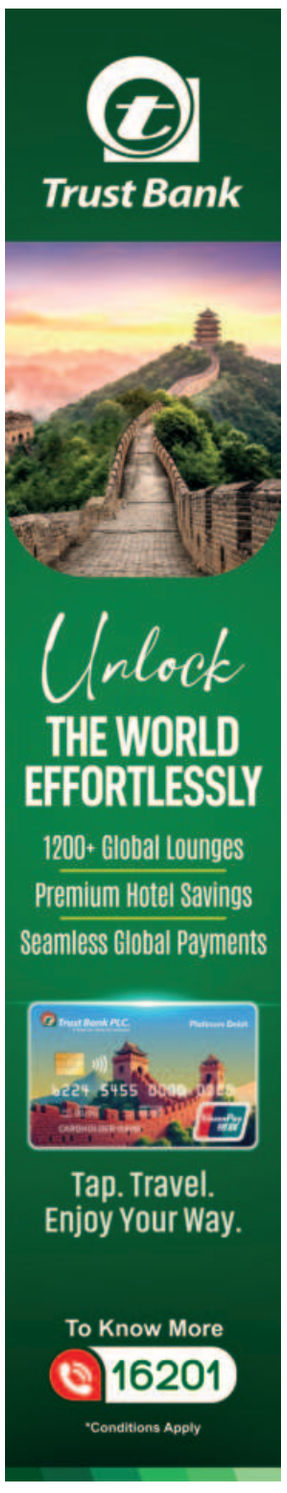
Business

DHAKA MONDAY OCTOBER 19, 2026, KARTIK 3, 1433 BS
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B4

BTRC TO STUDY TELECOM GAPS IN REMOTE AREAS



Nearly Tk 12,000cr of private sector stimulus disbursed

STAR BUSINESS REPORT

Bangladesh Bank has disbursed around Tk 12,000 crore of its Tk 60,000 crore stimulus package by mid-October to revive struggling businesses, reopen closed factories and boost investment and employment.

More than Tk 2,500 crore was still in the process of being disbursed, according to the central bank's latest progress report.

However, several targeted sectors, including jobless youths, have yet to receive any loans.

Announced in May, the package aims to support the troubled private sector, revive economic activity and create jobs.

It has two components: a Tk 41,000 crore refinancing fund sourced from banks with excess liquidity and a Tk 19,000 crore fund drawn from Bangladesh Bank's own resources, backed by a government guarantee.

More than Tk 2,500 crore was still in the process of being disbursed

The scheme-wise performance showed considerable differences, with export pre-shipment credit and cottage and micro-enterprise financing recording substantial disbursements, while several employment, export diversification and rural development schemes registered no loan disbursement.

The pre-shipment credit refinance scheme emerged as the largest contributor to disbursements, with Tk 6,917 crore released against its Tk 5,000 crore target, exceeding the allocation by 38 percent.

The cottage and micro sector entrepreneurs special scheme disbursed Tk 2,500 crore against its Tk 5,000 crore target, achieving 50 percent implementation.

The CMSME working capital refinance fund released Tk 908 crore against an allocation of Tk 5,000 crore, while the creative economy scheme fully disbursed its Tk 500 crore allocation.

READ MORE ON B3

'A ticking time bomb': AI threatens to deepen youth job crisis



The person who writes the education chapter of the government's plan doesn't get the chance to review the youth chapter. There is no coordination in the planning process.

M Niaz Asadullah
Professor of economics, DU



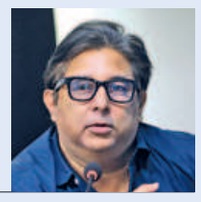
Graduate unemployment is even more alarming than what the IMF says. On our platform, we know that at least 50%-60% of graduates get no job for four to five years after graduating.

Fahim Mashroor
CEO, Bdjobs



AI will cut jobs; there is no doubt. But our white-collar base is so small that AI can help us leapfrog if every CEO uses it as artificial wisdom rather than a regular worker.

Raisul Kabir
Founder and CEO, Brain Station 23 Ltd



Anything you can do on a computer, AI can do it better and faster. One can do the work of twenty. We cannot stop it; we must prepare to be AI-ready.

Mustafa Mahmud Hussain
Co-founder and MD, PukuAI

RECOMMENDATIONS

BUSINESS AND BEYOND

- Integrate AI literacy into education and training
- Align technical and vocational training with AI
- Embed critical thinking, creativity and problem-solving
- Expand teachers' AI access and practical training
- Align skills training with global market demand
- Promote income-sharing for training and skilled migration
- Incentivise companies to hire fresh graduates

STAR BUSINESS REPORT

Bangladesh is sitting on a "ticking time bomb" as high unemployment, particularly among educated young people, collides with the rapid advance of artificial intelligence (AI). The technology threatens to eliminate jobs that graduates have long relied on to enter the workforce, according to IT professionals and an academic.

But AI could also create opportunities in higher-value services, caregiving, hospitality and other professions that depend on human interaction, provided Bangladesh prepares its workforce for the changing demands of the global economy, they said.

At a discussion at The Daily Star Centre yesterday, the speakers said the challenge is not simply to train young people to use AI, but to reform an education system that has failed to equip many graduates with basic skills, align training with market demand and prepare workers for emerging opportunities overseas.

The Daily Star organised the event, titled "AI and Youth Employment: Is Bangladesh Prepared?", as the eighth episode of its "Business & Beyond" series.

The discussion followed repeated warnings from global development partners about AI's impact on the labour market. Last week, International Monetary Fund (IMF) Managing Director Kristalina Georgieva said AI is affecting labour markets like a "slow-moving tsunami", with about 40 percent of jobs worldwide eventually affected and young graduates among the most exposed.

READ MORE ON B3

