

The Daily Star

FOUNDER EDITOR: LATE S. M. ALI

An inspiring case of empowerment

Nepal's appointment of women ministers sets example for South Asia

We congratulate Prime Minister Balendra Shah, who was sworn in on Friday, for ushering in the promise of restoring political stability and creating jobs for the poor—aspirations of the Gen Z uprising that led to this new government in Nepal. Its formation marks a decisive political shift in Nepal that is both generational and institutional. It is heartening that Shah has appointed five women ministers in his 15-member cabinet, ensuring, for the first time, 33 percent female representation and thus fulfilling Nepal's constitutional requirement. Encouragingly, the women ministers have been given important portfolios—law, agriculture, general administration, justice and parliamentary affairs, health and population, and women and children affairs.

Moreover, 96 women became members of parliament—the highest so far in Nepal's history—though only 14 were directly elected, reflecting the age-old male chauvinism of political parties with regard to nominations. There are criticisms regarding the low number of candidates nominated by the winning party and the choice of women candidates for the proportional representation seats. But the presence of a significantly higher number of women in parliament is certainly encouraging.

This is even more apparent when we compare Nepal's case with the state of women's representation in Bangladesh's new parliament—also formed through a free and fair election following a people's uprising that was largely led by students. However, unlike Nepal's parliament, we have only seven elected women MPs, with only three in a cabinet where 94 percent of the posts are filled by men. Most of the political parties participating in the elections failed to nominate even five percent of women candidates, despite pledging to do so under the July National Charter. Even BNP nominated only 10 women candidates; 30 out of 50 parties did not nominate a single candidate.

For a parliament that has evolved from a people's uprising, with anti-discrimination being the key driving philosophy, it has failed miserably in increasing women's political participation. This reflects Bangladesh's entrenched patriarchal culture that has excluded women from real empowerment, especially in the political arena. Political parties, in particular, have not lived up to our democratic expectations in terms of gender inclusivity. Bangladesh's parliament has yet to appoint MPs for the 50 women's reserved seats. We hope that the selections will be based on merit and capability rather than party loyalty or connection and that, unlike in the past, these seats will not be examples of tokenism. Women MPs' voices must be heard and their opinions given importance while passing legislation. In the case of Nepal's parliament, only time will tell whether the appointments of women ministers and the selection of women MPs through PR have been prudent. But just the fact that there is 33 percent representation in the Nepali cabinet with women ministers holding important portfolios is something the rest of South Asia should appreciate and emulate in the future.

Compensation a right, not a privilege

Urgently dispose of the 2003 MV Nasrin-1 case, ensuring fair compensation

It is unacceptable that the victims of the country's most devastating launch capsizes are still awaiting fair compensation even after 23 years. Reportedly, a compensation case was filed by Bangladesh Legal Aid and Services Trust (BLAST) on behalf of the victims in 2004 and finally won in 2017. But the execution case is still awaiting a decree, with a petition against the 2017 verdict remaining pending before the Appellate Division of the Supreme Court to this day.

The lethargy and disregard for ordinary lives as shown through this protracted development have been evident throughout the MV Nasrin-1 saga. A report published in *The Daily Star* noted that the triple-deck launch, licensed to carry 300 passengers, sank with more than 700 people on board in the Meghna River near Chandpur on July 8, 2003. A government probe later blamed faulty design, overloading, and the skipper's inadequate skills. While media reports at the time suggested around 600 people were missing, no official death toll was published. The then Chandpur deputy commissioner listed 400 affected individuals, and the shipping and disaster trustee boards initially disbursed Tk 15,000-20,000 to families of the injured and deceased.

The 2004 BLAST case sought over Tk 28.93 crore in compensation for 171 deceased, which was the total number of bodies recovered from the Meghna River after four days. A verdict came 12 years later, in February 2016, when a Dhaka court ordered the government to pay Tk 17.11 crore to the families of 170 deceased and one injured within 60 days.

However, the victims did not receive compensation within that timeframe. Instead, eight months later, in October 2016, the Bangladesh Inland Water Transport Authority (BIWTA) and the launch owners' association filed a revision petition in the High Court, which in 2017 upheld the lower court's verdict. They then filed a leave-to-appeal petition with the Appellate Division in 2019, seeking a stay. In 2020, the matter was sent to a full bench, where it remains pending.

The MV Nasrin-1 case shows how Bangladesh's protracted legal process continues to deny people not only justice but even the basic right to fair compensation. Although laws change on paper, victims rarely receive justice in practice. Too often, individuals and institutions responsible evade accountability—both financial and punitive—through prolonged legal battles. This is not unique to the MV Nasrin-1 case; the same pattern has been visible in many other transport-related fatalities. We, therefore, urge the authorities to resolve the MV Nasrin-1 case without delay and to ensure that such cases are expedited so that victims can at least receive compensation in time.

An election manifesto, an economic blueprint, and a war

How an economic task force report provides architecture for BNP's manifesto



Dr KAS Murshid is an economist who served as chairman of the Task Force on Re-strategising the Economy and Mobilising Resources for Equitable and Sustainable Development under the interim government.

KAS MURSHID

The BNP government has inherited a country at an unusual inflexion point, with a strong electoral mandate, a technically credible reform roadmap, and an international community broadly aligned on what needs to be done. It has also inherited an economy that grew just 3.97 percent in FY2025—well below historical averages and far short of the pace needed. Private investment has fallen to 22.48 percent of GDP, the lowest in five years, and barely a fortnight after the election, a war erupted in the Gulf that is already shaking the foundations of Bangladesh's external account.

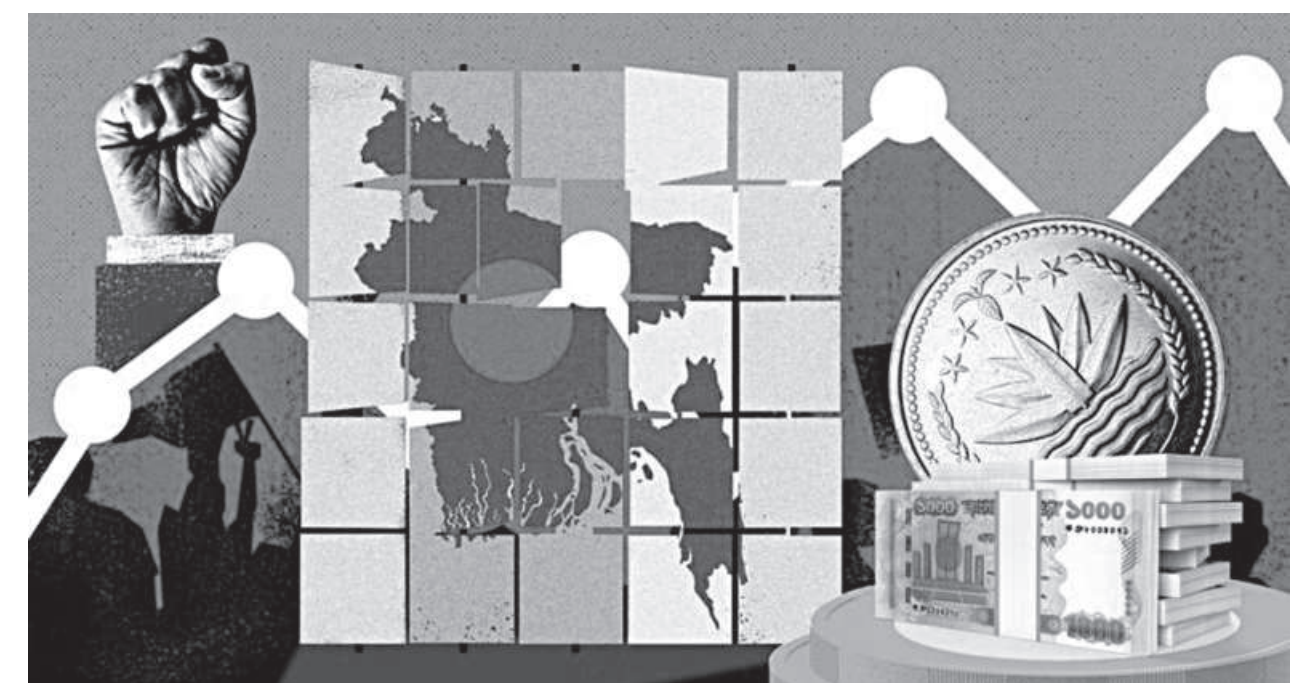
It would be worthwhile now to recall BNP's ambitious 44-page election manifesto, which has already received reasonable executive attention. The manifesto promised a \$1 trillion GDP by 2034, a tax-to-GDP ratio of 15 percent by 2035, one crore new jobs, universal Family Cards for four crore marginalised households, a transition from consumption-driven to investment-led growth, etc. These are serious commitments for a turbulent time, and they deserve an equally serious implementation plan.

The good thing is that the plan already exists, ready for execution. The report prepared by the Task Force on Re-strategising the Economy and Mobilising Resources for Equitable and Sustainable Development, submitted to the interim government in January 2025, provided 550 pages of technical architecture across 18 thematic areas. The manifesto and the report can be two halves of a single policy document—the first supplies the political legitimacy; the second supplies the engineering drawings.

The alignment between the two documents is striking, both identifying revenue mobilisation as foundational. Bangladesh's tax-to-GDP ratio fell to just 6.8 percent in FY2025—among the lowest in the world and less than half the government's 15 percent target. The task force provides the institutional machinery to close that gap: restructuring the National Board of Revenue (NBR), eliminating tax expenditures estimated to nearly equal actual tax collection, and digitising compliance. Both documents recognise private investment stagnation as the central constraint on growth, and point to regulatory reform and a functional banking sector as the prerequisites for unlocking it. Both endorse a regulatory reform commission to systematically dismantle the bureaucratic obstacles to investment.

But the task force also fills critical gaps the manifesto leaves open. The

most glaring is the LDC graduation. Bangladesh, as things stand now, exits LDC status in November 2026. This transition will withdraw preferential trade access currently covering approximately 70 percent of Bangladesh's global exports. The manifesto, however, does not mention LDC graduation, while the task force makes it the central context for its entire export strategy, recommending urgent trade diplomacy for Generalised Scheme of Preferences Plus (GSP+)



FILE VISUAL: ANWAR SOHEL

equivalents, Free Trade Agreement (FTA) negotiations, and a targeted programme to build non-RMG export champions before the preference window closes.

The banking sector is the second critical gap. The manifesto promises to "restore confidence" in Bangladesh's banks. But the scale of the problem demands specificity. Non-performing loans (NPLs) peaked at 35.73 percent of total disbursed credit in September 2025—the highest in Asia and, by several assessments, the world. The task force's blueprint to address this challenge—asset quality reviews for all systemically important banks, an asset management company to handle NPL portfolios, and operationalisation of the Bank Resolution Ordinance 2025, which was already passed by the interim government, pending parliamentary approval—gives the new government a ready-made programme. The question is about political will, as banking sector reform requires imposing real

Approximately 75 percent of Bangladesh's overseas workforce is employed across five Gulf states, all directly affected by Iranian strikes, airspace closures, and regional economic disruption. Bangladesh received a record \$32.82 billion in remittances in 2025. A sustained Gulf economic contraction could reduce that figure by \$4-\$7 billion annually, withdrawing the primary income source of millions of rural households and materially worsening the country's external account. These are not abstract projections. Over 335 flights connecting Bangladesh to the Gulf have already been cancelled, leaving workers stranded and outboard migrants unable to depart despite having spent their savings on recruitment and medical fees.

The war does not invalidate the reform agenda; it sharpens it. Bangladesh's extreme dependence on Gulf labour markets, identified

signal to the IMF, the World Bank, the ADB, and investors that it knows what it is doing and intends to do it properly. True, Bangladesh's foreign exchange reserves have recovered to \$34.06 billion—the strongest position since November 2022. But the breathing room this has allowed is not unlimited.

Bangladesh has navigated Covid, the post-pandemic inflation surge, the Ukraine commodity shock, and the taka depreciation of 2022-2024. It has the institutional resilience, the development partnerships, and now the political mandate to manage the current moment. What it needs is the clarity to prioritise—LDC graduation first, banking reform in parallel, energy sector restructuring now rather than later—and the discipline to keep moving through the turbulence.

The window for the first hundred days' agenda that actually changes the country's trajectory is short. It must not be wasted.

Better legal remedies needed for online shoppers



Nafiur Rahman Naypurno is undergraduate student of the Department of Law at North South University (NSU).

NAFIUR RAHMAN NAYPURNO

Just as e-commerce has made it easier for people to shop, there are also newer challenges facing consumers. Often, customers receive items that are defective or which they purchased but never received. They may see advertisements which are misleading and rarely receive refunds. Such instances are further complicated by the fact that legal remedies available for consumers vary across regions in Bangladesh due to insufficient or unclear consumer protection laws.

The main channel for ensuring consumer protection is the Consumers' Right Protection Act, 2009. This law provides consumers with protection against unfair business practices, but relies primarily on the Directorate of National Consumers' Right Protection (DNCRP) for law enforcement rather than consumers' own right to take action based on the law. Usually, consumers cannot file independent lawsuits seeking compensation from a business, because complaints filed with

regulators only lead to an investigation and administrative fine, not an individual consumer's compensation.

As more and more consumers shop online, recent examples demonstrate how difficult it is for those who do not receive the products they paid for to get a refund because the system for resolving disputes with businesses over online sales is deficient. This is a universal problem, but many nations have adopted separate laws for regulating e-commerce platforms and ensuring consumer redress.

In India, the Consumer Protection Act, 2019 recognises e-commerce transactions and enables the Indian government to enforce the act through the Consumer Protection (E-Commerce) Rules, 2019. According to these rules, online marketplaces are required to appoint grievance officers to manage consumer complaints, acknowledge consumer complaints within 48 hours, and resolve consumer complaints within 30 days from the date they were

received. The e-commerce platform in question will also be required to provide consumers with specific seller information, refund and return policy details, and delivery conditions prior to the completion of the purchase. As a result of these provisions, consumers have access to a defined process for liabilities, which allows them to pursue a resolution when an issue arises during an online transaction.

Furthermore, there are many legal protections available to consumers online in the European Union thanks to the Consumer Rights Directive 2011/83/EU. Under this directive, online shoppers in the EU have 14 days from the time of a completed purchase to withdraw from said purchase without needing to provide a reason and in turn receive a full refund. Sellers are also required to provide clear and accurate information about product characteristics, prices, delivery methods, and frequency of delivery, as well as how to withdraw from an online purchase. These legal protections help provide increased levels of transparency to consumers, which in turn increases consumers' level of confidence when making online purchases.

In the US, consumer protection laws are enforced by both the federal government and also each of the 50 states. The Restore Online Shoppers' Confidence Act (ROSCA) prohibits deceptive marketing of merchandise over the internet, including but

not limited to hiding subscription charges and publishing misleading advertisements. In addition, the Federal Trade Commission has regulations in place to protect consumers from fraud and other unethical business practices. Consumers who believe they have been victimised may seek relief through chargebacks on their credit cards, or through lawsuits against sellers.

E-commerce laws across much of the world have developed clear, specific ways of dealing with consumer rights issues to provide an avenue of direct relief for consumers. Bangladesh could create a stronger legal environment for consumer protection by adding specific e-commerce regulations to the existing Consumers' Right Protection Act, 2009, such as requiring e-commerce platforms to provide complainants with channels for filing grievances and information related to all e-commerce vendors selling through said platform.

Last year, the interim government had moved to amend the Consumers' Right Protection Act in response to incidents of large-scale e-commerce fraud. The current government carrying this forward would help create an ideal environment by adopting global best practices in terms of ensuring consumer protection. Without additional regulations, the growth of the digital economy in Bangladesh may decrease due to a loss of consumer confidence in e-commerce channels.