

## Forging a Future Where Every Woman Thrives



▲ Every educated girl is a future architect of our nation's socio-economic growth.

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For her, true empowerment requires an "emergency policy" and a national master plan to ensure that justice is not just a word but a protocol that protects a woman's dignity from the police station to the courtroom.

**A LEGACY OF SPORTING ACTION**  
 If action had a definitive face in Bangladesh, it would be the triumphant national women's football team. Their back-to-back SAFF Championship titles—the victories that captivated the nation—have evolved from singular sporting moments into a permanent cultural shift. By 2026, the "SAFF effect" had moved beyond the stadium; it had dismantled the structural myth that sports are "not for girls".

This victory serves as a loud rebuttal to the barriers of the past. It proves that when girls are provided with infrastructure and societal support, they don't just participate—they dominate. This legacy of action has sparked a grassroots revolution, with thousands of young girls across rural districts now seeing the pitch as a field of freedom, proving that a girl's potential is limitless when her right

to play is protected.

**THE LITERACY OF LEADERSHIP**  
 The narrative of the "thriving woman" begins in the classroom. According to UNICEF, Bangladesh has achieved remarkable gender parity in primary education, with female youth literacy (ages 15-24) soaring above 95%. However, as Fauzia Moslem cautions, the "dropout rate" remains highest among girls as they transition to higher education. Addressing this is ensuring safe transport and social security so that academic potential isn't cut short by external threats.

**BANKING ON RESILIENCE**  
 While sectors like sports and education show upward trajectories, the corporate world presents a more complex challenge. According to a recent report by the central

bank, women's participation in the banking sector has seen a slight decline, dropping by 4.96% in the first half of 2025. This dip highlights the structural barriers the UN aims to remove—ranging from a lack of childcare to rigid work-life balances that favour traditional male roles.

Despite these declining macro numbers, leading financial institutions are providing the blueprint for a fix. Ahsan Zaman Chowdhury, Managing Director and CEO of Trust Bank PLC, asserts that the future of banking lies in specifically designing systems for women.

"When you design credit properly for women, they repay. "The data is clear," he states. At Trust Bank, women account for 25% of the depositor base, and their non-performing loan (NPL) ratios often outperform the broader portfolio.

This is echoed by Shaila Abedin, SEVP, Head of Liability & Women Banking and core member of diversity & inclusion at Prime Bank PLC, who argues that "symbolic gestures are not enough." She emphasises that reversing the decline in female participation requires a "culture of accountability, equity, and respect." The fix isn't just about hiring more women but about creating an environment where they can reach the top table of leadership without being hindered by domestic or safety-related barriers.

Ultimately, progress in sports, banking and education is fragile without the bedrock of justice. This Women's Day, we celebrate the gold medals and the high literacy rates, but we pledge our action toward a future where every girl can walk to school, every woman can lead a bank, and every citizen is protected by a system that values her life as much as her contribution.



Bangladesh women's football team dismantles barriers, driving national progress through athletic brilliance.  
 PHOTOS: PRABIR DAS





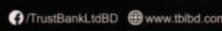

#GiveToGain

**SHE SHINES, SHE SAVES  
 ENDLESS SUCCESS WAVES WITH  
 TRUST SRISTI**

Happy International Women's Day



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## EMPOWERING WOMEN for brighter futures

“Our focus has shifted to non-metro areas, where women-led enterprises are growing three times faster than in major cities. Through digital enablement and financial literacy, we are ensuring every woman can access the formal economy.”



**MASHRUR AREFIN**  
 Managing Director and CEO, City Bank PLC

City Bank PLC is widely utilising its City Alo platform, successfully in order to dismantle the structural barriers while fostering digital literacy to ensure women remain central pillars of Bangladesh's formal economy. In this interview with the Daily Star, Mashrur Arefin, the Managing Director and CEO of City Bank PLC opens up about how in this year's International Women's Day, the bank is promising a vital commitment to inclusive growth

**The Daily Star (TDS): What led to the launch of City Alo?**

**Mashrur Arefin (MA):** We launched City Alo in 2019 to address the persistent gap

**base look like?**

**MA:** We serve 8.5 lakh active women customers. In 2025, their transaction volume grew 30% to BDT 66,000 crore. Additionally, 23% of Citytouch app users are female, highlighting a steady rise in digital adoption among women.

**TDS: How has this segment grown recently?**

**MA:** Growth is robust. Over the past three years, our female customer base increased by 49%, while retail loan disbursements rose by 82% and the deposit portfolio expanded by a staggering 107%.

**TDS: How is the repayment performance of women borrowers?**

**MA:** Women SME borrowers show exceptional discipline. Our women's SME portfolio expanded sixfold in five years with an average annual growth of 55%. Most importantly, NPL ratios remain well below the overall SME average.

**TDS: What trends are you seeing in women-led businesses?**

**MA:** Beyond traditional commerce, women are entering manufacturing, healthcare, and ICT. Interestingly, non-metro growth is outpacing cities, expanding nearly three times faster than in major hubs like Dhaka and Chittagong over the last five years.

**TDS: How are you addressing structural barriers?**

**MA:** Limited decision-making power and collateral remain challenges. We tackle these through entrepreneurship certification, mentorship networks, and rural outreach like Uthan Boithok, ensuring women move beyond account acquisition toward sustained financial participation.

Interview conducted by Tagabun Taharim Titun

**Women are the bedrock of deposit stability. We have seen our female SME portfolio grow sixfold while maintaining superior asset quality, proving that investing in women is not just inclusive, but a mathematically sound and strategic business decision.**

in women's financial inclusion. While women represent half our population, structural barriers historically limited their participation. City Alo aligns with our strategy of inclusive growth and sustainable portfolio development.

**TDS: How large is your current women's portfolio?**

**MA:** City Alo currently holds one-third of our retail deposits, approximately BDT 13,000 crore. In 2025, we disbursed BDT 2,500 crore in loans. Notably, female Nano loan disbursements reached BDT 791 crore, growing threefold from the previous year.

**TDS: What does your female customer**