL

## What economy are we leaving behind in 2025?



### MACRO MIRROR

Dr Fahmida Khatun  
is executive director at the Centre for  
Policy Dialogue. Views expressed in this  
article are the author's own.

FAHMIDA KATUN

When the interim government formed following the July 2024 uprising, macroeconomic stability was weak, with several major economic indicators performing poorly. The accumulated costs of governance failures, corruption, and prolonged financial mismanagement had undermined the economy's potential. Since then, the free fall of the economy has been halted, and some negative trends have been reversed. However, the economy now experiences slower growth, elevated inflation, weakened investment sentiment, and rising vulnerabilities in the financial sector.

The macroeconomic environment in Bangladesh in the fiscal year (FY) 2025 (July 2024 – June 2025) and early FY2026 reflects a fragile and uneven recovery. Real growth of Gross Domestic Product (GDP) moderated sharply, registering only 3.97 percent in FY2025. While this represents a partial rebound from the disruptions caused by political unrest, it remains significantly below the country's historical average and far from the levels required to generate adequate employment for a rapidly growing labour force. Industrial production trends suggest that the recovery is underway. However, the pace is slow and insufficient to compensate for earlier losses or to drive a broad-based industrial resurgence.

Inflation remains one of the most persistent macroeconomic challenges. However, headline inflation eased to 8.29 percent in November 2025, largely driven by a deceleration in food prices rather than a comprehensive easing of price pressures across the economy. Although food inflation fell to 7.36 percent during this period offering some relief to households, it is still not at comfort levels as wage growth has failed to keep pace with rising living costs. The wage rate index was 8.04 in November 2025, slightly increased from 8.01 in October 2025. This implies stagnant real wages and eroding purchasing power for large segments of the population, rising vulnerability among low-income groups, and subdued consumer demand.

Weak private investment is another defining feature of the current macroeconomic landscape. Private sector credit growth fell to 6.23

percent in October 2025, reflecting subdued credit demand and tighter lending conditions in the banking system. This contraction signals investor uncertainty, driven by political instability, policy unpredictability, and longstanding governance failures in the financial sector. By contrast, public sector credit growth surged to 24.11 percent over the same period, indicating a growing reliance by the government on domestic borrowing to finance its operations. While such borrowing may be necessary



VISUAL: ANWAR SOHEL

in the short term to maintain fiscal stability, it risks crowding out private investment and exacerbating pressures on the banking system if not carefully managed.

In the banking sector, several banks have struggled to mobilise deposits amid declining public confidence, while non-performing loans (NPLs) have continued to rise. The NPL was 35.73 percent of total disbursed loans as of September 2025, mostly due to the recent scrutiny of several banks' health by the Bangladesh Bank. Earlier, several non-compliant commercial banks would hide the actual amount of NPLs. This alarming figure is not merely a cyclical phenomenon but the result of years of weak regulation, political interference, and repeated loan rescheduling that masked underlying insolvency. The persistence of such vulnerabilities threatens

marginal increase of 0.62 percent. In contrast, imports rebounded strongly, growing by 5.2 percent during July–November FY2026, driven primarily by higher imports of intermediate goods. While this may signal a gradual revival of industrial activity, it also underscores renewed pressures on the balance of payments.

Remittance inflows have provided a critical stabilising force. During July–November FY2026, remittances reached \$13.04 billion, representing a year-on-year increase of over 17.1 percent and reflecting both increased overseas employment and policy measures to receive remittances through formal channels. While this marks a notable improvement from earlier lows, reserves remain vulnerable to external shocks and shifts in global financial conditions.

Other structural challenges

compound economic pressure. Private investment fell to 22.48 per cent of GDP in FY2025, its lowest level in five years, raising concerns about future growth and job creation. The energy sector continues to impose heavy fiscal burdens due to high generation costs, unplanned capacity expansion, and excessive capacity payments. Most critically, Bangladesh is set to graduate from Least Developed Country (LDC) status in November 2026, which entails the gradual withdrawal of trade preferences, currently covering approximately 70 percent of global exports. Without adequate preparation, this transition could erode export competitiveness and expose structural weaknesses.

Looking ahead, the outlook for FY2026 indicates a modest recovery, although some risks remain. The Medium Term Macroeconomic Policy Statement of June 2025 by the Ministry of Finance projected GDP growth to be 5.5 percent and inflation 6.5 percent in FY2026. On the other hand, the Bangladesh Bank forecasts real GDP growth to be 5.38 percent and average inflation to come down to 7.26 percent in FY2026.

Clearly, in the short term, stabilising the macroeconomic environment must be the top priority. Inflation control will require a careful balance between monetary tightening and supportive fiscal measures to protect vulnerable groups. Addressing NPLs and strengthening bank governance are critical to restoring confidence in the financial system and reviving private investment. Policy consistency, regulatory transparency, and political stability will be essential to improve the investment climate.

Over the medium to long term, deeper structural reforms are unavoidable. Strengthening the institutional independence and capacity of the central bank is crucial for effective monetary management. Industrial policy must focus on productivity, skills development, and technological upgrading to diversify exports beyond garments. Social safety nets need to be expanded and better targeted to protect those left behind by structural change. Skills development programmes must be aligned with market needs, particularly for youth and women. Broadening the tax base and reducing reliance on indirect taxation are essential for fiscal sustainability. Investment in climate resilience and disaster preparedness is increasingly urgent in a climate-vulnerable economy. Above all, transparent and accountable governance must be restored to rebuild trust and unlock long-term growth potential.

## What a cashless turn means for our economy



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MD MOMINUR RAHMAN

With mobile banking, QR payments, digital wallets, and instant transfers becoming common, Bangladesh is moving steadily towards a cashless economy. Bangladesh Bank has accelerated this shift by launching initiatives for interoperable digital payments and advocating universal adoption. While much of the public debate focuses on convenience, transparency, and financial inclusion, one critical question has received far less attention: how will cashless transactions affect the money multiplier—the banking system's capacity to create credit?

Economic theory around fractional reserve banking offers a clear mechanism. In a cash-based system, a significant portion of money remains outside the banking system, limiting banks' ability to lend. This "currency leakage" reduces the effective money multiplier, which depends on the proportion of deposits relative to the total money supply. In a cashless economy, people hold less physical cash and more deposits, giving banks a larger base for lending. Lower currency holdings, combined with faster electronic circulation of money, can theoretically raise the multiplier, allowing each unit of base money to generate more broad money in the economy.

Empirical evidence from other countries supports the argument.

In Kenya, the introduction of M-Pesa sharply reduced currency in circulation relative to GDP, while the ratio of broad money to base money rose from under five to above 10 within a few years. Similar patterns have been observed in countries adopting widespread digital payment systems, where mobile money and interoperable platforms expand deposit bases and enable banks to create more credit.

In Bangladesh too, between 2018 and 2021, mobile financial services (MFS) transactions contributed approximately 10.88 percent of narrow money (M1) and 11.29 percent of broad money (M2). In absolute terms, roughly Tk 22,219 crore of previously informal cash flowed into the formal banking system through MFS. Through successive rounds of lending and deposit creation, this expanded to Tk 35,723 crore in M1 and Tk 166,218 crore in M2. These figures demonstrate that cashless transactions are not simply a substitute for cash but actively increase the money available for lending, effectively raising the money multiplier.

Moreover, the rapid adoption of mobile banking during Covid-19 accelerated access to formal financial services, particularly in urban and semi-urban areas. QR-based merchant payments, salaries paid directly into

digital accounts, and agent-mediated transactions in rural communities are all contributing to a broader deposit base. This suggests that the multiplier effect may grow further as cashless penetration deepens.

However, a higher money multiplier is a double-edged sword. While it can expand credit availability and stimulate economic activity, the benefits depend on how banks deploy these funds. If banks hoard excess reserves due to risk aversion, regulatory constraints, or high levels of non-performing loans, the theoretical gains may not translate into real lending. Similarly, if digital money circulates largely in non-bank wallets rather than formal deposits, the multiplier effect remains limited. Rapid credit expansion without corresponding productive investment can also create inflationary pressures.

Moreover, gaps in digital literacy, mistrust of digital systems, and connectivity problems in rural areas can slow adoption, leaving large segments of the population excluded from the benefits of a higher multiplier.

International experience shows that poorly managed digital money adoption can exacerbate inequality, concentrate financial power, and create systemic vulnerabilities. In Kenya, while M-Pesa boosted deposits and access to credit, it also created regulatory challenges and increased reliance on a few dominant platforms. Bangladesh could face similar risks if integration, oversight, and inclusion are not prioritised.

In sum, Bangladesh's move towards a cashless economy has the potential to increase the money multiplier, supporting greater credit creation, financial inclusion, and economic dynamism. The evidence—more than a 10 percent contribution to both M1

and M2 by mobile financial services—shows that digital finance is already reshaping the banking system.

Yet, whether this outcome is beneficial depends on careful management. A higher multiplier is desirable if it leads to productive lending, inclusive access, and financial stability. It can be harmful if it fuels credit bubbles, reinforces digital inequality, or concentrates economic power in a handful of private platforms. Bangladesh is at a pivotal moment. Cashless payments offer a structural opportunity to enhance credit creation, formalise informal money flows, and strengthen the financial system. But policymakers must ensure that infrastructure, trust, financial literacy, and regulation keep pace.

To manage potential risks and make the cashless transition effective, policymakers need a balanced strategy. Strong digital regulation is essential to ensure transparency, consumer protection, and fair competition among banks and fintech platforms. Bangladesh Bank should closely monitor digital transaction flows and adjust reserve requirements when necessary to keep the money multiplier stable. Expanding digital literacy programmes, improving network reliability, and setting clear rules on data privacy will help build trust, particularly in rural and low-income communities. Creating a unified, low-cost digital payment infrastructure and encouraging banks to link digital deposits with productive lending can ensure that the growth of electronic money genuinely supports economic development. With coordinated action, Bangladesh can enjoy the benefits of a higher multiplier while keeping inflation, financial exclusion, and systemic risks under control.



## A CLOSER LOOK

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TASNEEM TAYEB

If there is one unsettling thread running through Bangladesh's civic space in 2025, it is not confined to uncertain politics, mob outbursts or economic troubles. It runs—often violently—through our cultural scene. Through vandalised music stages, silenced folk singers, cancelled festivals, and burned institutions, audiences are learning—gradually—that culture, too, can become a site of violence and fear.

This did not happen all at once. It did not happen everywhere. But over the course of the year, a pattern has emerged that is difficult to ignore.

In 2025, Bangladesh witnessed a series of assaults on its cultural scene that went beyond disagreements or protests. The rage was raw and physical, and often justified in the language of morality rather than law. Baul singers bore the brunt of "hurting religious sentiment." Music concerts were called off for mob vandalism, including on the occasion of the Pahela Baishakh. Long-standing cultural institutions, such as Chhayanaut and Bangladesh Udichi Shilpigosthi, saw their archives and instruments reduced to ashes during moments of political volatility.

These incidents were not isolated, nor were they entirely spontaneous. They followed a pattern and resulted from a mindset that considers cultural expression as something negative, to be policed, corrected, or completely suppressed, rather than tolerated or even debated.

The perpetrators, in many cases, were not formal political actors. They were loosely organised vigilante groups or mobs mobilised through local networks. Their strength did not lie in structure or legitimacy, but in a sense of vindication, moral superiority, and confidence that these attacks would carry few consequences and that if any administrative action were taken at all, it would be, at best, sluggish.

What makes 2025 distinct is not merely the number of such incidents, but their nature. Earlier years also witnessed threats, intimidation, and sporadic disruption. This is



The vandalised office of the Chhayanaut on December 19, 2025.

FILE PHOTO: ABDUL GONI/AFP

not new in Bangladesh. However, what makes the difference in 2025 is the moral high ground on which such attacks were carried out. Cultural institutions were not just pressured; they were burned. Music was not merely criticised; it was forcibly stopped. Folk traditions were not debated; they were silenced.

Baul singers, for instance, represent one of Bangladesh's most syncretic traditions—rooted in music, spirituality, dissent, and a refusal to be easily categorised. Similarly, public concerts, student-organised

collective memory, continuity of national heritage and the idea of culture—something inherited and carried forward through generations, rather than dictated through force.

This is not an attempt to glorify all forms of artistic expression, or to deny that discomfort—often arising from diversity—is part of shared public life. But there is a fundamental difference between disagreement and violence.

The role of the state in this context cannot be ignored. In several instances, cultural

to public events. In November, the Ministry of Primary and Mass Education revoked the posts for music and physical education teachers across the country's primary schools—positions that had only recently been created. While framed as a technical correction, the message it sent was clear: the administration has succumbed to pressures from religious groups.

Such decisions reflect, if anything, a failure to nurture an academic space where culture and faith can coexist, as they do in any society that values balance. And each of these

moments, however minor they may seem, contributes to a climate of fear and inhibition. In such a climate, artists begin to self-censor. Organisers scale down. Audiences stay away. Cultural life contracts. And the space for culture grows thinner.

Amitav Ghosh once described cultural loss not as collapse, but as a thinning of the world—what once felt ordinary becomes precarious, and then it quietly disappears. Watching Bangladesh's cultural spaces shrink this year, that imagery feels uncomfortably closer to home. A concert that does not happen. A song that is not sung. A gathering that is dispersed before it begins. Culture does not always burn in flames; it simply stops feeling safe enough to indulge in.

There is also a generational cost that deserves attention. Young Bangladeshis are growing up in an environment where public expression of cultural heritage feels conditional. This matters because culture is not ornamental. It is how societies celebrate coexistence. It is how disagreement is expressed without violence. It is how memory survives outside textbooks and monuments. When cultural spaces shrink, socio-political polarisation hardens.

It would be very convenient to dismiss 2025 as an aberration—a year unsettled by political uncertainty. But that would be an intentional oversight of a real problem eating at the heart of our society. What this year reveals is a deeper vulnerability: the ease with which cultural expression can be framed as a threat, and the speed with which that narrative can translate into vandalism.

The question is not only who attacked our cultural spaces in 2025, but what kind of responses followed. Silence is not neutrality. And the absence or insufficiency of administrative protections sends its own message.

Bangladesh does not lack cultural resilience. Our artists, musicians, and cultural workers have persisted through even harsher times. But resilience should not be mistaken for sustainability. A society that expects its culture to endure violence without consequence is, in a way, pushing it out of public life.

As the year closes, the challenge ahead is not to shield cultural freedom from all controversy. It is to recognise that cultural spaces are part of the democratic fabric. They require protection not because they are fragile, but because they matter.

If 2025 witnessed our cultural space shrinking, 2026 will test whether we have the restraint—and the will—to stop that thinning from becoming permanent.

## What the Jamaat-NCP pact says about 'new' politics



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H. M. NAZMUL ALAM

One might have assumed that after a year and a half of political upheaval since a mass uprising that toppled a long-standing government, Bangladesh's political landscape was ready for fresh ideas and directions. Instead, with less than six weeks to go before the February 12 election, that era of youthful promise seems to have evolved into a scene rather reminiscent of an old television drama rebooted with new costumes. The National Citizen Party (NCP), once hailed as the fresh hope of reform, has now joined hands with an alliance led by Jamaat-e Islami, a party whose past still casts a long and controversial shadow.

The story reads a bit like a political plot twist no one asked for. NCP, since its emergence in late February, positioned itself as a youth-driven alternative to the traditional duopoly of Awami League and BNP. Early on, it offered ample rhetoric about systemic reform, anti-corruption, and a break from old power matrices. These were bold claims in a political culture that is often described as stagnant. Fast forward 10 months, and that new kid on the block is agreeing seat allocations

with Jamaat and a cluster of smaller parties that have long existed at the periphery of mainstream politics.

To the casual observer, this may seem like mere political horse-trading, the sort of backroom arrangement typical in multi-party systems everywhere. But context matters. According to recent surveys, the NCP was itself struggling to convert early excitement surrounding its emergence into real voter support.

An International Republican Institute survey found that only about six percent of voters said they would back NCP in elections. In the same poll, Jamaat got around 29 percent, and BNP led with 33 percent support.

That means NCP's popularity is hovering just above the noise level of electoral politics in a country of 13 crore people. It is a number that most startup politicians would find humbling. Yet, rather than doubling down on its reformist agenda to assert its identity and expand its voter base, NCP appears to have recalibrated its strategy towards survival through alliance. With Jamaat's support base far stronger, at least on paper, and its deep

roots in certain regions, NCP's decision might seem like shrewd pragmatism. After all, as the adage goes, politics is the art of the possible. But then again, there is political credibility, and that is much harder to reclaim once spent.

So, what exactly does this alliance say to the voters who believed in NCP's promise of "new politics"? For one, it suggests that ideological clarity was always negotiable. If the initial attraction to NCP for many was its youthful energy and commitment to break with the past, those qualities now look to be filtered through very traditional political calculus it once critiqued. The youthful supporters it once courted are now left with a choice between cynicism and disillusionment, watching as the party they backed moves into a coalition with a group whose historical baggage remains contentious.

This alliance is not merely an electoral arrangement. It is symbolic. It tells voters that electoral arithmetic matters more than narrative coherence. That might make sense to party strategists upset with internal dissent and resignations, but it does not necessarily translate into fresh trust on the ground.

NCP's leaders, understandably, may argue that coalition building is part and parcel of democratic politics. They might say that in a fragmented landscape, working with like-minded forces is pragmatic. They stress that the pact is strictly for electoral purposes. Indeed, an NCP statement insisted it joined the alliance only because it "cannot contest the election alone" under current conditions.

That is a fair admission. But the subtle sarcasm here lies in the fact that a party born

from popular uprising and aspirations for bold reform now finds itself in an alliance similar to the older coalitions that many young voters judged negatively.

This move also reveals something about the limits of new party formation in Bangladesh. The political landscape continues to be shaped by entrenched loyalties, regional patronage networks, and historical narratives that are hard to disrupt with slogans alone. If nearly half of voters are unsure about whom to support, it suggests there is an appetite for alternatives. NCP could have tried to seize this space by doubling down on its distinct identity.

Of course, Jamaat has its own story to tell. The party's registration was restored by the Supreme Court earlier in 2025 after years of legal challenges, allowing it once again to contest elections. But there is a stark contrast between a party that has built steadily over decades and one that emerged as a symbol of generational change. Merging the two suggests that NCP's leadership believes it can borrow credibility from Jamaat's base. But credibility, unlike vote percentages, cannot simply be transferred.

The calculus also ignores a basic political truth: alliances shift perceptions more than they shift vote banks. A young supporter who once saw NCP as a break from the past might now view it as willing to drift back into the familiar currents it once criticised. And for older voters who might have been sceptical of NCP's experience, the alliance might confirm their doubts. In other words, what this pact may gain in short-term organisational reach, it risks losing in long-term distinctiveness.

Internal dissent within the NCP further complicates this picture. Resignations by some key members following the alliance announcement suggest that not everyone within the party shares the leadership's calculation. Such internal fractures rarely go unnoticed by the public. Perceptions of disunity can be just as damaging as poor policy articulation.

Critically, this alliance underscores how difficult it is for new political entities to maintain momentum in Bangladesh. The NCP emerged amid a moment of national flux. But many factors, including the political inertia, institutional barriers, and the gravitational pull of established players, have made it hard for that moment to translate into lasting influence. The youth vote that once seemed so promising has proven to be elusive in structured electoral politics. That is not to say that it will never materialise. But as of now, the NCP's stochastic slide into alliance with Jamaat raises questions about where that energy went.

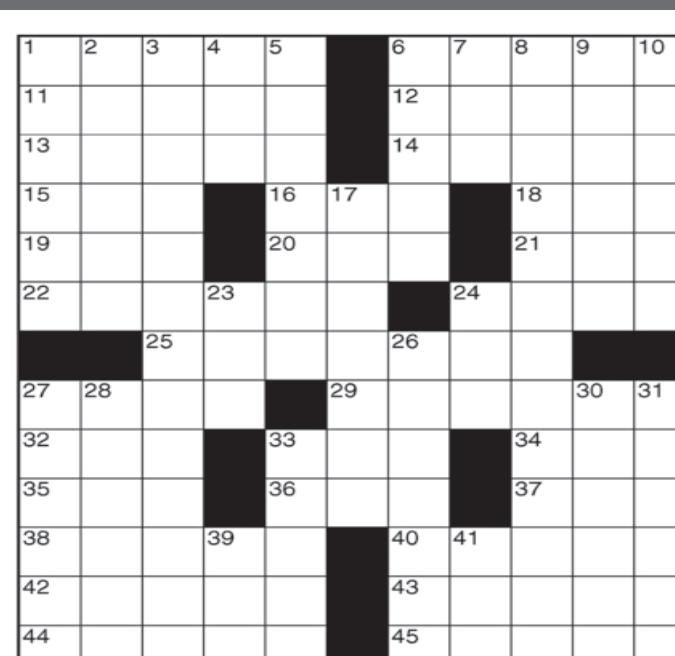
Some might say that politics means compromise and that strategic alliances are unavoidable. They might argue that no party is an island and that all political actors must navigate complex terrains to survive. That may well be true. But there is a distinction between strategic coalition building and strategic betrayal of the founding ethos. When a party born of protest abandons its reformist posture to embrace the very actors and systems it once seemed to stand apart from, voters are left asking a simple question: what, exactly, does this party now stand for?

## CROSSWORD BY THOMAS JOSEPH

**ACROSS**  
1 Concert venue  
6 Component  
11 Musical closes  
12 Zeal  
13 Sleeps in a tent  
14 Third letter  
15 Part of a student's email address  
16 Lupino of film  
18 High times  
19 Confessional topic  
20 Collins base  
21 Originally called  
22 Arizona city famed for its red rocks  
24 Tacks on  
25 Speeds up

**DOWN**  
27—alone (do without help)  
29 Without contract  
32 Maximum amount  
33 French friend  
34 Mess up  
35 Rap's \_Nas X  
36 Food additive letters  
37 Compass dir.  
38 Egg-shaped  
40 Exodus figure  
42 Squad car sound  
43 "Give it —!"  
44 Grant's successor  
45 Kinds

1 Get at  
2 Concert worker  
3 Famed mountaineer



## MONDAY'S ANSWERS

C	A	S	K	S	S	H	A	P	E
O	W	L	E	T	C	A	D	E	T
D	E	E	R	E	O	Z	O	N	E
E	N	A	B	L	E				
A	M	P	M	A	D	S	P	A	
N	E	W	G	U	Y	C	H	A	N
S	T	E	P	A	S	C	E	N	T
O	R	A	L	R	E	C	E	D	E
N	O	R	V	E	X	P	A	D	
J	A	M	E	S	H	E	A	T	E
A	L	O	F	T	A	E	T	E	D
R	I	O	T	S	T	E	S	T	Y

## Grief envelopes Evercare Hospital

FROM PAGE 12

mourning banners near the hospital.

"I came here to bid her a final farewell even though I know I will not be able to see her," said Nurun Nahar Nazma, who arrived at Evercare in the afternoon along with her 10 year-old child after travelling all the way from Jashore.

They began their journey in the morning soon after the news of Khaleda's death broke.

"She loved the country above all else. She loved her people and party activists," she said.

Khaleda Zia was an uncompromising leader, a polite politician who never spoke arrogantly or insultingly towards anyone and was loved by all, said Nargis Akter, 60, who came from Badda.

"She has left us at a crucial moment in politics. Bangladesh needed her for a much longer time," she added.

Md Jasim, a BNP activist from the Bhataria area, reached the hospital premises shortly after waking up around 7:00am and learning about the death.

"Begum Khaleda Zia was not a revengeful leader. She wanted to build the nation together with everyone. Her death is an irreparable loss," he said around 3:30pm.

Jasim said he stayed until the dead of the night and will come again in the morning.

Police, BGB and RAB members have been deployed at the hospital's main gate.

Law enforcement agencies are ensuring that party activists remain at a designated distance so that the movement of other patients is not disrupted.

While the crowd of mourners was heavier in the morning, the number of people present declined somewhat after noon.

Meanwhile, soon after the news of Khaleda Zia's death, the party flag was lowered to half-mast and black flags were raised at the BNP Chairperson's Office in Gulshan and other offices.

Many leaders and activists also gathered there.

Some activists said that negligence under the previous government denied their chairperson timely and proper medical care, ultimately worsening her health. They demanded punishment of those responsible.

Apart from Evercare Hospital and the Gulshan office, many party leaders and activists also gathered at the Nayapaltan office, where a sombre atmosphere prevailed.

## Trump warns

FROM PAGE 12

The Kremlin yesterday urged all parties to refrain from escalation over Iran.

Trump said he wanted to move to the second phase of the ceasefire deal between Israel and the Palestinian group Hamas reached in October after two years of fighting in Gaza, a progression that entails international peacekeeping forces deployed in the Palestinian enclave.

Israel and Hamas accuse each other of major breaches of the deal and look no closer to accepting the much more difficult steps envisaged for the next phase. Hamas, which has refused to disarm, has been reasserting its control as Israeli troops remain entrenched in about half the territory.

Israel has indicated that if Hamas is not disarmed peacefully, it will resume military action to make it do so.

During his Monday comments, Trump heaped the blame on Hamas for not disarming more promptly, arguing that Israel had lived up to its side of the deal and warning that Hamas was inviting grave consequences.

"There will be hell to pay," Trump warned when asked what he will do if Hamas does not lay down its arms. He has made similar statements at previous intervals during the fighting.

Before the meeting, Trump told reporters he would talk to Netanyahu about the possibility of stationing Turkish peacekeepers in Gaza. That is a fraught subject - while Trump has frequently praised Turkish President Tayyip Erdogan, Israel and Turkey have a much more circumspect relationship.

While the fighting in Gaza has abated, it has not stopped entirely. Although the ceasefire officially began in October, Israeli strikes have killed more than 400 Palestinians - most of them civilians, according to Gaza health officials.

## A year of disruptions for health sector

FROM PAGE 12

efforts to implement those were

hardly visible.

Prof Be-nazir Ahmed, a health expert and former director of disease control at DGHS, said that though the sectoral programmes had some shortcomings, Bangladesh performed reasonably well in preventive healthcare through them over the last few decades.

"But the sudden halt to the programmes has put many of our hard-earned achievements -- such as the country's success in eliminating Kala-azar [a life-threatening parasitic disease] -- at risk of reversal," he told The Daily Star.

The interim health administration could have set an example by simultaneously taking two measures -- preventing corruption and sustaining or improving public health services.

But it could not do so, creating a serious gap in service delivery, which will be difficult for the next administration to overcome, he added.

Prof Rashid E Mahbub, a medical expert and former president of the Bangladesh Medical Association (BMA), said the administration failed to provide an alternative plan following the suspension of the sectoral programmes, which resulted in service disruptions.

**SERVICE DISRUPTIONS**  
Since 1998, the health ministry

has implemented four Health, Population, and Nutrition Sector Programmes (HPNSPs) to provide a range of health, nutrition and family planning services, with the last one ending in June 2024.

The interim government scrapped the proposed fifth HPNSP and decided to integrate the sectoral programmes into regular ones to improve coordination and strengthen infrastructure.

The ministry took up several projects to complete the unfinished tasks of the Fourth HPNSP and to continue the supply of medicines and other emergency items. Though some projects were approved last month, many health services were disrupted for months, depriving thousands of essential care.

For example, there were disruptions in the supply of five types of medicines for diabetes and hypertension to 430 hospitals, mostly at the upazila level. The supply has yet to return to normal, even though the government recently allocated Tk 100 crore for the service, according to a health official.

Moreover, around 14,500 community clinics, which provide care to 490,000 people a day, saw disruptions in medicine supply throughout the year. No drugs were procured between July 2024 and May 2025 due to a fund crunch after the expiry of the HPNSP, severely affecting the supply of 22 types of medicines.

Though drug supply from the centre was fully restored in August this year with block allocations, procurement was halted in November due to various complications, said an official.

Regarding the disruption, Health Secretary Saidur Rahman said it took time to approve several projects to continue the supply. The situation will gradually become normal.

Health services and vaccination programmes also faced disruptions in November, as several sections of medical professionals demonstrated to press home their demands.

### DOCTORS' PROMOTIONS

The interim health administration received praise for its decision to promote more than 6,000 doctors. But around 5,000 of them were placed in supernumerary posts, which are temporary positions created outside the regular structure.

Allegations were raised that many doctors were deprived of promotions this time as well due to political reasons.

Prof Rashid said it was commendable that the administration promoted many doctors who had been waiting for a long time. However, the existing health infrastructure is not adequate to absorb services from the promoted doctors, and the government does not have the necessary plan in this regard.

Asked, Saidur Rahman admitted that they would not be able to post

all assistant and associate professors to medical colleges due to a lack of available posts. In such cases, they would have to work in hospitals.

Asked about the allegation that doctors affiliated with the pro-Awami League doctors' association were not promoted, he said, "Not everyone will get a promotion, and there are various reasons for that."

### LITTLE PROGRESS IN REFORMS

In May, the Health Sector Reform Commission, led by National Professor AK Azad Khan, recommended a sweeping overhaul of healthcare management, but the government did not initiate any major reform.

In its report, the commission suggested that the government make primary healthcare a constitutional obligation and provide it free of cost to ensure universal access.

When asked, Saidur Rahman said the ministry implemented some minor reforms, but made little progress on major ones. "We have tried our best but it's a big sector with a lot of challenges."

Prof Be-nazir Ahmed said that had the interim administration initiated the process of implementing the recommendations properly, the next government could have carried it forward.

"But given the current situation, the next government will have to review them and start the process afresh, which will take a long time, he added.

Association of Bangladesh also issued a statement expressing profound grief.

Prominent human rights organisation Ain o Salish Kendra (ASK) acknowledged Khaleda's long political career and her role as a key figure in Bangladesh's history.

Expressing deep sorrow, the National Lawyers Alliance called Khaleda a "champion of democracy".

The Supreme Court Bar Association (SCBA) described the three-time prime minister as a "guardian figure for the people of Bangladesh".

public administration ministry in this regard.

The decisions were taken at a special advisory council meeting, which was attended by BNP Secretary General Mirza Fakhrul Islam Alamgir at the government's invitation.

According to the notification, all government, semi-government, autonomous, semi-autonomous and private offices will remain closed today.

However, emergency services such as electricity, water, gas and other fuels, fire service, port activities, cleaning services, telephone and internet services, postal services and vehicles, and workers engaged in these services will remain outside the purview of the general holiday.

Hospitals and offices providing emergency services, along with employees associated with these services, will also remain outside the scope of the holiday, the notification said.

Doctors and medical staff, as well as vehicles and personnel carrying medical equipment, including

medicines, will be excluded from the holiday, it added.

In line with the government decision, the Supreme Court and Bangladesh Bank also issued separate notifications declaring a public holiday.

In another gazette notification, the cabinet division formally declared a three-day national mourning, which will end on Friday.

Meanwhile, the BNP will observe seven days of mourning.

Black flags will be hoisted at all BNP offices across the country for seven days, said Ruhul Kabir Rizvi, the party's senior joint secretary general, adding that leaders and activists at all levels of the party will wear black badges during the mourning period. "Prayers will be held at every party office."

Condolence books have been opened at BNP offices, including Khaleda Zia's Gulshan office, the party's central office at Nayapaltan, and district-level offices, where political leaders and well-wishers will be able to write tribute messages to the three-time prime minister.

Connection", wrote that she left behind a strong political legacy. The report mentioned that she had renewed her fight for democracy after 2009 and was honoured as a "Fighter for Democracy" by New Jersey's State Senate in 2011.

Meanwhile, Pakistan's leading newspaper Dawn reported that despite years of ill health and imprisonment, Khaleda had vowed in November to campaign for the February 2026 election -- the first vote since a mass uprising toppled her arch-rival Hasina last year.

Dawn wrote that the BNP is widely seen as a frontrunner, and reported that she was rushed to hospital in late November, where her condition declined due to a raft of health issues despite the best efforts of medics.

Other international outlets, including Nikkei Asia and Arab News, also covered the passing of the veteran leader, marking the end of a chapter that shaped modern Bangladesh.

as a fearless leader who defended democracy and national sovereignty, offered condolences to her family and party members, and prayed for her soul's forgiveness and strength for the nation to bear this loss.

BNF President SM Abul Kalam Azad called the BNP chief an unforgettable leader in Bangladesh's democratic history.

Maulana Azizul Haque Islamabadi, joint secretary general of Hefajat-e-Islam Bangladesh, called the BNP chief as a courageous leader whose stance for Islamic values and national sovereignty inspired the nation.

Gono Odhikar Parishad, Amar Bangladesh Party (AB Party), Khelafat Majlis, and Rashtira Sanskar Andolan also expressed deep shock and sorrow at the death of Khaleda.

## UN chief says

FROM PAGE 12

systemic violations of international law," UN Secretary-General Antonio Guterres said in a video message.

In 2026, as war rages in Ukraine and elsewhere, world leaders must work to ease human suffering and fight climate change, he added.

"If call on leaders everywhere: Get serious. Choose people and planet over pain," said Guterres, criticizing the global imbalance between military spending and financing for the poorest countries.

Military spending is up nearly 10 percent this year to \$2.7 trillion, which is 13 times total world spending on development aid and equivalent to the entire gross domestic product of Africa, he said.

Wars are raging at levels unseen since World War II, he added.

"In this New Year, let's resolve to get our priorities straight. A safer world begins by investing more in fighting poverty and less in fighting wars. Peace must prevail," said Guterres, who will be serving his last year as secretary general.

## Cold continues

FROM PAGE 12

drizzle may occur in places across the country," said a weather forecast issued by the Bangladesh Meteorological Department at 6:00pm yesterday.

Dense fog, combined with chilly winds, continued to paralyse normal life, especially in shoal and riverbank areas in the northern districts.

Farmer Roich Uddin, 65, from the Char Parbati area in Kurigram, said, "There has been no sunlight for a week. How can one work in the fields in this cold without sunlight?"

Day-labourer Fazlur Rahman, 55, from the Char Gobordhan area in Aditmari upazila of Lalmonirhat, said, "It is extremely difficult to work outside in such cold weather. If this situation continues longer, it will be difficult to survive."

Low-income people were seen crowding clothing shops on footpaths in city areas to purchase blankets, jackets, sweaters, and mufflers at reasonably lower prices.

Meanwhile, the number of patients suffering from cold-related ailments has increased at local hospitals in the northern districts.

Launch operations resumed yesterday after being suspended since Sunday.

## Foreign leaders

FROM PAGE 12

The Daily Star that DN Dhungyel, Bhutan's foreign affairs and external trade minister, and Ali Haider Ahmed, Maldives' higher education minister and special envoy to the president, would take part in the event.

Diplomatic sources said Nepalese Foreign Minister Balananda Sharma and Sri Lanka's Foreign Affairs Minister Vijitha Herath are expected to join the funeral.

## Khaleda Zia

FROM PAGE 2

departure has left an indelible void in the state. "At a time when the country is passing through a critical juncture of democratic transition, when her political experience and wisdom were most urgently needed, she has sadly taken her leave."

The letter also conveyed empathy for Tarique Rahman's personal grief. "You have lost your mother -- your dearest person. After a long separation, you returned to the country only to find her on her deathbed. Even so, praise be to Almighty Allah that you were able to be by her side before she passed away."

## US hits dock for Venezuela drug boats

### Says Trump; Caracas, US agencies silent on incident

REUTERS, West Palm Beach

President Donald Trump said on Monday that the US had "hit" an area in Venezuela where boats are loaded with drugs, marking the first known time Washington has carried out land operations in Venezuela since a pressure campaign began against President Nicolas Maduro's government.

"There was a major explosion in the dock area where they load the boats up with drugs," Trump said. "We hit all the boats, and now we hit the area ... it's the implementation area. That's where they implement, and that is no longer around."

It was not immediately clear what target was hit nor which part of the US government acted. Asked if the CIA had carried out the attack, Trump said: "I don't want to say that. I know exactly what it was but I don't want to say who it was."

The Central Intelligence Agency, the White House and the Pentagon have not publicly elaborated on those comments and declined to comment on questions posed by Reuters. The Venezuelan government has not commented on the incident Trump described and there have been no independent reports from Venezuela of it.

## Reverence for a political icon

FROM PAGE 2

and activists.

Communist Party of Bangladesh expressed deep sorrow over the death of Khaleda, calling her a courageous and determined leader.

CPB leaders said her role in the 1990 anti-Ershad movement and the country's democratic struggle will be remembered with respect.

In a statement signed by Mostafa Alamgir Ratan, convener of the central media department of Workers' Party of Bangladesh, said, "Khaleda Zia assumed leadership during a period of political uncertainty and played a steadfast role in the struggle against military rule, contributing to the restoration of democracy in the country. As a three-time prime minister, she

made notable contributions to Bangladesh's democratic movement and development, and earned the love of the people."

A LOOK BACK AT 2025

## The year Hamza and football came home

ASHFAQ UL ALAM

In 2025, Bangladesh witnessed a dramatic homecoming -- one that, even a few years back, few believed would be possible.

A man loved by legions returned to Bangladesh from England, bearing a massive burden of expectations. His arrival made headlines, became the talk of the town, galvanising masses who believed he could ignite change and usher in a new era.

And no, the man in question is not a high-profile political figure who returned to the country a few days back, it is Hamza Choudhury.

Hamza -- a Leicester City midfielder -- switched national allegiance and arrived to join the national team in March and proved to be the catalyst that rekindled the nation's love affair with football, marking 2025 as the year Bangladesh footballled again.

Result-wise, Hamza's arrival did not lead to any remarkable change. The men's national team won only two of their eight matches, and unsurprisingly missed out on qualification for the Asian Cup.

Other than some gutsy performances against Singapore and Hong Kong, which ended in narrow defeats, their most notable feat was beating India, 1-0, for the first time in 22 years in Dhaka on November 18.

But in the midst of all of it, the Bangladesh football team managed to do something it hadn't quite done in years -- making people care.

The fans cared enough to sell out the National Stadium in minutes, fill up the stands wearing the Bangladesh jersey, and cheer on their players through ecstasy and heartbreak.

They cared enough to bring out protests, bordering on hooliganism, against coach Javier Cabrera, blast him for some of his selections and demand the



inclusion of overseas returnees who they felt would make the difference.

The older generation felt nostalgic, as they reminisced the days when football reigned supreme in the country, while the younger generation started dreaming of finally having a national team they can get behind.

Hamza is the face of this change. He has won hearts by pouring his soul on the field and fighting for the flag in every match, his passion further endearing him to the fans.

His arrival has also seemingly opened the floodgates with other Bangladeshi-origin players from overseas like Shamit Shome, Fahamedul Islam, and Zayan Ahmed following in his footsteps and more are reportedly in line.

While the men's team rediscovered relevance, the most concrete success of Bangladeshi football in 2025 unfolded on the women's front.

After winning back-to-back SAFF Championships, the women's team achieved historic success in June/July by qualifying for the AFC Women's Asian Cup for the first time, with Ritu Porna Chakma and Co outperforming teams ranked miles ahead of them.

This was the year when fans really paid attention to Bangladesh football and for the first time, in years, cricket's unparalleled dominance came under threat.

Bangladesh cricket was in turmoil off the field for much of the year, from the clash between the cricket board and a faction of Dhaka-based clubs over the board elections to the allegations of sexual harassment made by women's team cricketer Jahanara Alam. On the field, the men's and the women's teams overall disappointed.

Compared to cricket, Bangladesh did better in some other, lesser talked about

sports.

The Under-21 men's hockey team won the Challenger Trophy for finishing best among the bottom eight sides in the 24-team FIH Hockey Junior World Cup. Archers won gold and silver in Asia Cup Stage 2, a bronze at the Asian Archery Championships. Zarif Abrar became the first Bangladeshi to win an ITF World Tennis Tour Juniors J-30 singles title and the Women's kabaddi team won bronze in Asian Championship and World Cup.

When the year 2025 is looked back in hindsight, the emergence of Hamza and the women's team's qualification for the Asian meet will stick out as the biggest positives. With the Women's Asian Cup coming up in February in Australia and the SAFF Championship expected to take place in June/July, Bangladesh football is set up for another eventful year -- one that, like 2025, could once again belong to the game.

## SPORTS MOURN KHALEDA ZIA'S DEMISE

SPORTS REPORTER

Sporting activities across Bangladesh came to a standstill on Tuesday following the death of former prime minister Begum Khaleda Zia, with most federations postponing scheduled events as a mark of respect.

The country's first female prime minister passed away at Evercare Hospital in Dhaka at around 6:00am. She was 80.

In a media release, the Bangladesh Cricket Board (BCB) announced the postponement of Tuesday's Bangladesh Premier League (BPL) matches.

Later in the day, the BPL governing council confirmed that the postponed matches, originally scheduled for December 30, will now be played on January 4.

All remaining matches of the Sylhet phase will continue as per the original schedule. Meanwhile, the BPL Governing Council informed it will issue a revised itinerary covering matches scheduled from January 5 onwards in due course.

As per BPL schedule, the Chattogram phase was supposed to begin on January 5, but it is now set to be deferred.

Cricket Committee of Dhaka Metropolis (CCDM) also postponed Dhaka First Division League matches from December 30 to January 1. The revised schedule will be announced later.

The Bangladesh Football Federation (BFF) also expressed its condolences and confirmed the suspension of all football matches scheduled for the day.

"Due to unavoidable circumstances, today's scheduled matches under the Bangladesh Football Federation have been postponed. Revised fixtures will be announced as soon as possible," the BFF said in a statement.

The postponed fixtures included two Federation Cup matches, three Women's Football League matches, Dhaka Senior Division League matches, and the final of the UCB-BFF Under-15 Football League.

The Bangladesh Kabaddi Federation also postponed the men's and women's semifinals of the National Kabaddi Championship.

Other sporting bodies, along with sports journalists' associations, expressed their condolences on the passing of the two-time prime minister and announced the postponement of sporting events across the country.



## DEFINING MOMENTS OF 2025

STAR SPORTS DESK

Records fell, new champions emerged, and old orders were overturned. From a runaway in Paris to cricket fields in the subcontinent, 2025 delivered moments that reminded the sporting world how swiftly history can be rewritten -- sometimes in a single leap, sometimes across an entire season.

No one flew higher than Armand Duplantis, who kept redefining human limits by clearing 6.30 metres, breaking the pole vault world record for a 14th time. On the tennis courts, the young rivalry between Carlos Alcaraz and Jannik

Sinner took centre stage as the duo shared the Grand Slam spoils, two majors each, stamping their authority over the circuit.

Speed belonged to Oblique Seville, the Jamaican clocking a personal-best 9.77 seconds to become the first from his country in a decade to win the men's 100m world title, while Formula 1 finally saw a shift in power as Lando Norris dethroned Max Verstappen to become world champion.

Football was painted Parisian blue. Paris Saint-Germain claimed six trophies in a single calendar year, crowned by their maiden UEFA Champions League, with

Ousmane Dembele sweeping the Ballon d'Or and FIFA The Best awards to underline their dominance.

Cricket, too, offered long-awaited joy. South Africa's Proteas finally shed decades of pain by winning their first ICC trophy in 27 years with the Test Championship, while India's men added the Champions Trophy to their 2024 T20 crown. And in a landmark triumph, India's women, led by Harmanpreet Kaur, lifted their first ever WODI World Cup -- a fitting finale to a year that belonged to the bold.





## The economy Khaleda Zia trusted others to build

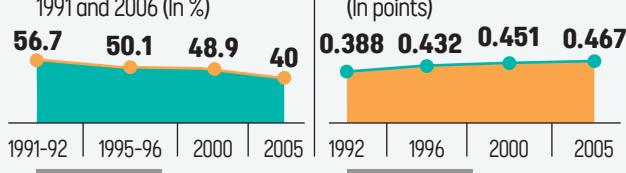
### BANGLADESH'S ECONOMIC GROWTH:

During BNP regime led by Khaleda Zia  
(In %)

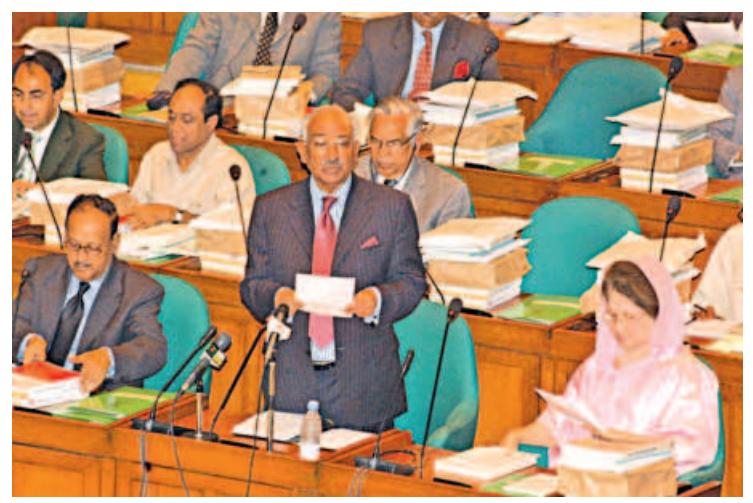


SOURCE: BBS

Level of poverty between



SOURCE: WB



REJAUL KARIM BYRON and AHSAN HABIB

When Khaleda Zia took office in March 1991, there was little reason to expect that she would leave a lasting economic imprint on Bangladesh.

She entered politics late, and under extraordinary circumstances, moving from private life into the leadership of a fractured party after the assassination of her husband. She did not claim fluency in economics. She did not speak the language of policy models or macroeconomic theory.

Yet, more than three decades later and after her demise yesterday, economists say many of the changes that transformed the country's economy began during her years in power.

Her contribution was not technical expertise but judgment about placing the right people in the right positions, according to Zahid Hussain, former lead economist at the World Bank's Dhaka office.

Bangladesh, in the early 1990s, was emerging from years of centralised state control. Imports were rationed through quotas. Banking and industry were dominated by the state. Growth was slow, and investor confidence was fragile.

In her early tenures in office, Khaleda Zia allowed the economy to breathe. She listened and extended firm political support to those who knew what needed to be done.

As an example, Hussain said former finance minister Saifur Rahman received political backing from Khaleda Zia in rolling out the value-added tax (VAT) in 1991. Without her support, it would have been impossible to implement such sweeping changes at that time.

Over the years, VAT has now become the backbone of the country's revenue system.

Under her leadership, the import quota system was abolished. This allowed supply and demand to determine trade flows, while tariff barriers were cut not selectively, but across the board.

Private banks were allowed to open and do business under a regulatory framework that did not previously exist. Institutions

such as the Board of Investment and the Privatisation Commission were set up to reduce bureaucratic choke points.

Perhaps the most far-reaching decision came during her 2001-2006 tenure, when Bangladesh liberalised its exchange rate in 2003.

"That was a transformative reform," said former World Bank economist Hussain.

The move is widely appreciated for anchoring trade competitiveness and macroeconomic stability as the country became more connected to global markets.

She chose capable people, gave them room to work and, importantly, shielded them when reforms proved unpopular. Without her backing, the former World Bank economist said, it would have been difficult to push through reforms such as implementing the VAT.

The results were gradual but lasting. Average economic growth rose from below 4 percent in the late 1980s to above 5 percent in the following decade, according to the Bangladesh Bureau of Statistics (BBS).

Poverty also began to fall, from nearly 57 percent in the early 1990s to about 50 percent by the end of her first term. Growth accelerated further during her 2001-2006 tenure, even as income inequality widened.

Her imprint reached beyond macro policy. The former prime minister also contributed to social transformation.

During her first tenure, primary education was made mandatory for the first time.

Programmes such as food for education and stipends for girls increased school enrolment and reshaped the future workforce.

In agriculture, her government partnered with NGOs to deliver numerous services to farmers, spreading new seed varieties, fertilisers and irrigation methods at the grassroots.

Khaleda Zia also preserved what worked. Facilities such as bonded warehouses and back-to-back letters of credit (LCs), introduced earlier, were maintained, allowing the garment sector to deepen its links with global buyers.

Remittance channels to the Middle East

were expanded, boosting foreign exchange inflows and building reserves.

There were difficult decisions as well. Loss-making state enterprises, including Adamjee Jute Mill, were privatised amid resistance.

Telecom services and mobile phones entered the market, transforming connections for businesses and households.

The Bangladesh Bank was given greater operational independence, insulating economic decisions from day-to-day politics.

Professor Mustafizur Rahman, distinguished fellow of local think tank Centre for Policy Dialogue (CPD), said that when Khaleda Zia first took office, wealth and economic power were concentrated in very few hands after a decade of autocratic rule.

"The economy began to recover under her leadership," said Rahman, adding that many of the steps she took were "unpopular but necessary".

The Bangladesh Economic Association, a platform for professional economists in Bangladesh, described her as a key architect of Bangladesh's economic and social transformation.

The foundations of the economy were laid during her tenure through initiatives such as privatisation, energising the labour market, VAT introduction for national revenue mobilisation and deregulation, said the association.

Professor Mohammed Helal Uddin, member secretary of the Bangladesh Economic Association and executive vice chairman of the Microcredit Regulatory Authority (MRA), recalled her contributions to reforms and women's empowerment.

He said some reform initiatives were taken during military ruler Ershad's regime, but they were taken in the face of pressure from the International Monetary Fund (IMF) or the World Bank.

"But her government showed a true spirit and political commitment towards reform. Besides, when she took any step, she did everything she could to implement it firmly," he added.

## Insurance surveyors banned from disclosing client info

SUKANTA HALDER

Non-life insurance surveyors and loss assessors will no longer be allowed to use or disclose confidential information obtained through their professional work for personal gain or for the benefit of anyone other than the insurer or the insured, under Bangladesh's first-ever regulation governing the profession.

The new rules -- outlined in the Insurance Surveyor and Loss Assessor Duties, Responsibilities and Code of Conduct Regulations, 2025 -- came into effect on December 25, the day they were gazetted.

An official from the Insurance Development and Regulatory Authority (Idra), speaking on condition of anonymity, stated that the Insurance Act 2010 includes a provision addressing the code of conduct for the surveyors and loss assessors.

The main purpose of this regulation is to make the law more understandable and accessible, the official said, adding that many aspects of the law are not explicitly mentioned in the 2010 Act.

"There is often a lack of clear definitions for various technical terms used in insurance regulations. This can create confusion for both insurance companies and policyholders," the official added.

By providing detailed explanations and definitions, the regulation aims to help stakeholders interpret the law correctly and reduce disputes arising from

misinterpretation.

Another Idra official said the regulations were introduced largely because the quality of local surveyors falls short of international standards. "There is a significant gap, and the goal is to bring their work under a unified framework," he said.

Insurance surveyors and loss assessors play a crucial role in non-life insurance, which covers areas such as fire, marine, motor and property insurance.

When a policyholder files a claim after an accident or damage, the surveyor is appointed to inspect the loss, verify what happened and assess how much damage has occurred. Their report largely determines whether a claim is accepted and how much compensation is paid.

### WHAT THE REGULATIONS SAY

Insurance surveyors and loss assessors play a crucial role in non-life insurance, which covers areas such as fire, marine, motor and property insurance.

When a policyholder files a claim after an accident or damage, the surveyor is appointed to inspect the loss, verify what happened and assess how much damage has occurred. Their report largely determines whether a claim is accepted and how much compensation is paid.

According to the regulations, surveyors must carry out investigations, measurements and verification with due diligence and within a reasonable time to determine the loss to any insured subject.

### STAR BUSINESS DESK

Bank Asia PLC has launched 10 Islamic banking windows simultaneously across the country on the occasion of the 17th anniversary of its Islamic banking services.

Areql Arefeen, deputy managing director of Bank Asia PLC, inaugurated the windows at Bank Asia Tower in Karwan Bazar, Dhaka, according to a press release. Shahed Rahmani, former

chairman of the bank's shariah supervisory committee; Shah Mohammad Wali Ullah, former member secretary; and Mohammad Mofazzal Hussain Khan and Mawla Muhammad Ismail Hussain, faqih members, attended the programme as guests.

Bank Asia launched its Islamic banking services on December 24, 2008. With strong emphasis on shariah compliance, Bank Asia Islamic Banking has been providing

comprehensive banking services to customers across all segments, including deposit mobilisation and shariah-based investment activities. Heads of the Islamic banking windows, branch managers, and officials from different branches joined the programme virtually.

Bank Asia has also urged its members to observe a general holiday to honour the demise of the country's three-time prime minister, Khaleda Zia.

Shahed Rahmani, former chairman of Bank Asia's shariah supervisory committee, inaugurates the new Islamic banking windows at Bank Asia Tower in Karwan Bazar, Dhaka recently. Areql Arefeen, deputy managing director of Bank Asia PLC, was present.



PHOTO: BANK ASIA

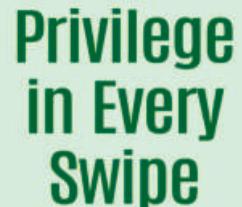
## Bank Asia launches 10 Islamic banking windows



Trust Bank PLC.



VISA  
SIGNATURE  
CREDIT CARD



Privilege  
in Every  
Swipe

- Credit limit:  
Up to BDT 10 Lac
- Enjoy 2 complimentary visits to Balaka Lounge annually

\*Conditions Apply

To Know More 

## Banks, factories to remain closed today

STAR BUSINESS REPORT

Banks will remain closed today after the interim government declared a public holiday as part of a three-day national mourning following the death of former prime minister Khaleda Zia.

Non-bank financial institutions will also remain closed, according to circulars issued by the Bangladesh Bank yesterday.

**Garment and knitwear factories—the country's main export earners—will remain shut today, as per notices from the BGMEA and the BKMEA**

As there will be no regular banking activities, trading at the country's stock exchanges will also remain suspended.

Meanwhile, garment and knitwear factories—the country's main export earners—will remain shut today, as per notices from the Bangladesh Garment Manufacturers and Exporters Association (BGMEA) and the Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA).

The BGMEA has requested factory owners to keep their units closed for the day as a mark of respect.

The BKMEA has also urged its members to observe a general holiday to honour the demise of the country's three-time prime minister, Khaleda Zia.

# A year of reform and resistance in the tax sector

MD ASADUZ ZAMAN

Protest, turmoil, and punishment -- these three words defined Bangladesh's revenue sector in 2025, a year marked by the split of the National Board of Revenue (NBR), a major source of government income.

Following a mass uprising in August last year, the interim government launched long-awaited reforms aimed at separating tax policy-making from tax administration to improve efficiency, accountability, and revenue collection.

A five-member advisory committee was first formed to guide the reforms. Although the committee submitted a report on restructuring the NBR, the government did not make it public.

In mid-May, a 'controversial' ordinance dissolved the NBR, dividing its functions into two new bodies: the Revenue Policy Division, responsible for drafting tax laws and handling treaties, and the Revenue Management Division, tasked with enforcement and collection.

The reform followed international best practices by separating policy from implementation and was linked to conditions under Bangladesh's International Monetary Fund (IMF) support programme.

## THE REWIND

The decision, however, faced strong opposition within the NBR. Officials and employees feared losing power, career uncertainty, and erosion of their cadre status.

Their main grievance was a provision allowing general administration cadre civil servants to lead the new divisions, potentially sidelining experienced revenue officers.

They claimed the reform was rushed and imposed with little consultation, turning a long-promised overhaul into a year of turmoil that severely disrupted tax administration and caused significant revenue losses.

In response, NBR staff formed the "NBR Reform Unity Council," demanding the repeal of the ordinance and the public release of the advisory committee's report.

The protests quickly spread nationwide, starting with pen-down work abstentions and escalating to phased shutdowns between May 14 and June 29. The unrest paralysed import and export operations and large segments of the revenue administration.

At one point, protesters also demanded the removal of NBR Chairman Md Abdur Rahman Khan.

### 2025 AT A GLANCE

Revenue Policy and Revenue Management Ordinance, 2025 issued in May

Revised ordinance came in September

#### Abolishment

National Board of Revenue (NBR)

Internal Resources Division (IRD)

#### Creation of two entities

Revenue Policy Division

Revenue Management Division

#### Govt measures

Initial reform committee formed

Taskforce established

Advisory committee created to defuse the crisis



#### Govt actions against protesters

Forced retirements

Suspensions & transfers

Disciplinary notices

ACC investigations against key protestors

To address the crisis, the government formed another advisory committee led by Energy Adviser Muhammad Fouzul Kabir Khan, which recommended amendments to the ordinance.

In September, the government revised the ordinance, allowing revenue officials to hold top and senior positions in the Revenue Policy Division.

At the same time, authorities cracked down on the protests with forced retirements, suspensions, transfers, and disciplinary notices, creating fear and bitterness within the institution.

Several officials -- including current members, commissioners, and the president and general secretary of the protesting platform -- faced punitive measures, while the Anti-Corruption Commission launched inquiries into leaders of the protests.

These actions not only slowed the revenue machinery but also increased frustration and discontent among staff.

By the end of the year, the revenue sector remained shaken, even though overall revenue collection had improved.

#### UNFINISHED REFORM PROPOSALS

When the ordinance was issued, the interim government abruptly dissolved the initial five-member advisory committee before it could submit its comprehensive report. A week later, a new nine-member National Taskforce on Tax Restructuring was formed, led by economist and Policy Research Institute (PRI) Chairman Zaidi Sattar.

The taskforce is tasked with recommending ways to raise the tax-to-GDP ratio and proposing short- and long-term policies for a business- and trade-friendly tax system that supports economic growth.

As of yesterday, the government has not yet completed the separation process, although Finance Adviser Salehuddin Ahmed said it would be done by the end of the year. NBR Chairman Md Abdur Rahman Khan added that the interim government aims to finalise the process during its tenure.

Economists and tax experts say the NBR conflict has revealed deeper structural weaknesses, stressing that political stability and clear policies are crucial to restoring confidence in the revenue system.

Towfiqul Islam Khan, additional research director at the Centre for Policy Dialogue, said, "The real challenge is not announcing reforms, but implementing them. We talk about reforms, but operationalisation is far from reality. Key issues remain unresolved, so implementation will inevitably take time."

He questioned claims that the reforms would be completed quickly, saying, "The claim that everything will be done by December is not credible."

Khan raised concerns about the transparency of the reform process. "A committee formed to guide the reforms was dissolved before submitting its final report, and the progress of another committee remains unclear," he said.

The reform process is moving forward in a non-transparent manner, without accountability," he added.

Khan warned that the lack of political engagement could weaken the sustainability of the reforms and noted that internal disruptions within the revenue administration following the protests remain a serious issue.

## Electro Mart unveils sales centre in Mohammadpur

STAR BUSINESS DESK

Electro Mart Limited has recently launched a sales and display centre for electronics and home appliance brands Konka, Gree and Haiko in Mohammadpur, Dhaka.

A wide range of consumer electronics and home appliances will be available at the centre, including Konka LED televisions, refrigerators, freezers, ceiling fans, washing machines, microwave ovens, blenders, juicers, irons, rice cookers and pressure cookers; Gree air conditioners, air coolers, air curtains, dehumidifiers and air purifiers; and Haiko refrigerators and freezers.

The new display centre will offer special prices on Konka refrigerators, Gree air conditioners and Konka LED televisions throughout the inauguration month. Mohammed Nurun Newaz, chairman of Electro Mart Group, inaugurated the sales and display centre as the chief guest, according to a press release.

Newaz said the Electro Mart sales and display centre would deliver world-class products, interactive and caring customer service, and robust after-sales support.

"Gree AC holds the number one position with a dominant share of



Mohammed Nurun Newaz, chairman of Electro Mart Group, inaugurates the sales and display centre for electronics and home appliance brands Konka, Gree and Haiko in Mohammadpur, Dhaka recently.

PHOTO: ELECTRO MART

the air conditioner market, while Konka has a significant presence in the electronics market and Haiko has captured more than 10 percent of the electronics and home appliances market in Bangladesh." He said that due to quality, innovative features, after-sales service and reasonable pricing, Konka, Gree and Haiko

products have become the first choice for consumers worldwide.

Customers can purchase Konka, Gree and Haiko products from various display centres and dealers in cash or through monthly instalment facilities ranging from three to 18 months using credit and debit cards of around 35 scheduled banks.

## Green Delta wins gold at SAFA BPA Awards 2025

STAR BUSINESS DESK

Green Delta Insurance PLC won a gold award at the South Asian Federation of Accountants (SAFA) Best Presented Annual Reports (BPA) Awards 2025 in the Insurance category.

The non-life insurer secured the top honour for the second consecutive year, reaffirming its leadership in transparency, accountability, and excellence in financial reporting, according to a press release.

Md Oliullah Khan, senior executive vice-president and company secretary of Green Delta Insurance PLC, received the award at the ceremony held in Pakistan recently.



Md Oliullah Khan, senior executive vice-president and company secretary of Green Delta Insurance PLC, receives the award at the South Asian Federation of Accountants (SAFA) Best Presented Annual Reports (BPA) Awards 2025 in Pakistan recently.

PHOTO: GREEN DELTA INSURANCE

## Refund policy for merging banks: Who's on the priority list?

STAR BUSINESS REPORT

The Bangladesh Bank (BB) yesterday introduced a comprehensive Bank Resolution Scheme, setting out who will get priority access to deposits at the five merging sharia-based banks and how remaining funds will be refunded over time.

The scheme also affects staff at the five merging banks, who may face changes to their service conditions and benefits under the new structure.

Under the scheme, small depositors are given the highest priority. Individuals with balances of up to Tk 200,000 are fully protected and may withdraw their money at any time from the scheme's effective date.

Special consideration has also been extended to vulnerable individuals. Depositors suffering from cancer or requiring kidney dialysis will face no withdrawal restrictions, regardless of the size of their deposits, according to the refund framework.

Certain institutions have been placed next in the priority order. Educational and religious institutions, hospitals, provident and gratuity funds of employees, joint venture companies, multinational companies, banks and financial institutions under resolution, and foreign embassies will be allowed to gradually resume normal transactions.

Depositors with balances exceeding Tk 200,000, however, will not have immediate access to their full funds.

After the first Tk 200,000, additional amounts will be released in tranches of Tk 100,000 every three months. Depending on the size of the deposit, full access may take up to 24 months.

For fixed and term deposit holders, the scheme provides for automatic renewals upon maturity. Three-month deposits will be renewed three times, while deposits with tenors between one and two years will be converted into three-year term deposits.

In several cases, the profit rate on deposits will be set at one percentage point below the bank rate, which may be lower than the rates originally offered by the banks.

A separate arrangement applies to institutional deposits held by banks and financial institutions. Fixed deposits amounting to about Tk 7,500 crore will be converted into Class B shares of the Sammitilo Islami Bank PLC -- the state-owned bank set to be formed by merging the five failing banks.

Deposits held by other institutions and trusts will also be partly converted into shares, with the possibility of dividend income in the future.

#### EMPLOYEE UNCERTAINTY

The resolution scheme also carries major implications for employees of the five merging banks -- EXIM Bank, First Security Islami Bank, Global Islami Bank, Social Islami Bank and Union Bank -- who have been transferred to Sammitilo Islami Bank.

The board of directors has the authority to re-determine service conditions and reduce benefits, and employees are not permitted to object to these changes.

Those who do not wish to stay may resign and receive all benefits under existing rules. Employees found guilty of fraud may be dismissed without further explanation.

The scheme also sets out the roles and responsibilities of Bangladesh Bank, the government and other relevant authorities in the resolution process. It introduces a structured decision-making mechanism to ensure transparency and accountability while resolving distressed banks.

The scheme stated that the five merging banks were involved in widespread irregularities, including fraud, and that the former boards of directors of these banks failed to establish good governance.

## Eastern Bank opens sub-branch in Kansat

STAR BUSINESS DESK

Eastern Bank PLC (EBL) has expanded its retail footprint across the country to bring more unbanked people under formal banking services.

As part of the initiative, the bank recently opened a sub-branch at Alhaj Mohammad Abdul Kayum Market in Kansat, Chapainawabganj.

M Khorshed Anowar, deputy managing director and head of retail and SME banking at Eastern Bank PLC, inaugurated the sub-branch as the chief guest, according to a press release.

Mustafa Kamal, acting branch area head for the North and South regions of the bank, along with local businesspeople, clients, and community representatives, were also present.



M Khorshed Anowar, deputy managing director and head of retail and SME banking at Eastern Bank PLC, inaugurates the sub-branch in Kansat, Chapainawabganj recently.

PHOTO: EASTERN BANK

Government of The People's Republic of Bangladesh  
Office of The Superintending Engineer, RHD  
Road Circle, Rangamati.  
Phone No: 0233371016  
E-mail: seranga@rhd.gov.bd

Date: 30/12/2025

#### CORRIGENDUM NOTICE-01

1. Name of Work : Construction and Improvement of Tankabati-Baroawlia Road (Z-1013) under Bandarban Road Division during the year 2025-2026 (PW-03).  
2. Tender Reference No. : e-Gp/DEV/WB/HELP-RHD/PW-03/2025-2026  
3. Tender ID : 1177216

This is to inform all concern that due to unavoidable circumstances the e-tender notice circulated vide this office memo no: 35.01.8400.194.00.001.25.1826, dated: 03/12/2025 has been amended as follows:

SL.	Field Name	Old Value	New Value
01	PCC Clause 26.1	SL. No 8: viii. Indigenous People Plan – Required	SL No 8: viii. Indigenous People Plan – Not Required
02	PCC Clause 64.4	The amount of payment withheld of forfeited amount due to failure in compliance with any obligations under ES Specifications or reporting arrangement shall be 0.100	The amount of payment withheld of forfeited amount due to failure in compliance with any obligations under ES Specifications or reporting arrangement shall be 820000.00
03	Tender/Proposal Document last selling/downloading Date and Time :	04-Jan-2026 16:00	11-Jan-2026 16:00
04	Last Date and Time for Tender /Proposal Security Submission :	05-Jan-2026 12:15	12-Jan-2026 12:15
05	Tender/Proposal Closing Date and Time :	05-Jan-2026 12:30	12-Jan-2026 12:30
06	Tender/Proposal Opening Date and Time :	05-Jan-2026 12:30	12-Jan-2026 12:30

*30/12/2025*  
(Mohammad Mahade Iqbal)  
ID No.: 601956

Superintending Engineer (C.C), RHD

Road Circle, Rangamati.

&

Project Director

Construction & Improvement of Three Roads

Targeting Host Community under

Bandarban Road Division.

GD-2780



**BSRM**  
THE ONLY STEEL FACTORY IN BANGLADESH TO RECEIVE THE  
**GREEN FACTORY AWARD 2025**



## Foreign leaders to join Khaleda Zia's funeral

STAFF CORRESPONDENT

A number of high-level foreign dignitaries, including those from India, Pakistan, Nepal, Bhutan, Sri Lanka, and the Maldives, are likely to attend the funeral of Khaleda Zia today to pay their last respects to her.

Indian External Affairs Minister S Jaishankar and Speaker of National Assembly of Pakistan Sardar Ayaz Sadiq are among the likely foreign dignitaries.

"External Affairs Minister Dr S Jaishankar will represent the government and people of India at the funeral of Begum Khaleda Zia," the Indian high commission in Dhaka said in a statement.

Her namaj-e-janaza is scheduled today after Zohr prayers at the South Plaza of the National Parliament Complex.

In his X handle last night, Mohammad Ishaq Dar, Pakistan's deputy prime minister and foreign minister, said Ayaz Sadiq would join the funeral.

Foreign ministry sources told SEE PAGE 8 COL 6



A man carries a child, wrapped tightly to keep warm, near City College in the capital as a cold wave sweeps through the country. The photo was taken at noon, when the temperature hovered around 20 degrees Celsius.

PHOTO: PRABIR DAS

## Cold continues to disrupt lives

STAR REPORT

Severe cold continued to disrupt lives and livelihoods across the country yesterday, with sunlight remaining absent for seven consecutive days in the northern districts.

The gap between day and night temperatures narrowed significantly due to the lack of sunlight during the day.

Kishoreganj's Nikli upazila recorded the country's lowest temperature of the season for the third consecutive day yesterday, with the mercury dropping to 11 degrees Celsius amidst cold winds and dense fog, said Akhtar Faruq, senior observer at the Met office in Nikli.

Jitendranath, acting officer of Tetulia Weather Observatory in Panchagarh, said the ongoing severity of the cold is likely to persist for the next two to three days.

"Due to persistent thick fog, SEE PAGE 8 COL 6

SEE PAGE 8 COL 6

## A year of disruptions for health sector

Scraping of programme, medicine shortage deprived thousands of much-needed care

TUHN SHUBHRA ADHIKARY

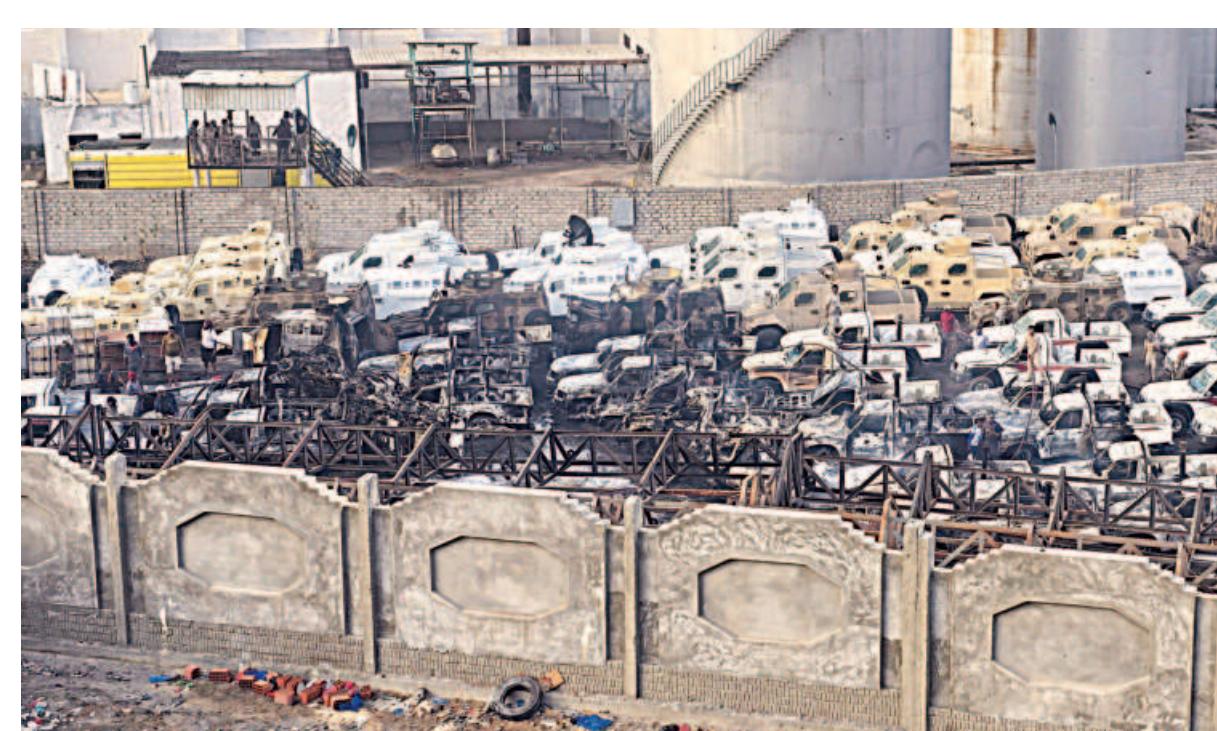
government promoted over 6,000 doctors, mostly to supernumerary posts.

Meanwhile, dengue continued to take a heavy toll on human lives, stretching the public health facilities to their limits. Influenza infection rate hit 59.2 percent in July – the highest since surveillance of the disease began in 2007.

Adding to the concerns, the Multiple Indicator Cluster Survey 2025, released last month, revealed that the Total Fertility Rate (TFR) rose to 2.4 from 2.3 in the previous survey. This marks the first increase in TFR in five decades.

Despite extensive discussions on the urgent need for health sector reforms, progress remained elusive. A high-powered commission submitted a report recommending sweeping changes, but SEE PAGE 8 COL 2

- ➊ Health sector saw little progress in reforms
- ➋ Over 6,000 doctors promoted, mostly to supernumerary posts
- ➌ Total Fertility Rate rose for first time in 50 years
- ➍ Public medical facilities saw disruptions in services in Nov due to protests



Damaged military vehicles, reportedly sent by the United Arab Emirates to support Southern Transitional Council (STC) separatist forces, lie in the port of Mukalla, southern Yemen yesterday, after a Saudi-led coalition air strike on Monday.

PHOTO: AFP

## UN chief says 'get serious' in grim New Year message

AFP, United Nations



The United Nations urged global leaders Monday to focus on people and the planet in a New Year's message depicting the world in chaos.

"As we enter the new year, the world stands at a crossroads. Chaos and uncertainty surround us. Division. Violence. Climate breakdown. And

## Trump warns Iran of possible strike

Urges Hamas to disarm after meeting Netanyahu; Russia calls for restraint

REUTERS, Palm Beach

US President Donald Trump said on Monday the United States could support another major strike on Iran were it to resume rebuilding its ballistic missile or nuclear weapons programs and warned Hamas of severe consequences if it does not disarm.

Speaking beside Israeli Prime Minister Benjamin Netanyahu following a meeting at his Mar-a-Lago estate in Florida, Trump suggested Tehran may be working to restore its weapons programs after a massive US strike in June.

"I've been reading that they're building up weapons and other things, and if they are, they're not using the sites we obliterated, but possibly different sites," Trump told reporters during a press conference.

SEE PAGE 8 COL 1

## Media, academia, rights bodies pay tribute

STAFF CORRESPONDENT

A host of organisations and institutions expressed deep shock and sorrow at the passing of BNP chairperson and former prime minister Khaleda Zia yesterday.

From media houses to university campuses and across the country's industrial belts, institutions reflected on Khaleda's pivotal role in shaping Bangladesh's democratic, educational, and economic landscape during her three terms in office.

In a statement, Simeen Rahman, CEO of Transcom Group, said the nation has lost "one of its foremost political guardians", who was at the very centre of the country's long democratic struggle.

The Newspaper Owners' Association of Bangladesh (Noab), in a statement signed by its President AK Azad, prayed for the salvation of Khaleda's departed soul and extended condolences to her bereaved family and party members.

The Jatiya Press Club's management committee held a condolence meeting, describing Khaleda's passing as the loss of one of the country's most prominent political figures.

Recalling Khaleda's cordial interactions with the media during her tenures as prime minister and opposition leader, leaders of Dhaka Reporters Unity, Bangladesh Crime Reporters Association, Economic Reporters Forum, SEE PAGE 8 COL 2

## Grief envelopes Evercare Hospital

STAFF CORRESPONDENT

A heavy silence enveloped the area around Evercare Hospital as BNP leaders and activists began gathering early in the morning following news of the party chairperson Khaleda Zia's death.

Many were seen arriving in groups from different parts of Dhaka and nearby areas. Some stood silently, while others broke down, unable to restrain themselves from wailing.

The party activists were seen embracing each other in grief, with some carrying portraits of Khaleda.

The eyes of party leaders and activists remained fixed on the hospital where Khaleda passed away around 6:00am yesterday, more than a month after she was admitted there.

Many madrasa students rushed to the spot immediately. The mourners offered prayers seeking eternal peace for her soul in Jannah.

Several were seen wiping away tears as they recalled the departed leader, whom they described as a dedicated fighter for the party and democracy.

Party leaders and activists stayed there for hours, braving the severe cold. Many were seen hanging SEE PAGE 8 COL 1

**ইংরেজী নববর্ষ উদযাপনে**  
**আতশবাজি**  
**পটকা ফোটানো এবং**  
**ফানুস উড়ানো থেকে**  
**বিরত থাকি!**

**আতশবাজির কারণে শব্দবৃষ্ণি, বায়ুবৃষ্ণি, অগ্নিকগন, মাধ্যমিক মৃত্যুসহ জীববিচ্ছিন্ন ক্ষতিগ্রস্ত হয়**  
**শিক্ষা প্রতিষ্ঠান, হাসপাতাল ও অফিস-আদালত এলাকার ১০০ মিটার মর্যাদিত নীরব**  
**এলাকা নীরব এলাকায় শব্দবৃষ্ণি দণ্ডনীয় অপরাধ।**  
**আবাসিক এলাকায় রাত ৯:০০ টার পর শব্দবৃষ্ণি দণ্ডনীয় অপরাধ।**

**শব্দবৃষ্ণি (নিয়ন্ত্রণ) বিধিমালা,**  
**২০২৫ অনুযায়ী, কর্তৃপক্ষের**  
**অনুমতি ব্যতিত পটকা,**  
**আতশবাজি ও অনুরূপ**  
**শব্দসৃষ্টিকারী মণের ব্যবহার**  
**দণ্ডনীয় অপরাধ।**

**শব্দবৃষ্ণি নিয়ন্ত্রণে সমৰ্থিত ও অংশীদারিত্বমূলক প্রকল্প**  
**পরিবেশ অধিদপ্তর**

GD-2783

## Eternal. Indomitable.

At the passing of Bangladesh's first woman Prime Minister, Begum Khaleda Zia, the entire Transcom family stands in deep and solemn mourning.

Transcom family  
Tradition in Excellence

বাংলাদেশের দীর্ঘ সময়ের  
রাজনৈতিক অনুপ্রেরণা সাবেক প্রধানমন্ত্রী  
বেগম খালেদা জিয়ার প্রয়াণে  
জাতি হারালো আপোষহীন নেতৃী।



গভীর শোক ও অন্ধায় তার আত্মার মাগফিরাত কামনা করি।

বিকাশ

## বেগম খালেদা জিয়া

(১৯৪৫ - ২০২৫)

## এক ঐতিহাসিক অধ্যায়ের সমাপ্তি

দৃঢ়তা, সততা ও গণতন্ত্রের এক অন্তর্যামীক- বাংলাদেশের প্রথম নারী প্রধানমন্ত্রী  
বেগম খালেদা জিয়ার চিরবিদ্যায় আমরা গভীর শোক প্রকাশ করছি।  
তাঁর দেশপ্রেম জাতির জন্য চিরকাল শিক্ষণীয় হয়ে থাকবে।

**DHAKABANK**  
PLC.

## বেগম খালেদা জিয়া

## বেগম খালেদা জিয়া

(১৯৪৫-২০২৫)



সাবেক প্রধানমন্ত্রী বেগম খালেদা জিয়ার মৃত্যুতে  
আমরা গভীরভাবে শোকাহত  
তাঁর নেতৃত্ব ও সংগ্রাম জাতি চিরদিন স্মরণ করবে

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِيْمِ



## FOREVER UNYIELDING

This photo collage offers a glimpse into the turbulent yet defining political journey of late BNP chairperson and former prime minister Khaleda Zia, a towering figure in Bangladesh's modern history. The images trace her across decades -- from moments of defiance during the 1980s pro-democracy movement against Hussain Muhammad Ershad's autocratic regime to unity with Sheikh Hasina, her future rival, that proved crucial in restoring democracy in 1990. The frames also capture her historic ascent as the nation's first female prime minister. Khaleda Zia's career is defined by resilience, confrontation, and an uncompromising stance. Her legacy is that of a leader whose story remains inseparable from the nation's democratic struggles.





**NORTH SOUTH UNIVERSITY**  
Center of Excellence in Higher Education

**নর্থ সাউথ ইউনিভার্সিটির শোক বার্তা**

সুন্দীর চার দশকের গণতান্ত্রিক সংগ্রামের পুরোধা, আপোষহীন নেতৃত্ব, বাংলাদেশের প্রথম নারী ও তিনবারের নির্বাচিত প্রধানমন্ত্রী, বিএনপি চেয়ারপারসন দেগম খালেদা জিয়ার ইন্টেকলে (ইমা লিজারি ওয়া ইয়া ইলাইছি রাজিউল) নর্থ সাউথ ইউনিভার্সিটি গভীরভাবে শোকভিত্তি। তাঁর মৃত্যুতে জাতি একজন পরীক্ষিত রাষ্ট্রনায়ক ও অভিভাবকভুল্য মাজানীতিককে হারালো।

নর্থ সাউথ ইউনিভার্সিটির সকল শিক্ষক, শিক্ষার্থী, কর্মকর্তা এবং কর্মচারীর মহান নেতৃত্ব বিদেহী আত্মার মাগফেরাত কামনা করছে। একইসাথে এ শোকের সময়ে তাঁর পরিবারা, স্বজন, অনুসারী ও শুভনুধ্যায়ীদের প্রতি গভীর সমবেদন জ্ঞাপন করছে।

অন্তর্বর্তী আজিজ আল কামনা  
চেয়ারমান, প্রেস্ট অফ প্রিসিয়া  
নর্থ সাউথ ইউনিভার্সিটি

অধ্যাপক আবদুল হামান চৌধুরী  
ডেপার্টমেন্ট  
নর্থ সাউথ ইউনিভার্সিটি



Khaleda Zia  
1945 - ∞

A leader- the embodiment of faith, strength, and struggle.  
Her legacy will remain etched in hearts beyond the bounds of time.

**PARTEX™**

Tribute from the Partex family

We deeply mourn the passing of  
**BEGUM KHALEDA ZIA**  
former Prime Minister and BNP Chairperson

May Allah SWT grant her  
Jannah and eternal peace

**ABB**  
Association of Bankers  
Bangladesh Limited

**আমরা  
শোকাত্ত্ব  
৩ মর্মাত্ত্ব!**



**বেগম খালেদা জিয়া'র মহাপ্রয়াণ  
জাতির জন্য এক অপূরণীয় ক্ষতি**

গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সাবেক ও (তিন) বারের প্রধানমন্ত্রী  
সাবেক রাষ্ট্রপতি শহীদ জিয়াউর রহমান এর সহধর্মী  
বেগম খালেদা জিয়া'র মহাপ্রয়াণে আমরা  
গভীরভাবে শোকাত্ত্ব ও মর্মাত্ত্ব।

আমরা তাঁর বিদেহী আত্মার মাগফেরাত কামনা করছি।

**গুরু আহ্মেদ হিস্লামী ব্যাংক পিলেস.**  
আন্তরিক সেবায় প্রতিষ্ঠিত বৰ্দ্ধ



সাবেক প্রধানমন্ত্রী ও বিএনপি চেয়ারপারসন  
**বেগম খালেদা জিয়া'র মৃত্যুতে**  
আমরা গভীরভাবে শোকাত্ত্ব।

**যমুনা ব্যাংক**

# A life of measured resistance



MOHAMMAD AL-MASUM MOLLA

With Khaleda Zia's passing, Bangladesh has lost a towering political figure whose calm restraint often stood in stark contrast to the country's bruising, combative political culture.

**In 2009, she was evicted from her longtime residence in Dhaka Cantonment. At a tearful press conference afterward, she described being forced out of her bedroom, the door broken down, and her belongings seized. Awami League leaders mocked her grief as "crocodile tears," setting the tone for years of hostility to come.**

Her silence spoke louder than words; it was a deliberate political posture that shaped her identity and, at times, unsettled her fiercest opponents.

This became evident around one and a half years before her final days. Khaleda was confined to her home, denied permission to travel abroad for urgent medical treatment. Her party

appealed repeatedly, and human rights groups raised alarms. But the then government held firm.

Meanwhile, Sheikh Hasina, then at the height of her power and virtually unchallenged, maintained a public posture of absolute dominance.

Khaleda, frail yet composed, remained silent. That composure became a defining feature of her character.

Hasina's rhetoric often cut sharply but Khaleda rarely responded. In a political culture driven by verbal confrontation, her restraint was not a sign of weakness but a form of political quietude that overshadows the clamour of politics.

In 2009, she was evicted from her longtime residence in Dhaka Cantonment. At a tearful press conference afterward, she described being forced out of her bedroom, the door broken down, and her belongings seized. Awami League leaders mocked her grief as "crocodile tears," setting the tone for years of hostility to come.

The most symbolic moment of

that hostility came on December 29, 2013. As the BNP prepared for its "March for Democracy", the exit from Khaleda's house was blocked by five sand-laden trucks – an image that instantly crystallised the era's political suppression. Dubbed "sand-truck democracy", it marked the first time since 1990 that she was unable to reach the political stage she had long dominated. Her frustration boiled over only once, in a sharp retort to police officers – a rare crack in an otherwise tightly controlled persona.

Then came her incarceration. Under the army-backed caretaker government, corruption cases were filed against her. When Hasina returned to power, all the cases against her were swiftly cleared, while Khaleda was put in jail. Hasina repeatedly mocked her, branding her a "thief" and dismissing BNP rallies as "marches for a thief".

The cruelty extended beyond politics; at times, it became personal. Senior AL figures even casually spoke of throwing Khaleda off the Padma Bridge. During a visit to London in

October 2023, Hasina dismissed public concern over Khaleda's deteriorating health with striking coldness, saying, "She is over 80. Every day they say she's dying. Naturally, the time has come. No need to cry so much".

Khaleda never reciprocated the verbal attacks. Even as her health declined and political pressure mounted, she chose not to respond in kind. Her restraint, often dismissed as passivity, ultimately emerged as a form of moral high ground – a refusal to descend into the cycle of insult and retribution that defined much of contemporary politics.

The tide of history turned suddenly. Hasina, once unshakeable, was forced to flee amid a wave of public anger, leaving behind her loyalists and the long-cultivated aura of invincibility. Khaleda, still battling illness, left the country for better treatment – not in disgrace, but on a tide of affection. People who had not seen her active in years poured into the streets – not to protest, but to bless her journey.

Before her departure, she issued

what would become her last political message: "No destruction, no anger, no revenge". At a moment when she could have demanded retribution, she instead pleaded for peace.

Her death closes a chapter in Bangladesh's political history – yet it also clarifies her place in it. Among the five major political figures who shaped the nation's trajectory – Sheikh Mujibur Rahman, Ziaur Rahman, HM Ershad, Khaleda Zia, and Sheikh Hasina – she alone departs without the imprint of authoritarian rule. She wielded power but never weaponised it. She governed but did not silence opponents. She fought but never humiliated anyone.

Khaleda's life was not theatrical. It was defined by endurance more than spectacle. And in a political culture where rhetoric often masquerades as strength, her quiet defiance carved out a legacy uniquely her own.

Her silence, in the end, proved far more powerful than the clamour of her rivals – and that unspoken strength will be remembered forever by the nation she has left behind.





বাংলাদেশ জাতীয়তাবাদী দল (বিএনপি)-এর চেয়ারপ্রারম্ভন, সাবেক তিনি বারের প্রধানমন্ত্রী, শহীদ প্রেসিডেন্ট জিয়াউর রহমান-এর সহধর্মী ও আপোষহীন নেতৃত্বে বেগম খালেদা জিয়ার মৃত্যু (ইমালিন্দাহি ওয়া ইন্ডাইছি রাজিউন)-তে আমরা গভীরভাবে শোকাত প্রকাশন করেছি। এদেশে গণতন্ত্র আর্জনের সংগ্রামে নিবেদিত-প্রাণ এ মহান নেতৃত্বে ইন্দোকালে বিএইচবিএফসি-এর সর্বস্তরের কর্মকর্তা-কর্মচারীদের পক্ষ থেকে তাঁর বিদেহী আত্মার মাগফেরাত কামনার পাশাপাশি শোকসন্তুষ্ট সকলের প্রতি গভীর সমবেদনা জ্ঞাপন করা হলো।



বাংলাদেশ হাউজ বিভিং ফাইনেন্স কর্পোরেশন  
Bangladesh House Building Finance Corporation  
গৃহবাসের সমিত্বাত



### CONDOLENCE MESSAGE ON THE SAD DEMISE OF THE FORMER PRIME MINISTER BEGUM KHALEDA ZIA (1945-2025)

MCCI expresses its profound grief at the passing of Begum Khaleda Zia, a three-time elected Prime Minister of Bangladesh, who breathed her last around 6:00 am on 30 December 2025 at Evercare Hospital, Dhaka. Inna lillahi wa inna ilaihi rajeun.

Begum Khaleda Zia led Bangladesh during 1991-1995, briefly in 1996, and then from 2001 to 2006. As the first woman to hold the office, Begum Khaleda Zia oversaw a tenure marked by the restoration of parliamentary democracy and reforms aimed at strengthening the electoral process.

MCCI expresses its heartfelt condolences and recognizes her service to the nation. We extend our sympathies to the bereaved family at this time of loss.



METROPOLITAN CHAMBER OF COMMERCE & INDUSTRY, DHAKA

### সাবেক প্রধানমন্ত্রী বেগম খালেদা জিয়া এর মৃত্যুতে আমরা শোকাত



বাংলাদেশ ব্যাংক

### The night she won, and the legacy that followed

FROM 1966, she had to confront one of the deadliest cyclones in history—the April 29, 1991 cyclone, which claimed more than 138,000 lives.

Her administration institutionalized a free-market economy, encouraged the private sector, and laid the foundations for a new entrepreneurial class. Her government introduced value added tax (VAT), which expanded the tax net. Today, VAT is the largest source of revenue in Bangladesh, accounting for nearly 38 percent of tax collection.

She made primary education free and compulsory, introduced the "Food for Education" programme, and made secondary education free for girls—initiatives that increased enrolment and reduced gender disparity.

Still, her government faced criticism, particularly after the controversial Magura by-election in 1994. In response, the Awami League, Jatiya Party, and Jamaat-e-Islami formed a three-party alliance that led widespread movements demanding a neutral caretaker government for elections. At the time, Khaleda declared, "Only children or lunatics can be neutral."

The crisis culminated in the one-sided election of February 15, 1996—boycotted by the opposition—in which 48 candidates were elected unopposed. Khaleda resigned on March 30, 1996, but before dissolving parliament, her government introduced the constitutional amendment establishing the caretaker system, under which fresh elections were held in June.

In opposition, Khaleda rebuilt the party. After the 1997 Chittagong Hill Tracts Peace Accord, she accelerated political agitation against the Awami League government and in 1999 formed the Four-Party Alliance—which included Ershad's Jatiya Party, Jamaat-e-Islami, and Islami Oikya Jote. This alliance won the 2001 election, although the inclusion of Jamaat leaders—accused of war crimes—drew fierce criticism. Allegations of minority persecution further damaged her government's image.

Her third term (2001-2006) was a period of strong economic growth. Remittances increased, the industrial sector expanded rapidly, especially garment production and small enterprises.

But this period was also clouded by controversies. There were corruption allegations, the perception of an alternative power centre at Hawa Bhaban, dynastic politics, the 2004 grenade attack on Sheikh Hasina's rally, and nationwide bombings by extremist groups—all harmed her reputation.

By late 2006, political tensions peaked, leading to the declaration of a state of emergency in January 2007. Khaleda resigned and handed power to a caretaker government. She was arrested later the same year.

After the 2008 election, she faced further personal hardship. She was evicted from her long-time residence in the cantonment area. In 2014, when the BNP announced the "March for Democracy," sand-laden trucks were placed at the entrance to her home.

She boycotted the controversial 2014 election and again the 2024 election, although the BNP took part in 2018—an election marred by allegations of widespread vote-rigging.

Her difficulties deepened with corruption cases. In 2018, she was sentenced to a total of 17 years in prison in the Zia Orphanage Trust and Zia Charitable Trust cases. During the COVID-19 pandemic in 2020, she was released from prison and put under

house arrest. She has long suffered from severe illnesses—liver cirrhosis, arthritis, diabetes, and complications in her kidneys, lungs, heart, and eyes.

On August 6, 2024—one day after Sheikh Hasina resigned and fled the country amid a mass uprising—Khaleda Zia emerged from five years of house arrest. On November 21, 2024, she appeared in public for the first time in six years, at an event in Dhaka Cantonment marking Armed Forces Day.

Khaleda Zia is distinct from other rulers because she has never been described as authoritarian. In every constituency she contested, she never lost. From Bogura to Dhaka, from Khulna to Feni—her victories demonstrate her nationwide popularity and acceptance.

Her career also highlights the value of uncompromising principles. By boycotting the 1986 election, she risked political isolation, but ultimately gained credibility as the unwavering opponent of dictatorship.

Her politics was not flawless—there were controversies, allegations of corruption, and political missteps. Yet in guiding Bangladesh's democratic journey, she proved that leadership requires perseverance, adaptability, and the ability to inspire people even in adversity.

When history recalls her, one truth will shine above all—real leadership never forged through fear or force, but through faith in people. To believe in their strength, their dreams, and their dignity is to earn their trust. And it is this bond of trust that sets an extraordinary leader apart from the rest. Khaleda had sealed that bond of trust.

### আমরা শোকাত



বাংলাদেশের প্রথম নারী প্রধানমন্ত্রী ও তিনবারের সফল প্রধানমন্ত্রী এবং বাংলাদেশ জাতীয়তাবাদী দলের চেয়ারপ্রারম্ভন বেগম খালেদা জিয়া ৩০ ডিসেম্বর ২০২৫ তারিখে ইন্ডোকালে করেছেন। তাঁর ইন্ডোকালে সোনালী ব্যাংক পরিচালনা পর্ষদ, ব্যবস্থাপনা কর্তৃপক্ষসহ সর্বস্তরের কর্মকর্তা-কর্মচারীবৃন্দ গভীরভাবে শোকাত। আমরা তাঁর বিদেহী আত্মার মাগফেরাত কামনা করছি এবং শোকসন্তুষ্ট পরিবারের প্রতি গভীর সমবেদনা জ্ঞাপন করছি।

সোনালী ব্যাংক পিএলসি

বিশ্বত ও স্মার্ট

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### গভীরভাবে শোকাত



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WE MOURN  
BEGUM KHALEDA ZIA  
1945-2025



Its deepest condolences on the passing of Begum Khaleda Zia, three-time former Prime Minister of Bangladesh, Chairperson of the Bangladesh Nationalist Party (BNP), and a respected national leader.

We convey our sincere sympathies to her family, the leadership and members of the BNP, and the people of Bangladesh. Her contributions to the nation and her role in shaping Bangladesh's political history will be remembered with respect and honor.

TAS | bakkah | SHAH  
group HOLDINGS LTD. GROUP

“বিস্মিল্লাহির রাহমানির রাহিম”



মহান জাতীয় নেতৃী এবং তিনবারের সাবেক  
প্রধানমন্ত্রী বেগম খালেদা জিয়ার  
প্রয়ানে আমরা গভীরভাবে শোকাহত  
(ইন্না লিল্লাহি ওয়া ইন্না ইলাহাহি  
রাজিউন)।

মহান আল্লাহ তায়ালা যেন উনাকে  
জারাতুল ফেরদৌস নসির করেন।  
আমরা শোকসন্তপ্ত পরিবারের প্রতি  
গভীর সমবেদনা জ্ঞাপন করছি।

পপুলার জুট এক্সচেঞ্চ লিমিটেড

ও তার সহযোগী প্রতিষ্ঠান সমূহ  
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বেগম খালেদা জিয়ার মৃত্যুতে  
কেডিএস পরিবার শোকাহত



এ শোক ভারী, এ শোক অশেষ  
শোকাহত সমগ্র বাংলাদেশ

KDS

বিস্মিল্লাহির রাহমানির রাহিম



বাংলাদেশ হারালো  
বাংলাদেশের আপসহীন দেশনেতী

আমরা শোকাহত

তিনবারের প্রধানমন্ত্রী, বিএনপির চেয়ারপার্সন,  
বাংলাদেশের আপসহীন দেশনেতী বেগম খালেদা জিয়ার মৃত্যুতে  
সমগ্র দেশবাসীর সাথে আমরাও গভীরভাবে শোকাহত।

ইন্না লিল্লাহি ওয়া ইন্না ইলাহাহি রাজিউন।

মহান আল্লাহ রাবুল আলামিনের দরবারে  
মরহুমার বিদেহী আগ্নার মাগফিরাত কামনা করছি - আমিন।

Build such a life that when you die  
You smile and the world weeps  
Begum Khaleda Zia (1945-2025)

With grief, sympathy and prayers for divine forgiveness  
Bangladesh Association of Banks



ডাচ-বাংলা একান্ত  
আপনার বিশ্বস্ত সহযোগী